

Arkansas Next

MONEY

2025-2026 | FREE

CLASSROOM ACTIVITY GUIDE

THE BANKING ISSUE

Budgeting Basics

Summer Checklist

Get a Headstart on
Earning and Saving

PLUS! 5 Tips to Build Your Credit

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BANK ON YOUR FUTURE

Expert Tips for
Managing Money

ABPG
ARKANSAS BUSINESS
PUBLISHING GROUP

THE ULTIMATE GUIDE TO MANAGING MONEY FROM *ARKANSAS NEXT* MAGAZINE

DEEP DIVES

INTERACTIVE ACTIVITIES & HOMEWORK

Journalist for a Day

Interview a parent, guardian, mentor or trusted adult with questions you have (or use the questions we've curated on pages 22-23) after reading pages 16-21 and 46-53. Upon completion of your interview (in an allotted amount of time from your teacher), you will turn in your notes for a grade or for extra credit.

Alternative approach: Using your notes, your teacher may ask you to write a short essay (five to six paragraphs) about your interviewee and what you learned about money, credit, spending and saving through their life experience.

Living Your Best Life

Using the entire magazine as a resource, assign your students this short digital project.

Students: Create a presentation in PowerPoint, Google Slides, Padlet, Pinterest or Canva (as designated by your teacher), and gather photos of your dream cars, homes, clothes, style, colleges, travel destinations, cool gadgets, food, décor—pinning photos of everything you wish for and imagine in your future. Next, chart the path to this future. What major will you declare? What college will you attend or what training will you need? How will you pay for your higher education—will you need loans? What job will you get with your education and training, and what kind of salary will you make? Present this “future” to the class. Make sure you share how you plan to buy all the things you pinned. Is your vision for the future realistic? What did you learn along the way as you charted your path?

Build a Budget

Assign each student an entry-level job and an average monthly pay. (For instance: a bank teller making \$2,500 per month). You can make up these jobs and pay amounts or use real-world data to assign these. Ask your students to read and use the budget guide on pages 16-17 to build a monthly budget for the job you gave them. Afterward, ask students to share their budgets with the class and their thoughts. Did they have a lot of money left over each month to save or splurge? What were some unique things students added to their budgets? Let the class discuss as time allows.

CATEGORY	ITEM	AMOUNT
INCOME	Annual Gross Wage	\$
	Monthly Gross Wage	\$
	Net Wage (monthly)*	\$
SAVINGS	Monthly Savings Account	\$
	Monthly Retirement	\$
	Total Monthly Savings	\$
MONTHLY MONEY	Monthly Amount for Budget	
COST OF LIVING	Monthly Rent	\$
	Renter's Insurance	\$
	Cable/Satellite	\$
	Internet	\$
	Mobile Phone	\$
	Electricity/Gas	\$
	Total Cost of Living	\$
TRANSPORTATION	Public Transportation/Parking	\$
	Car Payment	\$
	Car Insurance/Maintenance	\$
	Gas	\$
	Total Cost of Transportation	\$
FOOD	Groceries	\$
	Dining Out	\$
	Total Cost of Food	\$
HEALTH	Health Insurance	\$
	Dental Insurance	\$
	Eye Insurance	\$
	Other Grooming/Hygiene	\$
	Gym Membership	\$
	Total Cost of Health	\$
EDUCATION	Student Loan	\$
DISCRETIONARY SPENDING	“Wants”	\$
MONTHLY SPENDING	Total Costs	\$
MONTHLY BALANCE	Balance	\$

*For the purpose of this exercise, deduct 20% from gross wage

BELL RINGERS & CLASS DISCUSSIONS

Majors that **MAJORLY** Pay Off!

See the charts for majors that majorly pay off on **page 33**. Ask students to find a career in this section that interests them. Then, create a presentation in PowerPoint, Google Slides or Canva about why they chose this career, the benefits of the major pay off, and what careers they could pursue similar to this one they chose. Present to the class when completed.



Out to Get You!

As a classroom, each student will be given time to log into LinkedIn or create a LinkedIn account and set up a profile. Once their profile is complete, students will have time to search for a job application online in a career they are interested in. Students will be tasked with finding a fake application and use the information presented on **page 48** to determine if it is a scam or not. Then present what gave away the scam application. If students do not find a scam application, they can share a job post and how they knew the application was real.



Perception v. Reality

Ask students the following question: What do you know about careers in finance and banking? Test their perception vs. reality. Begin the activity by having students answer the following questions on a piece of paper:

- ☐ Name three jobs in the industry.
- ☐ What do you think they pay per year?
- ☐ What do you think they do daily at work?
- ☐ Would you want to do any of these jobs?
- ☐ Do you think there is a lot of demand for employers in this field?
- ☐ Does this type of work seem fun to you?

Next, have students read the “Careers You Can Bank On” section on pages 54-61. When they’re finished, have them revisit the questions above and re-answer them. Ask them to compare the two sets of answers. How did initial perceptions differ from reality? Do they feel more interested in the potential of working in this industry now or before reading the section? **Discuss as a class.**

Word Search

Fill a gap in your class schedule with this simple but informative activity. Send your students on a magazine word search. As they hunt and find key terms, ask them to write down the word, the page number where they found information about it, and ask them to explain what the word means. Use this list or create your own for students:

- | | |
|---------------------------------------|--|
| <input type="checkbox"/> Credit Score | <input type="checkbox"/> Income |
| <input type="checkbox"/> Bankruptcy | <input type="checkbox"/> Social Security |
| <input type="checkbox"/> Debt | <input type="checkbox"/> Business Plan |
| <input type="checkbox"/> Taxes | <input type="checkbox"/> Asset |
| <input type="checkbox"/> Gross | <input type="checkbox"/> Bookkeeping |
| <input type="checkbox"/> Pay Stub | |



Play the Game

How Much Money Does Your Dream Life Cost?

Play the game on pages 42-43. Using the results beginning on pages 44-45, choose an occupation you might consider in order to earn at least the salary the game predicted you'll need. Then, in three to four paragraphs, write about your results.

Questions to consider:

What surprised you about your results?

Why did you pick that occupation?

What lifestyle do you picture for yourself five years from now? And 10 years from now?

How will that occupation get you to that 10-year plan? What else?

Discuss the results as a class.

Real-Life Arkansas

Don't know how much money you will need to earn in the future? Don't know which occupation to choose? No problem! Below are three options to help you select the right career for your spending needs.

1 Reality Check

Get a Reality Check. You will buy "stuff" for a sample month. We total it up for a year. Then we help you find careers that pay what you need. Let's start.

2 Future Salary

Already know how much money you want to earn? Great! Enter the amount below and get information on which occupations pay that much.

3 Occupation Direct

Already know which occupation you want to pursue? Click here to find how much you can buy with your chosen occupation.

Extra Credit

Scan the QR code on page 45 that takes you to the state's in-depth **"Real Life Arkansas"** lifestyle calculator. Follow the steps to complete this activity. You'll choose the kind of home you want to live in, the type of car you want to drive and the experiences you want to have monthly as an adult living in the real world. Compare your results with those above.

Add one to two paragraphs at the end of your previous notes explaining your reaction to the preview of expenses it predicts for you.