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one of the hardest skills to teach because it is an abstract concept. Building a study guide to help reinforce concepts can really improve outcomes for learning money skills. Building the Study Guide Build a study guide for a student to use in the classroom and to carry home for reinforcement study.

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Financial Planning The first step to taking control of your finances is doing a budget. It will take a little effort, but it's a great way to get a quick snapshot of the money you have coming in and going out. Setting up a budget means you 're: Less likely to end up in debt. Less likely to get caught out by unexpected costs.

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management is a good idea and could serve as practice for your later course work.

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Poor money management is the third leading cause of debt (Bucci, 2005). Developing a monthly spending plan is one of the most important steps a person can take when managing his or her money. A monthly Page 33/34

spending plan can be useful to track what our expenses are on a monthly basis.

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