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| **Responsible Money Management** |
| Understands the difference between spending, saving, and donating “When I buy something at the store, I spend. When I give to a charity, I donate. When I put money in my piggy bank, I save.” | Identifies ways to spend and save responsibly“I can wait for the item to go on sale, or I can buy the item in a thrift shop.” | Identifies short- and long-term savings goals  Short-term savings goals: pack of trading cards, new baseball capLong-term savings goals: new cellphone, new bicycle“The long-term goals would take me years to save for.” | Creates a savings plan to reach a financial goal“To buy a new baseball cap, I will save $4 of the $7 I earn each week walking the neighbour’s dog. I will have enough to buy the cap in 1 or 2 months.” |
| **Observations/Documentation** |
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