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• Write down a brief summary of a savings account.

• Write down a brief summary of a money market account.

• Write down a brief summary of a Certificate of Deposit (CD).

10. Interest rates on CDs tend to be _____ than on savings accounts.

11. The next slide gives you some practice with matching the appropriate savings vehicle to a few scenarios.

NAME OF PERSON	CORRECT SAVINGS VEHICLE	QUICK EXPLANATION WHY
Boon		
Jason		
Aidan		

12. Complete the budgeting activity. You don't need to write anything.

You're almost finished!

13. This slide details four budgeting "best practices". Fill in the chart below.

BEST PRACTICE	EXPLANATION
Pay yourself first.	
Don't spend money you don't have.	
Save for a rainy day.	

Module 6: Smart Savings

1. Identify the characteristics of each type of account.
 - a. Savings accounts: earn interest, but interest rates are low.
 - b. Money market accounts: earn interest, but interest rates are low.
 - c. Certificate of Deposit (CD): earn interest, but interest rates are low.
 - d. High-yield savings accounts: earn interest, but interest rates are low.
 - e. Roth IRA: earn interest, but interest rates are low.
 - f. 401(k): earn interest, but interest rates are low.
 - g. 529 Plan: earn interest, but interest rates are low.
 - h. 528 Plan: earn interest, but interest rates are low.
 - i. 529 College Savings Plan: earn interest, but interest rates are low.
 - j. 529 Education Savings Plan: earn interest, but interest rates are low.
 - k. 529 Prepaid Tuition Plan: earn interest, but interest rates are low.
 - l. 529 Coverdell Education Savings Account: earn interest, but interest rates are low.
 - m. 529 College Investment Fund: earn interest, but interest rates are low.
 - n. 529 College Fund: earn interest, but interest rates are low.
 - o. 529 College Fund: earn interest, but interest rates are low.
 - p. 529 College Fund: earn interest, but interest rates are low.
 - q. 529 College Fund: earn interest, but interest rates are low.
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 - v. 529 College Fund: earn interest, but interest rates are low.
 - w. 529 College Fund: earn interest, but interest rates are low.
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Module 7: Student Education

1. Identify the characteristics of each type of account.
 - a. Savings accounts: earn interest, but interest rates are low.
 - b. Money market accounts: earn interest, but interest rates are low.
 - c. Certificate of Deposit (CD): earn interest, but interest rates are low.
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Vault Classes

Class	1	2	3	4	5	6	7	8	9	10
Class 1	1	2	3	4	5	6	7	8	9	10
Class 2	1	2	3	4	5	6	7	8	9	10
Class 3	1	2	3	4	5	6	7	8	9	10
Class 4	1	2	3	4	5	6	7	8	9	10
Class 5	1	2	3	4	5	6	7	8	9	10
Class 6	1	2	3	4	5	6	7	8	9	10
Class 7	1	2	3	4	5	6	7	8	9	10
Class 8	1	2	3	4	5	6	7	8	9	10
Class 9	1	2	3	4	5	6	7	8	9	10
Class 10	1	2	3	4	5	6	7	8	9	10

Financial Literacy Programs Expanded for SDNB Students

Partnerships with Junior Achievement, EverFI, Layton State Bank teach responsible finances

New Berlin, Wis. – Responding to parent and community requests for greater financial literacy education for students, the School District of New Berlin has expanded its financial literacy curriculum with the help of valued partners.

To recognize **Money Smart Week Wisconsin April 18-25**, the school district is highlighting its expanded efforts in financial literacy. Partners include Junior Achievement of Wisconsin, Kohl's Cares Field Trip Grant Program, EverFI – Financial Literacy and Layton State Bank.

"Part of ensuring that our graduates will be successful in their college and career paths is teaching responsible financial literacy," School District of New Berlin Superintendent Joe Garza said. "Students need to manage personal finances and understand larger concepts including supply and demand, local and global economic markets, and entrepreneurship."

Over the past three years, the School District of New Berlin has developed in-depth curriculum at four levels:

- 6th Grade: JA BizTown®
- 7th Grade: Financial Literacy Standards in Careers & Communication (C2) Course
- 8th Grade: EverFI - Financial Literacy™ with Layton State Bank
- 12th Grade: JA Personal Finance®

JA BizTown®

The district joined the Junior Achievement's BizTown curriculum with Elmwood Elementary School fifth graders in 2013-14. This school year, the program was expanded to include fifth grade students at all four SDNB elementary schools. BizTown combines in-class lessons with a daylong visit to an interactive town, thanks to the field trip grant funds provided by Kohl's Cares. At the town students learn how to work jobs, do banking, run businesses, vote and much more. See photos from our [BizTown visit in 2014 and 2015](#).



Topics covered include entrepreneurship; goods and services; producers and consumers; supply and demand; opportunity costs; taxes; spending and saving; banking concepts; writing a resume; applying for jobs and creating a business plan.

Careers & Communication Course

In this course for all 7th graders, students learn to develop a financial vision based on an examination of personal values; analyze and discuss the long-range impact of setting personal financial goals; and understand how career choices, education skills, entrepreneurship, and economic conditions affect income.

MORE:

ANSWER KEY EXERCISE 5D	DATE	TRANSACTION DESCRIPTION	AMOUNT	✓	FIN	REPORT	BALANCE
D		Opening deposit				\$ 200.00	200.00
ATM		Withdrawal for checks	20.00				-20.00
100		Fine Foods	23.11				-23.11
101		Wayne's Book World	13.50				-13.50
102		Cash	30.00				30.00
ATM		Withdrawal for phone bill	25.50				-25.50
D		Deposit paycheck				113.76	+113.76
							201.65

Loading... NJ Public Employee Salaries. Enter a name or select a location to begin your search of employees at the local, county, state and school levels. Not all fields need to be filled out. Results show employees as of Dec. 31, 2021. Salaries do not show overtime, bonus or other extra payments. Search other databases at DataUniverse home... 2021 2020 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 * The 2022 General Schedule payscale is capped at a maximum salary of \$176,300 per year, which is Level 4 of the Senior Executive Service payscale. The average Teachers salary in New Jersey is \$61,964 as of July 26, 2022, but the range typically falls between \$51,819 and \$75,530. Salary ranges can vary widely depending on the city and many other important factors, including education, certifications, additional skills, the number of years you have spent in your profession. Published: December 29, 2021. More in: GS Locality Pay Tables, SALARY TABLE 2022-NJ, INCORPORATING THE 2.2% GENERAL SCHEDULE INCREASE AND A LOCALITY PAYMENT OF 35.06% FOR THE LOCALITY PAY AREA OF. The starting salary for a trooper is \$65,566.50. The second-year total compensation significantly increases to \$71,645.07. Top pay for a Trooper I is \$121,995.54. Troopers receive yearly increments. All recruits receive \$1175.00 every two weeks... 2021 EXCEPTED SERVICE (EN) PAY RANGES Albuquerque-Santa Fe-Las Vegas, NM 2021 EXCEPTED SERVICE (EN) PAY RANGES Las Vegas-Henderson, NV-AZ. 2021 2020 2019 2018 2017 2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 * The 2022 General Schedule payscale is capped at a maximum salary of \$176,300 per year, which is Level 4 of the Senior Executive Service payscale. Mar 31, 2022 · These occupational employment and wage estimates are calculated with data collected from employers in all industry sectors in New Jersey. Additional information, including the hourly and annual 10th, 25th, 75th, and 90th percentile wages and the employment percent relative standard error, is available in the downloadable XLS file. These occupational employment and wage estimates are calculated with data collected from employers in all industry sectors in New Jersey. Additional information, including the hourly and annual 10th, 25th, 75th, and 90th percentile wages and the employment percent relative standard error, is available in the downloadable XLS file. 2021; New Jersey Compensation Rating & Inspection Bureau; Witko Paul G; New Jersey Public Employees Retirement System; 2017; New Jersey Institute of Technology; Bishof Edward J; New Jersey Public Employees Retirement System; 2021; Department of Treasury, Division of Investments; Smirnov Vitaly M; New Jersey Public Employees Retirement System; 2020; New, Jan 20, 2022 · A searchable database published today for NJ.com tracks every dollar paid in 2019 to 21,000 local police officers and 2,900 state troopers. That includes not only the six-figure base salaries ... 2021 Locality Rates of Pay Administrative Law Judges Effective January 2021 Locality Pay Area AL 3/A AL 3/B AL 3/C AL 3/D AL 3/E AL 3/F AL 2 AL 1 Albany-Schenectady, NY-MA \$135,680 \$146,053 \$156,545 \$167,154 \$177,763 \$183,300* \$183,300* \$183,300* ... New York-Newark, NY-NJ-CT-PA \$154,211 \$166,001 \$177,925 \$183,300* \$183,300* \$183,300* \$183,300* \$183,300*. 2022 Hourly Minimum Wage: \$13.00 / hour. Weekly Minimum Wage1: \$520.00 / 40-hr week. Yearly Minimum Wage2: \$27,040.00 / year. New Jersey's state minimum wage rate is \$13.00 per hour. This is greater than the Federal Minimum Wage of \$7.25. You are entitled to be paid the higher state minimum wage. These occupational employment and wage estimates are calculated with data collected from employers in all industry sectors in New Jersey. Additional information, including the hourly and annual 10th, 25th, 75th, and 90th percentile wages and the employment percent relative standard error, is available in the downloadable XLS file. General Schedule (GS) Payscale in New Jersey for 2021, 2022, 2021, 2020, 2019. Loading map... Click any county to view locality pay tables. The General Schedule (GS) payscale is the federal government payscale used to determine the salaries of over 70% of federal civilian employees. Under the GS payscale, an employee's base pay depends on two Employees Pay Scale Structure 2021-22. Basic Pay. Conveyance Allowance. Medical Allowance. House Rent Allowance/ Hiring. Computer Allowance. Personal Allowance. Integrated Allowance/ Washing, Dress Allowance, etc. Teaching Allowance (Only for Teachers).



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