



MATH BELL RINGERS: SKILLS FOR EVERYDAY

Mindy Lingo, Ph.D., BCBA
Zarrow Center Assistant Director
Of Postsecondary Education



Earning an Income

Describe the cost versus benefit of choosing at least two different jobs.



Earning an Income

How would you describe the difference between a job and a career?



Earning an Income

Write a monthly budget for
when you are supporting
yourself.

(Hint: house, car, bills, food, fun, etc...)



Earning an Income

How would you explain
needs versus wants?



Taxes

What are taxes and why do we have them?



Taxes

What happens if you do not pay your taxes?



Taxes

Explain the costs and benefits of public goods and services.



Taxes

What type of taxes are you currently responsible for paying?



Financial Service Providers

Explain the difference
between a bank and a
credit union.



Financial Service Providers

What are the most
common financial
services?



Financial Service Providers

What is the difference
between a debit card and
credit card?

Managing a Bank Account

Explain what is a
checking account.

Managing a Bank Account

What is the difference
between a checking
account and savings
account?

Managing a Bank Account

What happens if you spend more money than you have in your checking account?

Managing a Bank Account

What are the different ways you can keep track of your accounts? Will it always be current?

Savings and Investing

Why is it important to have a savings account?

Savings and Investing

What does it mean to
invest?

Savings and Investing

What does your long
term financial goal look
like?

Savings and Investing

Identify needs versus wants in terms of reaching long term financial goals.

Retirement Planning

What does retirement
mean?

Retirement Planning

What is one goal you have for your retirement?

Retirement Planning

How do you afford to live when you retire since you are not working?

Borrowing Money

What are reasons people borrow money?

Borrowing Money

What is a loan agreement? Also, how does interest factor into loans?

Borrowing Money

What is a credit score and how does it factor into borrowing money?

Borrowing Money

How do you build and maintain a good credit history?

Credit Cards and Online Shopping

Explain the cost,
benefits, and risk of
making online purchases.

Credit Cards and Online Shopping

What are the different methods of paying for items online?

Credit Cards and Online Shopping

How can you tell if an
online website is secure
enough to make
purchases?

Credit Cards and Online Shopping

Explain how a credit cards works. What are the options for paying credit card bills?

Credit Cards and Online Shopping

What does it mean the minimum payment on a credit card? Also, how can you reduce the cost of paying interest on credit cards?

Credit Cards and Online Shopping

What are the benefits of paying your credit card balance in full every month?

Fraud and Identity Theft

What are some different types of fraud you have heard about?

Fraud and Identity Theft

What are things you can do to avoid being a victim of fraud?

Fraud and Identity Theft

What are methods you have heard people use to steal other's identity?

Fraud and Identity Theft

What are steps you can take to avoid identity theft?

Renting vs. Buying

What is the difference in renting and buying?

Renting vs. Buying

What are the benefits of renting? What are the different types of rentals properties?

Renting vs. Buying

What are the cost and
benefits of buying
property?

Renting vs. Buying

How do you start the rental process vs the home buying process?

Renting vs. Buying

What happens if you
don't pay your rent or
house mortgage?

Risk Management and Insurance

What is insurance and how does it work? Is everyone entitled to insurance or can you be denied?

Risk Management and Insurance

Identify common risks to
life and property?

Bankruptcy

What is bankruptcy and how does it impact your future credit?

Future Planning

What are the different ways to pay for college?
Who can you talk to about all the different options?

Future Planning

What are some of the resources in the community you can access to help meet your personal and financial needs if required?

Future Planning

What are some of the resources in the community you can access to help meet your personal and financial needs if required?

Future Planning

What are your future financial goals? List the steps you will take to reach those goals.