

# MONEY SKILLS WORKSHOPS

for kids & young adults

Schools and community organizations trust **Tinker Federal Credit Union** to deliver a financial wellness program that empowers kids, teens and young adults to make smart money choices for life.



Financial **Wellness**



Our educators are happy to hit the road and travel to your group.  
All workshops are **completely free** and **approximately 45 to 60 minutes** in length.

### **Grades K - 1 | Exploring My Money Choices**

Earn. Save. Spend. This is the money cycle kids will learn more about! Kids will learn to identify coins and paper money and their values, and also work to describe the basic needs of all people: food, clothing and shelter, and differentiate between these needs and a want. Kids will be able to explain the relationship between work and earning money and identify ways people use their money, including spending and saving. We will practice using paper money and have fun as we learn all about different money choices!

### **Grades 2 - 3 | Building My Very Own Budget**

Kids will say "It's in my budget!" with confidence after exploring and learning about elements of finance including earning, saving and spending. Kids will also look at things like sharing, the difference in goods and services, and the role of financial institutions in their community. They will have fun setting goals and creating a budget that can one day help them pay for things they need and want.

### **Grades 3 - 5 | I Can Adult: Real-World Financial Decisions**

Students will learn the basics of budgeting and decision-making by pretending to be financially independent grown-ups. Through fun activities, they'll make choices about needs and wants like housing, food and entertainment, all while learning how to manage money wisely. It's a fun and hands-on way to build real-life money skills early!

### **Grades 4 - 5 | Money Matters**

You are never too young to learn the importance of money and why it matters! From simple ways to earn money to tracking spending, you will learn basic money concepts and discover a great way to start watching your money grow.

### **Grades 4 - 5 | My Plan for Money**

Smart spending can save you money! Learn how to track your spending and savings habits to help you achieve your goals. Did you know that your spending typically has patterns and that, as humans, we develop relationship with our money? Kids will learn how budgets help you manage finances, how to recognize the importance of saving, and the role of financial institutions in their community. They will also learn simple saving strategies to get started. Regular saving adds up over time, so come identify and learn more about budgeting methods in a fun and interactive way!

### **Grades 6 - 8 | Life Skills: Banking**

Learn the essentials of managing your money with confidence! This workshop covers the basics of direct deposits, checking and savings accounts, and other essential banking services, providing students with a strong foundation.



# Courses available



### **Grades 6 - 8 | Basic Money Concepts for Teens**

Gross pay vs. net pay, checking account vs. savings account, debit card vs. credit card. What's the difference in each of these, and why is it important to know? No matter your age or where you're at in your financial journey, understanding the basics of finances can help your money take you further.

### **Grades 6 - 8 | Economic Reasoning**

Students will learn how choices made today can often affect how much money they'll have in the future. We'll use the PACED model of decision making to learn about basic personal finance concepts like choices, trade-off, opportunity cost and more.

### **Grades 6 - 8 | Risky Business, Jr.**

Gambling can be exciting, challenging and disappointing. This workshop will give students an understanding of the risk and potential costs of gambling. They will experience the thrill and disappointment of playing a game of chance and will learn about managing risk and determining possible outcomes based on probability. Students will also learn to evaluate the benefits of gambling to individuals and society.

### **Grade 9 - YA | How to Adult: Real World Financial Decisions**

All too often students don't have the perspective necessary to understand the difficult financial decisions adults have to make. This workshop will pair students together and teach them the basics of household budgeting and decision-making. The students will have to make decisions about needs and wants, including housing, transportation, food, childcare, entertainment and more.

### **Grade 9 - YA | Earning Your Money**

Ready to start earning money? This is a student's guide to finding sources of income now and how to work toward higher-paying or more-fulfilling work in the future. We'll also cover how to understand a first paycheck and what to do with it.

### **Grade 9 - YA | All About the Money**

This workshop covers different account services, how to use those banking services, and hidden fees to look out for and avoid. Know what to look for when selecting a financial checking and savings account and the items you need to open an account. Learn lessons on fraud in this workshop and investigate savings accounts and how to create savings goals.



### **Grade 9 - YA | Psychology of Money for Teens**

Each person has a money personality that influences their spending and saving decisions. Learn how to recognize negative financial habits and attitudes and change them into productive ones.

### **Grade 9 - YA | Credit 101**

In this workshop, students will learn what a credit score is, its importance, and how to read a credit report. They'll also learn the tools to maintain a healthy credit score and repair bad credit.

### **Grade 9 - YA | The Karma of Credit**

In this interactive workshop, students will pretend to be a loan officer and decide if an applicant qualifies for a loan. They will learn about evaluating credit reports and credit scores, along with learning what factors can affect a person's financial reputation.

### **Grade 9 - YA | Five Things I Wish I Knew Before Buying My First Car**

Independently purchasing a vehicle is a huge step towards feeling like a capable adult. However, it's important to know what you're getting into with this new purchase. The car-buying process can require a great deal of research, effort, and financial commitment. Discover some things many adults wish they knew before taking on the purchase of their first vehicle.

### **Grade 9 - YA | Money Skills:**

#### **Preparing for Financial Independence**

Before you know it, you'll be in charge of your own finances. Don't worry, this workshop outlines financial fundamentals like setting goals, making a budget, paying bills, and other real-world skills to prepare you for financial independence.

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### **Grade 9 - YA | Money Madness: Quiz Bowl**

"Money Madness: Quiz Bowl" is the perfect follow-up to other financial education workshops, helping students see the real-world impact of financial decisions in an engaging and competitive format. This fast-paced challenge reinforces financial education through interactive competition and eye-opening insights into US household finances. Students will walk away empowered to make smart financial choices early in life.



To schedule a virtual or in-person workshop for your  
school or organization, please contact us at  
405-319-2598 or [FinancialEducationDept@TinkerFCU.org](mailto:FinancialEducationDept@TinkerFCU.org)

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**[TinkerFCU.org/financial-education](https://TinkerFCU.org/financial-education)**



**we get it.™**

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