Check Writing & Budgeting Exercise

> **Facilitator:**
>
> **Suggested time:** 20-30 minutes
>
> **Materials:** Activity instructions, Slides, copies of example checks, copies of example check balancing sheets; whiteboard, markers and pens; large envelopes with expense items, prices, and instructions; chocolate coins (if in-person, optional), calculators.

Activity:

The following activity is optional, depending on time and funds available, and will require a fair amount of preparation by the facilitators in advance. The purpose of this exercise is to give participants an opportunity to practice their skills in check-writing, balancing a checkbook, and budgeting/making sound financial decisions. It will also make the class more interactive and fun. The PowerPoint slides explain the activity and have instructions for the participants.

Instructions:

Step 1: Prepare Envelopes and Practice Checks

- If you are facilitating class in-person, one facilitator will pass out six example checks and an example check balancing sheet (located in the activity instructions) to each participant, as well as calculators. If you are facilitating online, send out virtual example checks and a virtual check balancing sheet that participants can edit on their computers.
- While one facilitator is doing this, the other will set up the envelopes, which will contain an expense item that falls under one of three categories: *housing, transportation, and wellness.*
  - Each expense item will be on a printed out card, or will be projected on the PowerPoint slides (depending if you're teaching in-person or virtually, and whether you want a paper-less option). Each of these options has a specific number of points associated with it (see the options in this Guide). Participants will "go shopping," using their example checks for one of each expense item.
  - If facilitating class in-person, the points will be located on the back of each card. If facilitating class online, facilitators will keep track of the points associated with each option, using the Facilitator Guide.