This lesson will help students improve their financial literacy by helping them gain the knowledge and skills required to make informed financial decisions. Students will discuss the benefits of budgeting, create a budget, and revise their budget after losing their job.

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| **Teacher Led** |  | **Requires Computer** | **X** | **Requires myBlueprint.ca** | **X** |

**LEARNING GOALS:**

1. Students will prepare and use a budget
2. Students will identify strategies for making the most of an income—understanding spending, reducing spending, meeting financial commitments and obligations, saving.

**MATERIALS:**

* Computer, tablet or mobile device
* Whiteboard, Smartboard, or chart paper
* Handout [A]: Making my Budget
* Handout [B]: Overcoming Obstacles

**GETTING STARTED:**

1. Have students visit [app.myBlueprint.ca](http://www.myBlueprint.ca), and enter their email and password to log in.
2. **Forgotten password?** Students can reset their passwords by clicking on the ‘Forgot password?’.
3. **Forgotten email?** As a teacher/counsellor, you can reset your students’ emails and passwords in your **Student Manager** or **My Classes**.

**INSTRUCTIONS:**

1. As a group, define *Budgeting* and ask students to brainstorm some examples of income and expenses.
2. *‘Why is budgeting important?’* and discuss the benefits of budgeting as a group. Record examples and ideas on the board.
3. Ask students to discuss in small groups or pairs the following questions:
* *Who are budgets for? When would someone need to create a budget?*
* *Have you created a budget before? What was your experience?*
* *What are some useful strategies to use when making a budget?*
* *What are some potential challenges to consider when creating a budget?*
1. Come together as a group and discuss/record student examples.
2. Provide students with **Handout [A]: Making my Budget** and have them complete the activity on their myBlueprint account using a computer, tablet, or mobile device.
3. Once students have completed their budget and answered the associated questions, provide them with **Handout [B]: Overcoming Obstacles** and have them complete the activity on their myBlueprint account using a computer, tablet, or mobile device.
4. Come together as a group and discuss the reflection questions. Ask students to share their experience

**Handout [A]: Making My Budget**

Pretend that you are a young working professional and this is your identity. Login to your myBlueprint Account and create a new budget as this person. Be sure to include all the listed income and expenses.

1. Go to **Money** located in the Navigation Menu on the left hand side of your dashboard.
2. Click on **+ Add New** and enter a budget name.
3. Using the *Young Working Professional Profile* information, click on **Add Income/Expense** to add the income and expenses listed in the box below.
	1. NOTE: When adding an income or expense, make sure to select the right frequency (i.e., Is it an annual income or monthly income?)

You are a Graphic Designer working at a big brand agency. You rent your own apartment and you take the metro to get to work. You completed the Graphic Design Advanced Diploma program at Algonquin College two years ago and are still paying off your student loans.

Though you enjoy graphic design, your real passion lies in becoming a Video Game Designer. However, to apply to jobs in the Gaming field, you first need to upgrade your education.

You would like to complete the 1 year University Certificate in Game Development and Programming (UCGDP) online at Athabasca University. This would allow you to continue to work and pay off your student loans as you complete your education.

Create a budget to determine whether you have enough money to enroll in this program.

**Expenses: Income:**

Rent - $1200 per month Work Income - $34,000 per year

Metro - $140 per month

Student loan payment - $220 per month

Cell phone - $60 per month

Internet/TV - $50 per month

Gym Membership - $55 per month

What other expenses do you need to consider?

Use the **Budgets** tool to estimate the monthly costs of each item and add these expenses into your Budget.

Food \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Entertainment \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Laundry \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other Expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Use the **Post-Secondary Planner** to find out how much tuition is for the 1 year University Certificate in Game Development and Programming (UCGDP) at Athabasca University \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Select **Post-Secondary**  from the navigation menu on the left hand side of your Home Page, then click on **College & University.**
2. Use the **Search Bar (‘Type a program name or keyword’)** to type the name of the post-secondary program mentioned above. Click **Search** and click on the post-secondary program title (name) to open the detailed program profile.

According to your Budget, do you have enough money to attend this program this year? Why/why not?

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What steps can you take now to ensure that you will have enough money moving forward?

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**Handout [B]: Overcoming Obstacles**

You decide to register for the 1 year University Certificate in Game Development and Programming (UCGDP) at Athabasca University.

Oh no! One week into starting your program at Athabasca, the brand agency where you work needs to lay off 30 employees and you lose your job.

You have not yet paid your tuition for the program at Athabasca. You need to ensure this is paid in full by the time you complete the program 12 months from now.

Revise your budget to reflect your current savings and income (ie. Now that you no longer have a work income, how much money in savings do you have left?)

*\*NOTE: To remove an income from your budget in the* **Budgets** *tool, click on the* ***three grey dots*** *to the right of your listed work income, then select* ***Remove****. This will delete your work income and adjust your budget accordingly!*

Will you have enough money to pay off your tuition for the program at Athabasca? Why/why not?

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What steps can you take to ensure that you will be able to pay off your tuition?

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Go to the **Job Search** tool and see what jobs are available for a Graphic Designer with your education and experience.

1. Select **Work** from the navigation menu on the left hand side of your Home Page, then click on **Job Search.**
2. Type ‘Graphic Designer’ in the **Keyword Search Bar (‘What are you looking for?’)**. Click **Search**.
3. Answer the questions listed below.

Select one (1) job. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

What is the work income for this job? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Revise your budget to include this work income. If you get this job, will you have enough money to pay off your tuition? If not, how much more money would you need?

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Consider the timeline for applying for and starting a new job. According to your budget, when would you need to start this job to be able to cover your current expenses?

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Go to **Portfolios** > Select **My CLE Portfolio** > **+ Add box** > **Recent +** > Add the budget you created for this activity > add your answers to the **five (5) reflection questions** on the next page (5) as a reflection (**+Reflection**)

**REFLECTION QUESTIONS:**

1. What surprised you most about this budget?

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1. What strategies did you use to create and revise this budget? Were these useful?

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1. What challenges did you encounter when creating this budget? How did you overcome them?

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1. Do you feel that having a budget will help you in the future? Explain why.

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1. Did you notice any feelings that came up during or after you created the budget? Where do these come from? How will you overcome them?

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