

\$mart
path



All-Access

Level 6, Lesson 2
Adapted Guide
Level A



The Alpaugh Family

ECONOMICS CENTER



Teacher Tip: This lesson will focus on the idea that kids can use bank accounts to grow their money. They can use bank accounts to help meet their spending and savings goals.

This lesson has four vocabulary terms for students to focus on. These terms are abstract and will need reinforcement to help with comprehension. The terms are: **bank account, interest, spending account, savings account, and sharing account.** These terms will help students to better understand how a bank can help them with their money goals.

The adapted lessons are a PEMDAS activity to reinforce the correct order of operations, and a savings goal activity to reinforce the concept of setting a goal and knowing how much needs to be put in savings to reach that goal.

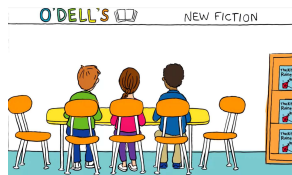
Level 6
Lesson 2
Stella Learns to Save



Raquel and Stella have been very busy.



They still go to book club with their



friends. They have started to learn that

there is a lot to consider when

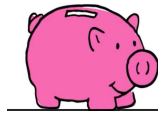


purchasing an item.

Raquel wants to save for a tablet. She keeps



her money in a piggy bank. Sometimes Stella



buys things and regrets it later. The girls

learn you can put your money in a bank



account. In a bank account the more you save



the more you earn.

When your money is in a bank account you



can easily see how much money you have.



Raquel works to figure out a budget. Stella is



making money too. She is saving for a new



video camera. When you budget and save, you

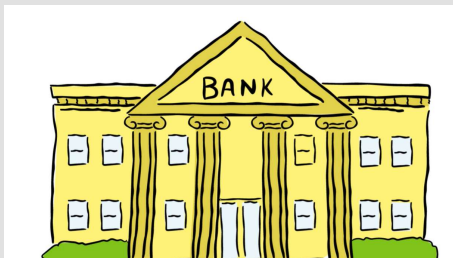


BUDGET	
SAVINGS:	WHY HAVE YOU SAVED? \$120
SPENDING:	HOW MUCH DO THE PURCHASES COST? \$120
INCOME:	HOW IS SALES AND PROFIT MADE? \$140 PRICE - COST \$140 + \$40
PROFIT:	PROFIT - INCOME - SPENDING = \$40 - \$120

can get what you really want.

Bank Account

Interest



A business where you can put your money and it will grow interest.



Like a cash reward from the bank. The more money you save the more you earn.

Savings Account

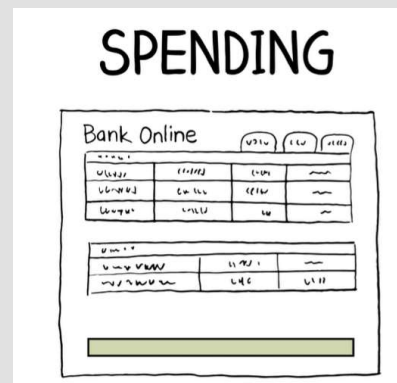
Spending Account

SAVING



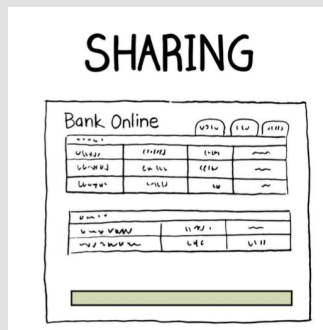
This is for big ticket items that you are saving to purchase.

SPENDING



This is an account for things you spend money on regularly.

Sharing Account



An account that you can put a little money in for things like gifts for friends or donations.

Use PEMDAS (order of operations) to circle the correct answer to the math problem.

Remember: **P**arenthesis
Exponents
Multiplication
Division
Addition
Subtraction

Expression	Circle the Correct Answer	
$3(5 \times 7) - 4$	122	101
$2 \times 2 \times 3 + 4(1 + 2)$	24	48
$30 / 5(1 + 5)$	36	1
$4(1 + 5) - 6$	18	3
$6 - 3(1 - 1)$	3	6
$8 + 4 - 3 / 3$	3	11
$4 - 1 - 1 \times 3$	6	0

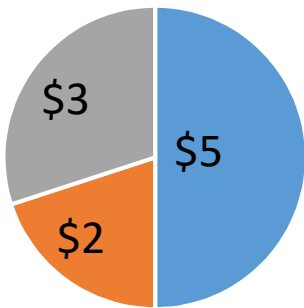
Level A

Look at the following graphs of savings, spending, and sharing per week and determine which one will meet the savings goal per month (assume 4 weeks in a month), circle the correct graph.

Income: \$10 per week

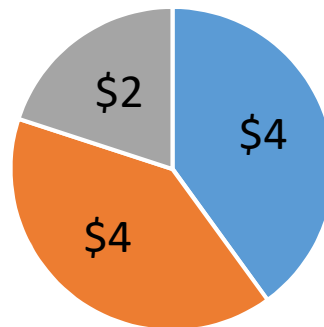
Goal: \$12 per month

Graph 1



■ Spending ■ Sharing ■ Savings ■

Graph 2

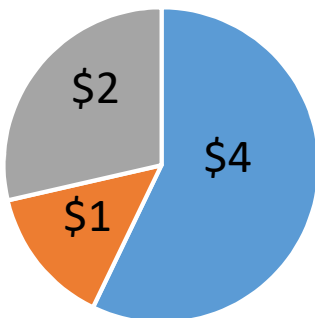


■ Spending ■ Sharing ■ Savings ■

Income: \$7 per week

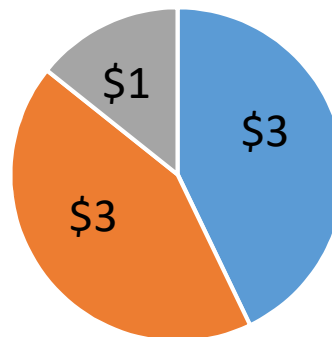
Goal: \$8 per month

Graph 1



■ Spending ■ Sharing ■ Savings ■

Graph 2



■ Spending ■ Sharing ■ Savings ■

\$mart path

Level 6, Lesson 2
Adapted Guide
Level B

Level 6
Lesson 2
Stella Learns to Save



Raquel and Stella have been very



busy. They have started to learn

that there is a lot to consider when



purchasing an item.

Raquel wants to save for a tablet. Stella buys



things and regrets it later. The girls learn you

can put your money in a bank account. In a



bank account the more you save the more you



earn.

When your money is in a bank account



you can see how much money you have.



Raquel works to figure out a budget.



Stella is making money too. She is saving



for a new video camera..



Bank Account

Interest



A business where you can put your money and it will grow interest.



Like a cash reward from the bank. The more money you save the more you earn.

Savings Account

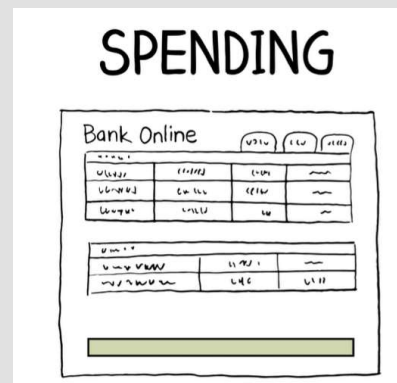
Spending Account

SAVING



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Sharing Account



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Use PEMDAS (order of operations) to circle the correct answer to the math problem.

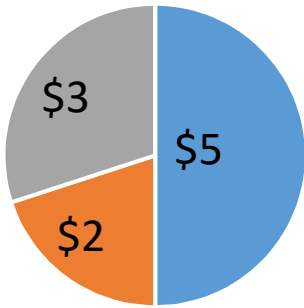
Remember: **P**arenthesis
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Expression	Circle the Correct Answer	
$3(5 \times 7)$	105	315
$2 \times 3 + 4(1 + 2)$	30	18
$30 + 5(1 + 5)$	60	55
$4(1 + 5) - 6$	18	3
$6 - 3(1 - 1)$	3	6
$8 + 4 - 3 / 3$	3	11
$4 - 1 - 1 \times 3$	6	0

Look at the following graphs of savings, spending, and sharing per week and determine which one will meet the savings goal per month (assume 4 weeks in a month), circle the correct graph.

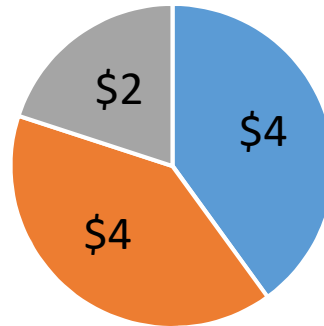
Income: \$10 per week
Goal: \$12 per month

Graph 1



■ Spending ■ Sharing ■ Savings ■

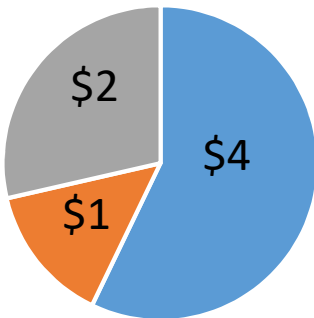
Graph 2



■ Spending ■ Sharing ■ Savings ■

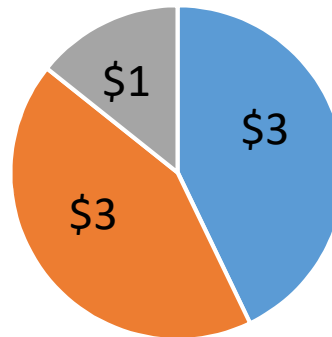
Income: \$7 per week
Goal: \$8 per month

Graph 1



■ Spending ■ Sharing ■ Savings ■

Graph 2



■ Spending ■ Sharing ■ Savings ■

\$mart path

Level 6, Lesson 2
Adapted Guide
Level C

Level 6
Lesson 2
Stella Learns to Save



Raquel and Stella have been very



busy. They are learning that there is

a lot to consider when buying an



item.

Raquel wants to save for a tablet.



The girls learn you can put your

money in a bank account.



When your money is in a bank account



you can see how much money you have.



Stella is making money too. She is



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Bank Account

Interest



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Savings Account

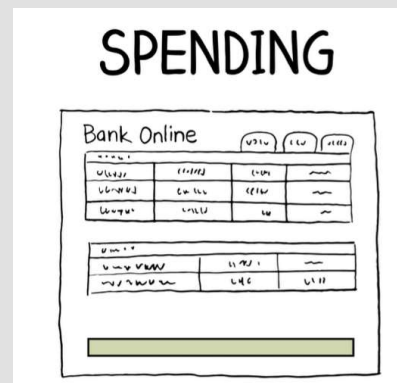
Spending Account

SAVING



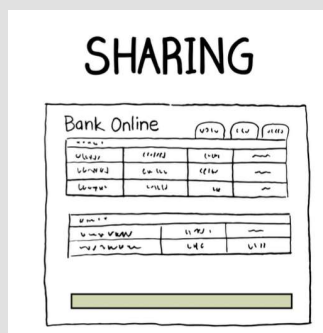
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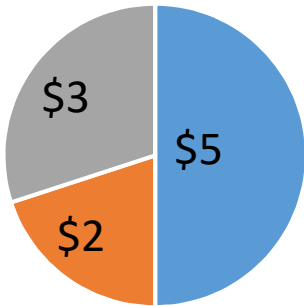
Remember: **P**arenthesis
Exponents
Multiplication
Division
Addition
Subtraction

Expression	Circle the Correct Answer	
$3(5+2)$	17	21
$3+4(1+2)$	15	12
$3+5(1+5)$	33	40
$4(1+5)-6$	18	3

Look at the following graphs of savings, spending, and sharing per week and determine which one will meet the savings goal per month (assume 4 weeks in a month), circle the correct graph.

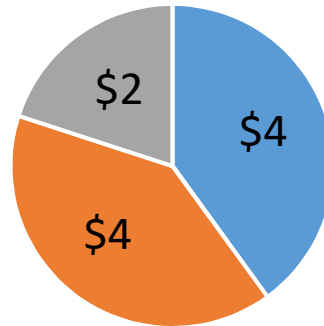
Income: \$10 per week
Goal: \$12 per month

Graph 1



■ Spending ■ Sharing ■ Savings ■

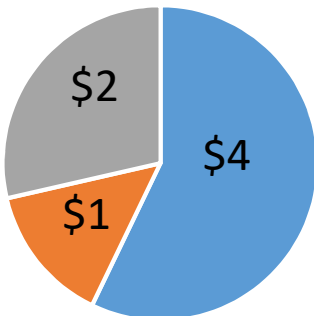
Graph 2



■ Spending ■ Sharing ■ Savings ■

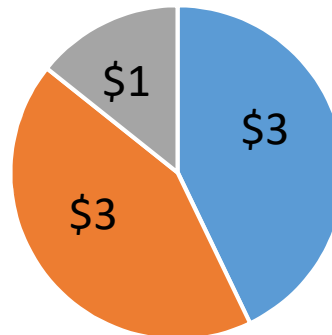
Income: \$7 per week
Goal: \$8 per month

Graph 1



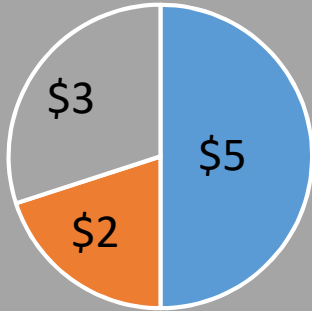
■ Spending ■ Sharing ■ Savings ■

Graph 2



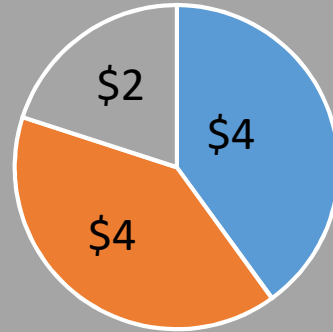
■ Spending ■ Sharing ■ Savings ■

Graph 1



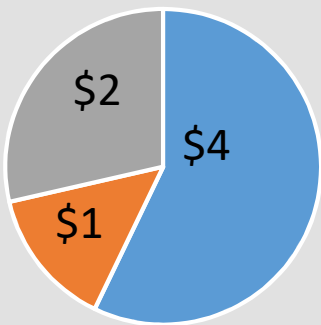
■ Spending ■ Sharing ■ Savings ■

Graph 2



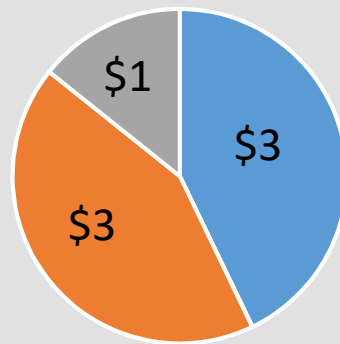
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Graph 1



■ Spending ■ Sharing ■ Savings ■

Graph 2



■ Spending ■ Sharing ■ Savings ■