

# WEEKLY MIDDLE SCHOOL LESSON

#KEEPLARNING



Junior  
Achievement®  
of Oregon & SW Washington



## Week One: Keeping Track of Money!

**Overview:** This lesson is intended to reinforce the idea of saving money for wants and needs and to help with tracking student's money.

**Preparation:** Review the activity and session materials. Make sure your students have all the needed materials to complete the lesson.

**Recommended Time:** 30-45 mins

**Materials:** Computer/Tablet with Internet

**1) Presentation:** Begin the lesson by asking the questions: Do you like money? Do you have any of your own money? How did you get that money? (earned it, gifted it, etc.) What do you do with the money that you have? (spend it, save it, donate it, etc.) Let your students know they are going to play a game called Peter Pig. In this interactive game, students will practice identifying, counting and saving money while learning fun facts about U.S. currency. After completing the game, players are rewarded with a trip to the virtual store to buy accessories within budget and dress up Peter Pig in fun scenes.

**2) Play Game:** Test your coin-counting skills with three fun games. With each right answer you'll earn virtual money to save or spend in the store on accessories and scenes for Peter Pig. Along the way, learn fun facts about money and tips for saving. Select a Level - Easy, Medium or Hard. You will need to complete all 3 challenges within 5 minutes.

[Click here to Play Now](#)



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Middle School  
Week One

**3) Discussion:** After you play the game, ask the following questions. You can ask them verbally or have them write out their answers.

1. How well did you identify all the coins?
2. Did you complete all 3 challenges within 5 minutes?
3. How much did you save?
4. How much did you spend and what did you spend your money on?

**4) Activity:** It's never too early for students to learn to keep track of their money. Even though bank transactions are electronic and statements are becoming paperless, it's a good idea for students to practice sensible money management and good record-keeping. Read the following story with your students, and discuss the importance of maintaining accurate financial records.

*"Mark starts high school in the fall and is shopping for clothes, school supplies, and locker organizers. He has a joint-checking account with his dad and plans to use it for his expenses. He knows that he has to keep a record of every deposit he makes and of each check he writes. That way, he'll avoid going over his ATM fees, so Mark and his dad made sure their bank had a branch near their home. Mark can use his bank's ATM for free. Luckily, Mark has developed good financial habits. He knows that an ATM is not a vending machine that dispenses money without any consequences; he has to have funds in his checking account to cover any withdrawals he makes at an ATM. As he prepares for high school, help Mark maintain his checking account register, using the following deposits and withdrawals."*

**Click here** for the Tracking Worksheet to keep track of the transactions.

*You can either print the form, type directly into it or create your own.*

Transactions:

1. May 5 Deposit \$500 – To open the account
2. June 10 Deposit \$650 – Eighth-grade graduation gifts
3. June 12 Check #1000 – \$239.25 Styles Superstore, clothes
4. June 18 Check #1001 – \$28.78 ShopMart, posters
5. June 30 Check #1002 – \$35.87 CompLand, printer ink cartridges
6. July 3 Check, #1003 – \$24.56 Office Station, school supplies
7. July 3 Deposit \$250 – Earnings from mowing lawns and washing cars
8. July 10 Check #1004 – \$59.35 SportRack, sneakers
9. July 19 Check #1005 – \$30.00 Regency Styles, haircut
10. July 24 ATM withdrawal for movie, pizza, and cash, \$60
11. July 30 Deposit \$100 – Birthday money from Grandmother

12. Aug 3 Check #1006 – \$35.00 Affordable Crafts, model airplane supplies
13. Aug 10 Check #1007 – \$58.00 ShutterBug, prints & digital picture frame

### Answer Key

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**The Money JAR** - Research shows that, while parents are the most common source of financial advice for children, parents themselves are very uncomfortable with informing their children about financial choices. [Click here](#) to listen to this week's episode - **How to Give Your Child Advice on Financial Basics.**