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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 cap  Long-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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