



FINACIAL SKILLS

MONEY MANAGMENT TIPS

Nikki Graff

COLLEGE STATION ISD
BRIDGES TRANSITION PROGRAM



WHY FINANCIAL SKILLS MATTER



- Individuals gain independence and confidence
- Prepares them for adulthood
- Encourages real-life responsibilities
- Helps them get for employment

MONITORED DEBIT CARDS/PREPAID CARDS

- Safety and limited risk
- No overdraft fees
- Easy to monitor and teach budgeting
- Helps build responsibility gradually
- Easy to transfer money
- Works anywhere a debit card works
- Cash vs prepaid cards

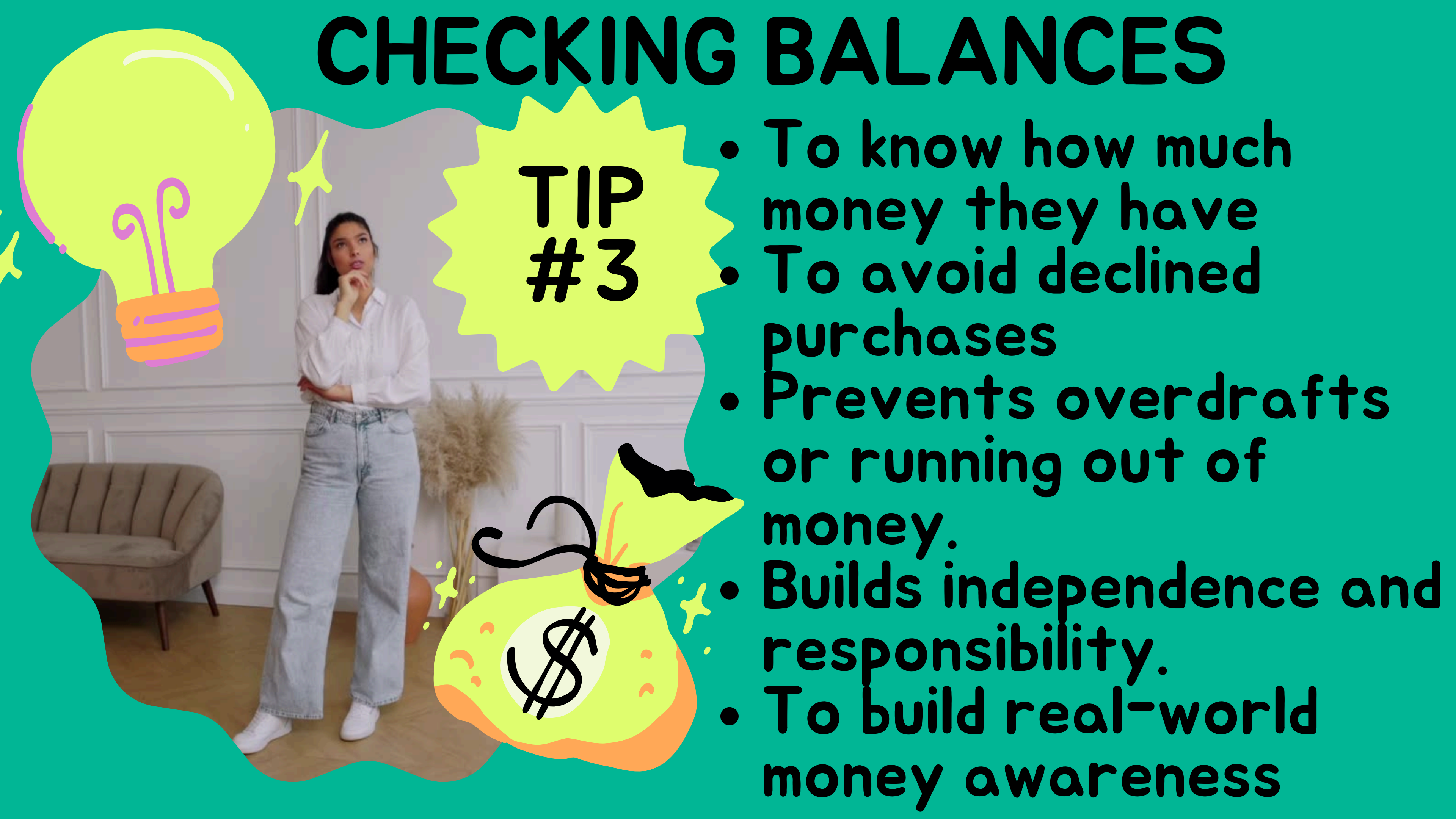
**TIP
#2**



CHECKING BALANCES

TIP #3

- To know how much money they have
- To avoid declined purchases
- Prevents overdrafts or running out of money.
- Builds independence and responsibility.
- To build real-world money awareness



PRACTICE BILL PAYMENT

TIP #4



WHY IT'S IMPORTANT:

- KEEPS SERVICES LIKE ELECTRICITY, PHONE, AND INTERNET TURNED ON.
- SHOWS RESPONSIBILITY AND HELPS BUILD GOOD MONEY HABITS.

GOOD HABITS:

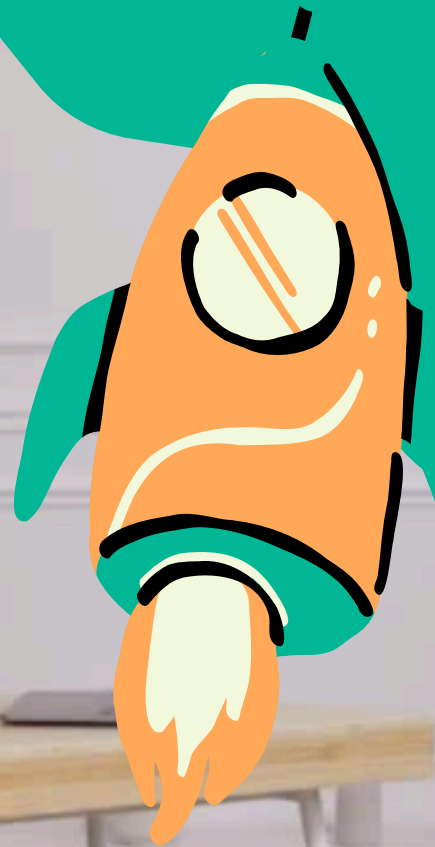
- KEEP TRACK OF DUE DATES IN A PLANNER OR PHONE CALENDAR.
- ALWAYS CHECK YOUR ACCOUNT BALANCE BEFORE PAYING.

TYPES OF BILLS TO PRACTICE WITH:

- RENT OR HOUSING
- CELL PHONE OR INTERNET
- STREAMING SERVICES (NETFLIX, SPOTIFY, ETC.)

BANK ACCOUNT SKILLS

TIP #5



- RECOGNIZING MONEY & BANKING VOCABULARY
- PURPOSE OF A BANK ACCOUNT
- DEBIT CARD BASICS
- CHECKING BALANCES
- DEPOSIT AND WITHDRAWING MONEY
- BUDGETING AND TRACKING MONEY
- UNDERSTANDING BANK SAFETY
- VISIT A BANK AND ATM

SAFETY & SECURITY

- Personal responsibility
- Protecting PIN numbers
- Online and digital banking safety
- Safe spending practices
- Avoiding scams
- Lost card
- Personal boundaries

**TIP
#6**



PRACTICE! PRACTICE!

TIP #7

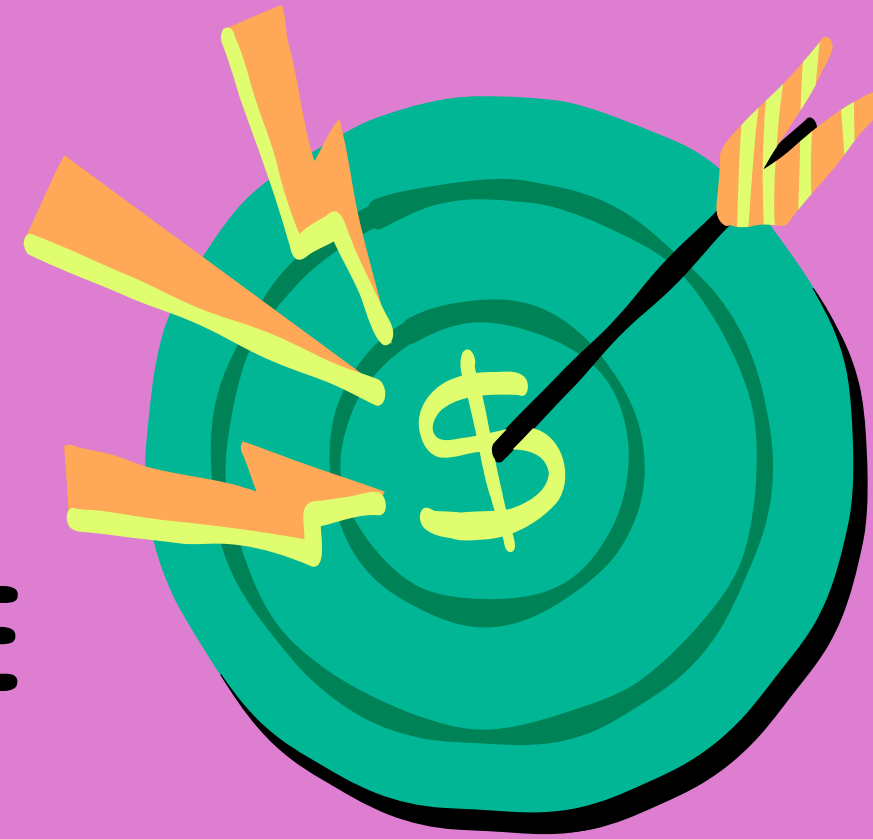


- Grocery shopping practice
- Fast food or restaurant transactions
- Banking field trip
- Price comparison challenge



EXTRA POINTERS!

- CELEBRATE SUCCESSES
- CONNECT MONEY TO REAL LIFE
- PRACTICE AS A FAMILY
- FREEDOM TO MAKE THEIR OWN CHOICES WHEN MAKING PURCHASES
- TALK ABOUT NEEDS VS WANTS



THANK YOU

