

## Mentoring Activities

### Things to do during your mentoring session – Grades -12

1. Sit outside w/ them on a nice day
2. Have lunch w them – either in the cafeteria, bring it in or perhaps get permission to take them out for lunch
3. Play board game, card games
4. Ask what kind of music they like – listen to it on the internet - discuss why they like it and why you do / don't like it
5. Ask to read a report your student wrote – tell them what you learned from it; find positive comments to make
6. Ask about a book they are reading ...."why did you choose it? what do you like/dislike about it/for pleasure or for school/would you recommend it/what is your favorite book
7. Read a good book /magazine/ newspaper together – perhaps choose it from the library together; take turns reading the pages (if the level is appropriate) or read it to the student
8. Tell them about something you are reading and why you like it (or don't like it)
9. Find out when their birthday is – send a card
10. Plan your next meeting
11. Ask them to show you something fun they like to do on a computer
12. Ask them to tell you about their family – ask questions about different family members (who is the funny one? The quiet one? Etc)
13. Give compliments on their abilities and/or traits (you are a good writer! – praise actions)
14. See if you can invite one of their friends to your meeting – observe how your student interacts w/ the other student
15. Have them look into a mirror while you tell them 4 things you like about them (not appearances – personality traits)
16. Have them look into a mirror and tell you 2 things they like about themselves.
17. Ask them about their favorite teacher or coach - ask what it is they like about them.
18. Tell stories about when you were growing up (both successes and failures)
19. Praise them in front of others (but don't overdo it)
20. Have you picture taken together – frame it and give it to them as a gift
21. Ask them to bring something to your next meaning that has special meaning to them – ask them to explain why
22. Ask them how you can improve your mentoring visits
23. Develop a list of prompts and questions "Next time we get together, I'd like you to answer the following question...."
24. Ask about their friends and what they value about those friendships
25. [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com) – play games and talk about the use of money, savings, jobs, budgeting, etc.
26. Do the Money Personality Profile quiz (included in this packet)
27. Ask about their pets
28. Write a letter to a former teacher – this is good for letter-writing practice – explain the importance of thank you letters, correspondence
29. Conversation topics:
  - a. What was the best thing that happened this week and why?
  - b. Worst and why?
  - c. What would you like about yourself? What would you like to change about yourself?
  - d. What was your scariest moment
  - e. What is something people need to know about you?
  - f. Who or what is the most important influence in your life?

### **Things to do outside of your mentoring session – Grades K-12**

1. Go to one of their important events (concerts, plays, etc)
2. See if you can meet their family (if this is appropriate – get permission from the school)
3. Do some mentoring over the phone if you can't visit the student some week
4. Leave them encouraging messages
5. Talk to the parents – see if there is something special you should know about the child (be sure not to break confidences) – ask if you can have the parents'/guardian's phone number and/or email address so you can communicate with them about both positive and negative observations.
6. Tell the parents positive things about their child frequently (positive re-enforcement goes a long way!)

### **Grades K-4**

1. Email/text/message on Facebook your students – ask questions to help them practice communicating via email
2. Make greeting cards/get well cards for their family/friends
3. Learn to recognize coins/currency – do games on line (practicalmoneyskills.com)

### **Grades 5-12**

1. Go through a youth-oriented magazine – discuss ads, articles,
2. Share a quote that is meaningful to you
3. Write a letter to the editor
4. Ask questions for Drivers Test
5. Periodically, review why you are doing the mentoring, what the students hopes to get from it and what you can aim for in the future
6. How to attend a school board meeting, city council meeting or county supervisors meeting
7. Talk to them about the benefits of volunteering in the community (and, it looks good on college applications and job resumes)
8. Help them find a volunteer position that fits their personality
9. Discuss issues that are going on in the community that they may not be aware of, and how the community is trying to solve those issues.
10. Fun Personality test: or [www.16personalities.com/free-personality-test](http://www.16personalities.com/free-personality-test)

### **Helping with financial literacy for grades 5-12 (tax prep only for higher grades levels):**

1. Talk about money and budgeting
2. Help them create a budget or plan for buying something they want
3. How to do their tax return.

### **Helping your student prepare to get a job:**

1. Look at the classified ads/online job listings – discuss qualifications and requirements, how to interview,
2. Give your student a letter of recommendation on your letterhead (can be used now or in the future)
3. Practice filling out a job application
4. Offering interviewing tips and proper dress codes for interview and work
5. Role play for a job interview
6. Invite your student to attend a meeting w/ you – talk about proper etiquette, behavior, dress, etc.
7. Review list of suggestions/ questions included in this packet

### Helping your student prepare for life/education after high school:

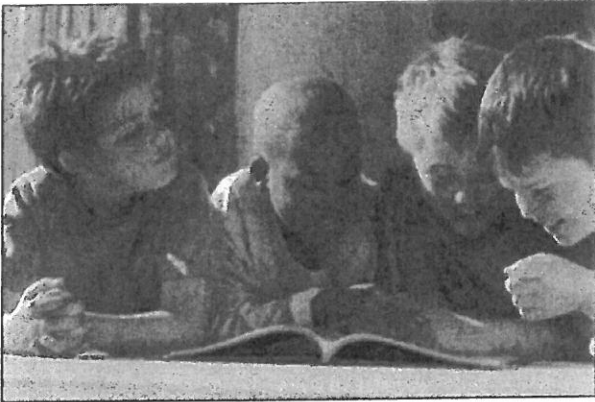
1. Encourage them to think about education beyond high school – relay your experiences and how you decided to do what you did; relay if you are satisfied w/ your choices.
2. Help them set up a financial goal and strategies about how to achieve it
3. If possible/appropriate, invite your student to your workplace; show them around, explain what is done there
4. Talk generally about careers – if your student expresses an interest in a specific career, set up a visit with someone who is in that career
5. Research people who used their abilities to get ahead
6. Administer a fun career aptitude test
7. Help fill out college applications
  - a. Example enclosed (ISU)
  - b. Or, go to a college/Iowa Central's website and practice
8. How to fill out a scholarship application
9. How to ask a teacher/adult for a recommendation for either a job or for a college application (be sure to give them a list of your school activities, volunteer activities, jobs, hobbies, etc)
10. Show them (college seniors) how to fill out a FAFSA form.
11. How to register to vote

# DID YOU KNOW?

## U.S. Statistics on Youth Literacy

Pls visit our website for more information:

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



*“Reading is learning. It expands your mind and is the most effective weapon against intolerance and ignorance.” - Abraham Lincoln*

Reading is the only form of entertainment that is also an essential life skill. It is something you can do no matter where you are. The ability to read will help children to better comprehend subjects at school. One will find that most children with learning disabilities have a problem with reading and related language skills. Children with poor reading skills end up receiving poorer grades, get easily distracted and frustrated, have behavior problems, dislike like school and fail to develop to their full potential.

- Nearly 1/3 of U.S. children entering kindergarten are 1.5 years behind their peers.
- By first grade, disadvantaged students have a vocabulary that is half of that of advantaged students.
- Children who cannot read proficiently by the end of third grade have approximately a 78% chance of never catching up.
- Learning to read proficiently impacts a person’s ability to learn, think and process information at higher levels.
- Children who have not developed proficient literacy skills by the end of third grade are four times more likely to drop out of high school.
- Over one million youth drop out of school each year – costing the nation over \$240 billion in lost earnings, forgone taxes and expenditures for social services.
- 44% of U.S. fourth graders cannot read a grade level story fluently.
- The U.S. ranks 12th among the 20 industrialized countries in literacy.
- 50% of our nation’s unemployed youth (16-21) are functionally illiterate.
- 75% of people on welfare and/or food stamps are functionally illiterate.
- 85% of unwed mothers are functionally illiterate.
- 85% of all juveniles who interface with the juvenile court system are functionally illiterate.
- 60% of criminals in prison are functionally illiterate.
- In the U.S., the average child spends 4.0 hours per day or more watching television or playing video games and spends less than 20 minutes a day reading a book, magazine or newspaper.

## Research shows that reading helps you:

- Write better
- Expand your vocabulary
- Concentrate better
- Be a better learner
- Process new information more effectively
- Become a better critical thinker
- Become a better test taker and score better on exams
- Open a window to the world
- Develop other interests when you know more about them
- Develop an ability to understand how others think and feel
- Become more open to new ideas
- Stay well informed and talk well
- Keep the mind active well into old age

*"The more that you read, the more things you will know. The more that you learn, the more places you'll go." - Dr. Seuss*

### Advancing Youth Reading & Literacy- [unitedwayfd.org](http://unitedwayfd.org)

- JOY of Reading
- Little Free Libraries
- Importance of Reading
- Did You Know?
- A Parent's Responsibility
- Reading – A Learned Skill
- Five Essential Components of Reading
- Early Development
- Developmental Skills
- Tips for Parents
- Effects on Reading & Literacy
- Best Books to Read
- Other Links

## LIVE UNITED

### Consider the following:

- Kids who don't learn to read experience a decrease in self-esteem and motivation because they are embarrassed about their difficulties.
- They will become frustrated and will likely learn to hate and avoid reading.
- Children who read poorly up until third grade will have most likely never reach average levels of reading fluency.
- Reading difficulties in school greatly increase the risk of school failure and account for such things as absenteeism, truancy, juvenile delinquency, substance abuse and teenage pregnancy.
- Poor readers are more likely to drop out of school. Only two percent who graduate high school attend a four-year college.

# TV and Social Media: Effects on Reading

## **Reading, Literacy and the Effects of Television, Video and Social Media**

Research is finding that watching television can have drastic negative effects on people of all ages—though young ones are especially affected. In fact, studies show that too much TV (whether television shows, movies, or even video games) can hinder proper brain functions, education, health, behavior, and social interactions. Below are some statistics and information about television's impact on children and adults, followed by tips on how to control television in your family.

### **TV's Impact on the Brain**

- Watching TV puts the brain into an Alpha state (which is linked to relaxed states, meditation, and increased suggestibility), meaning it is basically in a state similar to hypnosis. By watching TV, we are put into a form of 'mind fog', which is just blank and empty nothingness. Researchers have said that watching television is similar to staring at a blank wall for several hours.
- Television is actually a series of rapid images—opposed to an unbroken stream—which is what causes our brains to enter into this Alpha state and continues to draw our attention to the screen.
- By turning the television off and reading instead, our brains enter into a Beta state, which is linked to logical and critical thinking.

### **TV's Impact on Education**

- Excessive TV can contribute to poor grades, behavior problems, and risky behavior.
- An Iowa State University study found that kids who watch TV more than 2 hours each day are more likely to be diagnosed with attention problems like ADHD/ADD.
- Exposing kids to TV before the age of 2 can cause expressive language delays and possible developmental problems.
- Too much television can result in language delays and smaller vocabularies—language skills that are best developed by reading and interacting with others in conversation or play. Excessive TV can impede this development because it does not talk back in a genuine way.
- TV can discourage and replace reading, which requires much more thinking than television and plays a crucial role in development. Kids from families that have the TV on a lot spend less time reading and being read to, and are therefore less likely to be able to read.
- One research study found that watching too much TV had long-term effects. The study showed that watching TV as a child affects educational achievement at age 26. Watching more TV in childhood increases the chances of dropping out of school and decreases the chances of getting a college degree.

### **TV's Impact on Behavior and Violence**

- 2/3 of all programming contains violence.
- Programs designed for children contain violence more often than adult TV.
- Television promotes violent acts as a fun and effective way to get what you want without consequences, even for good guys.
- Most children's programming doesn't teach what parents say they want their children to learn; instead it is filled with stereotypes, violent solutions to problems, and mean behavior.
- Kids see their favorite characters smoking, drinking, and involved in sexual situations and other risky behaviors in shows and movies on TV.
- Every single American animated feature film produced between 1937 and 1999 contained violence.
- The average American child will see 200,000 violent acts and 16,000 murders on TV by age 18.
- Children imitate the violence they see on TV. Many times, they will try to be like their "good guy" heroes. Because of this, watching television contributes to more violent and aggressive behavior.
- Watching TV at age four was found to be associated with bullying in grade school.

### **Impact on Health and Fitness**

- For every hour that kids watch TV, their chance of developing depressive symptoms increases by about 8 percent.
- In the long term, the more TV you watch, the unhappier you are, regardless of education, income, age, and marital status.
- Infants and toddlers who watch TV have more irregular sleep schedules and can also experience disrupted sleep patterns.
- Teens who watched three or more hours of TV per day had a higher risk of sleep problems by early adulthood.
- Watching television is a major cause of obesity.
- Children who watch TV are less likely to engage in physical activity, and this inactivity is a huge factor in weight gain. TV watching consumes only a few more calories than sleeping.
- While watching TV, our metabolic rates seem to go even slower than during rest.
- A University of Michigan study found that just being awake and in the room with the TV on for more than 2 hours a day is a risk factor for being overweight at ages 3 and 4 and a half. This can carry on into adult weight problems as well.
- Results from recent studies have reported success in reducing excess weight gain in preadolescents by restricting TV viewing.
- University of Michigan researchers found that among 3 to 7-year-olds, TV was a bigger factor than diet in being overweight.
- Many TV ads encourage unhealthy eating habits—2/3 of the 20,000 commercials a child sees each year are for food, most of which are high-sugar. Children are more likely to snack while watching TV.

## **Additional General Statistics**

- The American Academy of Pediatrics (AAP) recommends that children under the age of 2 don't watch any television at all.
- France has banned TV shows that are aimed at kids under 3, due to concern about the negative impact.
- Many of the programs for kids under 2 are simply used to market toys, games, dolls, and unhealthy food.
- On average, children ages 2-5 spend 32 hours a week watching TV, movies, or playing games. Ages 6-11 spend about 28 hours per week.
- Kids with a TV in their bedroom spend an average of almost 1.5 hours more per day watching TV than kids without a TV in the bedroom.

**Television takes away from so many other activities that are beneficial and even crucial for kids. The more time they spend in front of a screen gaming or watching shows, the less time they spend:**

- Playing outside with friends
- Reading
- Participating in sports, music, art, and other activities that require practice to become skilled
- Being physically active
- Getting fresh air
- Using their imaginations
- Doing homework
- Doing chores
- Interacting with family members

Not all television is bad, and watching it in moderation can even be beneficial to children. When used in excess, however, television can lead to numerous problems and missed opportunities that affect not only childhood but later life as well. Of course, the responsibility to monitor and limit children's television falls to parents.



# BEST BOOKS TO READ

## Ages 0-2

- **Goodnight Moon**, by Margaret Wise Brown
- **The Very Hungry Caterpillar** by Eric Carle
- **Press Here** by Herve Tullet
- **Five Little Ducks** by Raffi
- **Love You Forever** by Robert N. Munsch
- **Brown Bear, Brown Bear, What Do You See?** By Bill Martin Jr.
- **Mama Bird, Baby Birds** by Angela Johnson
- **Max's Bedtime** by Rosemary Wells
- **Gossie** by Olivier Dunrea
- **The Neighborhood Mother Goose** by Nina Crews
- **Clap Hands** by Helen Oxenbury
- **My First Counting Book** by Lilian Moore
- **Green** by Laura Vaccaro Seeger
- **Go Away, Big Green Monster!** By Ed Emberley
- **How the Zebra Got Its Stripes** by Justine Fontes
- **The Night Before Christmas** by Clement C. Moore



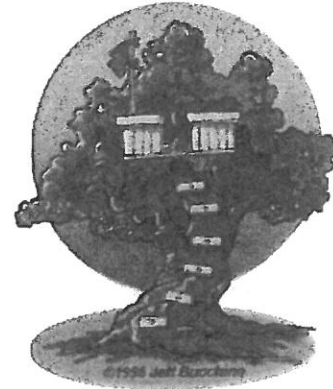
## Ages 3-5

- **The Berenstain Bears series** by Stan Berenstain
- **Little Critter series** by Mercer Mayer
- **Corduroy** by Don Freeman
- **Brown Bear, Brown Bear, What Do You See?** By Eric Carle and Bill Martin, Jr.
- **Llama Llama, Red Pajama** by Anna Dewdney
- **If You Give a Mouse a Cookie** by Laura Numeroff
- **The Story of Ferdinand** by Munro Leaf
- **The Monster at the End of this Book** by Jon Stone
- **Biscuit** by Alyssa Satin Capucilli
- **Guess How Much I Love You** by Sam McBratney
- **Green Eggs and Ham** by Dr. Seuss
- **Where the Wild Things Are** by Maurice Sendak
- **The Very Hungry Caterpillar** by Eric Carle
- **Little Bear** by Else Holmelund Minarik
- **Harold and the Purple Crayon** by Crockett Johnson
- **Chrysanthemum** by Kevin Henkes
- **Doorbell Rang** by Lois Ehlert
- **Go Away, Big Green Monster!** By Ed Emberley
- **The Tale of Peter Rabbit** by Beatrix Potter
- **The Rainbow Fish** by Marcus Pfister Herbert
- **The Great Fuzz Frenzy** by Janet Stevens and Susan Stevens Crummel



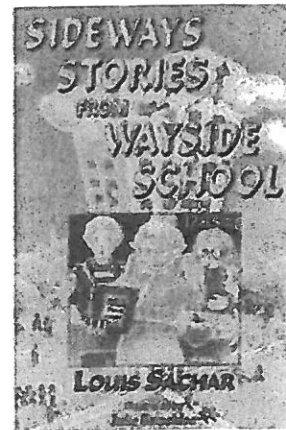
#### Ages 6-8

- **Magic Tree House series** by Mary Pope Osborne
- **Junie B. Jones series** by Barbara Park
- **Berenstain Bears series** by Stan Berenstain
- **Little Critter series** by Mercer Mayer
- **My Father's Dragon series** by Ruth Stiles Gannet
- **Hank Zipzer series** by Henry Winkler and Lin Oliver
- **Diary of a Wimpy Kid series** by Jeff Kinney
- **Ramona Quimby series** by Beverly Cleary
- **Boxcar Children series** by Gertrude Chandler Warner
- **Sideways Stories from Wayside School** by Louis Sachar
- **The Best Seat in Second Grade** by Katharine Kenah
- **The Great Fuzz Frenzy** by Janet Stevens and Susan Stevens Crummel
- **Matilda** by Roald Dahl
- **If You Give a Mouse a Cookie** by Laura Numeroff
- **The Dot** by Peter H. Reynolds
- **Ish** by Peter H. Reynolds
- **The Giving Tree** by Shel Silverstein
- **Amber Brown Is Not a Crayon** by Paula Danziger
- **Horton Hears a Who!** By Dr. Seuss
- **The SOS File** by Betsy Byars, Laurie Myers, Betsy Duffey, and Arthur Howard
- **The Twits** by Roald Dahl



#### Ages 9-12

- **Sideways Stories from Wayside School** by Louis Sachar
- **The Lightning Thief (Percy Jackson series)** by Rick Riordan
- **Harry Potter series** by J.K. Rowling
- **Maniac Magee** by Jerry Spinelli
- **Loser** by Jerry Spinelli
- **Schooled** by Gordon Korman
- **The Phantom Tollbooth** by Norton Juster
- **The City of Ember** by Jeanne DuPrau
- **The Callahan Cousins series** by Elizabeth Doyle Carey
- **Shiloh** by Phyllis Reynolds Naylor
- **Hank Zipzer series** by Henry Winkler and Lin Oliver
- **Diary of a Wimpy Kid series** by Jeff Kinney
- **Holes** by Louis Sachar
- **Frindle** by Andrew Clements
- **The Landry News** by Andrew Clements
- **The Twits** by Roald Dahl
- **Stormbreaker (Alex Rider series)** by Anthony Horowitz
- **Are You There, God? It's Me, Margaret** by Judy Blume
- **The Mouse and the Motorcycle** by Beverly Cleary
- **Dear Mr. Henshaw** by Beverly Cleary
- **Ella Enchanted** by Gail Carson Levine
- **The Westing Game** by Ellen Raskin
- **Ramona Quimby series** by Beverly Cleary



## Teens

- **Harry Potter series** by J.K. Rowling
- **The Hunger Games series** by Suzanne Collins
- **Tiger's Curse series** by Colleen Houck
- **Stormbreaker (Alex Rider series)** by Anthony Horowitz
- **Matched series** by Ally Condie
- **The Book Thief** by Markus Zusak
- **The Maze Runner** by James Dashner
- **Uglies series** by Scott Westerfeld
- **Gone series** by Michael Grant
- **The Maximum Ride series** by James Patterson



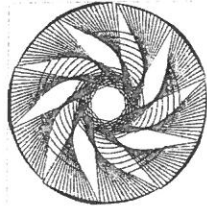
## Books

- **Call of the Wild**, by Jack London
- **To Kill a Mockingbird**, by Harper Lee
- **Cry, the Beloved Country**, by Alan Paton
- **A Tale of Two Cities**, by Charles Dickens
- **A Christmas Carol**, by Charles Dickens
- **Great Expectations**, by Charles Dickens
- **Red Badge of Courage**, by Stephen Crane
- **The Grapes of Wrath**, by John Steinbeck
- **Gone With the Wind**, by Margaret Mitchell
- **A Farewell to Arms**, by Ernest Hemingway
- **The Old Man and the Sea**, by Ernest Hemingway
- **Siddhartha**, by Herman Hesse
- **1984**, by George Orwell
- **Brave New World**, by Aldous Huxley
- **Animal Farm**, by George Orwell
- **Pride and Prejudice**, by Jane Austen
- **Sense and Sensibility**, by Jane Austen
- **Jane Eyre**, by Charlotte Bronte
- **Treasure Island**, by Robert Louis Stevenson
- **The Count of Monte Cristo**, by Alexander Dumas
- **Catcher in the Rye**, by J.D. Salinger
- **War and Peace**, by Leo Tolstoy
- **The Hobbit**, by J.R.R. Tolkien
- **Anna Karenina**, by Leo Tolstoy
- **Crime and Punishment**, by Fyodor Dostoevsky
- **Catch 22**, by Joseph Heller
- **Wuthering Heights**, by Emily Bronte
- **Tom Sawyer**, by Mark Twain
- **Huckleberry Finn**, by Mark Twain
- **Atlas Shrugged**, by Ayn Rand
- **Les Miserables**, by Victor Hugo
- **The Scarlet Letter**, by Nathaniel Hawthorne



Classic

- **Tinker, Tailor, Soldier, Spy** by John le Carre
- **The Red and the Black**, by Stendahl
- **The Stranger**, by Albert Camus
- **The Great Gatsby**, by F. Scott Fitzgerald
- **Robinson Crusoe**, by Daniel Defoe
- **Little Women**, by Louisa May Alcott
- **Hamlet**, by William Shakespeare
- **Macbeth**, by William Shakespeare
- **Romeo and Juliet**, by William Shakespeare
- **The Picture of Dorian Gray**, by Oscar Wilde
- **The Secret Garden**, by Frances Hodgson Burnett
- **The Odyssey**, by Homer
- **Diary of a Young Girl**, by Anne Frank
- **The Good Earth**, by Pearl S. Buck
- **The Little Prince**, by Antoine de Saint-Exupery
- **The Divine Comedy**, by Dante Alighieri



# **ETIQUETTE BRIDGES MENTORING 2016**

## **GUIDELINES AND SUGGESTIONS**

PREPARED BY AMY KERSTEN BRUNO  
AMY@FD-FOUNDATION.ORG  
515.573.3180

## General Rules

1. Say please and thank you
2. *Speak softly—hardly anyone enjoys a loudmouth*
3. Observe what is going on around you and make sure you aren't doing something that is inappropriate to the surroundings
4. *Refrain from using profanity—it has become very prevalent and it still is not appropriate, and is offensive to many*
5. Look the person in the eye when you are being introduced
6. *Shake hands firmly and warmly when being introduced*
7. Say “It is nice to meet you, John” - use their name
8. *Think before you speak—you catch more bees with honey than with vinegar*
9. Use the words “After you” for doors, taxis, etc.
10. *Say good morning to strangers, especially those who least expect it.*
11. Acknowledge cars that stop and allow you to proceed with a wave/nod
12. *Don't just talk to hear yourself talk, but don't be afraid to offer your opinion*
13. Don't talk about your personal finances in public
14. *Always assume good intent. People usually try hard, so don't think people are being lazy just to make things more difficult for you*
15. Use adverbs appropriately (“she did well: not: “she did good”)
16. *Pronounce “Washington” as “Wash.....”, not as though it has an “R: in it*
17. Don't end a sentence with a preposition : “Where are you AT?”; it should be “Where are you?”
18. *Cover your mouth when you yawn*
19. Cover you sneeze with the inside of your arm/elbow

## Business Etiquette

1. When you are having a business meal, don't order the most expensive item on the menu
2. *Don't ask for a "To Go" box when you are attending a business meal*
3. If you will be attending a meeting with people you don't know very well, have a few "prepared" topics that you can talk about if there are awkward silences
4. *Don't talk about personal business at work, either in person or on the phone—things like an argument with a spouse, finances, children's problems, etc. No one cares and no one wants to hear about it)*
5. Don't monopolize the conversation
6. *If you can't meet with someone, give them a reason—don't keep them wondering*
7. Resolve to use the phone more often
8. *Answer your phone using your name "This is Mary, how may I help you?"*
12. Answer the phone with a smile in your voice
13. *Don't get drunk at work events/parties*
14. Do your job to the best of your ability; otherwise, it is cheating/stealing from the employer
15. Be dependable; do what you say will do, and do it on time
16. *Take time to be nice—take the extra step to make a newcomer feel welcome, give someone a compliment when they deserve it*
17. Empathize with others—look at the job from their perspective
18. *Accept and give constructive criticism*

## Communications Etiquette

1. Return calls within 24 hours, even if you don't have an answer to the caller's question. If the caller has to call more than once to get a reply, it is disrespectful
2. *Lack of acknowledgements and/or eye contact, in general, is rude*
3. Don't use your cell phone in front of other people, either to talk on the phone or for texting; leave the room to conduct your business
4. *Don't continually check email on your cell phone during a meeting unless you are expecting something of great importance to be arriving*
5. Don't interrupt people when they are speaking
6. *When answering a phone, "HOLD ON" is not acceptable; you can say "I will connect you" or "Just a moment, please"*
7. Blunt emails without greetings or closings are rude (unless it is in a series of emails).
8. *Send more handwritten notes*
9. Always send thank you letters/notes (handwritten is strongly suggested)
10. *Use caution when posting information of social media—TMI is offensive to everyone and could cost you your job*
11. Refrain from using "Reply All" whenever necessary—everyone receives too many emails
12. *Dress UP rather than dress DOWN, if in doubt of what to wear*
13. RSVP!!! Be SURE to send your response to every event !!!  
Your host(ess) is depending on it
14. *Don't make purposeless movements: ie, don't fidget!*
15. Don't say "umm" or "yeah"

## Dining Etiquette

1. Chew with your mouth closed
2. *Don't talk with your mouth full*
3. Take small bites
4. *Keep your elbows off the table*
5. Don't tip your chair back
6. *Put your napkin on your lap; use it frequently*
7. Pull the chair out for women and your elders when being seated at a table
8. *Serve the oldest woman at the table first, then the 2nd oldest, etc*
9. Have cash when going out with a group. It is easier than trying to divide a check at the end and ensures that each person pays his/her fair share



## Your Grandmother's Basic Rules of Etiquette

1. If you can't say something nice, don't say anything at all
2. *Always tell the truth*
3. Listen to what others are saying
4. *Respect your elders*
5. Treat everyone fairly and as equals—everyone has some talent or quality that is superior to yours
  1. *Accept blame when necessary*
  2. Hold the door open for the people following you into a building
  3. *Men should still open doors for women*
  4. Men should go through revolving doors before women
  5. *Don't repeat facts over and over in a discussion/ disagreement; state them, then move on, even if you aren't convincing the others of your opinion*
  6. Don't chew/crack gum
  7. *Remind people to give credit where credit is due*
  8. Be on time
  9. *No complaining. Nobody wants to hear it. Someone is always busier and more important than the person complaining. Remember that.*
10. Be tolerant of people from other cultures; remember there are many ways to skin a cat!
  1. *Call people by name*
  2. Tuck your shirt in
  3. *Don't wear a hat or sunglasses inside*
  4. Give up your seat to an older person, pregnant woman or handicapped person
  5. *Keep secrets*
  6. Do unto others as you would have them do unto you

## ABC's of Life

Accept differences Be kind Count your blessings

Dream Express Thanks Forgive Give Freely

Harm no one Image Jettison anger

Keept confidences Love truly Master something

Nurture hope Open your mind Pack lightly

Quell rumors Reciprocate Seek wisdom

Touch hearts Understand Value truth

Win graciously Xeriscape Yearn for peace

Zealously support a worthy cause

Author Unknown



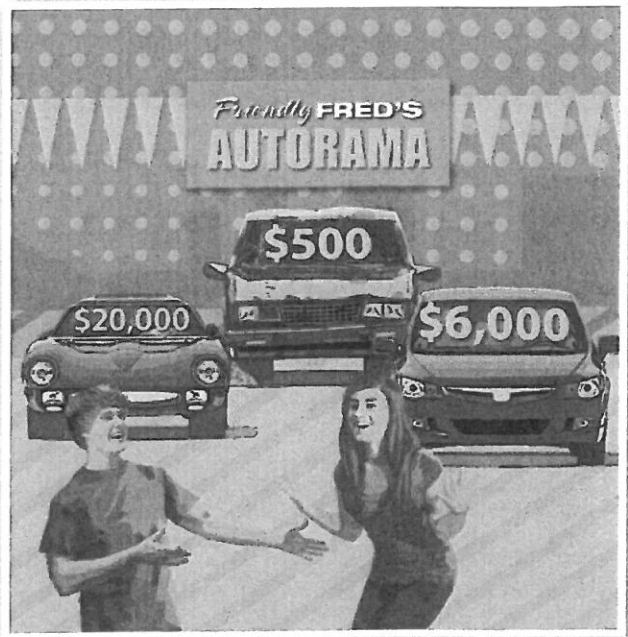
► WORKSHEET 1

# BUDGET BASICS

Jason and Amy Hunter, 14-year-old twins, couldn't believe it! Their parents had agreed to let them look for a car that they could purchase in two years when they both got their licenses at 16. The only catch was they had to save enough over two years to buy the car themselves, and to also pay for costs like gas, repairs, and insurance.

Jason and Amy decided to "window shop" for cars at Friendly Fred's Autorama. Friendly Fred himself helped them find a reasonably priced car for \$6,000, an amount that they thought they could afford. "Remember," said Fred, "You won't be buying the car for two years, and with inflation, a similar car will probably cost about 5% more, or \$6,300. When you're ready, Friendly Fred will be here to help you!"

"Now that we know what we want, how can we possibly come up with \$6,300?" wondered Jason. Amy had an idea: "Let's figure out where we stand and make a budget—an estimate of our expected income and expenses. Then we can make adjustments to make sure we can save \$6,300 over the next two years." Jason and Amy got down to work and made a list of the money they expected to receive and spend each month.



## QUESTIONS

Use the chart on the right. Show your work on separate paper.

- Prepare a monthly budget (a listing of expected income and expenses) for Amy and one for Jason.
  - How do their expenses compare to their incomes?
  - After two years, will they have enough to buy the car?
  - How much more money does each sibling need to save each month to afford to buy the car?
  - What would you suggest they do to make sure they save enough for the car?
- Jason and Amy are budgeting to make sure they save enough to buy the car. They also have to consider the expenses they will face to operate the car after they buy it. What kinds of operating expenses should they include?

Monthly Income or Expense Item	Jason	Amy
Allowance	\$40	\$40
Video Games	\$10	\$0
Babysitting Earnings	\$0	\$20 (2 jobs per month for 2 hours each at \$5 per hour)
Snacks	\$14	\$0
Art Supplies	\$0	\$44
Donation to Animal Shelter	\$0	\$5
Batting Cage Rentals	\$16	\$0

## NOW TRY THIS!

Make a list of the income you receive and the expenses you have each month and prepare a budget for yourself. If your income and expenses are equal, you aren't saving anything. Do you think this is a problem? Explain your thinking.

## DEFINITIONS:

- Budget:** An estimate of expected income and expenses for a future period of time.
- Income:** Money received during a period of time from wages, interest, and other sources.
- Expenses:** Money spent during a period of time to pay for goods or services.

# WORKSHEET ANSWER KEY

## WORKSHEET 1: "BUDGET BASICS"

Jason's Monthly Budget	
INCOME	EXPENSES
Allowance \$40	Video games \$10
	Snacks \$14
	Batting cage \$16
<b>Total Income \$40</b>	<b>Total Expenses \$40</b>

Amy's Monthly Budget	
INCOME	EXPENSES
Allowance \$40	Art supplies \$44
Babysitting \$20	Charity \$5
<b>Total Income \$60</b>	<b>Total Expenses \$49</b>

- Amy saves \$11 per month and Jason saves nothing.
- No, after two years, their savings will only total \$264 (24 months x Amy's savings of \$11 per month).
- Each sibling needs to save \$131.25 per month ( $\$6,000 \text{ cost of the car} \div 2 \text{ twins} \div 24 \text{ months}$ ). Since Amy already saves \$11 per month, she needs to save an additional \$120.25 per month.
- Answers will vary but should include increasing income (e.g., more babysitting hours for Amy, getting part-time jobs, etc.), and/or cutting expenses.

**NOW TRY THIS!** Individual budgets will vary according to the economic circumstances of each student. Budgets should include sections for income and expenses. The concept of saving will be new to many middle school students so this will be an opportunity to introduce the idea. If they want to purchase a big ticket item in the future, savings will help make it possible. They may also want to put some money aside for a rainy day. Through discussion, ensure that students understand the need for a reserve fund.

## WORKSHEET 2: "WHERE DID THE MONEY GO?"

- 15.07% (rounded to four decimal places) ( $\$3.68 + \$2.35 + \$0.81 + \$1.60 / \$56$ )
- 64.29% ( $\$36 / \$56$ )
- 1.45% ( $\$0.81 / \$56$ )

### NOW TRY THIS!

- Jason saves \$35 per week through direct deposit. He gives \$1 per week through payroll deduction to charity and he has \$11.56 to spend (or save or give if he so chooses).
- Answers will vary, but the importance of saving and giving should be emphasized as part of the class discussion.

## WORKSHEET 3: "MAKING MONEY WHILE YOU SLEEP"

- \$8.04 (1st year's interest of  $\$400 \times .01$  + second year's interest of  $\$404 \times .01$ )
- \$358 ( $\$400 - \$2 \times 21$ )
- \$10.15 [Savings account interest =  $\$10.05$  ( $\$500 \times .01 + \$505 \times .01$ ) CD interest =  $\$20.20$  ( $\$500 \times (1 + .02)^2 - \$500$ ] The difference is  $\$20.20 - \$10.05 = \$10.15$

**NOW TRY THIS!** Answers will vary, but should consider the trade-offs between higher interest rates and ease of access to funds.

## BONUS WORKSHEET: "CASH OR CREDIT?"

- \$8,581.20 ( $60 \times \$143.02$ )
- \$2,281.20 ( $\$8,581.20 - \$6,300$ )
- Answers will vary, but should indicate that the interest cost is a significant portion of the total cost. If they use their savings, they will pay nothing in interest expense.

**NOW TRY THIS!** An online calculator will compute the following: a) \$50.90 monthly; \$1,221.16 total; b) \$33.21 monthly; \$1,195.56 total; c) \$39.65 monthly; \$1,189.50 total; d) \$91.68 monthly; \$1,100.16 total. (**Note:** Answers may differ slightly due to rounding methods of different online calculators.) The 12% interest loan (option b) has the lowest monthly payment; the 18% loan (option d) has the lowest total payment.

## Budget Basics Instructions

### DIRECTIONS

1. Ask students how much money a middle school student needs to "live" each month. Record responses on the board. Ask students to identify how they spend money (answers may include clothing, entertainment, savings, etc.). Finally, ask students how they obtain the money they spend. Answers may include allowance from parents, chores, jobs, gifts, etc.

2. Write the following sample student monthly expense and income information on the board (examples can be modified as appropriate for your class):

**Entertainment \$15 (one \$10 movie/month plus \$5 popcorn)**

**Monthly Allowance \$40**

**Music/Game Downloads \$20 (16/month @ \$1.25)**

**Pay from walking neighbor's dog \$10 (four ten-minute walks per month)**

**Snacks \$10**

2. Ask if this student has enough money to meet the monthly expenses. (Yes.) Ask how this can be determined. (Identify and group together **income** items and **expense** items, calculate totals, and compare the totals.) Indicate that the student has income of \$50 per month and expenses of \$45. Indicate that the difference of \$5 can be categorized as "savings."

4. Next rewrite the income and expense items in the form of a monthly **budget**:

**Income**

Allowance \$40

Dog Walking Pay \$10

**Total Income \$50**

**Expenses**

Entertainment \$15

Music \$20

Snacks \$10

**Total Expenses \$45**

5. Ask students how to show the \$5 difference between income and expenses. (Show as "savings" under expenses and change "total expenses" to \$50, equal to income.)

6. Indicate that this is called a **budget**. Ask students why it might be useful to keep a budget. (Answers might include: keeping track of expenses, making sure expenses don't exceed income, helping set financial goals, etc.) To demonstrate, ask the class how this student could increase monthly savings for a large purchase in the future. Answers will vary but should include increasing income and/or cutting expenses.

7. Ask students what percentage of monthly expenses is savings ( $5/50 = 10\%$ ). Demonstrate how to calculate percentage if necessary. Ask the percentage of expenses for snacks (20%), music (40%), and entertainment (30%). Demonstrate to students that the expense categories add up to 100%.

**8.** Ask the class whether or not the dog walking income is money the student can count on. (No, the family might go on vacation, decide to walk the dog themselves, etc.) Then ask what would happen if the family paying for the dog walking moved away and there was now no dog walking income? (Answers might include: find another family that wants its dog walked, cut expenses, etc.) What would happen if a second family wanted its dog walked and dog walking pay increased to \$20? (Answers might include that the student could spend and/or save more.)



[Home](#) > [Courses](#) > [Teens](#) > [Saving and Checking Guide](#) > **Balancing your checkbook**

## Balancing your checkbook — Exercise

So let's start balancing!

### Instructions:

First, print this page with the checking account register, the bank account statement, and the bank account calculation worksheet (typically found on the back of the bank statement). Then follow the step-by-step instructions.

### Alex's Checking Account Register

Check #	Date	Transaction Description	✓ Payment/Debit (-)	Deposit/Credit (+)	Balance Forward
					117.58
100	11-2	My School – Athletic fees	15.00		-15.00
					102.58
	11-18	Deposit – Transfer from savings account		30.00	+30.00
					132.58
101	11-21	Gift Shop – Present for Teresa	8.57		-8.57
					124.01
102	11-28	Sporting Good Store – Sweatshirt	49.67		-49.67
					74.34

### Bank Statement

#### Deposits

Savings Account Statement November 1 – November 30

Final balance as of November 30, 2005: \$124.01

Date	Description	\$ Amount
11-18	Deposit	30.00
Total deposits		30.00

**Withdrawals**

**Checks**

Date	Description	\$ Amount
100	Check withdrawal	15.00
101	Check withdrawal	8.57
Total checks		23.57

**Other withdrawals**

Date	Description	\$ Amount
Total other withdrawals		

**Calculation Worksheet**

**What to do**

**Amount**

**1. ENTER**

the NEW BALANCE shown on your statement:

**2. ADD**

any deposits listed in your register or transfers into your account which are not shown on your statement

**3. CALCULATE**

the subtotal by adding # 1 and #2.

**4. SUBTRACT**

the total outstanding checks and withdrawals not shown on your statement.



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## 5. CALCULATE THE BALANCE

Take the subtotal from #3 and subtract the number from #4. This amount should be the same as the current balance in your check register.

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Start by comparing your statement with your check register. Look at the withdrawals from your account and verify that all the amounts are correct. And remember your receipts for withdrawals and other transactions? Check them against your statement too. This is why it's so important to keep your receipts!

1. Now, in your register, put a

- checkmark next to the transactions that have been processed.
2. Next, update your checkbook to include those items on your statement that you may have missed entering. It looks like there's nothing missing here!
  3. Now, in part 1 of your worksheet, enter the ending balance found on the front of the statement.
  4. Then, in part 2, add up any deposits that are in your register but don't appear on this statement. Remember, some checks may not have "cleared" the bank before the statement date.
  5. Now calculate the subtotal of parts 1 and 2 of the worksheet.
  6. Next, add up any checks or transactions that are in your register but not on the bank statement.
  7. Subtract part 4 from part 3 and enter the answer here.
  8. If you've recorded accurately and have done all the calculations carefully, the ending balance in part 5 should be the same as the final balance in your check register. It should "balance."

**Click the Next button to continue.**