

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!!

Table of Contents

Worksheet pages	Title
4-5	Letter to Parents
6-17	Making a budget book
18-24	Budgeting Vocabulary Cards
25-38	Vocabulary cut and paste
39-43	Wants vs Needs Sorting Activity
44-54	Making a Budget Planning Template Version 1
55-61	Making a Budget Planning Template Version 2
62-66	Quiz1
67-78	Following a Budget book
79-81	Following a Budget Version 1
82-88	Following a Budget Version 2
89-95	Evaluating Your Budget Version 1
96-103	Evaluating Your Budget Version 2
104-108	Quiz2
109-110	Term of Use

You will find lesson plans in a separate pdf.

This unit contains over 100 pages of material. I have included a detailed lesson plan to help you make the most of everything in this unit including how to add some group 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/using-color-coding-for-differentiation/>
 - b. I also have a blog post on differentiating one activity 3 ways:
<https://specialneedsforspecialkids.org/2018/10/22/differentiating-1-activity-3-ways-easily-and-effectively/>
2. *Make you own copies of the activities.* Every day I review the activity we did yesterday. For that reason:
 - a. I often complete the activity myself and often laminated it for easy review that I could use year after year.
 - b. My copies were also helpful as either a model for students who needed more support or as a way for more advanced students to self-check their work.
3. *Options for Use:* Turn any activity into a reusable file folder activity by laminating and adding Velcro.

The lesson plans contain:
Overall tips for teaching
students with significant
needs

Quick Look

Day	Activity
1	<ul style="list-style-type: none">• Book: Making a budget• Vocab cards activity• Wants and needs sorting
2	<ul style="list-style-type: none">• Book: Making a budget• Vocab cards activity• Begin working on Making a Budget template
3	<ul style="list-style-type: none">• Book: Making a budget• Vocab cards activity• Finish working on Making a Budget template
4	<ul style="list-style-type: none">• Book: Making a budget• Vocabulary cut and paste
5	<ul style="list-style-type: none">• Book: Making a budget• Quiz 1
6	<ul style="list-style-type: none">• Book: Following a budget• Vocab cards activity• Begin working on Following a Budget template
7	<ul style="list-style-type: none">• Book: Following a budget• Vocab cards activity• Finish working on Following a Budget template
8	<ul style="list-style-type: none">• Book: Following a budget• Vocab cards activity• Begin working on Evaluating your Budget template
9	<ul style="list-style-type: none">• Book: Following a budget• Vocab cards activity• Finish working on Evaluating your Budget template
10	<ul style="list-style-type: none">• Book: Following a budget• Quiz 2

The lesson plans contain:

A quick look at what you will do each day

Day 2

Activity	Notes	Materials
Read the book: Making a Budget (5 minutes)	<ul style="list-style-type: none">• Read through the story, asking lots of questions• Continue to make connections between book and vocabulary cards	<ul style="list-style-type: none">• Book• Vocabulary cards
I Spy Game with vocabulary cards (10 minutes)	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Vocabulary cards cut apart• Vocabulary cards
Sorting activity review (5 minutes)	<ul style="list-style-type: none">• Review the sorting activity completed yesterday	<ul style="list-style-type: none">• Circle map completed yesterday
Making a budget template (15 minutes)	<ul style="list-style-type: none">• Begin working on the making a budget template; choose the best version for each student's learning level<ul style="list-style-type: none">◦ Version 2 has much more support using picture symbols◦ 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	<ul style="list-style-type: none">• Template• Information from parents• calculators
Sharing (10 minutes)	<ul style="list-style-type: none">• Each student shares what they completed on their template with the group using the communication method of their choice	<ul style="list-style-type: none">• Completed activity• Communication devices

The lesson plans contain:

Detailed instructions on how that day's lesson should run

Book 1: Creating a Budget

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

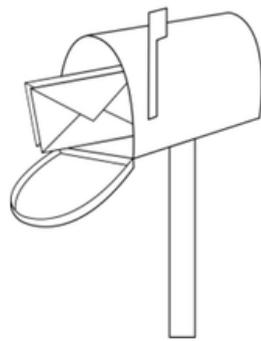


1. How much money do I have?
2. How much money will I make?

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



I should get a **statement** in the mail each month from the bank, telling me how much money I have.



Next, I need to know how much money will be working or earning for me. I can make money on a regular basis, like through doing some chores or work around the house.



There are 2 booklets (21 pages each) with simple text and age-appropriate illustrations.

The first week focuses on making a budget.

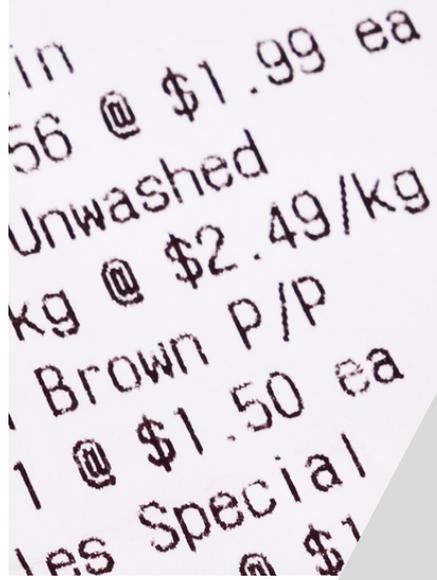
You can print them out for each student, cut them apart, and assemble them.

Book 2: Following a Budget

Things I want, are things I could do without, but might make me happy if I had them.



Toys, magazines, movies, and trips with friends to get a snack are things I may want.



There are 2 booklets with simple text and age-appropriate illustrations.

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

pg



pg20

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



pg21

You can print them out for each student, cut them apart, and assemble them.

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



payche

Money you earn fr



bills

Money you owe to someone else



wants

Things you would like to have but could live without

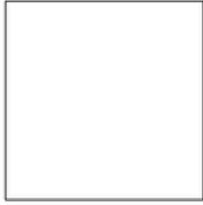


There are 10 vocabulary cards that come in color and black and white.

Included are suggestions for group activities to do with these each day.

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



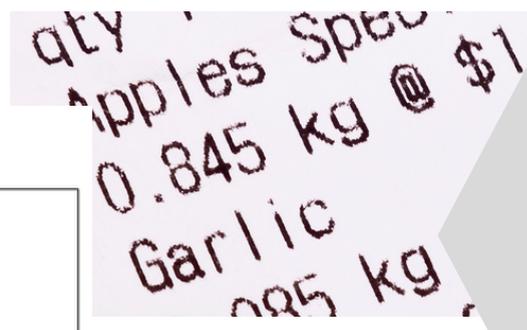
paycheck



bills

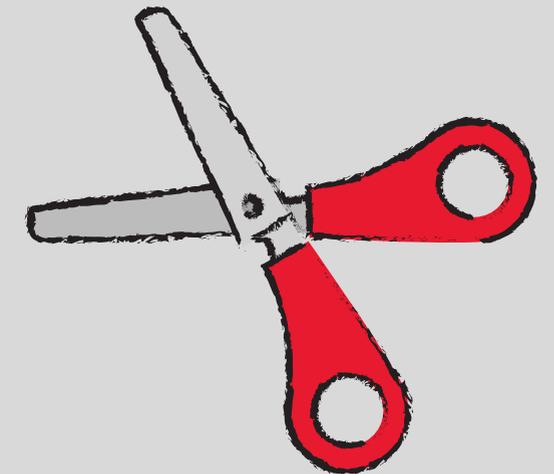


wants



Money you owe to someone else	Letter from bank telling you
Plan on how to spend and save money	Money you earn for your work
Things you need to live	Building where people keep their money

On day 4 there is an activity where students will match either the picture to the definition or the definition to the picture (harder).



wants

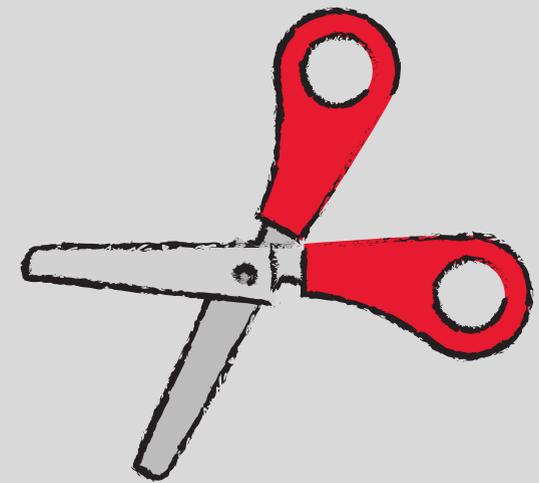


needs



Christa Joy, Special Needs for Special Kids

Students will complete a sorting activity to understand the difference between wants and needs. This will be used in activities later in the week.



Dear parents,

We are getting ready to start our unit on budgeting and personal finance. We will need your input as we work through these materials.

We realize that some of this information you may not have considered sharing with your child or that he/she is unable to comprehend the idea of planning and following a budget. Remember, this is only an introduction and will take time for your child to feel comfortable with these new concepts.

If you do not wish to share your child's personal financial information, feel free to provide hypothetical information so he/she can still participate in the activities with the class.

Thank you so much for your help with this project. We hope you and your child will find it beneficial in building readiness skills for adulthood.

Sincerely,

You will need parental input to help with this unit. There is a letter included you can send home to explain what you will be doing and what information you may need.

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



First, students will practice making a budget based on their own personal information and needs. There are 2 versions for this activity.

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	
<i>Total</i>	

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	

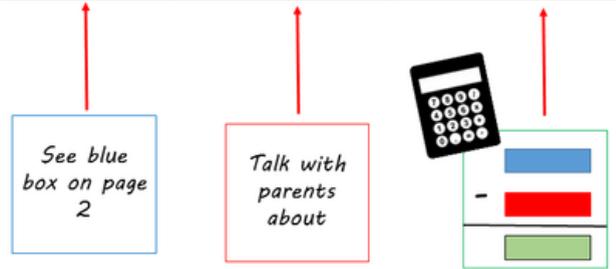
Income source	Amount (\$)/week
Chores	
Job	
Other	
Total	

Bills	Amount (\$)/week
Total	

Christa Joy, Special Needs for Special Kids

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

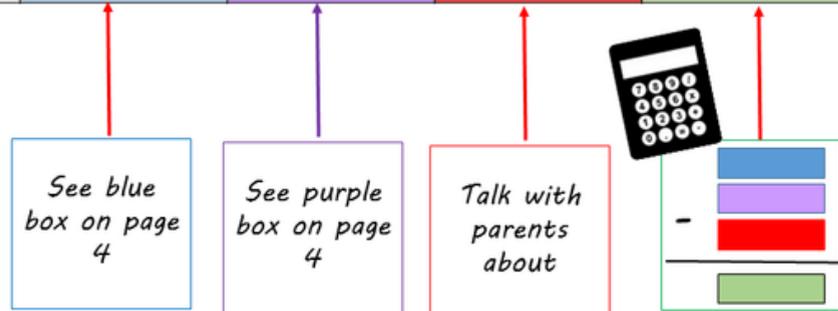
Income source	Amount (\$)/week	Amount to save (\$)/week	Amount ok to spend (\$)/week
Total			



Christa Joy, Special Needs for Special Kids

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	Bills (\$)/week	Amount to save (\$)/week	Amount ok to spend (\$)/week
Total				



Christa Joy, Special Needs for Special Kids

First, students will practice making a budget based on their own personal information and needs. There are 2 versions for this activity.

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:

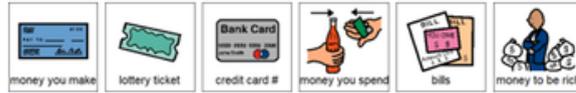


Amount I get each week: (circle the number of tokens to save each week)



This second version uses fewer words and more pictures for students who need more support.

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



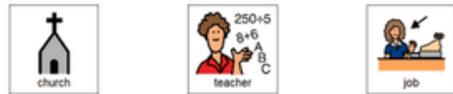
2. Most of your money will be kept in a:



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.



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

- A. Money you make D. money you spend
B. Lottery ticket E. bills
C. Credit card number 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 D. chores
B. Find it E. birthday
C. Job 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

At the end of the first week, students will take a quiz to review information on creating a budget. There is a version with and without pictures.

Book 2: Following a Budget

Things I want, are things I could do without, but might make me happy if I had them.



Toys, magazines, movies, and trips with friends to get a snack are things I may want.



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



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



Week 2 focuses more on following and evaluating a budget.

Make multiple copies

Items	Money to Spend
Money to Spend	
Money to Spend	
Money to Spend	
Money to Spend	
Money to Spend	

Christa Joy, Special Needs for Special Kids

Sample

Items	Money to Spend
	\$25.00
Pizza	\$4.50
Money to Spend	\$20.50
Movie ticket	\$7.00
Money to Spend	\$13.50
Football game	\$5.00
Money to Spend	\$8.50
Snickers bar	\$1.00
Money to Spend	\$7.50
Soda	\$0.50
Money to Spend	\$7.00

Christa Joy, Special Needs for Special Kids

First students will work on what they need to know in order to be able to follow a budget. Again, there are 2 versions.

Black out boxes you do not need.

My Budget

Circle those things that were needs.

Christa Joy, Special Needs for Special Kids

Sample cost of items

 candy bar	\$				
 soda	\$				
 pizza slice	\$	\$			
 tickets	\$	\$	\$	\$	
 buy lunch	\$	\$	\$		

Tokens to cut out and use

Christa Joy, Special Needs for Special Kids

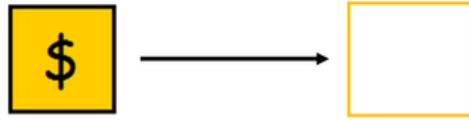
\$	\$	\$	\$	\$
\$	\$	\$	\$	\$
\$	\$	\$	\$	\$
\$	\$	\$	\$	\$
\$	\$	\$	\$	\$
\$	\$	\$	\$	\$

Christa Joy, Special Needs for Special Kids

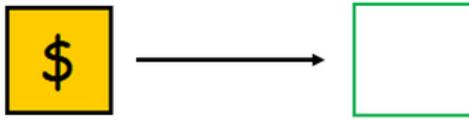
In this version, students will use tokens rather than working with actual numbers. (this is the version my son uses and works great if students are used to using token boards.)

Fill out the chart below based on your last budget.

Total Tokens Used

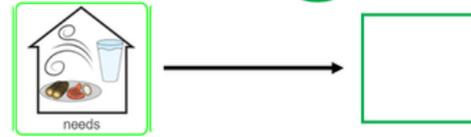


Total Tokens Left

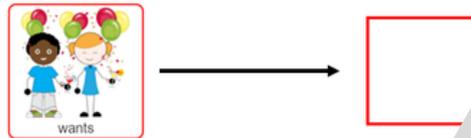


Fill out the chart below based on your last budget.

Total number of needs tokens

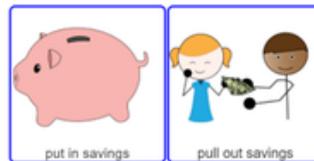


Total number of wants tokens

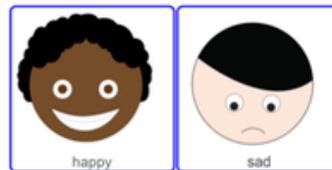


How Did You Do?

1. Look at the results you came up with on page 3. Did you save money, or did you have to pull money out of your savings? (circle the answer)



2. How does this make you feel?



The second version continues with students using tokens rather than real numbers.

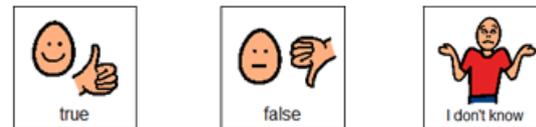
1. Circle all the things you need to know in order to follow a budget:



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?



Finally, there is a quiz at the end of week 2 to review the information about following and evaluating a budget. An answer key is included for both quizzes.



I realize there will be some students out there unable to do cutting activities. I have a blog post with ways to complete activities without a pair of scissors!!

All of the activities (except the book) come in color and black and white.

[Click Here to read more!!](#)