

Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline

Welcome and Overview (Slides 2-4)

Activity (Slides 5-8)

Present (Slides 9-13)

Discuss (Slide 14)

Review and Evaluate (Slides 15-21)

Close (Slide 22)





Save Well

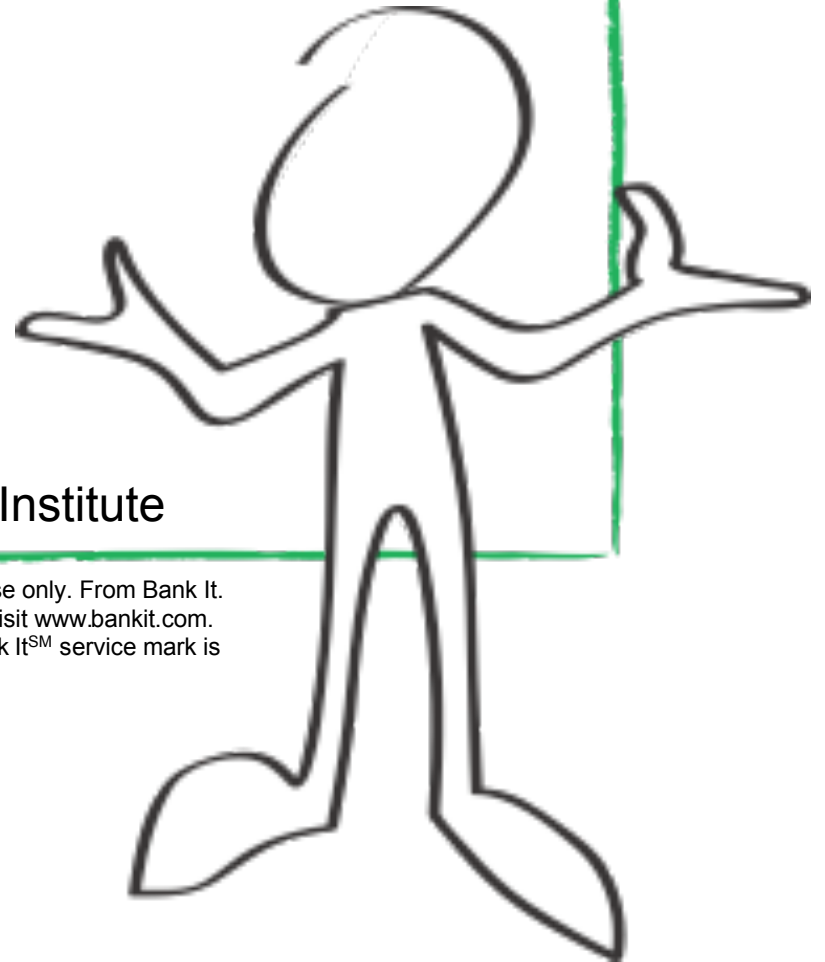
Welcome to Bank It

Saving Your Money

1-SA-T

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Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

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Welcome and Overview

Three goals for today:

1. Name one advantage and one disadvantage to saving.
2. Explain ways that people can cut spending to save.
3. Identify a savings goal.



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Activity

When Have You Saved Money?



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Activity

Why does saving matter?



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Activity

What are advantages to saving?

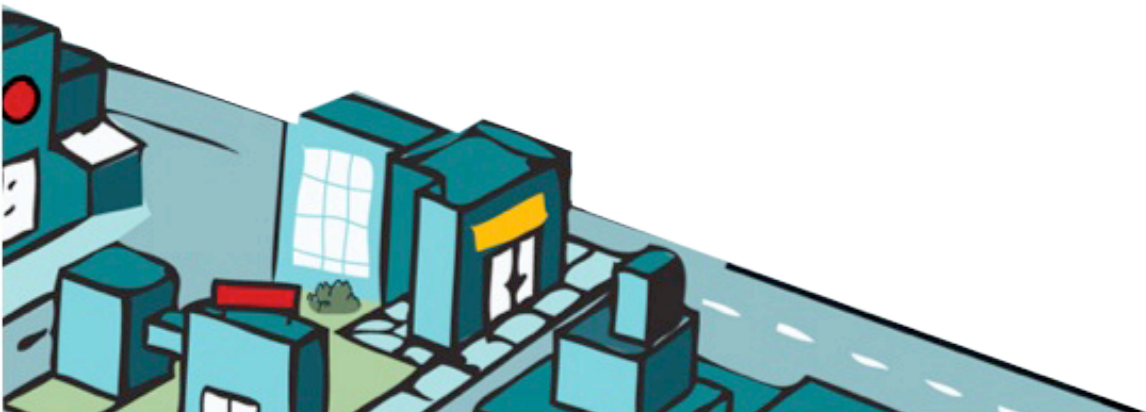


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Activity

What are disadvantages to saving?

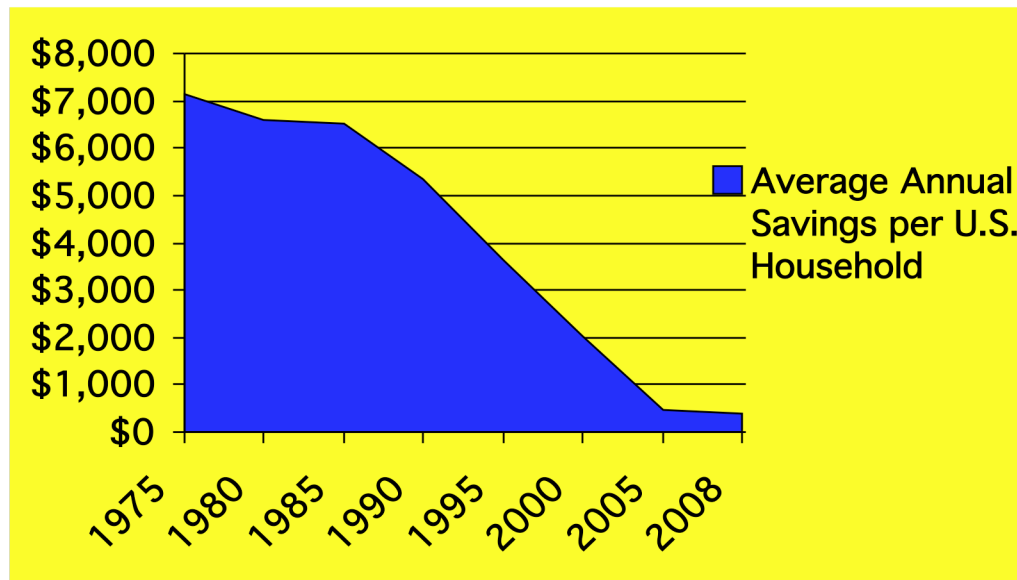


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Present

U.S. Savings Trends



Source: Bureau of Economic Analysis of the U.S. Department of Commerce

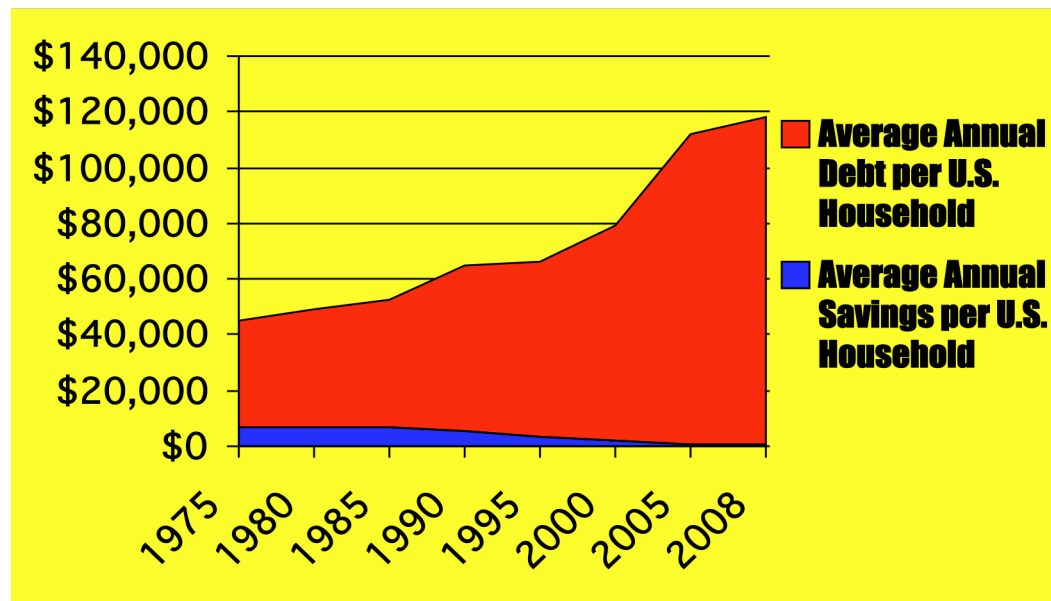


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Present

U.S. Debt and Savings Trends



Source: Bureau of Economic Analysis of the U.S. Department of Commerce

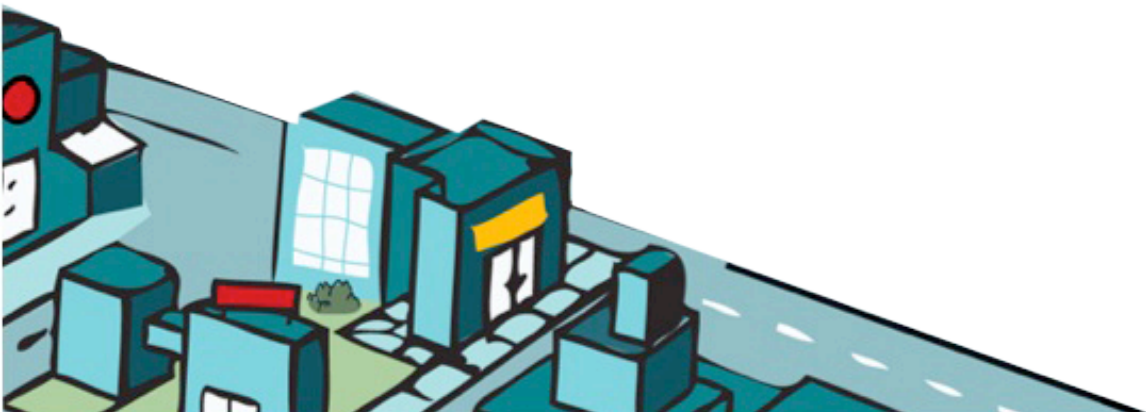


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Present

How can people save money?



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Present

Pay yourself first in order to save.



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Present

What is a goal?

What is a savings goal?



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Discuss

Turn to talk to someone near you.

1. Say your first name.
2. What is a savings goal you would like to have?



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Review and Evaluate

Why does saving matter?

1. When we save well, we have money for special things such as a ticket to a music concert or a new pair of shoes.
2. Savings can also help with unexpected situations, such as losing a cell phone or having your MP3 player break.



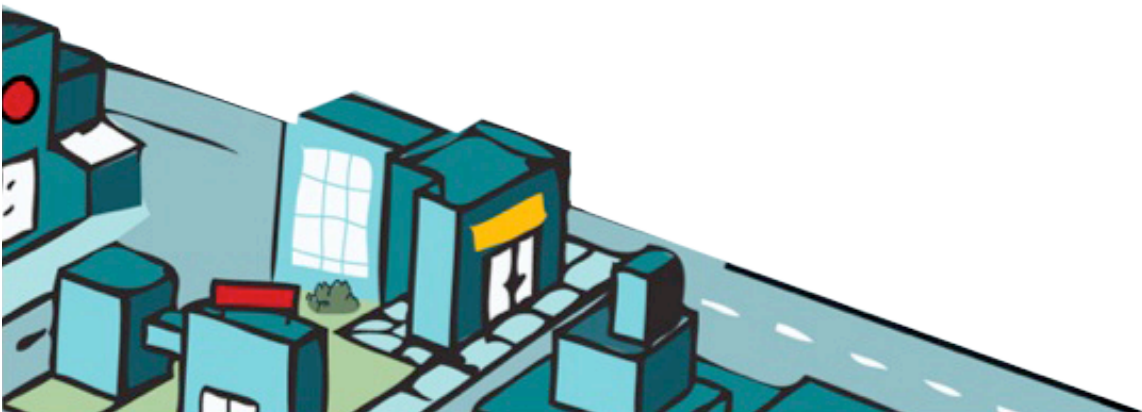
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Review and Evaluate

What are advantages to saving?

1. You have money to buy something special.
2. You can reach a dream or a goal.
3. You have money for an emergency.



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Review and Evaluate

What are disadvantages to saving?

1. You have less money to spend.
2. The money is for the future, not for right now.
3. Depending on where you save your money, you might not be able to get to it if there's an emergency.



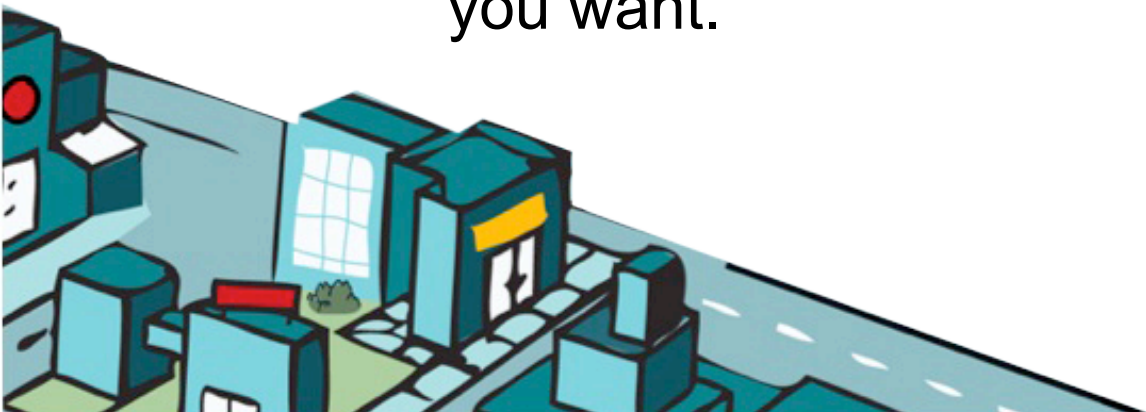
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Review and Evaluate

What are ways to cut spending?

1. Save. Pay yourself first whenever you get money.
2. Eat out less.
3. Buy things in bulk at a cheaper cost.
4. Only spend to buy what you need, not what you want.



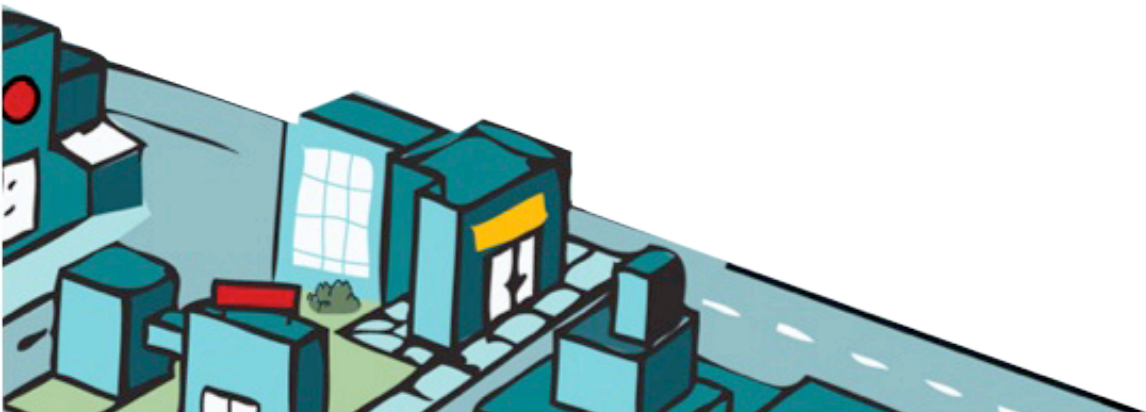
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Review and Evaluate

What has been the savings trend in the United States since 1975?

Savings have gone down, down, down.



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Review and Evaluate

Why is paying yourself first a helpful savings strategy?

Because there's always money at the beginning, rarely at the end.



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Review and Evaluate

What are examples of a savings goal?

- College
- Gaming System
- Car



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Close

Saving is one way
we can realize our dreams.



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