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Teacher's Resource Guide

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Synopsis:

Loonies, Toonies, Credit & Debit: Financial Literacy for Canadian Teens

A comprehensive, fun and engaging look at financial literacy for ages 12-18. Help your students be financially prepared now and for the future!

Grades 7-12   2012   22 min   McIntyre Media Inc.

A concerned teacher stages a financial intervention for some of her students. You'll meet Darrell, Leona, Jessica and Kristin, four high school students wading through the financial world of pay cheques, debit and credit card transactions, interest rates, car loans, tuition, housing payments and needs versus wants. With input from their teacher, employer, bank manager, car salesman and a financial advisor, these students learn important facts that will help them manage their finances throughout their lives.

Chapters include:

1. Introduction
2. Gross Pay & Deductions
3. Banks & ATMs
4. Credit Cards
5. Needs & Wants
6. Interest Fees and Fraud
7. Right Time to Buy a Car?
8. Budgeting
9. Online Banking
10. Investing, Stocks & Bonds
11. Conclusion

Curriculum Connections:

- describe the types of financial services (e.g., savings and chequing accounts, credit, investment) available at various institutions in the community (e.g., banks, credit unions, finance companies, trust companies)
- distinguish the difference between a need and a want
- describe strategies for acquiring money, including summer employment, and for managing their own money to meet financial and personal goals (e.g., buying a mountain bike, paying for school)
- apply appropriate decision-making models, to choices related to individual and family well-being and quality of life (e.g., use of time, household or clothing purchases, …) and suggest strategies for making difficult choices
- demonstrate an understanding of how to make sound purchase decisions in stressful situations
- examine sources of information (e.g., newspapers, magazines, marketing media, the Internet) with the aim of identifying marketing strategies
- demonstrate an understanding of financial responsibility (e.g., banking, saving for purchases, long-term savings, managing debt)
- analyse the role that responsible consumerism plays in independent and family living influences affect the use of time, talent, and money
- demonstrate an understanding of the money-management techniques required for independent living (e.g., budgeting and using credit in order to buy a car; covering the cost of appropriate housing; purchasing food, clothing, and other necessities of life)
- the realities and dangers of credit card debt
- the power of saving money at an early age and how to develop good spending habits

This program can be used in a variety of courses, including:

- Career and Life Management
- Business
- Economics
- Family Studies & Home Economics
- Mathematics

Definitions:

Account Balance - total amount of money in your account (also see Balance)

Automated Teller Machine (ATM) – a machine that allows you to perform basic banking functions without the help of a bank teller.

Balance - the money owing on a loan. A balance is also the money you have in your account.

Bank - A financial institution that takes cash, lends money, and provides other money services.

Bank fees - Fees you are charged for using a bank.

Bank machine - Also called an ATM or ABM, a machine that lets you do banking when you insert your bankcard.

Cheque – a written order specifying the amount of money to be paid and the name of the person or company who the money is being paid to

Chequing account - a personal bank account that lets you write cheques, pay bills, and do other personal money tasks.

Compound interest - interest calculated on both the principal you have on deposit and interest that has accumulated in the past.

Credit - Buying now and paying later.

Creditor - the person or business lending you money.

Credit card - A card that lets you buy things now and pay later, usually for a fee.

Deposit/Credit – money you put into your account

Debit – a withdrawal from your account

Debit Card – a card that allows the user to withdraw money from a bank account to obtain cash or make a purchase

Debt – money you owe.

Expenses - What you spend your money on.

Identity Theft – is a form of stealing another person's identity in which someone pretends to be someone else by assuming that person's identity, typically in order to access resources or obtain credit and other benefits in that person's name.

Interest bearing account – an account that earns interest

Income - the money you make.

Income tax - the money you pay each year to the government.

Interest - the amount of money you earn by leaving deposits in a bank or a financial institution. Interest is a percentage of your principal.

Loan - money you have borrowed and agree to pay back for a fee and according to a pay schedule.

Online Banking – allows account holders to access their account information, view transaction history and perform banking transactions via the Internet.

Personal bank account - a bank account that lets you save money and do everyday financial transactions, such as pay your bills.

Personal Identification Number (PIN) - a four-digit code connected to your debit/credit card. Used to verify your identity.

RESP - Registered Education Savings Plan – a way to save for a child's future education.

RRSP - Registered Retirement Savings Plan – a way to save for your retirement.

Savings account - a personal bank account that pays you interest on the money you put into it.

Spending plan - a plan for how you will spend your money so that you can best meet your needs. Also called a budget.

Withdrawal - money taken out of your account

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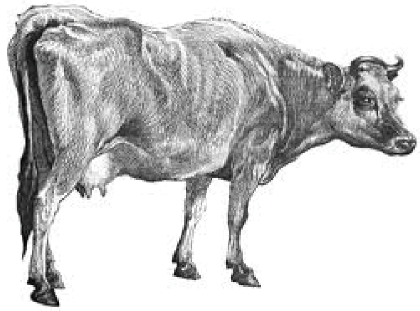
Chapter 1: A Brief History of Money



What is money? By definition, it's something of value. But over the last 10,000 years, the material form that money has taken has changed considerably—from cattle and cowrie shells to today's electronic currency. Here is an overview of the history of money.

In the Beginning: Barter
Barter is the exchange of resources or services for mutual advantage, and the practice likely dates back tens of thousands of years, perhaps even to the dawn of modern humans. Some would even argue that it's not purely a human activity; plants and animals have been bartering—in symbiotic relationships—for millions of years. In any case, barter among humans certainly pre-dates the use of money. Today individuals, organizations, and governments still use, and often prefer, barter as a form of exchange of goods and services.

9000 - 6000 B.C.: Cattle
Cattle, which throughout history and around the globe have included not only cows but also sheep, camels, and other livestock, are the first and oldest form of money. With the advent of agriculture also came the use of grain and other vegetable or plant products as a standard form of barter in many cultures.

1200 B.C.: Cowrie Shells
The first use of cowries, the shells of a mollusc that was widely available in the shallow waters of the Pacific and Indian Oceans, was in China. Historically, many societies have used cowries as money, and even as recently as the middle of this century, cowries have been used in some parts of Africa. The cowrie is the most widely and longest used currency in history.

1000 B.C.: First Metal Money and Coins
Bronze and Copper cowrie imitations were manufactured by China at the end of the Stone Age and could be considered some of the earliest forms of metal coins. Metal tool money, such as knife and spade monies, was also first used in China. These early metal monies developed into primitive versions of round coins. Chinese coins were made out of base metals, often containing holes so they could be put together like a chain.

500 B.C.: Modern Coinage
Outside of China, the first coins developed out of lumps of silver. They soon took the familar round form of today, and were stamped with various gods and emperors to mark their authenticity. These early coins first appeared in Lydia, which is part of present-day Turkey, but the techniques were quickly copied and further refined by the Greek, Persian, Macedonian, and later the Roman empires. Unlike Chinese coins which depended on base metals, these new coins were made from precious metals such as silver, bronze, and gold, which had more inherent value.

118 B.C.: Leather Money
Leather money was used in China in the form of one-foot-square pieces of white deerskin with colourful borders. This could be considered the first documented type of banknote.

A.D. 800 - 900: The Nose
The phrase "To pay through the nose" comes from Danes in Ireland, who slit the noses of those who were remiss in paying the Danish poll tax.

806: Paper Currency
The first known paper banknotes appeared in China. In all, China experienced over 500 years of early paper money, spanning from the ninth through the fifteenth century. Over this period, paper notes grew in production to the point that their value rapidly depreciated and inflation soared. Then beginning in 1455, the use of paper money in China disappeared for several hundred years. This was still many years before paper currency would reappear in Europe, and three centuries before it was considered common.

1500: Potlach
"Potlach" comes from a Chinook Indian custom that existed in many North American Indian cultures. It is a ceremony where not only were gifts exchanged, but dances, feasts, and other public rituals were performed. In some instances potlach was a form of initiation into secret tribal societies. Because the exchange of gifts was so important in establishing a leader's social rank, potlach often spiralled out of control as the gifts became progressively more lavish and tribes put on larger and grander feasts and celebrations in an attempt to out-do each other.

1535: Wampum
The earliest known use of wampum, which are strings of beads made from clam shells, was by North American Indians in 1535. Most likely, this monetary medium existed well before this date. The Indian word "wampum" means white, which was the colour of the beads.

1816: The Gold Standard
Gold was officially made the standard of value in England in 1816. At this time, guidelines were made to allow for a non-inflationary production of standard banknotes which represented a certain amount of gold. Banknotes had been used in England and Europe for several hundred years before this time, but their worth had never been tied directly to gold. In the United States, the Gold Standard Act was officialy enacted in 1900, which helped lead to the establishment of a central bank.

1930: End of the Gold Standard
The massive Depression of the 1930s, felt worldwide, marked the beginning of the end of the gold standard. In the United States, the gold standard was revised and the price of gold was devalued. This was the first step in ending the relationship altogether. The British and international gold standards soon ended as well, and the complexities of international monetary regulation began.

The Present:
Today, currency continues to change and develop, as evidenced by the new $100 CDN dollar bill.

The Future: Electronic Money
In our digital age, economic transactions regularly take place electronically, without the exchange of any physical currency. Digital cash in the form of bits and bytes will most likely continue to be the currency of the future.

This feature originally appeared on the site for the NOVA program Secrets of Making Money.

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Chapter 2: Needs vs. Wants

So now you know all about the history of money. Now you need to learn about earning it, saving it, and spending it (wisely), investing it, and keeping it safe.

Some of you may have part-time jobs or you've received money for your birthday or other special occassions. What do you do with this money? I know there are all kinds of "things" out there that you want, but do you REALLY NEED them. Well, of course you think you do! But, stop for a minute and really think about it.

Are these "things" NEEDS or WANTS?

Needs ...are the essentials, the basics of life that we cannot live without.

Examples: Basic Food, Health Care, Basic Transportation, Basic Shelter, Basic Clothing

Wants... are items, activities or services that increase the quality of one's life. These items can be wasteful if your income is limited.

Examples: Eating Out, Concerts, Name Brand Clothing, the latest cell phone and apps, Movies, Music, Video Games, New Vehicles

In actuality, you only need four things to survive:

- A roof over your head
- Enough food and water to maintain your health
- Basic health care and hygiene products
- Clothing (just what you need to remain comfortable and appropriately dressed)

Everything that goes beyond this – a big house, name-brand clothes, fancy foods and drinks, a new car – is a want.

As a student, you face the problem of having only limited resources with which to fulfil your needs and wants. As a result, you have to make certain choices with your money. You'll probably spend part of your money on food, going to the movies, clothing, electronic goods, etc. Economists, advertisers, and marketing experts spend a lot of time analyzing the choices you make. Economists try to understand how individuals and entire countries behave in response to certain material constraints.

We are influenced, every day, by the popular culture around us. Television, magazines, movies, and advertising have all done a splendid job of programming us to think that we need a lot of excess consumable goods. Pretend that you are watching TV or flipping through your favourite magazine and see an ad for something fabulous. Suddenly, your heart speeds up, and you get a tingly feeling in your gut. It's perfect -- how had you ever lived without it before?

Now, this might be a bit of an exaggeration, but it's not far off the mark for some people. How often have you learned of a new product and were certain that you absolutely had to have it? What if you had never seen the ad? Would your life be any worse off? It's as if the knowledge that something exists causes the need for it.

Advertising is designed to get us to desire more, to want to buy, and because it works so well, we end up buying way, way more than we need.

There is nothing wrong with having wants. The key though, is not letting our wants become our needs. The next time you're thinking about buying something, take a moment and figure out if you actually need it, or if you just want it. Chances are you just want it, and could save a fair amount of money by forgoing that purchase.

However, you should indulge in some wants. Life would be no fun if you just went to work, paid for your needs, and saved the rest. When looking at wants, make sure they are things you will truly use and enjoy. Don't buy the newest gadget just because everyone else is buying it. Buy it because you've thought about it, you really like it, and it will make your life better. When you buy from this mindset, you'll find that the stuff you buy will not only bring you more pleasure, but you won't need to buy things as often. This ultimately saves you money, makes you happier, and keeps you out of debt!

Does that mean that you should only buy the things that you need? Not at all. Life is meant to be lived, not survived. Treat yourself to some wants along the way, but do so when you can afford to, and enjoy those wants as the extras that they are. PRIORITIZE your spending.

Now that you have an idea of the things you need versus the things you want, it's important to ***Set Money Goals*** so you can actually save and spend wisely.

If you budget correctly, you can have more wants.

Pre-Viewing Discussion Question: How do you spend your money?

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Student Worksheet - Needs vs. Wants

In the columns provided on page 12, write down what you think your basic NEEDS are versus your WANTS. When trying to figure out your own needs and wants, ask yourself the following questions:

1. What items do I need in order to get ready in the morning? Maybe a toothbrush, towel, shampoo, and/or a hairdryer?
2. How about my clothes? Do I need shoes, socks, pants, and a sweater?
3. How do I get to school? Do I need bus fare, a bike, a skateboard, or good walking shoes?
4. Are there things I need for school? Books? Backpack? Binders? Pencils?
5. How about things to help me study? Do I need a desk, chair, and/or a computer?
6. Do I have any sports or hobbies that need equipment? Like tennis racquets, cleats, riding gear, or scrapbooking supplies?

Other things to consider when trying to figure out a need vs. a want:

Will this item help me get ready faster? Maybe a new hairdryer that works better will help you to school on time. However, if it's just that you have a green hairdryer and you like a new blue one better, that's not going to speed up your morning routine.

I need a new sweater for winter, but is it necessary for me to have the designer version that costs $100.00 more than another brand -- even though both will keep me warm?

I need a bike to get to school, but do I need a mountain bike with the best shocks? Or a car? Can I walk or use the bus?

I need a good backpack to keep my stuff in, but do I need the most expensive one?

Needs vs. Wants Chart

Think about what you spend money on. Which are needs and which are wants? Write a brief reason justifying your item as a need and then list options or alternatives. See example below.

YOUR ITEMS:	WANT VS. NEED	Why Is This a Need?	Price of Item	Is it Worth It? What are the Options or Alternatives?
Example: Order a large pizza	*Need*	*Eating is a Need!*	*$20*	*Eating is a need, but ordering food is a want. Plan ahead to have food at home or try cooking your own pizza.*

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Chapter 3: Set Money Goals

Now that you have an idea of the things you need versus the things you want, it's important to **Set Money Goals** so you can actually save and spend wisely.

You have to take many things into consideration:

Values are the beliefs and practices in your life that are very important to you. So many things can influence your values—your parents, other family members, friends, your religion, things you read, and experiences you have. Your values may even change over time as you learn and do new things. The point is that you have a set of values. And they affect all the choices you make, including your choices about money. Maybe you believe it's important to donate money to charity. Or maybe you'd rather have money in the bank than a new car of your own. These types of beliefs and practices reveal your values about money. Knowing what they are makes it much easier to create a plan for getting the things you really want.

Getting Smart About Your Goals
You probably know that a goal is something you aim for. It's something you want to be, do, or have at some future time. It points you in the direction you need to take. Achieving a goal gives you a sense of accomplishment, which spurs you on to setting new goals for even bigger and better things. So learning to identify and set clear goals is key to your success in life. If one of your personal goals is to go to college or university, you know you have to decide which schools to apply to, and to submit your applications by certain deadlines. Knowing what you're aiming for makes it a lot easier to map out a process to see what you have to do to meet your goal.

Setting clear financial goals is also important. It's easier to find the money for a June trip to if you decide in January that this is what you want, then make a plan to save for it, instead of trying to scrounge up the money to go at the last minute.

One thing you need to know about your goals is how long you expect they will take to accomplish. Goals that you want to achieve within the next three months are called *short-term goals.* Goals that are set for three months to a year are called *intermediate-term goals. Long-term goals* are ones that it'll take you more than a year to achieve. When you think about spending and saving money, you probably think about your goals. But before you can go to college or university, buy a car, or go on vacation, you have to have the money to pay for it.

To reach your goals while paying for everyday expenses, you can use a financial tool called a **budget**. A budget is a plan for saving and spending income. It will help you keep spending in perspective and save money in order to reach your goals.

Typically, a monthly budget is established to anticipate expenses you must pay, such as rent, car payments, and food. Once you have identified expenses, you can calculate how much money will remain to spend on less essential things, such as movies, concerts, and sporting events. By working with a budget, you can figure out how much additional money you'll need to save each month in order to reach your savings goals.

Use the chart on page 14 to write down your goals.

MY Financial GOALS

So what are your financial goals? List at least 3 goals - one that is short-; intermediate-; and long-term. Don't worry if the total amount for your goals is more money than you receive in a week—we'll talk more about that later. The point is to see your financial goals in black and white so you can start figuring out what it will take to make them happen.

Financial Goal	Objectives (Strategies/Ways to reach goal)	Estimated Cost	Timeline Achivement Date	Short-Term	Intermediate	Long-Term
Example: *Pay for a 5-day school ski trip (lodging, meals, transportation & sightseeing)*	• *Part-time job at shoe store - 12 hours/week x $10.25/hr (less deductions)* • *Save $50 of birthday money* • *Reduce spending on clothing/fast food.*	*$700*	*6 months*		✓	

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Where Does Your Money Go?

Let's analyze what you do with your money. Do you save it, spend it? Do you get an allowance? Do you have a job? How much money do you earn? Do you owe anyone money? Do you pay for clothing, buy food?

Using the chart below, track your spending for one week. Do the best you can.

MY PERSONAL SPENDING LOG

Week of:	**INCOME**	**SPENDING (list items)**
Sunday		
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		
TOTAL		
Difference (Income minus Spending)		

Once completed, you have now tracked your **CASH FLOW** which simply measures the amount of money you receive/earn and the money you spend.

FACT Sheet

4 secrets to spending less money

By Renee Sylvestre-Williams

We all have our spending triggers -- the cues or situations that encourage us to spend more money. Here's how to recognize them and cut back on the spending -- and stop racking up debt.

One of the biggest causes of debt is consumer spending. It's the "have to have it now" syndrome combined with easy access to credit. Before you know it, you're up to your eyeballs in debt but you still can't resist those shoes, books, gadgets or whatever your weakness may be. Something is triggering your spending habits and it's ridiculously hard to resist, leaving you with more and more debt. So what are some of the most common spending triggers, and how can you avoid them?

Trigger #1: Emotions
Buying things makes you feel better until you receive your statement. Then you feel horrible, triggering the need to spend more -- it's a vicious cycle.

The solution: Track everything
Take the time to write down all your purchases. You should already be doing this as part of your budget, but this time note how you felt when you bought them. Were you happy, sad or bored? Making a note of your moods can help you identify your emotional trigger and learn to avoid emotional spending.

Trigger #2: Sales, sales, sales
You don't need it, but the price was so good! It's the thrill of the hunt that motivates you, even if you never wear or use your sale items.

The solution: Talk to a friend and wait before you buy
Whenever you feel the urge to buy something, call a friend who will reason with you and help you avoid buying. Just ensure it's not a friend who will enable your spending habits.

If you can't reach a friend because you're shopping online at two in the morning then wait 24 hours before you buy. In fact, why not avoid online shopping entirely?

Trigger #3: Keeping up with the Joneses (or your friends)
There's always one friend who makes a little more than you do. When you hang out together she spends and you find yourself following suit so you don't look like the poor relation. Soon you're hauling out the credit card just to keep up.

The solution: Don't put temptation in your purse or wallet, and talk to your friend

If you know you have a habit of whipping out the credit card when you're shopping in a group, then avoid the temptation by leaving the cards at home. Travel with cash, knowing that once you spend it, that's it. Note: This doesn't mean reaching for the debit card instead.

Also, talk to your friend and explain that you love hanging out with her but would prefer to do it in a way that saves both of you money. Who knows -- she might be overspending too.

Trigger #4: Media influences
Blogs, magazines, ads -- all are packed with pretty pictures tempting you to spend. And really, do you need another pair of boots? Or another video game.

The solution: Out of sight, out of mind
Unsubscribe from blogs and cut back on the magazines that encourage you to shop. Remove temptation from your house and your computer. Think of it as out of sight, money in your pocket.

Avoiding your spending triggers means taking a good, hard look at yourself and changing ingrained behaviours. You may not like what you see, but by knowing and acknowledging those triggers, you'll be able to overcome them and avoid racking up debt.

Taken from: http://www.canadianliving.com/life/money/4_secrets_to_spending_less.php

Chapter 4: So, what do you buy?
Marketing & Consumerism

Let's take a quick look at consumerism. You are a teenager. According to the United Nations, ("2010 Revision of the World Population Prospects") the world population reached 7 billion on October 31, 2011.

Approximately one in five people on Earth are adolescents between 10 and 19. That's a lot of teenagers.

And teenagers spend billions of dollars in a year. Advertisers hope they can appeal to your desires because they are spending great amounts of resources to reach the teenage demographic. Advertisers work hard to make their products way-cool, ultra-glamorous, and super-exciting. Many young consumers find themselves falling under the spell of the glitzy images, spending more money than they should. As the total money spent rises, so does the total debt by teenagers.

Discuss: Is anyone in this room not wearing a visible brand?

Why is it important to us to identify ourselves with brand names? Inevitably, the students will say that these companies or products are "cool." This will segue into a discussion of "cool."

Cool is a value, one that is extremely hard to even identify, let alone define. Still, companies realize that they must be cool to be consumed by teenagers.

Give each student a copy of the handout on page 19 - "Canadian Youth Major Consumer of Clothing and Fashion Products."

Discuss: Why are these stores and brands the TOP 10? What do they represent to students?
Activity #1: Collect various pairs of jeans, hoodies, t-shirts or sweatshirts. Cover the logo or name brand on each and have students try to identify the product. Be sure to include non-name brand items.

Brand name items often cost more because manufacturers spend so much on advertising, not necessarily on quality.

Activity #2: As a class, choose a day when everyone is assigned to wear logo-free clothing. If students don't own any logo-free clothing, they may turn t-shirts inside out or place masking tape over the logo. To increase the impact, make the day school-wide, including covering all corporate logos displayed in your school. Use the resulting visual impact to help students reflect on the role of branding in their lives. In a school-wide initiative, lessons can be integrated across the curriculum:

- English: Ask students to write a description of the image conveyed by a logo they often wear.
- Social Studies: Encourage students to look more closely at the "made in" labels in their clothing and compare the realities of global production with the image of particular brands.
- History: Explore the history of clothing and its use in reinforcing class and caste distinctions.
- Math: Compare how much the addition of a popular logo adds to the price of a pair of jeans or a shirt. Conduct a statistical survey of brands most popular in your class compared with the chart on page 19.
- General: Consider the impact of branding on social relations between various groups at school.

Discuss: Who profits from the logo on their favourite pants?

CANADIAN YOUTH
MAJOR CONSUMER OF CLOTHING AND FASHION PRODUCTS

Without teenagers, many clothing companies would not exist. A study, conducted in March 2009, of close to 2000 Canadian teens revealed that teens in Canada spend over 200 million dollars a month on clothes alone, over 20% higher than the average Canadian. Clothing is the expenditure on which teens spend the majority of their money and companies interested in cashing in are fighting a constant battle for the attention of this lucrative but fickle market.

Nearly 70% of the 3 million teens in Canada purchase their own clothes. Over half of these purchases happen impulsively while browsing merchandise in stores. The clothing items that they focus on most are tops, followed by underwear, and bottoms. Teens choose style over comfort and care very little for functionality or warmth. Almost half of teens surveyed consider their style unique and look for clothing that reflects originality.

TOP 10 CLOTHING STORES

*Taken from March 2009 survey of Canadian teens

1. West 49
2. American Eagle Outfitters
3. Urban Outfitters
4. La Senza
5. Garage Clothing
6. H&M
7. Hollister Co.
8. Winners
9. Le Chateau
10. Old Navy

TOP 10 CLOTHING BRANDS

*Taken from March 2009 survey of Canadian teens

1. DC
2. Vans
3. American Apparel
4. Nike
5. Lululemon
6. Adidas
7. Abercrombie & Fitch
8. Etnies
9. Guess
10. Puma

About the survey:

Results are based on a 1,900 respondent questionnaire-based survey in March 2009:
Key demographics: 41.8% male, 58.2% female
86% aged 13-18, 12% aged 19-23

Chapter 5: Let's Budget!

We've looked at your spending and saving habits, what you like to buy and why you buy it. Now it's time to budget! A **budget** is a plan for saving and spending income. It will help you keep spending in perspective and save money in order to reach your goals. Include savings in your plan by **Paying Yourself First.** Setting aside money at the beginning of your budget period will ensure that your savings will grow.

Budgets are not meant to be written in stone because each element of your budget will change over time. Certainly, your income will change. At some point, you will probably get a full-time job. If you get paid a salary, your income will become a lot more predictable.

Savings goals, too, will change. Right now your biggest financial goals are probably buying a new cell phone, a new car or a post-secondary education. Later, you might want to think about saving for your own home. Maybe you'll decide to go to graduate school. Then there's the huge financial goal of saving for retirement. And in between, you also may want to save for your children's education or a vacation home.

Of course, spending habits will definitely change too. It's funny, but the more money you make, the more you tend to spend. That's because your needs grow—bigger apartments, bigger houses. And your wants grow too—nicer cars, more exotic vacations. And if you want to have children, be prepared to spend a lot more.

So updating your spending plan should become a regular part of your money management to keep pace with your changing income, goals, and spending habits.

By writing down your monthly income and expenses, you can see how much money you expect to have for the month and plan for how much you can spend.

The First Rule of Budgeting:

The first rule of budgeting is simple: Spend less than you earn!
If you earn $150 a month from your job, and earn another $50 from your allowance or birthday money, your income for the month is $200. If your savings account earns another $5, your total income is $205. Now you know that you have to spend less than $205 for the entire month.

Structuring Your Budget:

1: Determine your Income.
Estimate all "incoming" money, including salary from a job, allowance from your parents, birthday money, etc.

2. Estimate Required Expenses.
Required expenses include taxes and bills that you must pay. Required bills may include your cell phone bill and gas money to drive to work or school. You should also include payment to your savings in the "Required Expenses" category. Whether you are saving for something specific (like a car or college) or just tucking money away for the future, it is critical that you get in the habit of paying yourself first! Even a few dollars each month helps build your savings.

3. Estimate Discretionary Expenses
After you have paid your Required Expenses, you can use the money left over for some fun! Discretionary Expenses may include clothes, shopping, pizza, video games, gifts and any other expenditures that are considered "optional".

Review the following Sample Budget on page 21, and then make your own monthly budget using the worksheet on page 22. Stay within your budget, pay yourself first, and you will always be in control of your money!

Sample Monthly Budget for Teens

Negative amounts are (in parentheses)

Category	Monthly Budget	Actual Amount	Difference
INCOME:	**Estimate Your Income**	**Your Actual Income**	
Wages/Income Paycheque, Allowance, Birthday Money, etc	$200	$210	$10
Interest Income From Savings Account	$5	$4	($1)
INCOME SUBTOTAL	$205	$214	$9
EXPENSES:	**Estimate Your Expenses**	**Your Actual Expenses**	
Savings			
Savings Account	$10	$10	$0
Bills			
Taxes - from Paycheque	$30	$32	($2)
Rent/Mortgage	$0	$0	$0
Utilities Electric, Cell Phone, etc	$30	$30	$0
Groceries/Snacks	$15	$12	$3
Car			
Car Payment	$0	$0	$0
Car Insurance	$0	$0	$0
Gas	$20	$25	($5)
Shopping			
Clothes	$40	$35	$5
Other	$10	$0	$10
Fun			
Entertainment Movies, Pizza, Music	$20	$25	($5)
Other Expenses	Skiing: $10	Skiing: $10	$0
EXPENSES SUBTOTAL	$185	$179	$6
NET INCOME Income Minus Expenses	$20	$35	$15

Your Montly Budget

Fill in the spaces using the Sample Budget as a guide.

Category	Monthly Budget	Actual Amount	Difference
INCOME:	**Estimate Your Income**	**Your Actual Income**	
Wages/Income Paycheque, Allowance, Birthday Money, etc			
Interest Income From Savings Account			
INCOME SUBTOTAL			
EXPENSES:	**Estimate Your Expenses**	**Your Actual Expenses**	
Savings			
Savings Account			
Bills			
Taxes - from Paycheque			
Rent/Mortgage			
Utilities Electric, Cell Phone, etc			
Groceries/Snacks			
Car			
Car Payment			
Car Insurance			
Gas			
Shopping			
Clothes			
Other			
Fun			
Entertainment Movies, Pizza, Music			
Other Expenses			
EXPENSES SUBTOTAL			
NET INCOME Income Minus Expenses			

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Remember back on page 14 when you listed some of your FINANCIAL GOALS. Now you can use your BUDGET to determine how feasible these goals are. Can you make them happen?

Financial Goals	$ Amount Needed	What I Need to SAVE each week or month to meet my goal (based on budget)
Total to SAVE for GOALS	**$**	**$**

FINANCIAL GOALS

Your financial goals are the most important expenses you have—treat them that way! If you don't, you'll be tempted to spend your money on other things, especially those variable expenses like food, clothing, and entertainment. Paying yourself first helps ensure that you're able to pay for the things that are really important to you in life.

Chapter 6: Money Management - Borrowing & Investing Money

Many of us have too much debt, and we want to reduce or eliminate it. Others use debt responsibly, for example for a mortgage on a house. However, if you are feeling financially stressed, then you likely have too much debt.

Why is debt difficult to deal with? It is due to interest, which is the cost of borrowing money. Banks and other financial institutions lend money, and in return the individual that borrows the money pays interest. The rate that individuals pay varies depending upon their credit worthiness and the type of debt. For example, credit cards charge some of the highest interest rates, 8%, 10%, 18% or more.

Whenever you borrow money, you pay a usage fee. That fee is called interest:
Interest = the amount charged for the use of borrowed money.

The amount of interest you pay is based on three elements: the amount you borrow, the interest rate, and the length of time the money is borrowed for. The terminology for these elements is as follows:

Principal: the amount borrowed
Interest Rate: annual percentage of the principle that is charged as a fee
Term: length of time the money is borrowed

When it is time to pay back the money, you are required to pay the principle plus the amount of interest that has accumulated. This is called simple interest and it is typically used for very short-term borrowing or investments. The formula is as follows:

Interest = Principle x rate x time (I=Prt)

Example: If you borrow $1000 for five years at an interest rate of 10%, the amount of interest you pay is:
I = Prt
I= $1000 x 0.10 x 5
I= $500

The cost of borrowing $1000 for five years at 10% interest is $500.

The total amount due at the end of five years is principle + interest:
A = P + I
A = $1000 + $500 = $1500

An efficient way to calculate the total amount owed:
A = P * (1+ rt)
A = $1000 * (1+ 0.10*5)
A = $1000 * 1.5
A = $1500

When you borrow money, you pay interest but when you invest money, you earn interest. An investment is really a case where you lend your money to someone else and they pay you interest. The same equations apply when calculating simple interest that is earned except now principle is the amount invested and interest is the amount earned.

Example: If you put $5000 in a savings account that pays 2% annual interest, the amount of money you will have at the end of the year is:

A = P * (1+ rt)
A = $5000 * (1+ 0.02*1)
A = $5000 * 1.02
A = $5100
The interest earned is $100.

With simple interest you can set up an interest table that shows how much interest is accumulated over time. If we use the same example of $5000 in a savings account that earns 2% interest annually, the interest table looks like this:

Term (years)	**Interest** **(based on initial investment of $5000 @ 2% annual interest)**	**Total**
1	100	5100
2	200	5200
3	300	5300
4	400	5400
5	500	5500

After 5 years the savings account would have $5500.

Student Worksheet

Circle and complete the following questions.

1. The amount charged for the use of borrowed money is called:
a. Principle
b. Term
c. Interest
d. Rate

2. The amount of an original investment is called:
a. Principle
b. Term
c. Interest
d. Rate

3. The formula for Simple Interest is:
a. P=itr
b. I=Prt
c. r=I/Pt
d. Both b and c

4. The three elements used to calculate simple interest are _______________ , __________________, and

______________________.

5. The three elements used to calculate simple interest are _______________ , __________________, and

______________________.

6. How much interest does a $10,000 investment earn at 5.6% over 18 years?

Taken from: www.moneyinstructor.com

Answer Key on page 33.

Compound Interest

What is better than simle interest? Teenagers have the greatest number of years ahead of them to compound growth on their savings. Compound interest is a basic mathematical principle. It is money earned on the total amount in your account including the initial deposit and interest that has already been credited to the account. If you invest your money at a good interest rate it can grow very nicely.

So, let's say you have $1000 to invest. The amount you invest is called the "Principal". If you invest a principal of $1000 at 10% compunding interest, after the first month, the interest payment will be:

interest (first month) = 10% of $1000 = $100

The interest is added to the principal, so you now have: $1000 + $100 = $1100.

The next month's interest will be 10% of the new total:

interest (2nd month) = 10% of $1100 = $110
$1100 + $110 = $1210.

So, your principal (the amount you invested) has increased to $1210 after the 2nd month.

Notice that the increase is $10 greater after the second month than after the first. This trend will continue during the life of the investment so that it will continue to grow faster and faster as time goes on. Take a look at the chart below. It shows you how compound interest can work for you!

Initial Investment = $10,000

Time	Rate of Growth					
(Years)	5%	6%	10%	11%	15%	20%
5	12,763	13,382	16,105	16,851	20,114	24,883
10	16,289	17,908	25,937	28,394	40,456	61,917
15	20,789	23,966	41,772	47,846	81,371	154,070
20	26,533	32,071	67,275	80,623	163,665	383,376
25	33,864	42,919	108,347	135,855	329,190	953,962
30	43,219	57,435	174,494	228,923	662,118	2,373,763
35	55,160	76,861	281,024	385,749	1,331,755	5,906,682
40	70,400	102,857	452,593	650,009	2,678,635	14,697,716

Compound Interest

Over time, compound interest will make much more money than simple interest.

The formula used to calculate compound interest is:

$$M = P\,(1 + i)$$

M = final amount (including principal)
P = principal amount
i = interest rate per year
n = number of years invested

So, if I were to invest $1000 at a rate of 5% compound interest per year for 3 years, I would end up with $1157.62:

$$M = 1000(1 + 0.05)^3 = 1157.62$$

Try these questions on your own:

1. $1000 invested with compound interest at a rate of 15% per year for 9 years.

2. $400 invested with compound interest at a rate of 3% per year for 2 years.

3. $1250 invested with compound interest at a rate of 5% per year for 4 years.

4. $1400 invested with compound interest at a rate of 9% per year for 6 months.

5. $300 invested with compound interest at a rate of 25% per year for 8 years.

6. $600 invested with compound interest at a rate of 4% per year for 10 years.

7. $750 invested with compounded interest at a rate of 19% per year for 13 years.

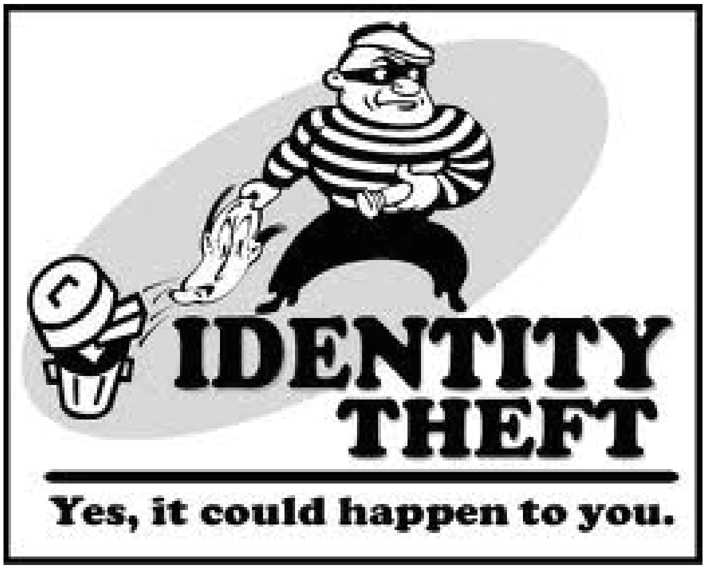
8. $100 invested with compounded interest at a rate of 10% per year for 10 years.

9. $250 invested with compounded interest at a rate of 4% per year for 4 years.

10. $4250 invested with compounded interest at a rate of 5% per year for 3 years.

Answer Key on page 33.

Chapter 7: Consumer Issues for Teens
Fraud and Identity Theft: Recognize It. Report It. Stop It.



Identity theft occurs when someone uses your personal information, without your knowledge or consent, to commit a crime, such as fraud or theft. Frauds can involve credit cards, government documents or benefits, utilities, banks, or employment-related matters. Fraud is increasing, and technology is making it easier. Telephone, fax and the Internet help criminals find victims all over the world. Chances are you know someone who has been a victim.

How Can You Stay on Guard?

The following checklist, available at ***www.cmcweb.ca/idtheft***, outlines what you need to know to help reduce the risk:

Guard Your Personal Information

- Never give personal information by phone, the Internet or mail unless you initiate the contact.
- Be careful about sharing personal information and don't give out more than you need to.
- Shield your PIN, and never lend cards.
- Report missing credit or debit cards.
- Carry only the ID you need.
- Put other ID documents (SIN, birth certificate, passport) in a safe place.
- Shred documents with personal information.
- A SIN (Social Insurance Number) is only for employment and tax reporting. If a thief gets hold of your SIN, they can easily steal your identity and pretend they are you. They can use it to gather your personal information, which can hurt both your personal and financial reputation. By using your SIN, a thief could obtain other personal information and create various accounts in your name so that you end up paying their bills and income taxes, among other things. For more information, go to ***http://www.servicecanada.gc.ca/eng/sin/info/yoursin.shtml***
- Ask about the security of your information at work, with businesses and charities.

Guard your Computer and its Information

- Select a complex password of letters, numbers and symbols.
- Install firewall, anti-virus, anti-spyware and security software-update often.
- Don't try, don't buy and don't reply to spam or emails that ask for banking information.
- For online transactions, look for https://, a closed lock or an unbroken key icon.
- When disposing of hard drives, use overwrite software or destroy the drive.

Preventing fraud in the first place is much easier than trying to get your money or identity back later. Visit ***www.cmcweb.ca/idtheft*** to check out the entire Consumer Identity Theft Kit.

What to Do If Your Identity Has Been Stolen

It is very important for anyone who has become a victim of identity theft to take action. Always call your financial institutions and local police first. Visit ***www.cmcweb.ca/idtheft*** for a more complete list of steps to follow that can minimize damage and help prevent further identity theft. This website includes information about whom to contact and an Identity Theft Statement form to help you provide written notice of the incident.

Questions to Ask

It is difficult to know if you are being exposed to fraud. To avoid it, do your research and make sure you ask the right questions. The following questions are examples from Personal Information and Scams Protection: A Student Practical Guide, available on the RCMP website (www.rcmp.ca). Find it in the “Scams” section. It might help you.

- Who am I really dealing with?
- Why is he/she asking for more information than they actually need?
- Am I being rushed or pushed into making impulsive decisions?
- Is this person overly enthusiastic?
- Is this too good to be true?
- Is there anything unusual about this automated teller machine?
- Is a hidden camera / cellphone camera / person reading my PIN?
- Is this job offer legitimate?
- Is this website trustworthy/legitimate?
- Will this employer/organization protect my personal information?
- Why are they asking for a processing fee to give me a loan?
- How did they get my contact information?
- Am I broadcasting my personal information over the airway?
- Why does this stranger suddenly want to become my best friend?

Dealing With Fraud

The first step in dealing with fraud is to recognize it. Keep in mind at all times the signs of fraud listed above. If you encounter fraud, report it immediately. Visit the websites listed below to find out how. Don’t be a victim of fraud — stop it. Be on guard and save your money.

More Information

The following websites offer up-to-date information on fraud prevention methods and current scams, including identity theft:

- Visit ***www.ConsumerInformation.ca***. Check out the Spam IQ Test, Fraud Quiz and other information available on fraud.
- The RCMP’s website is available at ***www.rcmp-grc.gc.ca.***
- RECOL (Reporting Economic Crime On-Line), a website supported by the RCMP, is available to report Internet fraud (***www.recol.ca***).

- PhoneBusters, the Canadian anti-fraud call centre (***www.phonebusters.com***), is the central agency in Canada that collects information on identity theft, fraudulent telemarketing and advanced-fee fraud letters complaints. Please contact its call centre to report frauds or attempted frauds at 1-888-495-8501 or info@phonebusters.com. For Nigerian letters, contact wafl@phonebusters.com.
- Privacytown is available at ***www.consumer.ic.gc.ca/privacytown.***
- Consult the website of the Office of the Privacy Commissioner of Canada (***www.privcom.gc.ca***) to read the Personal Information Protection and Electronic Documents Act, which outlines the procedures that private sector organizations must abide by when collecting and using your personal information.
- Find provincial and territorial privacy offices at ***www.privcom.gc.ca*** by clicking on “Resource Centre” and then on “List of Provincial and Territorial Privacy Commissioners.”

Internet Shopping

The Internet is a powerful tool and a great place to shop, but it is important to use it with caution. Criminals are using the Internet’s speed, anonymity and hype to reach new markets with old and new scams. The best way to protect yourself is to know what the hazards are and what you can do to reduce the risk.

Get the Details
Stay away from merchants who don’t provide the details, i.e., who they are, where they are, how to contact them, what they are selling, all the costs involved and their privacy policy. Reliable merchants want you to know these details.

Use the On-line Shopping Assistant, available at ***www.ConsumerInformation.ca***, when you are considering making a purchase online.

Spam Offers

Don’t buy anything you hear about through spam (unsolicited emails). If you do get spam, don’t reply to it, don’t ask to be removed from the sender’s mailing list, and don’t take advantage of the spammer’s offer to remove you from the list. These activities only serve to validate your email address. When it comes to spam, the solution is simple: delete, delete, delete.

You may wish to visit the U.S. Direct Marketing Association’s (DMA’s) website at ***www.e-mps.org*** to have your email address removed from the marketing lists of member companies throughout Canada, the U.S., Australia, Belgium, Finland, Great Britain, Ireland and the Netherlands. Although the website is operated by a U.S. association, it also serves Canadians. You can also visit the RCMP website (***www.rcmp.ca***) and check out Personal Information and Scams Protection: A Student Practical Guide. There you will find some information about protecting yourself from scams.

Phishing
Phishing refers to the imitation of a trusted person or organization in order to steal an individual's personal information, generally for the purpose of identity theft. For example, you may receive an email message that appears to be from a well-known bank asking you to visit a website to confirm your account details, but the website is actually controlled by someone looking to gather your personal information. Do not give out any information on these sites.

Money, Security and Safety

It is usually safer to use a secure transaction website that shows either a closed padlock icon at the bottom of your screen or "https://" in the web address. If these aren't in place, someone else could get your information and credit card number. Some provinces have Internet security legislation. Contact your provincial or territorial consumer affairs office to learn more (see "Reporting Internet Shopping Problems" below).

Make sure you know the total price for the goods you are buying, including taxes, shipping and handling. For out-of-Canada purchases, figure out the price in Canadian dollars using the currency converter at www.ConsumerInformation.ca. Depending on the item(s), you may have to pay duty, GST or HST, plus a handling fee if the goods are mailed. It may be cheaper to buy low-cost items locally. For customs and duty information, contact the Canada Border Services Agency toll-free at 1-800-461 9999.

Be wary of purchasing from foreign sellers — it may be harder to get your money back if something goes wrong. If you paid by credit card and don't get the goods, contact your credit card company to see if it can help. Also, contact your provincial or territorial consumer affairs office, as they may have Internet security legislation on the issue. If you have a problem with something you have purchased from a foreign seller, you may also wish to visit the website of the International Consumer Protection and Enforcement Network (ICPEN) at www.icpen.org. ICPEN operates an informal dispute-resolution system to assist consumers in resolving disputes arising out of cross-border transactions.

Safety isn't just a financial issue. Foreign products may not meet Canadian safety standards, and it's up to you to make sure the product is safe. You should be particularly concerned with the potential chemical, mechanical and electrical hazards and the flammability of products. Be especially careful when buying things such as health or children's products. Take the time to visit CSA International's website (***www.csa-international.org***) or Health Canada's website (***www.hc-sc.gc.ca***) for product information.

Quick Online Tips

- Remember, if the offer sounds too good to be true, it probably is.
- Read the contract, especially the fine print. Be sure to print out copies of important documents such as reference, confirmation and order numbers.
- Do not purchase anything on a website that asks you to send personal or financial information before you find out what's for sale.

Taken from: http://cmcweb.ca/eic/site/cmc-cmc.nsf/vwapj/Teens%20newsletter%203%20ENG.pdf/$FILE/Teens%20newsletter%203%20ENG.pdf

Answer Key:

Simple Interest - page 26

1. The amount charged for the use of borrowed money is called: **Interest**

2. The amount of an original investment is called: **Principle**

3. The formula for Simple Interest is: **Both b and c**

4. The three elements used to calculate simple interest are: **principle, rate, time.**

5. How much interest does a $10,000 investment earn at 5.6% over 18 years? **$10,080**

Compound Interest - page 28

1. M = $3517.88
2. M = $424.36
3. M = $1519.38
4. M = 2347.94
5. M = $1788.14
6. M = $888.15
7. M = $7197.34
8. M = $259.37
9. M = $292.46
10. M = $4919.91

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Features Matthew Thompson, ProTranscript & Allan Fisch, HomeSav.
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Features Alyssa Richard, RateHub.ca & Sandy Gibosn, ConnectedN.
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Episode 18:
Features Richard Willis, ShockBugZ & Barbara Tassa, WeblishPal.
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Features David Feldt, JazLife & Scott McQuin, iBundle.
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Features Maureen Stern, Moki Greeting Cards & Kim Gans, Sweet Flour Bake Shop.
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Episode 5: Ted takes Hilary out to unwind before her first show. A CEO with a sexy ticker talks his way onto the program. A new intern shakes things up at the office and Hil gets caffeinated.
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Episode 7: Ted and Ida introduce the DRIP, and Hilary comes up with a winning plan for the stock-picking contest. Skye's got news that's bigger than her hair, and things at work turn into a real bloody mess.
#BNN007DV $99.95: DVD

Episode 8: Heavy layoffs at WBN prompt Hilary's boss to come up with a bright idea. The stock-picking contest is in a dead heat, Hilary's job is on the line, and Skye's got a strategy to bank on.
#BNN008DV $99.95: DVD

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