



## Choosing a Cause

### Videos:

<http://video.foxnews.com/v/4343073/beyond-the-dream-denzel-washington/>

[http://www.youtube.com/watch?v=9pfCGROTQ04&feature=player\\_embedded](http://www.youtube.com/watch?v=9pfCGROTQ04&feature=player_embedded)

<http://www.youtube.com/worldvisionuk#p/a/u/2/FN3IXZ-OvGA>

Here is a resource to assist you with making charitable donations:

[www.charitynavigator.org](http://www.charitynavigator.org)

The process for preparing a monthly budget includes:

- Listing of all sources of monthly income
- Listing of all required, fixed expenses, like rent/mortgage, utilities, phone
- Listing of other possible and variable expenses.

Here is a simple plan you can follow as you budget your expenses:

1. **Total your earnings.**

Calculate how much money you expect to make this month after deductions. Only include income sources that you know you can depend on.

Earnings: \_\_\_\_\_

2. **Assess your monthly expenses.**

Make a list of all of your regular monthly expenses, including any money that you spend on fun things like eating out, entertainment or hobbies.

Monthly Expenses: \_\_\_\_\_

3. **Subtract monthly expenses from earnings.**

This figure is how much you can expect to have left after covering all of your regular monthly expenses.

Remaining Money: \_\_\_\_\_

4. **Subtract extra expenses.**

Review your plans for the upcoming month, and make a note of any extra expenses that you are likely to incur. This includes gifts, trips, parties, extra meals out, rentals and other miscellaneous purchases. Subtract your extra expenses from the figure recorded in the previous step.

Remaining Money: \_\_\_\_\_

5. **Save.**

The money remaining after covering all of your anticipated expenses can be used to build up your savings and investments.





<b>Estimated Income</b>	
Paycheck (after taxes)	\$ _____
Interest Earned from other Accounts	\$ _____
Savings Amount (Pay Yourself First)	\$ _____
<b>Total Income:</b>	\$ _____
<b>Estimated Expenses</b>	
Home /Apartment	\$ _____
Utilities	\$ _____
Transportation	\$ _____
Insurance	\$ _____
Debit Payments	\$ _____
Food	\$ _____
Other Expenses	\$ _____
<b>Total Expenses:</b>	\$ _____
Total Income	\$ _____
(minus) Total Expenses	\$ _____
Amount left over for miscellaneous items	\$ _____



Name \_\_\_\_\_

Computer \_\_\_\_\_

Period \_\_\_\_\_

## Auto Insurance

### Describe your favorite car (New or Used)

Name (Make) \_\_\_\_\_

Model \_\_\_\_\_

Year \_\_\_\_\_

Color \_\_\_\_\_

Current mileage \_\_\_\_\_

MPG \_\_\_\_\_ City \_\_\_\_\_ Highway

Cost \$ \_\_\_\_\_

Will you pay CASH or Finance this car? \_\_\_\_\_ **Cash**

\_\_\_\_\_ **Finance** (Monthly Payments)



**Insure Your Vehicle**

What kind of insurance do you need on this car?

Go to the Internet and look up five (5) different insurance companies and get a quote from each one.

Insurance Company	Liability	Collision	Personal Injury Protection (PIP)	Other
	\$	\$	\$	\$



# Scenario Cards

Your Name

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Your transactions:

2/06/10 Received paycheck, deposited \$600 into checking account

2/17/10 Went to the ATM and withdrew \$60.00 from checking account

2/15/10 Went to the grocery store and purchased cleaning supplies for \$30.45

Your Name

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Your transactions:

2/16/10 Went to the Mike's supply shop and purchased \$45.12 worth of home repair tools

2/20/10 Received paycheck, deposited \$600 into checking account

2/01/10 Withdrew \$50.00 to go grocery shopping

Your Name

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Your transactions:

2/22/10 Went to the grocery store and purchased food for \$60.12

2/17/10 Withdrew \$40.00 for spending cash

2/19/10 Transferred \$200.00 from savings account to checking account

Your Name

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Your transactions:

2/28/10 Received rebate check from Jane's Electronics for \$50.00

2/01/10 Got haircut for \$25.00 + \$5.00 tip

2/05/10 Withdrew \$40.00 from competitor ATM, incurring an additional fee of \$2.50



# Checking Account Materials

YOUR NAME \_\_\_\_\_ 2100

**YOUR ADDRESS**

YOUR TELEPHONE NUMBER \_\_\_\_\_

Pay to the order of \_\_\_\_\_  Dollars

\_\_\_\_\_  
Your Credit Union LOGO

*Form* 43

ENDORSE HERE:  
X \_\_\_\_\_

DO NOT SIGN/WRITE/STAMP BELOW THIS LINE  
FOR FINANCIAL INSTITUTION USAGE ONLY

\*FEDERAL RESERVE BOARD OF GOVERNORS REG. C

The following security features and others on this check exceed industry standards:

- Security Features**
- Security Screen
- Microprint Signature Line
- Chemical Sensitivity
- Advanced Appearance, If Advanced**
- Absence or modification of "Original Document" icon
- The upper indigo line
- Colorful stars or print appear with chemical alteration

**CHECKING ACCOUNT DEPOSIT TICKET**

DATE \_\_\_\_\_

NAME \_\_\_\_\_

ACCOUNT NUMBER:

CASH				
CHECKS				
TOTAL from the other side				
<b>TOTAL</b>				
LESS CASH RECEIVED				
<b>NET DEPOSIT</b>				

CHECKS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS FINANCIAL INSTITUTION'S COLLECTION AGREEMENT

**CHECKING ACCOUNT WITHDRAWAL TICKET**

DATE \_\_\_\_\_

NAME \_\_\_\_\_

SIGNATURE \_\_\_\_\_

ACCOUNT NUMBER

\$









# Scenarios

Scenario 1	Buying a pair of shoes at the department store, charge it or not?
Scenario 2	Paying for the phone bill, charge it or not?
Scenario 3	At the grocery store, buying a week's supply of groceries, charge it or not?
Scenario 4	At the department store, buying new clothes for back to school, charge it or not?
Scenario 5	At the gas station and paying for gas for your vehicle, charge it or not?
Scenario 6	Paying for leaking roof repair, charge it or not?



To Charge or Not to Charge

# Marketing Plan

## Create a marketing plan for your product or service

To succeed, entrepreneurs must attract and retain a growing base of satisfied customers. Marketing strategies, though widely varied, are all aimed at convincing people to start using or keep using particular products or services. Business owners should carefully plan their marketing strategies and performance to keep their market presence strong and build customer loyalty.

A marketing plan should include your market research, your location, the customer group you have targeted, your competition, positioning, the product or service you are selling, pricing, advertising, and promotion. Your marketing plan should accomplish the following three tasks.

- Define your business
- Define your customers
- Define your plan and budget

