

High School Human Sexuality Opt Out Lesson Info

Students who have opted out of the HSR lessons should go to the library (or other designated location) and work on the lessons independently. All lessons are Google based so that you can upload into BLEND, if you choose, or provide the links for students using a forced copy. All students will need an editable version of the lessons to complete them. There are two options. One is Google Slides and the other is a Google document. Students only need to complete one or the other, NOT BOTH for each lesson. Assign the lessons in order of what they opted out of and have the students work through them.

There are 9 lessons total for students to complete.

- Lesson 1: Climate Change and Global Warming
- Lesson 2: How the Environment Affects our Health
- Lesson 3: Water Footprint
- Lesson 4: Social Media vs. Reality
- Lesson 5: Value Yourself and Others
- Lesson 6: Empathy and Understanding Others
- Lesson 7: Credit Scores and Salaries
- Lesson 8: Choosing the Right Career
- Lesson 9: Your Money, Your Future

(HS) Environmental Health Lesson 1: Climate Change and Global Warming

Introduction:

Why is environmental health important for students? Environmental health urges us to understand the connection between the environment's health and our own health. By looking after the health and safety of our environment, we can ensure that our mental well-being and physical health remain intact. But first, we need to understand what is happening in our environment when it comes to climate.

Questions to Consider:

- What is Global warming?
- How does global warming affect our current weather?
- Can we do anything to help with global warming?

For this lesson, you will first watch the video that starts each section and then answer the questions that follow that video. To get complete credit for each lesson, you need to answer the questions using at least 4-5 sentences.

Before watching the first video, answer the next few questions.

- Have you noticed a change in the summer heat over the past few years?
- What changes have you noticed?
- Why do you think these climate changes are occurring?

The decisions we make every day when it comes to what we eat, how much sleep we get, if we exercise or not, how we deal with our stress, etc... all have a direct impact on our health. Much like our health, the decisions we make when it comes to things like recycling and driving our cars can have just as direct an impact on our environment which in turn will affect our health.

(Watch the video and answer the questions that follow) Weather vs Climate #9

<https://youtu.be/a7xACnOyRYg>

- What are some of the ways that the climate has changed over the past 100 years?
- What are some of the things that could occur in the future if we don't take care of our environment now?
- Is there anything any 1 person can do to slow down the effects of climate change? If so, what?

(Watch the video and answer the questions that follow) Too Much Carbon Dioxide #4

<https://youtu.be/HK8LLWSIlm4>

- How does the video define "atmosphere"? How does the atmosphere act as a blanket for the earth?
- We know carbon dioxide can be good and bad. What are some good things we need carbon dioxide for?
- Too much carbon dioxide can cause problems like the Greenhouse Effect. How would you describe the Greenhouse Effect?

(Watch the video and answer the questions that follow) Where Does Carbon Dioxide Come From? #5

<https://youtu.be/bpazvRVh4y0>

- With inventions that make our life easier, we are creating more and more CO₂. What are some of these inventions that add to our levels of CO₂ in the atmosphere?
- All of the inventions we listed require ENERGY which we get from fossil fuels. What are Fossil fuels?
- What is the relation between Fossil Fuels and CO₂?

(Watch the video and answer the questions that follow) You can make A Difference #11

<https://youtu.be/kIZ9h0mFmIQ>

- What types of things go into making your carbon footprint?
- How does buying food or clothing increase your carbon footprint?
- What were the 4 ideas the video gave for reducing the amount of energy we use everyday?
- What can you do to reduce your carbon footprint?

Bottom Line:

We don't always think about how some of the choices we make everyday can affect our entire environment, like turning off the lights when you leave a room. Does knowing that even one person can make a difference in simple, everyday choices make you want to do some things differently to make our environment better?

(HS) Environmental Health Lesson 2: How the Environment Affects Our Health

Introduction:

From protecting the earth to decluttering your room, actively working to serve your environment can improve your health and the health of the people around you. In this lesson we are going to look at how the environment can affect our health and what we can do to make it better.

Question to Consider:

- How can cleaning your room have an affect on how you feel?

For this lesson, you will first watch the video that starts each section and then answer the questions that follow that video. To get complete credit for each lesson, you need to answer the questions using at least 4-5 sentences.

Before watching the 1st video, answer the following question

- How are our health and our environment connected?

(Watch the video and answer the questions that follow) How the Environment Affects Our Health

https://youtu.be/l7STZsY_-Ps

- According to the video, how does severe weather affect our health?
- What are some other changes to our environment? According to the video, how do these other changes in our environment affect our health?
- What do you think is the most important connection between our health and our environment?
- How can you protect yourself from the dangers of a changing environment?

(Watch the video and answer the questions that follow) How climate Affects Community Health

<https://youtu.be/JywsWktvODc>

- What are some of the consequences of severe weather that could affect your health?

The video talked about the effects of severe weather, not only on our physical health but on our mental health.

- Think of the last severe weather emergency you experienced, (think about the ice storm of 2023 or the snow storm of 2021) how did this affect you mentally? How about those around you?
- If you were NOT affected by either of these storms, think about a storm that you heard about, how do you think you would feel if you were affected?
- Why do you think some people are affected more than others by poor air quality?
- What is the connection between severe weather and rodents or pests? Who is most at risk of diseases spread by pests and rodents?
- How do rodents and pests, that can spread disease, affect our health?

(Watch the video and answer the questions that follow) Crucial Connection: Climate Change and Health <https://youtu.be/FGs2QQWFqyQ>

This video reiterated some of the information you have already seen about climate change causing severe weather and how that can affect not only our physical health, but our mental and emotional health as well.

- From the video, what are some of the ways YOU can help when it comes to climate change?
- Of those strategies listed in the previous question, which one will you do and why?

(Go to this website and answer the questions that follow) 19 Ways We Can Protect the Environment as a Student <https://www.webuybooks.co.uk/blog/how-to-protect-the-environment-as-a-student/>

- List the 19 ways students can help in protecting the environment.
- Of the 19 things listed, highlight the ones that you currently do.
- Of the things that you do not do, which one do you think would be hardest to do? Why?
- Choose 2 of the things that you do not already do and describe how you could accomplish them.

Bottom Line:

Sometimes we think of extreme weather conditions as “Mother Nature” that we don’t have any control over, but as you have seen in this lesson, if we all do our part to cut down on using energy, we can slow down climate change that has a huge impact on our weather.

(HS) Environmental Health Lesson 3: Water Footprint

Question to Consider:

- What is a water footprint and why is it important?
- Why is it important to lower our water footprint?

Like the carbon footprint, the water footprint is an environmental indicator that measures the volume of fresh water (in liters or cubic meters) used throughout the entire production chain of a consumer item or service.

For this lesson, you will first watch the video that starts each section and then answer the questions that follow that video. To get complete credit for each lesson, you need to answer the questions using at least 4-5 sentences.

(Watch the video and answer the questions that follow) Water Footprint <https://youtu.be/Wpm7cvGqI8g>

- When the video says there is water in *everything*, what specifically does that mean?
- Why do vegans and vegetarians have a lower water footprint than people who eat meat?
- When it comes to the food we eat, how can we lower our water footprint?
- What are some of the other ways you can reduce your water footprint?

(Watch the video and answer the questions that follow) What is virtual water?

<https://youtu.be/yqqOrNkTmBE>

- What makes water a global resource?
- How much of the earth is made up of water? How much of that water can people actually use?
- What are the different ways we pollute water?
- What is the difference between virtual water and direct water?
- What is the difference between blue, green, and gray water footprint?

(Go to this website and provide the information you need to find your water footprint. Click on “Find Your Footprint” on the opening page.) Water Calculator <https://www.watercalculator.org/>

- How does your water footprint compare to the US average? (it will tell you when you finish adding in the information).
- What areas are out of your control when it comes to your water footprint?
- What are some of the areas where you could make a change to lower your water footprint?

Bottom Line:

Clean water is considered a luxury in most countries, if we aren't careful, our healthy water supply could slowly disappear.

(HS) Social Health Lesson 1: Social Media vs Reality

Questions to Consider:

- Is social media true?
- What does social media do to the brain?
- What is your relationship to social media?

Before watching the first video, answer the following questions:

- What effect does social media have on you as an individual?
- What effect does social media have on society?
- Does social media make you feel better or worse about yourself?
- Could you live without social media? Why or Why not?

For this lesson, you will first watch the video that starts each section and then answer the questions that follow that video. To get complete credit for each lesson, you need to answer the questions using at least 4-5 sentences.

(Watch the video and answer the questions that follow) Are You Living An Insta Lie?

<https://youtu.be/0EFHbruKEmw>

- How much of what you post on social media is 100% true? That means no photoshop, no retake of pictures till you get the perfect one, no liking something you don't like, etc.
- Do you think the video is a true reflection of most social media posts? Why or Why not?
- If you are on social media, list 3-4 reasons why you use it? If you are not on social media, go to the next question.
- Why do you think people post things on social media that are not true?

(Watch the video and answer the questions that follow) NIH Study Tracks Effects of Social Media on Adolescents Brains

<https://youtu.be/7RY3gSdKRn0>

- What does the psychologist from the video think is the most concerning about the results of the study of adolescents' brains on social media?
- Why is the release of dopamine in the brains of adolescents on social media a problem?

Digital technology disrupts things that are important for healthy development like sleep, face-to-face one-on-one interactions, learning how to focus on schoolwork, and physical activity. Limit your use of digital technology to protect healthy development.

- Do you personally have any guidelines around digital technology or screen time? Do you follow them? Why or Why not?
- Do you think you need guidelines to help you limit your screen time? Why or Why not?

(Watch the video and answer the questions that follow) How Social Media Makes Adolescence Even Harder

<https://www.youtube.com/watch?v=k8ybN0Zc5r4>

- What is the iGen generation?
- Social Media is described as a "double-edged sword". What does this mean to you?
- What role does social media play in the lives of adolescents? Do you think social media affects how adolescents figure out who they are?
- How do you think social media affects adolescents' attention span? Do you think your attention span has been affected by social media? Why or Why not?

(Watch the video and answer the questions that follow) FOMO - Our Relationship with Social Media

https://youtu.be/q5zv9_ZgYoQ

- Do you think the concept of FOMO is real? Why or Why not?
- Have you or someone you know ever experienced FOMO? What was the circumstance or situation?
- If you have not experienced it, what situation might create that feeling for you?
- What suggestion do you have for someone experiencing FOMO on a regular basis?

(Watch the video and answer the questions that follow) Social Media, Social Life

<https://youtu.be/GGGDfciqyvw>

- How many times a day do you check your phone? How many times per hour do you check your phone?
- What specifically are you looking for or looking at when you are checking your phone?
- Do you think social media is connected to depression? Why or Why not?
- People say they use social media to “stay connected” with others, but research shows that social media makes us less social. Do you think this is true for you and your friends? Why or Why not?

Bottom Line:

When it comes to social media, nothing could be more fake or detached from reality. Real life is perfectly imperfect and often complicated, messy and inconvenient. Don't fall into the trap of letting others' social media feeds make you feel as if you're inferior or someone else's life is better than yours.

(HS) Social Health Lesson 2: Value Yourself and Others

Questions to Consider:

- What type of things affect how you value yourself?
- What makes you not value others?
- Can you value others if you don't value yourself?

Today's lesson is about how to value yourself as well as other people. We will take a look at the things that cause us not to value ourselves and in turn to not value others. If we are aware of these things, hopefully we can make a change for the positive instead of living with the negative.

- Before watching the next video, list 3 or 4 words or labels you would use to describe yourself
- Would others be surprised by these labels or would they agree with them?

For this lesson, you will first watch the video that starts each section and then answer the questions that follow that video. To get complete credit for each lesson, you need to answer the questions using at least 4-5 sentences.

(Watch the video and answer the questions that follow) The Labels We Carry

<https://youtu.be/z0sU78HdjjE>

- Do you think the labels we put on ourselves are harsher than the ones others put on us? Why or why not?
- Do you think we worry more about the labels others put on us than the ones we put on ourselves?
- What might affect how we react to the labels others put on us?

(Watch the video and answer the questions that follow) Too Quick To Judge Others

https://youtu.be/Fzn_AKN67oI

Lots of times we are quick to make a judgment about someone based on how they look, what they are wearing, or who they are with. Once we find out more about them we can realize that our judgment was wrong.

- Have you ever judged someone prematurely? Describe the details of the situation.
- Has someone ever judged you without knowing you? Describe the details of the situation.
- What type of things might make us jump to conclusions about someone? Be specific about what it is and what conclusion you may jump to. (*Example: Someone who doesn't talk much might be thought of as "stuck-up" when in reality they are just really shy and aren't comfortable talking to new people.*)
 - What might you do differently to avoid jumping to conclusions in the future?

(Watch the video and answer the questions that follow) Every Teenager Needs To Hear This (Part 1)

<https://youtu.be/UB7nGT3egak>

- In the video he makes the statement "It's better to be hated for who you are than to be liked for who you're not"... what do you think this means?
- According to the video, what is the difference between "fake people" and "real people"? Do you agree? Why or why not?

(Watch the video and answer the questions that follow) Every Teenager Needs To Hear This (Part 2)

<https://youtu.be/pLgVB1stuJ8>

- The people we hang out with can have a huge impact on how we feel about ourselves. Are there certain people in your life who make you feel bad or negative about yourself? Why do you hang around them?
- Have you ever said anything to the people who make you feel bad about yourself? Why or Why not?
- What would happen if you quit being around people that made you feel bad about yourself and only hung out with people who made you feel good about yourself?

(Watch the video and answer the questions that follow) Sticks and Stones

<https://youtu.be/jT6hSFAsrhY>

- The saying “sticks and stones may break my bones, but words will never hurt me” isn’t always true. Was there ever a time that you were hurt by the words of someone else? How did that affect you?
- Can you think of a time you hurt someone with your words? What could you have done differently?
- Do you believe that hurtful words directed at someone can have a long lasting effect? Why or Why not?
- What might be the result of hurtful words directed at others?

(Watch the video and answer the questions that follow) How You Treat People Is Who You Are

<https://youtu.be/mTsvSAItPqA>

- Do you think the actions of 1 person can have a lasting effect on another person? Give an example.
- How could being kind to 1 person change how we feel about ourselves?
- How could being kind to 1 person change how that person feels about themselves?
- Choose 1 quote from the video and paste it in the box. Explain what that quote means to you.

Bottom Line:

If we don't value ourselves, how can we value others? Sometimes the things that affect how we feel about ourselves are out of our control, but most of the time we can make a change if we are aware of the circumstances. Treat others with kindness and respect and see what kind of ripple effect that has on others as well as yourself!

(HS) Social Health Lesson 3: Empathy and Understanding Others

Questions to Consider:

- What does empathy mean to you?
- When is it most important to show empathy?
- Does it make you feel better or worse about yourself?
- Do you consider yourself to be an empathetic person?

For this lesson, you will first watch the video that starts each section and then answer the questions that follow that video. To get complete credit for each lesson, you need to answer the questions using at least 4-5 sentences.

(Watch the video and answer the questions that follow) How Social media makes you Unsocial <https://www.youtube.com/watch?v=d5GecYjy9-Q>

- What social media platform do you use the most? Why?
- How often are you on social media?
- How often do you check for responses when you post on social media? How do you feel if people don't respond?
- Can you walk away for an hour from your phone? How do you feel if you don't have your phone with you?
- What feeling did you get when you thought about having to walk away from your phone for an hour? For example: Does it give you anxiety or make you feel relieved? Explain your answer.
- Do you think that social media makes you less social? Why or Why not?

(Watch the video and answer the questions that follow) Empathy Can Change the World <https://youtu.be/aU3QfyqvHk8>

- What is your definition of empathy?
- How do you think empathy can change the world?
- Do you think everyone has a need for empathy? Why or Why not?

(Watch the video and answer the questions that follow) Put Yourself in Someone Else's Shoes <https://youtu.be/cTOhzcSYMIM?si=1XhREy4x86XbtQiN>

- Why do you think the man in the video gave his shoes to the other person?
- Empathy is referred to as putting yourself in someone else's situation. Have you ever tried to do this? Explain the situation.
- If you showed empathy to someone, what effect do you think it would have on your life?

(Watch the video and answer the questions that follow) How to be empathetic

- What is the difference between empathy and sympathy?
- Is it important to understand empathy? Why or Why not?
- How is a connection with someone related to empathy?
- Can you have a healthy relationship with someone without empathy? Why or why not?

Bottom Line:

You don't have to have experienced first hand what someone else is experiencing to be empathetic, it just takes you putting yourself in their shoes to consider how they are feeling. By doing this you will be able to help them through whatever the situation is.

(HS) Financial Health Lesson 1: Credit Scores and Salaries

Your credit score represents your track record with money.

Questions to Consider:

- What goes into calculating your credit score?
- How easy/hard is it to raise your credit score?
- How do you calculate how much money you will take home each month?

Being able to understand what your credit score means and how to raise it is so important when you are wanting to borrow money to make major purchases like a house, a car, student loans etc...

For this lesson, you will first watch the video that starts each section and then answer the questions on the slides that follow that video. To get complete credit for each lesson, you need to answer the questions using at least 4-5 sentences.

Your credit score represents your track record with money. Watch the following video to learn more about what goes into calculating your credit score.

(Watch the video and answer the questions that follow) What is a Credit Score?

<https://youtu.be/ULUKo1HqZWw>

- What is the range in which credit scores can fall?
- What is considered a good credit score?
- What is considered a bad credit score?
- What are the 5 areas that go into determining a credit score?

(Watch the video and answer the questions that follow) <https://youtu.be/-S91Pe-BjL8> Understanding Your Credit Score

- How does your credit score help determine your interest rates when making major purchases like a car or house, or applying for loans?
- What are the 4 things you can do to help raise your credit score?

(Watch the video and answer the questions that follow) https://youtu.be/OO25TrVo_dU Dave Ramsey's Baby Steps: An Alternative to Credit

- How could having a \$1000.00 emergency fund help you?
- This program is an alternative to what most people are telling you. Do you think it could work for you? Why or why not?

(Watch the video and answer the questions that follow) <https://youtu.be/1IXAt33nz0A> Net vs Gross

- What does "gross income" mean?
- What does "net income" mean?

(Watch the video and answer the questions that follow) https://youtu.be/Q5jIY8_WmEE Dave Ramsey's Paying off Debt Using the Debt Snowball Method

- How does the snowball method work?
- Do you think this is a reasonable method for getting out of debt? Why or Why not?
- Being in debt can cause problems for your future. What do you think you can do as a teenager to help prevent you from going into debt as you move into adulthood?

Bottom line: Understanding what a credit score is and what can hurt or help your credit score is so important when it comes to making major purchases in your life. It's really important to understand that your credit score is not something you can increase overnight, it takes time and dedication to control your spending every day.

As we move into choosing careers, it is also important to be able to figure out your net income as that is what you will have to live on. Will you be able to live on that amount of money?

(HS) Financial Health Lesson 2: Choosing the Right

Career Questions to Consider:

- Do you know what career path you want?
- What factors are important to you when choosing what you are going to do for a career?
- What is more important to you, making money or loving what you do?

In this lesson, you will be looking at different factors to consider when selecting a career. Choosing a career isn't always easy so you will be looking at some things that can help make that decision easier.

For this lesson, you will first watch the video that starts each section and then answer the questions on the slides that follow that video. To get complete credit for each lesson, you need to answer the questions using at least 4-5 sentences.

(Watch the video and answer the questions that follow) <https://youtu.be/poSDV9aCs1o> What can a career provide?

- Besides money, what are some other things you can get out of a career?
- Many people stay in their careers even if they are unhappy. Why do you think this is so?
- What are some things you can do to help you find a career you not only enjoy but that you can be successful in?

(Watch the video and answer the questions that follow) <https://youtu.be/V2345VNkAyY> Exploring Careers

- How common is it for people to change jobs? What is your opinion about changing jobs?
- What is your favorite subject in school? What type of careers could be associated with this subject?
- What 5 questions should you ask yourself when considering a certain career?

(Watch the video and answer the questions that follow) <https://youtu.be/zhpccgpgWc1Q> How to Choose the Right Career in 7 Steps

After watching the video, complete the steps to explore career options.

- List 4 of your favorite hobbies and/or interests
- What are you good at? What are some of your strengths?
- What are some of your strongest, most positive personality traits?
- What do you want out of a career?
- What are some of your core values? What are some things that are really important to you?

Not all careers require a college education, there are lots of trade careers that are needed as well. Watch the next 2 videos to learn more about careers in the construction industry and other trades.

(Watch the video and answer the questions that follow) https://youtu.be/Hh3avnMf_Fs Consider a career in the trades

- What are some of the skills needed for most trade careers?
- What are some of the advantages of trade careers?
- What are some of the trade careers mentioned in the video?

(Watch the video and answer the questions that follow) <https://youtu.be/NDCuE2vTJEY> Careers in the Construction Trade

- What areas of construction are the highest paid?

- What is the estimated % job growth by 2028 for plumbers?
- What is the average salary of a mason?

Research 5 careers that you might be interested in pursuing after graduation. Put the name of the career and the annual salary in the table below.

Career Title	Annual Salary

Bottom Line:

Choosing a career isn't always easy, there are lots of factors to consider. No one is expected to know exactly what they want to do when they graduate from high school, but it is important to know the questions to ask and what factors could play a role in making that decision.

(HS) Financial Health Lesson 3: Your Money, Your Future

Questions to Consider:

- What career is of interest for you?
- How can you pursue an interest and turn it into a career?

One of the best things about having your own money is that you get to choose how to use it. Whether you get a weekly allowance or get paid for walking your neighbor's dog, your first step in handling your money well is to think about short-term and long-term goals and then make a plan to reach them.

For this lesson, you are going to use information from a website titled "Practical Money Skills". You will be learning about:

- How to EARN money
- How to SAVE money
- How to BUDGET your money
- How to SPEND your money

Earning is the first step in your journey to managing money wisely so that you can build a successful future.

We all have different talents and abilities. It's important to take the time to recognize your strengths and develop your skills so that you can excel at what you do. By investing in your education and interests, you will set yourself up for a path to success.

Click the link to access the website:

<https://www.practicalmoneyskills.com/en/teach/your-money-your-future/earn.html>

Read through the EARN content to learn how to HONE YOUR SKILLS

Answer the questions.

- What topics interest you? (list 3)
- What are you good at? (list 3)
- What are you passionate about? (list 3)
- What are your hobbies? (list 3)

Big Ideas, Big Money

You can earn money doing what you love by becoming an entrepreneur. Being an entrepreneur means using your skills, interests and unique ideas to build your own business.

Anyone can become an entrepreneur with enough hard work. Many teens have built amazing businesses right out of their homes. Some have started tutoring younger kids, selling handmade items online or even organized their own catering services

Answer the questions about career choices.

- Having an idea of your interests, strengths and hobbies can help in choosing a career path. What are some potential career paths based on your answers above and what is the annual salary for that profession?
 - List 3 potential careers
 - List the annual salary for each career
- Having an idea of what type of career you may want to do, what type of jobs can you do now to help prepare you for that career? List 3.

Click the link to access the website:

<https://www.practicalmoneyskills.com/en/teach/your-money-your-future/save.html>

Read through the **SAVE** content to learn how to **MAKE IT A HABIT**

Making smart choices with your money is the first step toward becoming financially fit.

The easiest way to save is to pay yourself first. That means setting aside a certain amount of money you earn and keeping it in a savings account. The key to saving successfully is by making it a regular habit. By saving early and often, you'll set yourself up for a brighter financial future.

It's important to save money for a rainy day, just in case you need it for any unexpected expenses like a broken laptop. Another portion of the money you receive should be set aside for your various goals. These goals can be categorized as short-term, medium-term or long-term. You can reach your goals by saving your money over time.

- Having goals can help you recognize what you may need to save for. Come up with 2 short-term goals, 2 medium-term goals, and 2 long-term goals.

It's tempting to spend all of your money as soon as you earn it, but you'll be better off in the long run if you save a portion of it.

- Within the website, have students complete the "Sharpen your Saving Skills" section using their answers from the previous question. Have students record their answers.
- Short Term Goal (1 month)
 - What item are you saving for?
 - How much will this goal cost?
 - How much money can you contribute each week?
 - How long will it take you to save for this item?
- Middle-Term Goal (2-12 month)
 - What item are you saving for?
 - How much will this goal cost?
 - How much money can you contribute each week?
 - How long will it take you to save for this item?
- Long Term Goal (Over a year)
 - What item are you saving for?
 - How much will this goal cost?
 - How much money can you contribute each week?
 - How long will it take you to save for this item?

Click the link to access the website:

<https://www.practicalmoneyskills.com/en/teach/your-money-your-future/budget.html>

Read through the **BUDGET** content to learn how **IT'S A BALANCING ACT**

To make good decisions about how to spend your money, start by setting your money goals and work toward achieving them with a plan in mind.

A personal budget is a plan that helps you put the money you've earned toward savings, expenses (lunch, bus or entertainment money) or paying off debt (money you may have borrowed).

When you're creating a budget, it is important to understand the difference between something you need to have and something you want to have.

Start creating a budget by setting goals for how you would like to spend and save your money.

Complete the Budget worksheet within the link and record the answers below.

- What is your total monthly income?

- What are your total monthly expenses?
- What is your total savings for the month?
- Why is it important to have a budget?

Click the link to access the website:

<https://www.practicalmoneyskills.com/en/teach/your-money-your-future/spend.html>

Read through the SPEND content to learn HOW TO SPEND YOUR MONEY WISELY

Spending may seem like the easy part of managing your money, but there are many tips and tricks that can help you save.

The key to spending is to stay within your means, or don't spend more money than you have. As you plan to shop, make sure you keep your goals and your budget in mind.

When you make a decision, you are often weighing a lot of factors — not just how much money you're going to spend.

- What are the 4 questions you should take into consideration when you buy something new?
- Sometimes spending can pay-off in the long run. Give an example of what this means to you.

BOTTOM LINE:

It takes a bit of practice to master your money, just like it takes time to learn to ride a bike. But once you get the hang of it, you'll be ready to tackle all sorts of money twists and turns.

For more tips about how to handle your money now and in the future, download the pdf of "[Your Money, Your Future](#)" and use it!