

21st CCLC is offering a BUDGETING workshop at the Derry Area High School for DASD parents K-12 from 3:00-6:00 PM . If interested in attending the workshop please contact Debbie Gray @ dgray@derryasd.k12.pa.us or 724-694-8231.

Derry 21St Century Grant
Weeks #1-5 Curriculum

May 16, 2018 : Budgeting Week#1

- Dave Ramsey- A History of Debt
- Budgeting Discussion
- Money Management Opinions
 - Worksheet- Strongly Agree, Strongly Disagree, Unsure
 - Worksheet- True, False, and Sometimes True
 - Assess Your Money Habits and Attitudes
- 11 Ways Budgeting Can Improve Your Life
- Budgeting Basics PowerPoint

May 23, 2018 : Budgeting Week #2

- Dave Ramsey-Debt Myths- Bad Practices
- What are a Want and a Need?
- Worksheet- Needs Versus Wants X2
- How to Plug Spending Leaks
- Spending Leaks Worksheet
- Track Your Spending Leaks
- Financial Plumbing- Plugging your Spending Leaks
- Five Concrete Ways
- To Pay Yourself First
 - To Pay Myself First Agreement

May 30, 2018 : Budgeting Week #3

- Short Term/Long Term Goals
- Dave Ramsey- Debt Myths- Car Payments/Part
- Dave Ramsey- Debt Myths- Mortgage Mistakes/Part 4
- How to Calculate Monthly Income
- How to Calculate Monthly Debt
- Monthly Expenses Worksheet
- Monthly Discretionary Income Worksheet
- Budgeting Basics
- Monthly Budget Worksheet X 3

September 2018 : Budgeting Weeks #4 & #5