Name:	Date:	Class:

#### **S** BUILDING BLOCKS STUDENT WORKSHEET

# Dirk makes smart spending choices

Thousands of servicemembers are separated each year from the military for financial issues.

Making smart spending choices in common situations can help servicemembers secure their financial futures. Five common financial situations that require smart spending choices are buying a car, choosing to spend or save money, using a credit card, buying things, and taking out a loan.

### INSTRUCTIONS

- 1 Complete the "Smart spending" topic at https://mimm.gov/.
- 2 Review Dirk's story and take notes on the financial situation your group was assigned.
- 3 Work with your group to outline and write a short speech on the assigned financial situation.
- 4 Each group will present their speeches to the class.
  - Working independently, take notes on the other groups' speeches.
- 5 Answer the reflection questions on your own.

#### Write your financial situation speech

- 1. Which financial situation was your group assigned?
- 2. Review Dirk's story to read the information in the tip sections and take notes about your group's assigned financial situation.



3. Use your notes to outline your speech using the table below.

Outline for your	financial situation speech
Don't	
Do	
Because	

# Write your speech

Based on the information from your outline, work with your group to write a short speech (up to 60 seconds long) about what to avoid and what to do for your assigned financial situation.

# Learn from your peers

As you listen to the other groups' speeches, take your own notes on each financial situation.

Situation	Don't	Do	Because

# Reflection questions

1. Which of Dirk's choices would be the most difficult for you to make? Why? 2. What are three techniques you learned to make smart spending choices? 3. In the future, do you think you'll spend more money than you earn at your job? Why or why not? 4. In the future, why should you save money for emergencies?