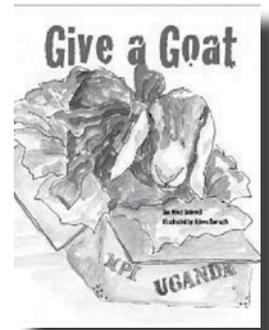


Earning & Saving Plan

Do you want to earn money for a savings goal? This worksheet will help you identify ways to earn and save money. Good luck!



SECTION 1 - Personal Inventory

What would you like to save for? Pick a savings goal that you think you could earn and save the money for in the next three months. For example, you might want to save \$25 to buy some presents for your family at Christmas or you might want to save \$20 to give to the Vermont flood relief fund. Write down your savings goal, the amount of money you would like to save and where you will keep your savings. (piggy bank, savings account, etc.)

Brainstorm some ideas for how you could earn money. Start by writing down things you have done in the past to earn money. Do you do chores at home? Could you also do these chores for neighbors or relatives who would pay you for it? If you get stuck, ask an adult to help you identify some skills or talents you have that you could use to earn some cash!

Look at the list of ideas you wrote down from your personal brainstorm. Circle the top two ideas. How much should you ask to be paid for the work you circled? For example, if you are babysitting, you might charge \$5 a hour. If you are recycling bottles and cans, check with the place you would turn in your recycling to and see what they pay. Below, write down the two items you circled from your list and how much you could be paid for that work. If you're not sure what you would be paid, ask an adult to help you.

Now, it's time to make a contact list. Write down who you need to talk to about doing the work you've identified. If it's babysitting, who do you know that has small children you could watch? If it's collecting recycling, who could you contact about getting their empty bottles and can?

When will I make these contacts? Set a deadline for yourself! _____

SECTION 2 - Earning Money for a Worthy Cause

As a group, brainstorm some ideas for a worthy cause you would all like to earn money for. Circle the worthy cause most of you would pick as your number one choice. Write this on the top of your group's easel paper. Also, write how much money you would like to earn and save as a group.

Look at your personal inventory of the ways you can earn money. As a group, discuss what things all of you could do individually and as a group to earn money for the worthy cause. Write down the top two ways your group could earn money for the worthy cause. Write this on your group's easel paper.

Mrs. Rowell's class had a plan of action they followed to raise money to "give a goat." Write down three things your group would have to do in order to raise money for your worthy cause. (Your group may have more than three steps.) Write these three things on your group's easel paper.

Now, you are ready for your group to present to the class. Are you surprised that you and your classmates could take steps to help?