



Resource Materials

9th *Grade Optional Activities*

We know that some of you want to go further in teaching your teenager about money. We want to suggest to you a few other activities you might share with them.

LET'S MAKE DINNER

Let your teenager experience what it is like to cook a meal for the family while managing their money. Give them a pre-determined amount of money and assign them the task of preparing dinner.

The only rule is that they can't order take-out food!

Teach them how to choose the menu, read the recipe for ingredients, make a grocery list, manage their money while shopping, and actually cook the meal.

You can be available to them, but this activity is much more meaningful if you help them as little as possible. The whole point is for them to learn through bearing the burden of responsibility.

TAKE IT TO THE BANK

If your teenager does not have a bank account, you can take advantage of this Rite of Passage to take them to the bank and open one up.

This is the kind of moment that your teenager can remember forever.

While at the bank, you can let the bank representative assist in training your teenager how to manage a checking account, check their

balance online, and other necessary skills. Take advantage of having the bank representative as a big help in training your teenager.

WORK HARD FOR THE MONEY

The Money Matters Rite of Passage is also a great time to discuss future careers. Your teenager might not have any idea what salaries are paid to different positions.

Learning about the compensation levels for different professions will help them in their career planning process.

Do a simple web search with your teenager to discover the average salaries for different careers. Discuss with your teenager their thoughts on different careers they would like to do later in life.

Help them understand the amount of education, tuition, and training it takes for each career.

Spending time in this discussion with your teenager can be an affirming time where your teenager can learn what they can earn in their future career. They will also get an idea of what they must do to prepare for their career.

Make sure that this activity is educational and doesn't put unnecessary pressure on your teenager. The idea of this activity is to get their mind thinking about their future without overwhelming them.