



**Iowa 4-H After School Program**  
***Consumer and Management, Lesson Plan***  
**Eight, 60 minute sessions**

**Grades:** 7th-8th

**Optimum Group Size:** 16

**Supplies needed:** (see lesson plans)

**Curriculum to order from Iowa State University Extension**

**Reference Resources**

- Financial Champions: Personal Finance Helper's Guide, 4HCCS BU-07712 2002
- Financial Champions: Money Fun-damentals, 4HCCS BU-07710 2002
- Financial Champions: Money Moves, 4HCCS BU-07711 2002

**Physical Setting:**

- Classroom
- Shopping center such as a mall or local retail stores for field trip.
- Banking institution as a field trip.

**Life Skills Addressed:**

- Making decisions
- Communication
- Accepting differences
- Wise use of resources
- Marketable skills
- Learning to learn

**Indicator** (What is the one thing the child should get out of each lesson?):

- Lesson 1-Understand personal beliefs about using money.
- Lesson 2-Clearly state thoughts, feelings, and ideas to others.
- Lesson 3-Identify S.M.A.R.T. financial goals for self.
- Lesson 4-Be able to identify how advertising can be used to affect purchases.
- Lesson 5-Identify ways of handling money.
- Lesson 6-Identify cost of using credit.
- Lesson 7-Be able to correctly write and record checks and deposits.
- Lesson 8-Generate a list of income sources and expenses.