

# CASH AND MAX WORKBOOK SERIES

## EDUCATOR GUIDE



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### Introduction

The **Cash and Max Workbook** series was created to introduce students to information about future careers, education and training after high school, and financial wellness. The workbooks were developed to be used in a variety of settings with students in grades three through five. This three-part series includes the following workbooks:

- ***What Do You Like To Do?*** helps students understand how their current interests may lead to future careers.
- ***Where Would You Like To Go?*** demonstrates that there are a variety of options for education after high school, and introduces students to key vocabulary and concepts associated with higher education.
- ***It's All a Matter of Money!*** allows students to think about the primary uses of money including earning, saving, spending, and giving.

We have designed this series with flexibility in mind. It can be used as one full program, or individual workbooks can be used separately in any order. While the concepts of each workbook are supported in the others, they can also be understood independent of one another. If you have questions or feedback, please contact Mary Dyer, *Financial Education Officer* at [mdyer@famemaine.com](mailto:mdyer@famemaine.com) or 207-620-3556.

**CASH AND MAX WORKBOOK SERIES**  
**EDUCATOR GUIDE**

# What Do You Like To Do?



**CASH AND HIS DOG MAX WOULD LIKE TO HELP  
YOU FIND CAREERS THAT MATCH YOUR INTERESTS**

**FAME**  
FINANCE AUTHORITY OF MAINE

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# What Are You Interested In?

**Objective:** Students consider their interests and aptitudes both in school and out of school and begin to relate those interests to future career options.

**Activities:**

- 1) Help students connect interests with careers. Here are some examples:
  - a. Animals – veterinary tech, veterinarian, pet groomer, farmer
  - b. Health – nutritionist, exercise instructor, physical education teacher, health educator
  - c. Computers – computer programmer or tech, CAD engineer, video game designer
  - d. Drawing – comic book author, illustrator, artist, art instructor, architect
  - e. Hair and makeup – cosmetologist, hair stylist, salon or day spa owner, cosmetology school instructor
  - f. Helping others – teacher, social worker, school counselor, non-profit program coordinator
  - g. Problem solving – law enforcement officer, detective, medical researcher, research and development assistant, engineer
  - h. Sports – coach, sports writer or broadcaster, athletic trainer, umpire, referee
  - i. Travel – pilot, flight attendant, tour guide, travel agent, international business relations associate or manager
- 2) Help students think of additional interests and talents that they have, or that they think some people have that relate well to certain jobs.

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# What Are The Tools They Use?

**Objective:** Explore the role of people in different jobs and the tools that they use to do their jobs.

**Activities:**

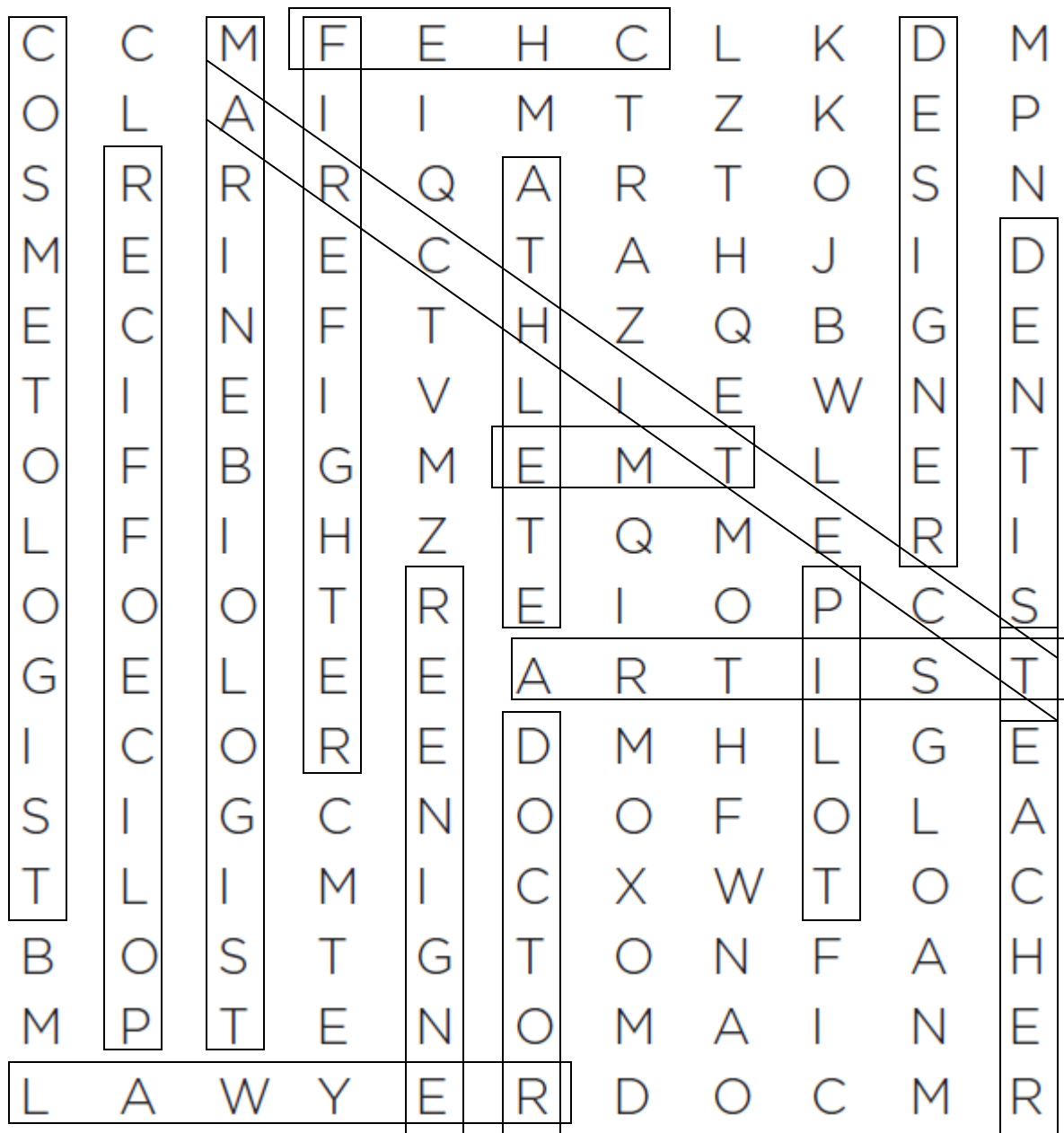
- 1) See if any of your students can list a tool for each of the given professions.
- 2) See how many more jobs students can think of and the tools that go with each job.

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# Can You Find The Job?

**Objective:** Fun word search to familiarize students with careers that they may not have heard of before.



### Activities:

- 1) Ask students to work in teams to find all of the careers in the search puzzle.
- 2) Ask students to tell you about one of the jobs listed.
- 3) Ask students to share what subject they might need to study to prepare them for that job.

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### Who Do You Know & What Do They Do?

**Objective:** Help students understand the world of work around them. All students have people in their lives who do different types of work, and often they don't realize just how many different jobs people do.

**Activities:**

- 1) Ask students to make a list of ten people they know who work at different jobs. Ask them to list the jobs that those people do.
- 2) Have each student list four or five jobs that they are interested in.
- 3) Have students take this page home and talk with their parents about people they know and the jobs that they do. Ask students to work with their parents to identify people who work in the jobs that they are interested in.

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**My Top Career Choice Is...**

**Other Careers That I Think I Would  
Like Are...**

**Activities:**

- 1) Let students be creative and illustrate the job that they are most interested in.
- 2) Ask students to write a creative description of the job they think will be fun.



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### **Additional follow up activities for *What Do You Like to Do?***

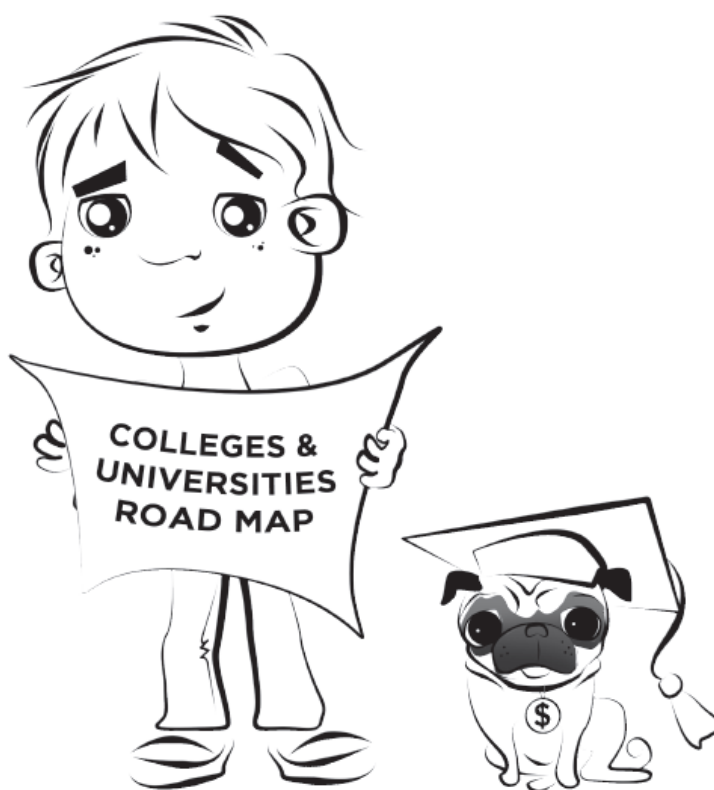
- 1) Encourage students to research different careers by doing a job shadow activity. Ask students if they have ever participated in a “Take Your Kids to Work Day” and if so, ask them to share their experience.
- 2) For homework, or as a project, ask students to talk with their family members to create a career family tree.
- 3) Ask students to read a book about their career interest and create a book report. Students can create a mobile, a poster or collage, a diorama, or dress up as a character who will tell other students about their job. Let the students be creative!

### **Resources to Supplement *What Do You Like To Do?***

- **Claim Your Future** is an online game created by FAME that encourages students to explore education after high school, future careers, and money management. Classroom game kits are also available to Maine teachers and educational nonprofits at no charge. Visit [www.fame.claimyourfuture.com](http://www.fame.claimyourfuture.com) to play the game online, or to request a free kit.
- **Mapping Your Future** provides career, college, and financial wellness information for students and families as well as CareerShip, an online career exploration adventure: [www.mappingyourfuture.org](http://www.mappingyourfuture.org).
- **Career One Stop** is sponsored by the U.S. Department of Labor and helps people find information about career and educational opportunities across the nation. Visit the section titled “Explore Careers” to explore careers and interests: [www.careeronestop.org](http://www.careeronestop.org).
- **My Next Move**, powered by ONET offers a career search tool and information about apprenticeships. Visit <https://www.mynextmove.org/> to learn more.

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# Where Would You Like To Go?



**CASH AND HIS DOG MAX WANT TO HELP YOU  
FIGURE OUT WHAT TO DO AFTER HIGH SCHOOL**

**FAME**  
FINANCE AUTHORITY OF MAINE

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## EDUCATOR GUIDE

# What Is A College Or University?

**Objective:** Teach students the basic vocabulary used when discussing post-secondary education (higher education).

**Answer Key:**

CAMPUS	I
DEGREE	B
ASSOCIATE DEGREE	F
BACHELOR'S DEGREE	C
UNDERGRADUATE	H
COMMUNITY COLLEGE	A
COLLEGE	D
UNIVERSITY	G
CERTIFICATE	E

**Activities:**

- 1) Work with the class together to find the right definitions for each word.
- 2) Ask students to work in pairs or as a team and research the meaning of each word to find the correct match.

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## EDUCATOR GUIDE

### Will I Need To Go To College To Be A ...

**Objective:** Help students to understand that careers/ jobs require different levels of education ranging from high school diploma, Certificate, Associate Degree, Bachelor's Degree, Master's Degree, Doctoral Degree.

#### Answer Key:

TEACHER	YES – BACHELOR'S DEGREE MOST COMMON EDUCATIONAL LEVEL YES – DOCTORAL /
VETERINARIAN	PROFESSIONAL DEGREE
DENTAL HYGIENIST	YES – ASSOCIATE DEGREE OR HIGHER
REAL ESTATE AGENT	YES – CERTIFICATE OR HIGHER
CUSTODIAN	NO – SOME DO HAVE CERTIFICATE OR A DEGREE
AIRPLANE PILOT	YES – BACHELOR'S DEGREE MOST COMMON EDUCATIONAL LEVEL
CIVIL ENGINEER	YES – BACHELOR'S DEGREE MOST COMMON EDUCATIONAL LEVEL
HEATING/PLUMBING SPECIALIST	YES – CERTIFICATE PROGRAM; LONG TERM ON THE JOB TRAINING
ELECTRICIAN	YES – CERTIFICATE PROGRAM; LONG TERM ON THE JOB TRAINING
ARCHITECT	YES – BACHELOR'S DEGREE MOST COMMON EDUCATIONAL LEVEL

#### Activities:

After students have determined the education level for each career, discuss why there are different degrees required for different careers. For example:

- a. **Teacher** – A Bachelor's Degree is required because it takes time to learn the subject(s) that they plan to teach, and they need to know how to teach all students in a way that will help each student learn as much as possible.
- b. **Veterinarian** – A Doctoral Degree is required because a veterinarian is trained to work with all types of animals and must have a good understanding of chemistry, anatomy and physiology, biology, and other sciences and math. Similar to a physician, this is not something that can be mastered quickly.

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- c. **Dental Hygienist** – An Associate’s Degree is required because there are many tools and instruments that a hygienist must use to clean and care for our teeth. Dental Hygienists must pass an exam to be given a license to practice in each state. Without the additional education received in college, they would be unlikely to pass the exam.
- d. **Real Estate Agent** – Employees in this job usually need one or two years of training involving both on-the-job experience and informal training with experienced professionals in this field. Although it is not required, many people in this job have at least an Associate’s Degree.
- e. **Custodian** – No degree or certificate is required. Custodians usually learn on the job to complete the tasks that are required. In some cases, custodians decide to pursue college or additional training programs so that they can increase their skills and advance their career. In some cases, custodians will become a facilities manager, an environmental engineer, or manager after completing additional educational requirements.
- f. **Airplane Pilot** – A Bachelor’s Degree plus a large amount of in-air training and practice flight time. Many professions require testing and licensure in order to do certain jobs. Airplane pilot is one of these jobs. People wouldn’t want to have a pilot flying their plane if the pilot hadn’t been trained enough.
- g. **Civil Engineer** – A Bachelor’s Degree is the most commonly held degree for a civil engineer as well as significant on-the-job hands-on training. Civil Engineers often manage and direct staff members and the construction, preparation, or maintenance activities at a project site.
- h. **Heating & Plumbing Specialist** – Many heating and plumbing specialists do have an associate’s degree or higher. The most common educational level is a certificate with several hours working hands-on with trained professionals before working alone on heating and plumbing systems.
- i. **Electrician** – Similar to heating and plumbing specialists, electricians may have an Associate’s Degree or higher. At a minimum, electricians need to complete many hours working with master certified electricians prior to becoming licensed to do electrical work on their own.
- j. **Architect** – In most cases an Architect holds a Bachelor’s Degree. Architects must have advanced communication and organizational skills as well as the ability to coordinate, train, supervise, or manage the activities of others to accomplish goals.

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### True Or False? Statements About Education After High School

**Objective:** Overcome some common misunderstandings about higher education.

**Answer Key:**

**True** **False** Only students with the best grades are able to go to college.

**True** **False** Not all colleges and universities are the same. What is the best option for one person may not be the best option for everyone.

**True** **False** Everyone should plan to have some type of education after high school in order to increase their skills and have more career options.

**True** **False** You should only start college or a training program after high school if you know what you want to do for a career.

**True** **False** The average high school graduate is likely to earn as much money during his or her lifetime as the average college graduate.

**True** **False** Many high school graduates start at a community college and then transfer to another college or university to receive their Bachelor's Degree.

**True** **False** There are many programs that help students learn about their educational opportunities after high school including Finance Authority of Maine (FAME).

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### What's Missing?

**Objective:** Students will think through the statements to determine what missing word or words are needed to make these statements true.

- 1) The cost of COLLEGE should not stop you from going.
- 2) I can increase my chances of being accepted into the college I would like to go to by getting good GRADES in my classes in school.
- 3) If I STUDY for my tests in school I will do better and get better grades.
- 4) COLLEGES &/OR UNIVERSITIES want to have students who do well in classes and who help in their community.
- 5) I can do COMMUNITY service to help others and be better prepared for college.

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## EDUCATOR GUIDE

# One Of These Things Just Doesn't Belong Here

**Objective:** Understand some of the vocabulary associated with higher education and financial aid.

Circle 1 (Top Left): Associate Degree, Certificate, Bachelor's Degree, Computer Programming

Circle 2 (Top Right): Scholarships, Grants, Student Loans, Study

Circle 3 (Bottom Left): Campus, Dorm, Science, Library

Circle 4 (Bottom Right): Automotive Technician, Electrician, Teacher, Plumber

### Activities:

- 1) Circle the word that doesn't belong. Use a dictionary, web resources, or pages earlier in the workbook to determine the words that go together and those that do not fit.
- 2) Ask students to work in groups and give each group one circle of words. Once they have their assigned words, ask them to define each word and give reasons why the word that doesn't belong is different than the other words.

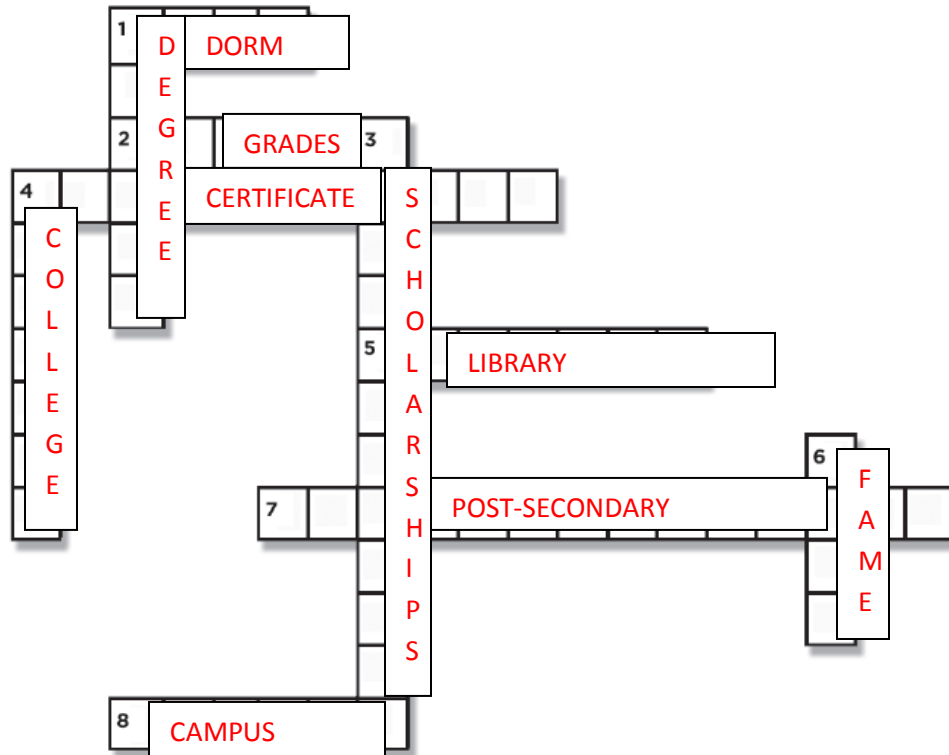


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## EDUCATOR GUIDE

# The World Of Career & College Is At Your Fingertips!

**Objective:** Additional awareness of higher education terms and definitions.



### Across

- 1) When you live on a college campus your room is called a \_\_\_\_.
- 2) Getting good \_\_\_\_ in school helps you get into college.
- 4) A one year program at a technical or community college is usually called a \_\_\_\_ program.
- 5) The \_\_\_\_ is a great place to study and borrow books.
- 7) Another way to describe the type of school you attend after high school is \_\_\_\_ education.
- 8) A college \_\_\_\_ has many buildings including dorms, classroom buildings, and a dining hall.

### Down

- 1) An Associate or a Bachelor's \_\_\_\_ is earned from a college or university.
- 3) Earning \_\_\_\_ will help you pay for college.
- 4) A \_\_\_\_ or university are places to go to learn after high school.
- 6) \_\_\_\_ stands for Finance Authority of Maine. This is where you can get information about colleges, careers, and money.

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## EDUCATOR GUIDE

### Resources to Supplement *Where Would You Like To Go?*

- **The College Board**, *Big Future* site provides a free college search tool that allows students to search for colleges by location, program, and percentage of financial need met. To use the search, visit <https://bigfuture.collegeboard.org/>.
- **Peterson's** offers a search tool that allows students to search for colleges and universities that offer specific degree programs, and are in specific locations. [www.petersons.com](http://www.petersons.com).
- **Claim Your Future** is an online game created by FAME, that encourages students to explore education after high school, future careers, and money management. Classroom game kits are also available to Maine teachers and educational nonprofits at no charge. Visit [www.fame.claimyourfuture.com](http://www.fame.claimyourfuture.com) to play the game online, or to request a free kit.
- Find information about career options, preparing for college, finding the right college, and financial aid by visiting [www.going2college.org](http://www.going2college.org).

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# It's All A Matter Of Money!



**CASH AND HIS DOG MAX WANT TO HELP YOU  
UNDERSTAND HOW TO MANAGE YOUR MONEY**

**FAME**  
FINANCE AUTHORITY OF MAINE

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## EDUCATOR GUIDE

# Money, Money, Money!

**Objective:** Define money and help students understand the different names and values of money throughout the world. Encourage students to think about the various uses of money.

1) Dollar (other than the U.S.)

Australia, New Zealand, Canada, Eastern Caribbean territories, Hong Kong, Taiwan, Singapore & Others

2) Euro

19 of the 27 Member States of the European Union (EU) – Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia, and Spain.

3) Peso

Mexico

4) Pound

Originated in England, may refer to a number of current mostly British and related currencies, and a number of now-obsolete currencies.

5) Franc

French Franc was the currency of France until it adopted the Euro in 1999 & the Swiss Franc still a major world currency today; Switzerland, Liechtenstein, and most of the Francophone countries of Africa.

### Activities:

- 1) Research types of money used around the world.
- 2) Have students do a project showing pictures and drawings of different types of currency.

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## EDUCATOR GUIDE

# Earn! Save! Spend! Give ...

Objective: Help students begin thinking about what they can, or would like to do with money.

### Activities:

- 1) Students can complete each question on this page and then share their ideas with the class. Classmates can ask the student questions about their ideas.
- 2) Have students work in pairs or groups and have each team develop a plan to earn money (make up a company or way to work together to earn money for the whole team). Ask how the team will split the money they earn so that they can each do what they would like with their money.

# CASH AND MAX WORKBOOK SERIES

## EDUCATOR GUIDE

# Earn! Save! Spend! Give ...

Objective: Introduce the idea of saving money and terms that may be used when discussing saving.

### Activities:

- 1) Discuss the ideas students have about saving money.
- 2) All of the terms listed are related to saving in some way. Assign each student with word(s) to define and have the students share the definitions of each saving related term with the class.

**Circle the words below that relate to saving in some way.  
After you circle all of the correct words choose one to define.**

Bonds	Credit Union	Fees	CD
Club Account	Investment	Debt	Mutual Fund
Interest	FDIC Insured	NCUA Insured	College
Incentives	Retirement	Bank	Piggybank

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## EDUCATOR GUIDE

# Earn! Save! Spend! Give ...

**Objective:** Encourage students to think about and discuss ways that might save money for a future purchase.

**Activities:**

- 1) Work through the math problem with students.
  - a.  $\$64 \text{ divided by } \$5 = 12.8$  which means it will take 13 weeks to earn enough money to buy the game.
- 2) Ask students to share items that they have purchase with money they have earned or received from birthdays or other holidays.
- 3) Ask students if they know how much the items that they would like to buy actually cost. Many students don't have a sense of how much things cost.

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## EDUCATOR GUIDE

# Earn! Save! Spend! Give ...

**Objective:** Help students learn about giving and encourage them to think about places that could benefit from their donation. Help them understand what a donation is.

**Activities:**

- 1) Discuss some common charitable organizations that students might be familiar with. Ask students if they already support any community organizations. Have all of the students write a description or draw a picture that describes the organization that they would be interested in making a donation to.



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## EDUCATOR GUIDE

# Money, Money, Money!

**Objective:** Students will create their first budget using this worksheet.

**Activities:**

- 1) Discuss any questions the students have about earnings, savings, donations, and items they would like to purchase. Complete the budget section to determine how much money the student has to put toward purchasing their item. Help students determine how many weeks it will take to have enough money to buy the item they would like.

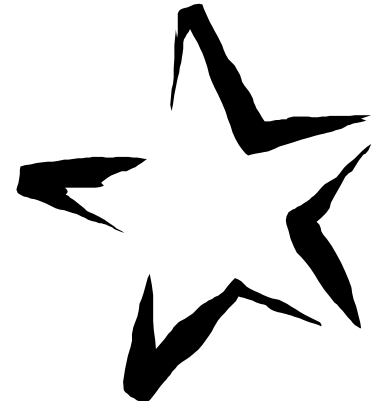
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### Resources to Supplement *It's All A Matter Of Money!*

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- The **FDIC Money Smart for Young People** website offers four free curriculum products. Each age-appropriate curriculum includes lesson plans for educators, along with guides for parents and caregivers. The materials are available for immediate download at <https://www.fdic.gov/consumers/consumer/moneysmart/young.html>.
- The **Consumer Financial Protection Bureau** has conversation starters and activities for kids, including a program called *Money as You Grow Bookshelf*. Visit <https://www.consumerfinance.gov/consumer-tools/money-as-you-grow/bookshelf/> for more information.
- Visit the **US Mint** for fun games, activities and coloring books at <https://www.usmint.gov/learn/kids>.
- The **National Jump\$tart Coalition** is an organization dedicated to improving the financial literacy of pre-kindergarten through college-age youth and offers a free clearinghouse of financial literacy tools and resources. Visit the clearinghouse at <https://jumpstartclearinghouse.org/>.

# CASH & MAX THINK YOU'VE GOT STAR POTENTIAL!!!



This certificate is awarded to

\_\_\_\_\_  
Name of Recipient

For successfully completing  
*What Do You Like To Do?*



**FAME**  
FINANCE AUTHORITY OF MAINE

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

CASH & MAX THINK  
YOU'RE GOING  
FAR IN LIFE!!!

This certificate is awarded to

\_\_\_\_\_  
Name of Recipient

For successfully completing  
*Where Would You Like To Go?*



\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# CASH & MAX THINK YOU KNOW ALL THE RIGHT MONEY MOVES!!!



This certificate is awarded to

\_\_\_\_\_  
Name of Recipient

For successfully completing  
*It's All A Matter Of Money!*



**FAME**  
FINANCE AUTHORITY OF MAINE

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

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Date