

This week's activity of the week will have students setting **SMART** goals.

School Financial Planning Newspaper Activities:

Unit One Financial Planning: Your Roadmap

Step One: Set Goals

- 1 Find examples of newspaper stories that suggest that the subject was unable to wait for delayed gratification. Explain.
- 2 Look at the **Business** section of the newspaper. Explain what aspects of these pages illustrate *short-term*, *long-term*, and *intermediate* goals.
- 3 Which display ads in your newspaper appeal to immediate gratification? Make a list of the words and tactics that encourage you to satisfy your wants right now.
- 4 Look through the comics in today's newspaper.
 - Which shows a need for instant gratification?
 - Which illustrate the patience of delayed gratification?

WEEKLY QUIZ Question: Visit www.cccr.psu.edu to play the S³ Online Game - Save•Spend•Succeed. Your students can use the online game to practice for the Live S³ Game Show available from JA and Penn State Behrend. Two teams will compete for prizes at Penn State Behrend during the year. They will be treated to lunch and will be given a tour of the college. Stay tuned for details.

NIE S3 – Save, Spend, Succeed Weekly Question, Sept. 28 September 28

1. What is bankruptcy?
 - A. When you are in debt to a creditor
 - B. A legal way for a person to be relieved of debt obligations
 - C. A person's choice not to pay some or all of his/her bills
 - D. When you have become a victim of fraud because someone took all your money

Explanations:

A: Incorrect. Being in debt to a creditor does not mean that you will file for bankruptcy.

B: Correct! Personal bankruptcy is a legal way for someone to get relief from some or all of their bills.

C: Incorrect. Bankruptcy is not simple a choice, but a legal transaction.

D: Incorrect. Bankruptcy is a legal way for a person to walk away from debt obligations, not a term for becoming the victim of fraud.

Please have your students write in to be included in the weekly "your space." Just email your entries and photos of the students by Tuesday.

New website this week

<http://www.parade.com/money/>

Follow Your Dreams

Meet a corporate manager, an English professor, a lawyer and a police officer—all of whom walked off the job to pursue their passions

What People Earn

Learn why Americans are earning less, working harder and worrying more about their financial futures

College students talk about their hopes and dreams - Scenes from a Job Fair

Partner WEBSITES for more information

www.erie.ja.org

www.cccr.psu.edu

www.eriefcu.org

www.unitedwayerie.org

Financial Literacy Website Resources

NEFE – National Endowment for Financial Education

<http://hsfpp.nefe.org/home/>

<http://www.nefe.org/pages/educational.html>

www.smartaboutmoney.org

<http://www.smartaboutmoney.org/nefe/pages/content.asp?page=1730#Top>

<http://www.cooperativalatina.org/education/curriculum.htm>

NEFE – Teen Resource Bureau Website

<http://www.ntrbonline.org/>

The Jump Start Coalition for Personal Financial Literacy

<http://www.jumpstart.org/>

Money Instructor

<http://www.moneyinstructor.com/>

<http://www.moneyinstructor.com/checks.asp>

Financial Literacy in a Box

http://www.mcul.org/Financial_Literacy_In_A_Box_658.html

Pennsylvania Office of Financial Education – Pennsylvania Department of Banking

<http://www.moneysbestfriend.com/>

CUNA – Credit Union National Association

<http://www.creditunion.coop/>

<http://www.precision-info.com/quiz/quiz.cgi?c=1056147613&t=coop>

Thrive By Five - http://www.creditunion.coop/pre_k/

NCUA – National Credit Union Administration

<http://www.mymoney.gov/>

Money Matters

<http://www.smartcredittips.com/>

National Youth Involvement Board

<http://www.nyib.org>

www.riefcu.org

Treasure Club Kid's Account - <http://www.riefcu.org/savings/treasure-club/>

CU Succeed – For Teens 13 – 18 <http://www.riefcu.org/savings/financial-literacy/>

Scholarships for college students - <http://www.riefcu.org/loans/student-loans/>

“Guides to Independence” Online Interactive Educational Teen Program

<http://www.riefcu.org/savings/financial-literacy/>