



teen classroom

worksheets



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Create a table tent for your name by tearing this sheet out and folding along the dotted lines. Write your name in big, clear letters and place at the front of your desk.

name:

a course in dignity



1. What is one thing that is important to you?

2. How would you describe or define dignity in your own words?

dignity principles

1. Every human being has a right to lead a dignified life.
2. A dignified life means an opportunity to fulfill one's potential, which is based on having a human level of health care, education, income, and security.
3. Dignity means having the freedom to make decisions on one's life and to be met with respect for this right.
4. Dignity should be the basic guiding principle for all actions.
5. Ultimately, our own dignity is interdependent with the dignity of others.

How will you apply the principles to your life?



a course in dignity



five senses of dignity

Using the five senses,
what would a person
living a dignified life see?
Smell? Taste?
Hear? Touch?



the abc's of living with dignity

A	
B	
C	
D	
E	
F	
G	
H	
I	
J	
K	
L	
M	

N	
O	
P	
Q	
R	
S	
T	
U	
V	
W	
X	
Y	
Z	

name _____

Hi, I'm Gabe, and I need some help figuring out my money. Take a look at the amounts below, and help me sort it and add it up.



1. Circle all of the money that Gabe was given as a gift. What is the total amount of money that was a gift?

.....

2. Underline all of the money that Gabe earned. What was the total amount of money that Gabe earned from working?

.....

3. How much is the total of gifted and earned money?

.....

4. What does it mean to earn money?

.....

5. Have you ever earned money? What did you do to get this money?

.....
.....
.....

6. Gabe wants to buy a new video game. It costs \$31.29, including tax. Gabe wants to put the rest of the money in the bank. After he buys the video game, how much money will he have left?

.....

7. Can you think of other ways that you can earn money? Write these ways down.

.....
.....

Birthday check from Grandma Kay
\$20.00

Money for cleaning the garage
\$10.00

Money for walking my little sister to soccer practice for 1 week
\$5.50

Money for washing my dad's car
\$5.00

Birthday check from Auntie Ella
\$15.00

Money for planting my grandma's flower garden
\$7.00

make your budget

You are an 18-year-old high school graduate who makes about \$15,000.00 dollars per year working as a cashier at Stop & Shop. Make your money work for you below. Figure out which bills you need to pay and which bills can be eliminated. You must find ways to save money in order to make your budget work for you. If you eliminate any of the expenses below, you have to give an alternative for it.

Figure out how much money you make per month.

Figure out what your expense total is per month.

expenses:

Rent	\$1000.00 per month
Food bill	\$200.00 per month
Bills (heat, electricity, water)	\$200.00 per month
Cell phone	\$50.00 per month
Car payment	\$150.00 per month
Car insurance	\$75.00 per month
Entertainment (out to dinner, movies)	\$150.00 per month
Clothes	\$200.00 per month
Gym membership	\$50.00 per month
Miscellaneous	\$50.00 per month

Description	Expense	Income	\$ Available

name

Once you receive instructions, fill out these sample checks.

checks

Craig Jones		5600
123 ThisPlace St.		
Anytown, CA 98765		DATE
PAY TO THE ORDER OF		\$ <input type="text"/>
		DOLLARS
MEMO		SIGNATURE
1 2 3 4 5 6789	1 2 3 4 5 6789 1 0 1 1 1 2	5600

Craig Jones		5600
123 ThisPlace St.		
Anytown, CA 98765		DATE
PAY TO THE ORDER OF		\$ <input type="text"/>
		DOLLARS
MEMO		SIGNATURE
1 2 3 4 5 6789	1 2 3 4 5 6789 1 0 1 1 1 2	5600

name

Once you receive instructions, fill out these sample check registers.

check registers

CHECK NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/ DEBIT	FEE	DEPOSIT/ CREDIT	BALANCE

CHECK NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT/ DEBIT	FEE	DEPOSIT/ CREDIT	BALANCE

Once you receive instructions, fill out these sample deposit tickets.

savings deposit tickets

BestBank		WITHDRAWAL	
Today's Date	Customer Name (Please Print)		
Customer Signature			
Start your account number here ▼			
[][][][][][][][][][][][][][][][]		TOTAL \$	[][][][][][][][][][][][][][][][]

BestBank

DEPOSIT

Today's Date

Customer Name (Please Print)

Sign Here

X

Start your account number here

CASH

CHECK

CHECK

SUBTOTAL

TOTAL

\$

give me some credit!

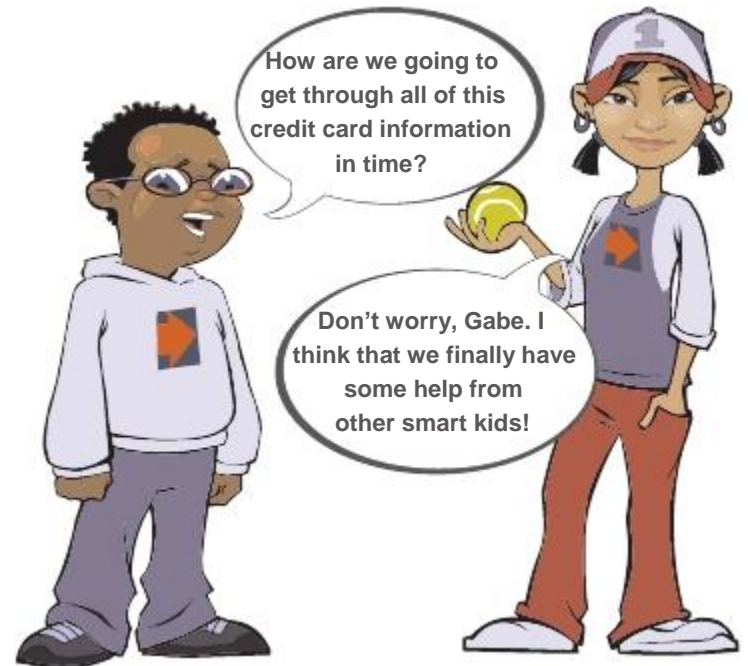
1. Mark each of the following statements True (T) or False (F). Gabe and Joy answered the first statement, but they need your help!

- F** You don't ever have to pay back a credit card.
- Your credit rating will be better if you pay your bills on time.
- If it takes you longer to pay your credit card bill, you will have to pay more money back.
- It's smart to always charge items on your credit bill.
- An emergency is a good time to use a credit card.
- Once you get a credit card, you should buy anything you want.
- The credit company looks at how much money you make when deciding what your credit limit will be.
- Your credit limit is the amount of money you are allowed to spend on your credit card.
- If you don't pay your credit card bill, you can still charge whatever you want on your credit card.

2. Joy's mom is thinking about charging a sofa to her credit card. She will take one year to pay back her sofa. If the sofa costs \$850.00, and her APR interest is 17%, how much will the couch cost after she pays back the credit card, including interest?

(HINT: $850 \times .17 = \text{interest rate}$)

.....



3. Gabe's dad is thinking about putting a painting on his credit card. He's decided that it will take him 1 year to pay the credit card bill. The painting is \$2500.00. The APR interest is 15%. If it takes him 1 year to pay it back, how much will the painting cost in all?

(HINT: $2,500 \times .15 = \text{interest rate}$)

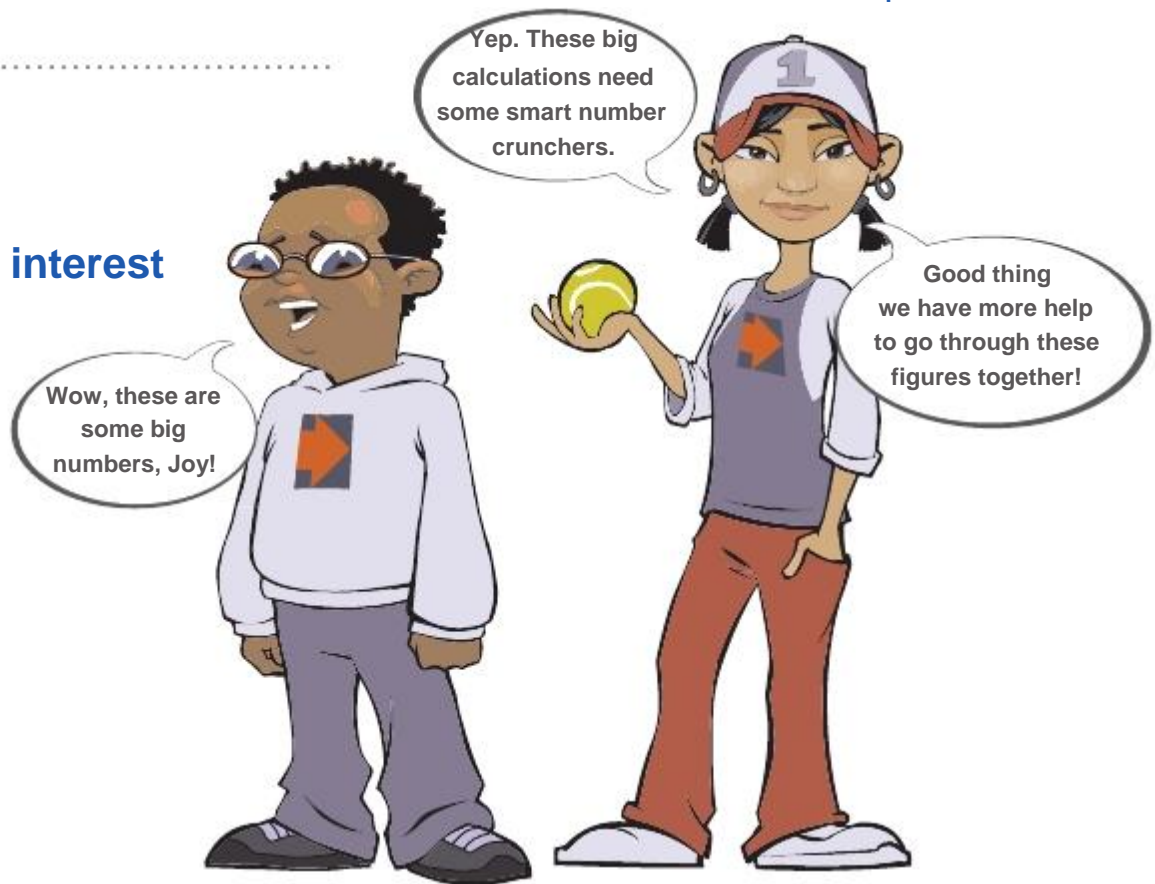
.....

4. Would you charge items to a credit card if it means you will pay back more money than the item you bought is worth? Why or why not?

.....

.....

taking an interest



1. Joy's family is going to buy a new car. The car costs \$20,000.00. Joy's family is going to take out a car loan from the bank. The interest rate is 6%, and it will take her family 5 years to pay off the car. How much will the interest cost on the car?

you can make your calculations here:

.....

2. How much will the car cost in all (interest + cost of car)?

.....

3. Gabriel's family has a home loan for their house. The house costs \$500,000. Their interest rate is 5%. It will take Gabriel's family 30 years to pay off the loan. How much interest will they pay over 30 years?

.....

4. How much will the house cost in all (interest + cost of house)?

.....

stock market literacy!

Stock Name	Div	Last Trade	Net Change
A B1	1.50	69.07	+0.47
A BE	2.30	22.09	+0.05
A BV	1.02	11.24	+0.10

Check out this stock market information. Do you see the acronym in **red**? It is the name of the company. It can be letters, numbers, or both.

The **yellow** one is the dividend. Some companies pay shareholders a certain amount depending on their earnings. What the stock is worth today is in **green**.

The **orange** one is telling you if your stock went up or down from the day before.

Hey, let's see if we can calculate some of our earnings! Circle the correct answer

1. Suppose that you bought a share when it was low. You paid \$25.00 for it, and now it's selling at \$130.00 a share. Of course, you want to sell. What is the amount of your capital gains?

- a. \$105.00 b. \$95.00 c. \$5.00 d. \$32.00

2. Suppose you bought ten of these shares for \$25.00 each. How much did you pay for the ten shares?

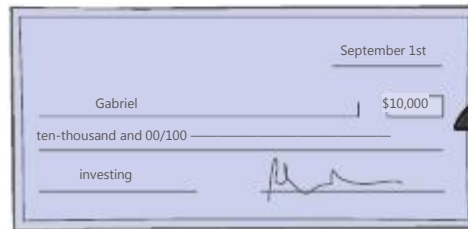
- a. \$200.00 b. \$250.00 c. \$25.00 d. \$2500.00

3. If your capital gains were \$105.00 on each share, what are your capital gains on 10 shares?

- a. \$205.00 b. \$105.00 c. \$1050.00 d. \$2500.00

invest with the best

Gabriel's grandfather has given him \$10,000 to invest for college. It's up to Gabriel to invest his money wisely! He wants to invest in a lot of different types of investments, including savings accounts, CDs, money market accounts, mutual funds, and stocks. In order to prove to his grandfather that he is a wise investor, Gabriel must come up with the most profitable way to invest his money over a 12 week period.



As a group decide how much of the \$10,000 should be invested in each of the following:

Money market accounts

Savings accounts

Mutual funds (including number of shares in total)

CDs

Stocks (including number of shares in total)

“invest with the best” cards

Cut the following cards out of their guide, and shuffle them into a pile, with cards facing down.



Your stock just went up by \$2.00 a share! Calculate how much money you made.

Uh oh! Your mutual fund lost \$.50 a share. How much money did you lose?

Your savings account earned 2% interest on the total amount saved. How much do you have now?

Your CD earned 10% interest on the total amount invested. How much money do you have now?

Your stock went up by \$1.00 a share. How much money did you earn in total?

Your savings account earned 5% interest on the total amount that you saved. How much money did you earn in total?

Your mutual fund gained an average of \$1.00 a share! How much money did you earn in total?

Your CD earned 5% interest on the total amount invested. How much money do you have now?

notes:

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