SPECIAL ED

BUDGETING UNIT FOR HIGH SCHOOL

Special Needs for Special Kids

This unit was created with this guy in mind. He has autism and an intellectual disability. He is a non-reader, and needs a lot help managing his money and following a budget. With some support he is able to do this unit, and enjoys the challenge. He is my tester!!

For emerging or nonreaders

Budgeting Unit for Special Education

By
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Special Needs for Special Kids

Table of Contents

Worksheet pages	Activity
4-5	Letter to Parents (optional)
	WEEK 1
6-12	Vocabulary cards
13-26	Vocabulary cards cut and paste
27-30	Making or spending money sorting
31-37	Making a Budget Planning Template
38-42	Making a Budget Quiz 1
	WEEK 2
43-47	Wants vs Needs sorting
48-54	Following a Budget templates
55-61	Evaluating Your Budget templates
62-68	Sudoku puzzle
69-73	Following a budget Quiz 2
74-75	Terms of Use

In separate files, you will find:

- Lesson plans
- Bingo cards
- Advanced version
- Making a budget book (PowerPoint)
- Following a budget book (PowerPoint)
- If you need the PowerPoints in **google slide** format:
  - Making a budget CLICK HERE
  - Following a budget CLICK HERE

This unit contains over 100 pages that will guide students through:

1. Making a budget
2. How to follow their budget

The unit is separated into 2 files, one for emerging or nonreaders and one for advanced readers.

There is a 10 day lesson plan with group and individual activities.

Budgeting Unit Lesson Plan

Preparation

- Print out a vocabulary cards for each student to use throughout unit
  - Laminate or cover with packing tape
- Books
  - Print out, laminate, and bind
  - Or make a copy for each student (these books have minimal images and can be printed and cut apart and assembled easily)

Preassessment (do day 1 before starting lesson)

- Use the quizzes to assess what your students may already know
- I cannot emphasize enough how important this step is. If you want to see growth, this preassessment is so important!!

Teaching Tips

1. *Color Coding*: this is a really easy way to add more structure to a matching activity. Outline or color in an empty box or sorting label. Outline or color in the corresponding picture symbols the same colors. Becomes a color matching task.
   a. For more info, read more here: https://specialneedsforspecialkids.org/2015/09/05/ differentiation/
   b. I also have a blog post on differentiating one activ https://specialneedsforspecialkids.org/2018/10/22/ 3-ways-easily-and-effectively/
2. *Make you own copies of the activities*: Every day I re yesterday. For that reason:
   a. I often complete the activity myself and often lam that I could use year after year.
   b. My copies were also helpful as either a model for more support or as a way for more advanced stud work.
3. *Options for Use*: Turn any activity into a reusable file laminating and adding Velcro.

Quick Look

Day	Activity
1	• Book: Making a budget • Vocab cards activity • Money in and out sorting
2	• Book: Making a budget • Vocab cards activity • Begin working on Making a Budget template
3	• Book: Making a budget • Vocab cards activity • Finish working on Making a Budget template
4	• Book: Making a budget • Vocabulary cut and paste
5	• Book: Making a budge • Quiz1
6	• Book: Following a budget • Budgeting Bingo • Wants and needs sorting
7	• Book: Following a budget • Budgeting Bingo • Begin working on Following a Budget template
8	• Book: Following a budget • Budgeting bingo • Finish working on Following a Budget template
9	• Book: Following a budget • Budgeting Sudoku • Begin working on Evaluating your Budget template
10	• Book: Following a budget • Vocab cards activity • Finish working on Evaluating your Budget template
11	• Book: Following a budget • Quiz 2

Day 2

Activity	Notes	Materials
Read the book: **Making a Budget** (5 minutes)	• Read through the story, asking lots of questions • Continue to make connections between book and vocabulary cards	• Book • Vocabulary cards
I Spy Game with vocabulary cards (10 minutes)	• Hold up one of the pictures from the cards so only you can see it. • Describe it with as much detail as you can • Ask students to find the matching card in their stack • Turn it around and ask students to raise their hand if they got it correct	• Vocabulary cards cut apart • Vocabulary cards
Sorting activity review (5 minutes)	• Review the sorting activity completed yesterday	• Circle map completed yesterday

Making a budget template (15 minutes)	• Begin working on the making a budget template; choose the best version for each student's learning level
	  o Version 2 has much more support using picture symbols
	  o You will need information from the parents to help complete this
	• Develop a list of questions for parents to send home so you can finish this template tomorrow.
	• Make connections to the book as necessary
		• Template
		• Information from parents
		• calculators

Sharing (10 minutes)	• Each student shares what they completed on their template with the group using the communication method of their choice	• Completed activity • Communication devices

Book 1: Creating a Budget

There are 2 books with this unit. That use clip art and text appropriate for older students.

To make a budget, there are 2 things I need to know first.

1. How much money do I have?
2. How much money will I make?

pg8

How much money I have would be how much money I have in the bank, either in a checking account or savings account.

pg9

Book 2: How to Follow a Budget

Once I know how much I can spend, I will need to decide what I really need and what I really want.

pg20

If I don't have enough money, I may need to wait to get what I want. That is following a budget!

pg21

budget

Plan on how to spend and save money

bank

Building where people keep their money

checking account

Money in the bank you can spend using a check

savings account

Money in the bank you are saving

statement

Letter you get in the mail from the bank telling you how much money you have

paycheck

Money you earn from a job

bills

Money you owe to someone else

wants

Things you would like to have but could live without

budget

Plan on how to spend and save money

bank

Building where people keep their money

checking account

Money in the bank you can spend using a check

savings account

Money in the bank you are saving

statement

paycheck

bills

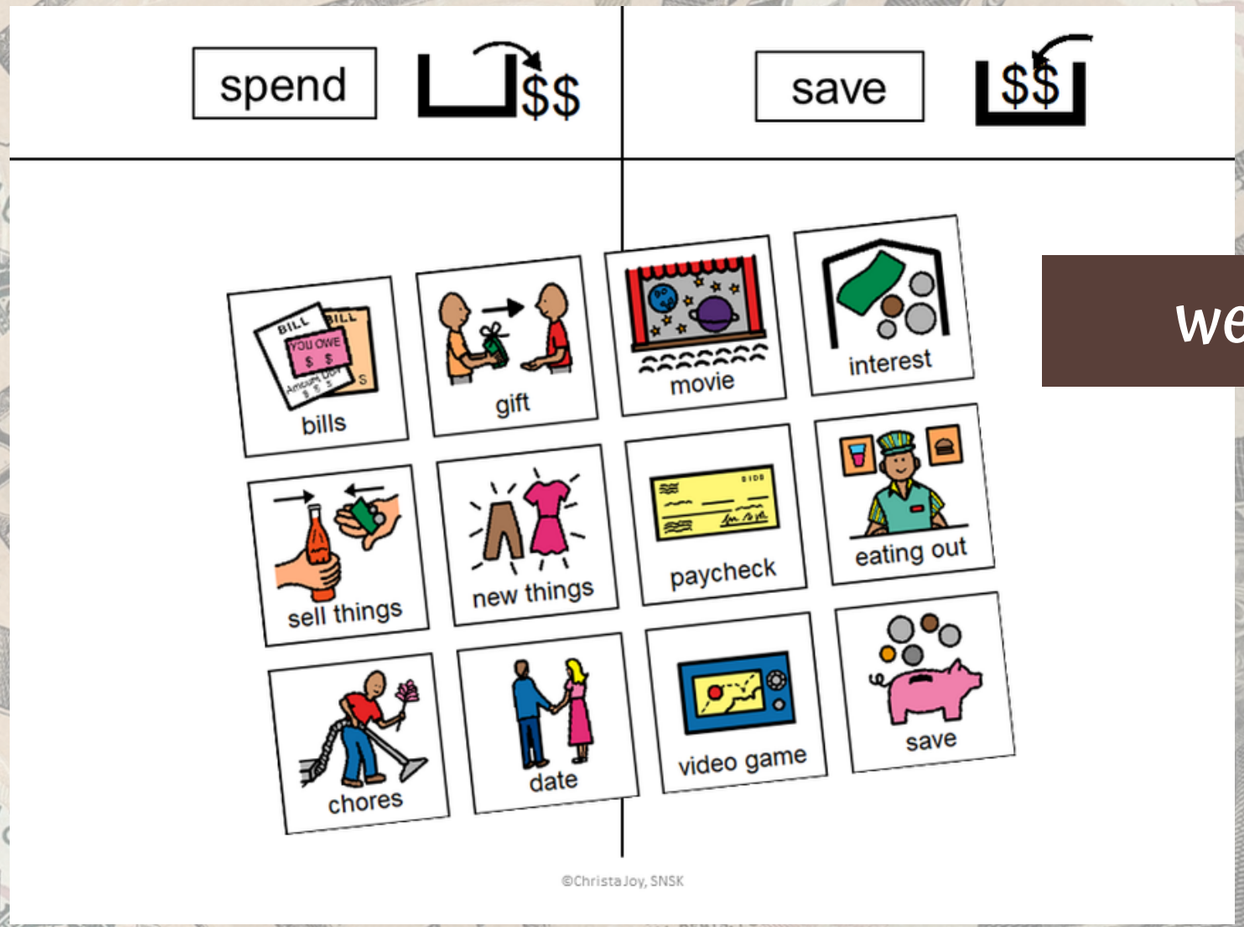
wants

There are vocabulary cards students will use every day for a group activity. There is also a cut and paste activity.

Money you owe to someone else	Letter you get in the mail from the bank telling you how much money you have
Plan on how to spend and save money	Money you earn from your parents for a job
Things you need to live	Building where people keep their money

There are 2 sorting activities reinforcing concepts in the book and will be used for the activities.

week 1



week 2

week 1

Answer the following questions. You may need to ask your parents for help if you do not know the answers.

1. Do you have a bank account?
2. Do you get money for doing around the house?
3. Do you have a job?
4. Do you have any bills?

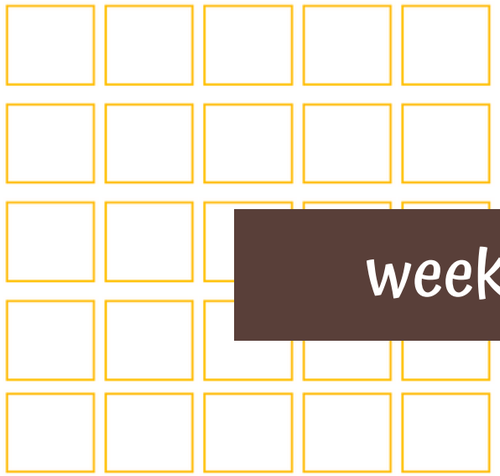
Answer the following questions, circling those that apply to you. You may need to ask your parents for help if you do not know the answers.

Money Sources:

Amount I get each week: (circle the number of tokens to save each week)

Black out boxes you do not need.

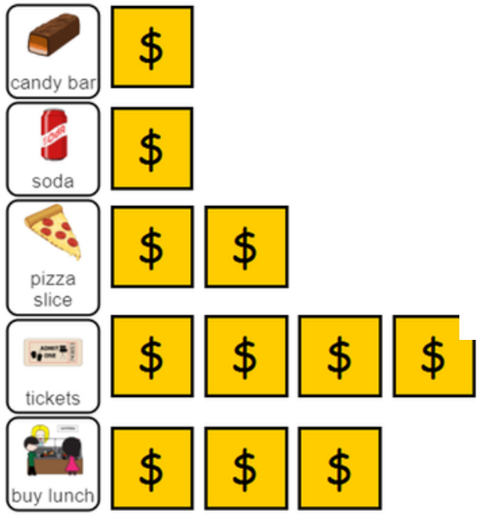
My Budget



Circle those things that were needs.

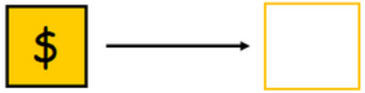
week 2

Sample cost of items



Fill out the chart below based on your last budget.

Total Tokens Used

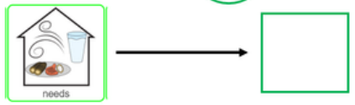


Total Tokens Left

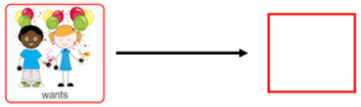
–

Fill out the chart below based on your last budget.

Total number of needs tokens



Total number of wants tokens



There are 2 levels of activities. This one is for emerging or non-readers and uses lots of pictures.

- Week 1: making a budget
- Week 2: following a budget

week 1

Answer the following questions. You may need to ask your parents for help if you do not know the answers.

1. Do you have a bank account? Yes ☐ No ☐

2. Do you get money for doing around the house? Yes ☐ No ☐

3. Do you have a job? Yes ☐ No ☐

4. Do you have any bills? Yes ☐ No ☐

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Fill out the chart below. You may need to ask your parents for help if you do not know the answers.

Money source	Amount ($)
Checking Account	
Savings Account	
Other	

Income source	Amount ($)/week
Chores	
Job	
Other	
Total	

Fill out the chart below. You may need to ask your parents for help if you do not know the answers.

Money source	Amount ($)
Checking Account	
Savings Account	
Other	

Income source	Amount ($)/week
Chores	
Job	
Other	
Total	

Bills	Amount ($)/week
Total	

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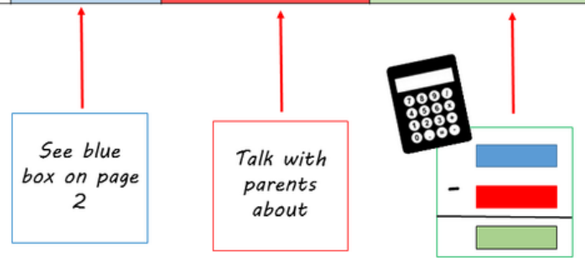
Deciding how much to save: Use the information from the following page to decide how much money you want to save each week.

Income source	Amount ($)/week	Amount to save ($)/week	Amount ok to spend ($)/week
Total			



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There are 2 levels of activities. This one is for advanced readers and has more calculations.

- Week 1: making a budget
- Week 2: following a budget

week 2

Fill out the chart below based on your last budget.

Money ok to spend	
Total expenses	
(+) Money for savings	
(-) Money out of savings	

If student has money left over (a positive amount) record in money for saving.

If student spent too much money (a negative amount) record in money our of savings.

Bingo cards

- Included are 10 Bingo cards in color and 10 Bingo cards in BW.
- Place the cards in page protectors or laminate for long term use.
- Calling cards are included.
- This is a great way to practice the new vocabulary included in this unit.
- Cut apart a set of the vocabulary cards to use as the calling cards.
- Options:
  - Show students the picture for them to match
  - Read the definition and see if students can find the matching picture
  - Work as teams
  - Vary the "winning" patterns.
    - Cover all
    - Cover corners
    - Row across or down
    - Cover the edges
  - Vary the ways to mark the card
    - Place in page protector or laminate and use dry erase markers
    - Stickers
    - Post-it notes
    - Dot markers

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Budgeting

choose	bank	job	wants
chores	budget	bills	spend
save	needs	paycheck	gift
statement	Savings account	Checking account	allowance

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budget	bank
checking account	savings account

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Budgeting

	bank	chores		spend	allowance
budget	spend	allowance	save	bank	
	save		allowance		spend
chores	budget	bank			

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Budgeting

	budget	spend	
	bank		budget
		budget	spend
		bank	save

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save	save	save	budget	budget
bank	spend	spend	allowance	allowance
chores	chores	chores	chores	

For more vocabulary practice there are:

- Bingo cards
- 2 Sudoku puzzles

week 2

Each week has a quiz in 2 formats.

week 1

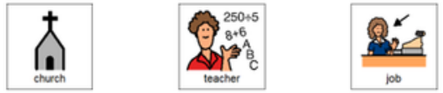
Version 1

1. Circle all the things you need to know in order to make a budget:

2. Most of your money will be kept in a:

3. Circle the ways you will likely get money:

4. You get a paycheck from a:



5. True or False. You should try and save some money each month.

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Version 1

1. Circle all the things you need to know in order to make a budget:
   - A. Money you make
   - B. Lottery ticket
   - C. Credit card number
   - D. money you spend
   - E. bills
   - F. money to be rich

2. Most of your money will be kept in a:
   - A. Piggy bank
   - B. Bank
   - C. Jar

3. Circle the ways you will likely get money:
   - A. Steal it
   - B. Find it
   - C. Job
   - D. chores
   - E. birthday
   - F. on a tree

4. You get a paycheck from a:
   - A. Church
   - B. Teacher
   - C. Job

5. True or False. You should try and save some money each month.
   - A. True
   - B. False
   - C. I don't know

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week 2

Version 1

1. Circle all the things you need to know in order to follow a budget:

2. Circle some of the things you need:

3. True or False. You can do without some of the things you want.

4. To get the things I want, I need to:

5. Which is more important to fit into my budget?

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This resource comes in a zipped folder. You will need to unzip the folder to access all the contents which include:

- 11 days of lesson plans
- Emerging/non-readers activities
- Advanced readers activities
- Bingo cards
- Making a Budget book (PowerPoint) to use with activities
- Following a Budget book (PowerPoint) to use with activities

Save money and get this unit in a bundle with practice worksheets where students can work through different budgeting scenarios (in both reading levels)

Budgeting Bundle