

Money Sense

TEACHER'S GUIDE

Developing the knowledge and skills necessary to be make sensible and informed financial decisions is a learning goal in schools across Canada and America. Understanding how local and global markets work is essential for students to be active and contributing participants in today's society. Each book in the *Money Sense* series examines different elements of economics and finance at a primary level, including economic decision making, exchange and markets, the global economy, and budgeting. It further encourages students to consider various factors that affect their spending decisions. The *Money Sense* Teacher's Guide is packed with engaging, student-centered lessons that develop the critical thinking and financial literacy skills that are essential for 21st century living.

The innovative and multimodal lesson plans in this guide are tailored for grades 1 to 3, and are focused on developing the critical-thinking skills needed to analyze and draw conclusions about global economies and personal finances. Students will learn how to make wise financial decisions as both producers and consumers, based on different circumstances. They will also explore how to sustain their needs and understand how global trade, supply and demand, and scarcity work.

Although each lesson plan in this guide is designed to stand alone, the lessons follow a sequential order that works to scaffold understanding, and can be taught as such. Reproducible worksheets and assessment tools accompany each lesson plan. The titles in *Money Sense* include:

Why Should I Save Money for a Rainy Day?

Learning About Earning

Meeting Needs in our Community

Trade in Our Global Community

Why Does Money Matter?

What Do I Want? What Do I Need

PACING CHART AND VOCABULARY

Lesson Plan Title	Pacing	Vocabulary
Needs vs. Wants	1-2 classes	basic needs needs personal needs wants
The Global Market	2-3 classes	consumer demand export global market goods import local market producer resource scarcity services supply trade
Money and Expenses	1-2 classes	bank account fixed expense long-term expense needs savings short-term expense unexpected costs wants
Creating a Classroom Budget	2-3 classes	budget fundraiser fixed expense long-term expense needs product profit service short-term expense wants

* 1 class period = 40-60 minutes

ACCOMMODATION STRATEGIES

Accommodations provide equal access to learning and equal opportunity to demonstrate what is learned. Accommodations allow a student access to the subject or course without any changes to the knowledge and skills the student is expected to demonstrate.

Educators are encouraged to adapt the instructional approach, activities, and assessments included in this guide to best meet the diverse interests, needs, and abilities of their students. Possible accommodations may include:

Instructional Strategies

- Break tasks into parts with accompanying timelines
- Provide extra time for processing of oral information
- Pair oral instructions with visual ones (writing or symbols)
- Pre-teach new vocabulary and regularly review previously taught vocabulary
- Provide model of completed work
- Frequently check with the student to get him/her started
- Provide oral and visual instructions and examples
- Provide a checklist of tasks for the student

Environmental Strategies

- Proximity to teacher
- Strategic seating
- Flexible or mixed-ability grouping
- Provide an alternative setting for learning that is free from visual and auditory distractions.

Assessment Strategies

- Build in extra time to allow student to process questions asked and answers given
- Provide written instructions and rubrics for assignments
- Offer a choice of assessment activities so that the student can choose one suited to their strengths
- Space out or extend assignments to prevent student feeling overwhelmed
- Reduce the number of tasks used to assess skill or concept
- Allow students to use assistive devices or technology

LESSON 1

Needs vs. Wants

Curriculum Correlations

C3 Framework

Economic Decision Making: D2.Eco.2.K-2.

Exchange and Markets: D2.Eco.6.K-2.

The National Economy: D2.Eco.10.K-2. E

Common Core

CCSS.ELA-LITERACY Grade 2 R1.2.1

CCSS.ELA-LITERACY.R1 Grade 2 2.4

Ontario Social Studies

Grade 1

Overall Expectation: Strand B

Specific Expectation: B1.2

Grade 2

Overall Expectation: Strand B

Specific Expectation: B1.1

Materials

- Pictures of different needs and wants, such as an ice cream cone, water, clothing, phone, etc. (have at least 8 pictures or items per group)
- Chart Paper
- Markers
- *Exit Ticket*
- *Exit Ticket Checklist*

Setting the Stage

Begin by asking students what they like to do. Could ask them:

- What activities do you like to do?
- Where are your favorite places to go?
- What foods do you like to eat?
- What toys do you like to play with?

Have students share their ideas verbally with the class.

After students have had some time to share, ask them:

- How are we able to do these activities? How are we able to play with these toys or go to the places we like, such as the movies? How can we eat all of the delicious food we love?

Try to guide students to the answer that we need money to be able to enjoy a lot of the things we have and do every day.

Objectives

Students will:

- Understand what money provides for us and why we need money.
- Understand what a need is.
- Understand what a want is.
- Understand that our needs are more important to sustain than our wants.

Activity #1

Tell students that people buy things based on their needs and wants.

Have students partake in a think, pair, and share, posing the questions, “What is a need?” and “What is a want?”

After students have had time to discuss what they think, have them share what they discussed with the whole class. At this point, do not tell the students if their answers are correct or incorrect.

Pair students off and give them 8 pictures or items that represent different wants and needs, such as a picture of a candy bar, a water bottle, a picture of clothes, a picture of a video game, etc.

Have students sort the pictures into two piles: needs and wants.

After students have completed their sorting, invite them to share how they sorted the items and why.

Let students know if they do not agree with a pair’s placement, they can raise their hands and explain why they do not agree with where the item was placed.

Extensions

- ▶ Ask students to think about other people in their communities and around the world. Pose the question, “Does everyone have the same needs? Why or why not?”

Have them write their responses in a journal. Students’ answers should touch upon how people’s basic needs are the same (water, food, shelter, clothing) but personal needs might be different and/or change based on different circumstances (some people need wheelchairs, medication, glasses, etc.)

- ▶ For a further extension you may want to explore as a class the question, “Are everyone’s needs around the world being met? Why or why not?”

Wrap-Up

After students have shared their work, ask the students:

- “What is a need?”
- “What is a want?”

Together as a class, come up with the response:

- **A need is something that a person must have to survive, or be healthy and safe** (i.e. water, shelter, clothing).
- **A want is something that we would like to have, but does not affect our health and safety if we don’t have it** (i.e. candy, video games, a trip to the amusement park).

You may want to have these definitions written down on chart paper with examples under each and placed in the room so that your students can easily reference them throughout the unit. You can also have a section in your classroom where you allow students to continue adding examples of needs and wants throughout the unit on a large T-chart, labeled needs and wants.

Have students complete the *Exit Ticket* and hand it in after they are finished.

Assessment

Assess students’ understanding during lessons using observational and anecdotal notes. Using *Exit Ticket Checklist*, attached, assess the students’ *Exit Tickets* for understanding of main learning objectives of the lesson. Review students’ work to clarify misunderstandings as needed.

Name: _____

Date: _____

Exit Ticket

Make a list of your own needs and wants using the T-chart below.

Needs	Wants

Choose one of your needs and explain why it is a need.

_____ is something that I need because _____

Choose one of your wants and explain why it is a want.

_____ is something that I want because _____

Why is it more important to make sure you have used your money to buy the things you need before you buy the things you want? Explain your thinking.

Exit Ticket Checklist

Student's Name: _____

Criteria	Achieved	Somewhat Achieved	Has Not Yet Achieved
The student's T-chart accurately depicts needs and wants.			
The student has correctly identified a need and has given a proper explanation.			
The student has correctly identified a want and has given a proper explanation.			
The student has identified that a need is more important to fulfill than a want.			
The student has accurately explained their thinking.			

Comments:

LESSON 2

The Global Market

Curriculum Correlations

C3 Framework

Economic Decision Making: D2.Eco.1.K-2.

Exchange and Markets: D2.Eco.4.K-2, D2.Eco.5.K-2, and D2.Eco.7.K-2.

The Global Economy: D2.Eco.14.K-2 and D2.Eco.15.K-2.

Common Core Grade 2

CCSS.ELA-LITERACY Grade 2 RI.2.1

CCSS.ELA-LITERACY Grade 2 RI.2.4

Ontario Social Studies

Grade 1

Overall Expectation: Strand B

Specific Expectations: B1.1 and B1.2

Grade 2

Overall Expectation: Strand B

Specific Expectations: B1.1 and B2.2

Materials

- *Meeting Needs in Our Community (Money Sense)*
- Pictures of different producers and consumers
- *Scavenger Hunt Worksheet*
- Country/Resource Cards with velcro circles. Each card has 5 items with 5 velcro spaces for circles each. Students will trade the circles and stick them on the velcro spaces.
- *Trading Tracking Sheet*
- Black Board, White Board, or Chart Paper
- Marker
- World Map
- Stickers
- *Exit Ticket*
- *Exit Ticket Checklist*

Setting the Stage

This lesson is intended to run over the course of 2 or 3 days and can be started in one of two ways:

1. Begin by showing different pictures of producers grouped together, and consumers grouped together on the board and ask students what each of these groups has in common.
2. Divide students into groups of 3 or 4 and provide each group with one picture of a producer and one picture of a consumer. Each group is responsible for discussing what is the difference between these two pictures.

The pictures can be taken from the book series *Money Sense*. Examples of pictures:



Objectives

Students will understand:

- What a producer and what a consumer is.
- That the items we have come from a local market and a global market.
- That countries trade with each other in a global market.
- What supply, demand and scarcity is.

Have a class discussion and allow students to share their thoughts and ideas. Introduce the terms *producer* and *consumers* and tell students:

- Producers are the people who make goods and provide services, such as doctors, farmers, hair dressers, bakers, etc.
- Consumers are the people who buy goods and services. Every single person is a consumer.

As a class make a list of all the goods and services they consume. Record answers on a chart paper, black board, or white board.

Activity #1

Hold a discussion about local and global markets:

- Some of the things we buy come from a local market, which means that the product we are buying comes from the community or country we live in. Provide some examples of local products.
- Some of the things we buy come from a global market, which means that they come from other countries around the world. Provide examples.

Tell students that a lot of the clothes we wear are made in other countries around the world. Have students take a look at the tags in the shirts to see if they can find out where their shirts came from. Have students share what they have found.

Pair students and set up a scavenger hunt around the classroom. Have students find 2 different items around the class that are from somewhere other than the country that they live in. For this activity, you may need to do some research yourself to see which objects are from where, and put a label on them if the country of origin is not visible on the item.

Have students record their findings on the *Scavenger Hunt Worksheet*. To have a variety of answers, tell students to bring the items they find to the teacher's desk, so the items can't be duplicated.

After students have completed the task, have them come together and share what they have found.

You may also want a large picture of a world map, and as students share the locations of origin for each item, place a sticker on the map to show where that country is located in comparison to where you live.

Activity #2

Read--aloud of pages 8 and 12 from the book *Meeting Needs in Our Community*.

Put into groups of 3. Each group represents a country and is given a Country/Resource card with five resources (some of which they have plenty of and some of which they need to import). Beside each resource are velcro circles. If the resource is something the country has plenty of, there are more circles beside the resource. If the resource is something that the country is in need of, there are less or no circles next to the resource.

An example Country/Resource Card is as follows:

Brazil	
Raw sugar	●●●●●
Meat	●●●●○
Electronics	●○○○○
Wheat	●●○○○
Vehicle parts	●●●●○

After each group is given their card and has time to discuss which resources they need, they will walk around and try to trade and barter resources with other countries in order to fulfill the demand for certain resources in their country. Let students know that they need at least three circles beside each resource to ensure that they have enough supply to meet the demand in their country. Have students keep track of all the trades they made on *Trading Tracking Worksheet*.

Before students begin, it's important to go over an example with them to see how the trading works. It is also important to tell them to be strategic—they should not just trade for fun, but make sure they are trading to meet the needs of their country. Also discuss with students that the black circles represent your country's supply of a certain resource, and that the blank or white velcro circles represent the demand.

* Some research is required by the teacher to ensure that the information is accurate and that you are choosing countries in which students will be able to make trades based on supply and demand. Another option is to make up fake countries with different supply and demand needs that students have to meet.

Extensions

- ▶ Students can do research on where they live to see what are the top exports and imports of their place of residence. They can then choose another place of interest and compare and contrast the two.
- ▶ Students can write in a journal the top imports and exports of each country and explain why they think that those are the top resources being imported and exported. For example, if they chose a place where fish and seafood is a top export, they could explain that the country has a large ocean coastline. If they chose a country that has a large import of fresh fruits, a reason could be that they do not have a long growing season because the climate gets very cold.

Wrap-Up

Not every group is going to be able to meet the demands of their countries—that is the point of this activity. After groups have exhausted their ability to trade, bring the students back together for a class discussion. Ask students:

- Which groups were able to meet the demands of their countries? Which were not?
- Who did you trade with?
- What did you trade?
- Why do you think some groups made their quota and why didn't other groups?

If students have not arrived to an answer, explain to students that some groups did not meet their quota because their demand was too high and there was not enough supply to meet their demand. Explain to students that when this happens it is called scarcity.

Read aloud pages 10-11 from *Meeting Needs in Our Community* to explain. You can also mention that other countries may choose to trade with countries different than their own because they were offering something more valuable that they needed. Let students know that there are a variety of other factors that can cause a scarcity with certain products (natural disasters, climate change, longer and more difficult processing time for the resource, or the resource may be hard to come by). Explain to students when something is scarce, it becomes expensive. Have students complete an *Exit Ticket* and hand it in.

Assessment

Assess students' understanding during lessons using observational and anecdotal notes. Using *Exit Ticket Checklist*, assess the students' exit tickets for understanding of main learning objectives of the lesson. Review students' work to clarify misunderstandings as needed.

Scavenger Hunt Worksheet

Name: _____ Date: _____

Object	Where It's From

Scavenger Hunt Worksheet

Name: _____ Date: _____

Object	Where It's From

Date: _____

Trading Tracking Sheet

Group Members: _____

Country: _____

Name of Country	What You Gave Away	What You Received

Name: _____ Date: _____

Exit Ticket

What is a producer? Provide 2 examples of producers.

What is a consumer?

What were two important ideas that you learned today about how countries trade with each other?

Exit Ticket Checklist

Student's Name: _____

Criteria	Achieved	Somewhat Achieved	Has Not Yet Achieved
The student has accurately defined what a producer is and provided two examples.			
The student has accurately stated what consumers are.			
The student was able to give two examples of important information about global markets and trading.			

Comments:

LESSON 3

Money and Expenses

Curriculum Correlations

C3 Framework

Grades K-2

Economic Decision Making: D2.Eco.2.K-2.

Exchange and Markets: D2.Eco.5.K-2 and D2.Eco.6.K-2.

The National Economy: D2.Eco.10.K-2.

Common Core State Standards

CCSS.ELA-LITERACY Grade 2 RI.2.2

CCSS.ELA-LITERACY Grade 2 RI.2.4

CCSS.MATH.CONTENT.2.OA.A.1

CCSS.MATH.CONTENT.3.OA.D.8

Ontario Social Studies

Grade 1

Overall Expectations: Strand A

Specific Expectations: A1.1 and A1.2

Ontario Mathematics

Grade 2 Number Sense and Numeration:

- Read and print in words whole numbers to twenty, using meaningful contexts
- Compose and decompose two-digit numbers in a variety of ways, using concrete materials
- Solve problems involving the addition and subtraction of two-digit numbers, with and without regrouping, using concrete materials

Grade 3 Number Sense and Numeration

- Read and print in words whole numbers to one hundred, using meaningful contexts
- Solve problems that arise from real-life situations and that relate to the magnitude of whole numbers up to 1000

Materials

- *Why Should I save for a Rainy Day?* p.4-11
- *Money Tracker Worksheet*
- *Expenses Exit Card*
- *Expense and Money Tracker Checklist*
- Chart paper
- White board or black board
- Container with \$20 bills (these can be handmade)

Setting the Stage

Begin by reading pages 4-11 in *Why Should I Save for a Rainy Day?*

Have class discussion about earning and spending money. Question prompts:

- How have you earned money in the past?
- What sort of things have you saved your money for?
- What have you spent your money on?

Record student answers on the board to provide examples of ways to earn money and reasons to spend and save money.

Tell students that today they will be going through an activity that involves them having a job and earning money. They will have to decide whether to spend or save their money throughout the activity.

Activity

Put students into small groups of 3-4.

Hand out the *Money Tracker Worksheet*—one per student. Each student should also have a blank piece of paper, which they will use as a “savings account.”

Place a container in the middle of each group that has \$20 bills in it. (These can be handmade “bills.”)

Tell students that you will tell them when they can take the money out, and what to do with it once they take it.

They will be recording their earnings and spending habits on their *Money Tracker Worksheet*. Begin reading the **Money Tracker Story**.

Objectives

Students will:

- Understand how people make money.
- Understand the differences between fixed, short-term and long-term expenses.
- Understand the importance of saving.

Money Tracker Story:

You have just been hired for a new dog walking position. You will be making \$20 a day.

You can take \$20 from the container for your first day of work.
Record the money you have earned on your tracking sheet.

You have worked another day and can take another \$20.
Once again, record this on your sheet.

School is coming up! You need a new backpack for school. This is a short-term expense because it is something you need soon. Put \$20 back into the container to pay for your backpack.
Record your expense on your tracking sheet.

You have worked another day! Take another \$20.

Now, you have to start thinking about how you will pay for college or university someday. This is a long-term expense because it is something you will pay for in the future. You can open up a “savings” account (on the blank piece of paper), where you can put in some money to save for their \$60 fee for school.

Add \$20 to the savings account. Record on the tracking sheet.

Receive another \$20 for a day’s work. You can choose to keep it for spending, or put the money into their savings account.
Record this choice on your sheet.

Wow! The newest toy just came out! It costs \$20. Will you buy this toy? Why or why not? Is it a want, or a need? Why do you think that?
Record choice on your tracking sheet.

Receive another day’s pay of \$20.

Oh no! Your iPad/computer crashed and you need to fix it. Do you have enough savings for this \$40 fee? What happens when we have to owe money? It is called debt.
Record this expense on your sheet.

Receive another \$20.

Uh oh! Your dog ate your text book. You need to buy a new one. It costs \$20. What type of expense is this? It is a short-term expense, and is unexpected! It is important to save for unexpected costs.
Record the emergency expense on your sheet.

Remember that you need to save for college or university in the future.

Receive another \$20.

It’s time to buy groceries for the week! Pay \$20. This is a fixed expense. This is something you will always have to buy.
Record the expense on your sheet.

Students will add up the total amount of money they have left, and how much they have saved for school. Students will answer the question, “Is there something you would have done differently if we did this activity a second time?”

Extensions

- ▶ Have students complete a *Money Tracker Worksheet* throughout the week and discuss their findings.
- ▶ Let students create their own scenarios for fixed expenses, long term expenses, and short-term expenses. Complete the Money Tracker game using their own examples of these expenses.
- ▶ Complete activity on page 9 of *Why Save for a Rainy Day?* from the series *Money Sense*.

Wrap-Up

After students have completed the *Money Tracker Worksheet*, the class can review and discuss the three types of expenses: long term, short term and fixed. Ask students:

- What was one long-term expense that was mentioned in the activity?
- What was an example of a short-term expense?
- What about a fixed expense?

The teacher can write their ideas on a chart paper and hang it up in the classroom for student reference.

Afterwards, hand out the *Expense Exit Ticket* for students to complete. This sheet will ask them to provide further examples of the three types of expenses. It will serve as an indicator as to if they understand the key terms, and if they can connect it to real life expenses.

You can choose to take up the sheets as a class as review during the next lesson.

Assessment

Assess students’ understanding during lessons using observational and anecdotal notes. Using the *Expense and Money Tracker Checklist*, assess the students’ *Expenses Exit Cards* and *Money Tracker Worksheets* for understanding of main learning objectives of the lesson. Review students’ work to clarify misunderstandings as needed.

Name: _____

Date: _____

Money Tracker!

Money Earned	Money Spent & Why	Money Saved (for school)

Total Money Saved: _____

If you could do this activity again, would you do anything differently?

Name: _____

Date: _____

Expense Exit Ticket

Name 3 different items that would go into each expense category:

Long-term expense Things you will need to pay for in the future.	Short-term expense Things you will need to buy soon.	Fixed expense Things you will always need to buy.

Expense and Money Tracker Checklist

Student's Name: _____

Criteria	Achieved	Somewhat Achieved	Has Not Yet Achieved
The student was able to provide three examples of long-term expenses			
The student was able to provide three examples of short-term expenses			
The student was able to provide three examples of fixed expenses			
The student demonstrated thoughtful consideration as to whether they had spent their money wisely or would change their spending habits during the Money Tracker Activity			

Comments:

LESSON 4

Creating a Class Budget

Curriculum Correlations

C3 Framework K-2

Economic Decision Making: D2.Eco.2.K-2.

Exchange and Markets: D2.Eco.5.K-2 and D2.Eco.7.K-2.

Common Core

CCSS.ELA-LITERACY Grade 2 RI.2.4

CCSS.ELA-LITERACY Grade 2 RI.2.5

CCSS.MATH.CONTENT.2.OA.A.1

CCSS.MATH.CONTENT.3.OA.A.1

CCSS.MATH.CONTENT.3.OA.A.2

CCSS.MATH.CONTENT.3.OA.C.7

Ontario Mathematics

Grade 1

- Read and print in words whole numbers to ten, using meaningful contexts.

Grade 2

- Read and print in words whole numbers to twenty, using meaningful contexts compose and decompose two-digit numbers in a variety of ways, using concrete materials.
- Solve problems involving the addition and subtraction of two-digit numbers, with and without regrouping, using concrete materials, student-generated algorithms, and standard algorithms.

Grade 3

- Read and print in words whole numbers to one hundred, using meaningful contexts estimate, count, and represent (using the \$ symbol) the value of a collection of coins and bills with a maximum value of \$10
- Solve problems that arise from real-life situations and that relate to the magnitude of whole numbers up to 1000.

Materials

- *What Do I Want? What do I Need? (Money Sense)*
- White board or black board
- Chart paper
- *Classroom Budget Plan Checklist*
- *Student Budget Plan Worksheet*

Setting the Stage

Begin by reading pages 6- 11 and 20- 21 in *What do I want? What do I need?*

Use Think, Pair, Share to ask students to discuss some items they may want and need in their classroom. Record answers on a chart paper or on the board.

Finally, ask students what they would spend money on if they were in charge of the classroom budget. What sorts of factors would they need to consider? What if something broke? Guide students to consider fixed costs, long-term costs, and short-term costs.

Objectives

Students will:

- Explore the difference between wants and needs.
- Create a budget for a real-life scenario.
- Discuss ways to earn money and ways to save money.
- Determine how to gain a profit.
- Become familiar with prices of local products and services.

Activity

Explain to students that in classrooms, we first spend money on the things we need to learn and feel safe in the classroom. We can spend leftover money on wants—but there is often not a lot of money left!

Explain to students that today, they will be working in small groups of 3-4 students and will be creating a budget for a class fundraiser, to raise more money to meet classroom “wants.”

- This fundraiser could help the class raise money for prize, such as a pizza party or a field trip.
- Alternatively, the teacher can go over the list of classroom “wants” identified in discussion and students can choose a realistic “want” that they want to raise money for.

At this time, you can tell the class how much money they will need to achieve the prize, or the class can research the cost of the prize.

Students can then choose any type of fundraising activity they would like to do in order to raise money. They need to make sure they are not spending more money on the fundraiser than they will be able to earn.

Extensions

- ▶ Ask students to create a budget from the beginning of the year in which they plan for the money to buy needs, such as school materials, along with raising money for wants.
- ▶ For grade 2 students, utilize lower quantities and a lower costing prize. For grade three students, you may want to include multiplication and larger numbers.
- ▶ Another optional activity can be to ask students to write about what they would do with \$100. Would they save it? Would they spend it? What factors might impact their decision?

Wrap-Up

Have the small groups share their ideas for a fundraiser. Ask the class to provide feedback for each group. Guide them with questions such as:

- Does the plan make sense?
- Is the plan missing anything?
- What do they like about the plan? What might they do differently?

The class can vote on a fundraiser they can conduct to raise money for their class prize. Make sure students are aware of the criteria they will need to include in their budget plans. As a class, carry out the plan that won the vote. Some modification by teacher may be required.

Assessment

Assess students’ plans and presentations to determine understanding using the *Student Budget Plan Checklist*. Observe contributions to group and whole class discussion to further check for understanding. Review terms and concepts if necessary.

Name: _____

Date: _____

Classroom Budget Plan Checklist

Students have...		
Included a list of all products needed	Yes: _____ No: _____ Notes: _____ _____ _____	Yes: _____ No: _____ Notes: _____ _____ _____
Included prices for each of these products	Yes: _____ No: _____ Notes: _____ _____ _____	Yes: _____ No: _____ Notes: _____ _____ _____
Included a suggested selling price for their product or service	Yes: _____ No: _____ Notes: _____ _____ _____	Yes: _____ No: _____ Notes: _____ _____ _____
Considered how they will make a profit; keeping in mind the price of their materials and how much they can make for selling their service/product	Yes: _____ No: _____ Notes: _____ _____ _____	Yes: _____ No: _____ Notes: _____ _____ _____
Clearly and concisely explained how their fundraiser will be successful	Yes: _____ No: _____ Notes: _____ _____ _____	Yes: _____ No: _____ Notes: _____ _____ _____

Class feedback/Suggestions:

Student Budget Plan

Group Members: _____

<p>Materials I will need: Ex. Lemons, sugar, water, cups</p>	<p>Prices for each of the materials: Ex. Lemons- \$10</p>
<p>The total cost for materials will be:</p>	<p>Price of each service or product sold: Ex. \$2 per glass of lemonade</p>
<p>How much will you need to sell to make enough money for our class prize?</p>	<p>Why will this fundraiser plan be a success?</p>