

Plan Your Payday

Financial decisions. Everyday practice.

NET PAY

\$40

BILL

\$10

SAVE

\$10

Teacher guide + student activities

Independent, supported, and choice-based practice

Includes an adapted Lesson 9 payday-planning sampler

Use the sample on paper. Extend with student virtual bank accounts.

All sample amounts are virtual classroom dollars.

TEACHER GUIDE

Make payday a learning routine.

Suggested time: 15–20 minutes | Try samples on paper; extend with an account

01 Introduce the choices

Explain net pay: the money received after any deductions. All sample payday amounts here are net pay in virtual classroom dollars. Plan for bills, saving, and purchases.

02 Model one plan

Use page 3 to think aloud: \$40 income, minus a \$10 bill, minus \$10 moved to savings, leaves \$20 available to spend.

03 Choose the support

Use page 4 for independent reasoning, page 5 for guided steps, or page 6 with the cards on page 7. Students may write, point, speak, use AAC, or respond with a partner.

04 Discuss and record

Ask students to explain or show one choice. Record accuracy and the support used on page 8. Revisit with a new amount on another day.

What if every student had a virtual bank account?

With Bankability, students can access their own virtual bank account to track classroom earnings, pay bills, save, and make purchase choices. Use this activity to introduce the decisions, then build a routine around their accounts.

Lesson 9 sampler: calendar (p. 9), account plan (p. 10), practice (p. 11).

[Explore student virtual bank accounts with Bankability >](#)

WORKED EXAMPLE

A plan for \$40.

Model the choices students can practice in a Bankability virtual bank account.

NET PAY RECEIVED

\$40

SAVINGS GOAL

\$30

1. Pay the classroom bill.

$$\text{\$40} - \text{\$10} = \text{\$30}$$

After paying the bill, \$30 remains in checking.

2. Move \$10 to savings.

$$\text{\$30} - \text{\$10} = \text{\$20}$$

You now have \$10 in savings and \$20 left in checking.

3. Make a spending choice.

A classroom reward costs \$15. You can afford it using the \$20 left in checking. After buying it, \$5 remains in checking.

Savings goal: \$30 – \$10 saved = \$20 still needed.

INDEPENDENT PRACTICE

Build and explain your plan.

Name: _____ Date: _____

You receive \$50 in net classroom pay. Your bill is \$15. You choose to save \$10. A reward you want costs \$20. You start with \$0 in checking and \$0 in savings.

1. How much remains after you pay the bill?

2. How much remains in checking after you save \$10?

3. Can you afford the \$20 reward? Show your math.

4. If you buy it, how much remains in checking?

5. Explain one choice in your plan.

SUPPORTED PRACTICE

Take it one step at a time.

Name: _____ Date: _____

Start with \$30 in checking and \$0 in savings. Pay a \$10 classroom bill. Move \$5 to savings.

1. Pay the bill.

$$\text{\$30} - \text{\$10} = \underline{\hspace{2cm}}$$

Circle or point: \$10 \$20 \$30

2. Save \$5.

$$\text{\$20} - \text{\$5} = \underline{\hspace{2cm}}$$

Circle or point: \$5 \$15 \$25

3. Buy a \$10 reward.

$$\text{\$15} - \text{\$10} = \underline{\hspace{2cm}}$$

Circle or point: \$5 \$10 \$15

I have \$_____ in checking and \$_____ in savings.

CHOICE-BASED PRACTICE

Show your payday choices.

Use the response cards on page 7. Point, match, speak, or use AAC.

You have \$20 in checking and \$0 in savings. Pay a \$5 classroom bill. Then move \$5 to savings.

1 How much is left after the bill?

$$\$20 - \$5 =$$

Place or point to your answer.

2 How much is left after saving?

$$\$15 - \$5 =$$

Place or point to your answer.

3 Which reward fits your \$10 balance?

Choose the reward you can afford.

Place or point to your answer.

RESPONSE CARDS

Cut apart. Choose. Explain.

Cards contain actual activity answers and choices. Use with page 6.

DOLLAR AMOUNT

\$10

DOLLAR AMOUNT

\$15

DOLLAR AMOUNT

\$20

CLASSROOM REWARD A

\$8

CLASSROOM REWARD B

\$12

MY SAVINGS CHOICE

Save \$5

Teacher prompt: "Show me the amount left." For the reward choice, compare the \$8 and \$12 cards with the \$10 available to spend. You can show one pair of choices at a time.

TEACHER REFERENCE

Answers + quick recording sheet.

Record the response and the support used, then plan the next practice opportunity.

Page 4 / Independent

1. \$35 2. \$25 3. Yes: $\$25 - \$20 = \$5$ 4. \$5

5. Accept a relevant explanation about bills, saving, or spending.

Page 5 / Supported

1. \$20 2. \$15 3. \$5

Final balances: \$5 in checking and \$5 in savings.

Page 6 / Choice-based

1. \$15 2. \$10 3. Reward A (\$8)

After buying Reward A: \$2 checking; \$5 savings.

Student: _____ Date: _____

Activity used: Independent / Supported / Choice-based

Responses correct: _____ / _____

Support used: independent / verbal prompt / visual prompt / modeled / physical access support

Student explanation or observation:

Next step:

LESSON 9 SAMPLER / PAYDAY ROUTINE

When is payday?

Adapted from Lesson 9: What is Payday? (slides 4, 16, and 19).

PAYDAY

Payday is when employees get their money for the work they have completed.

Mark your classroom paydays.

In Lesson 9, payday is on the 1st and 15th. Circle those dates. Use this number grid to practice finding paydays; it is not a specific month.

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Payday routine with a student virtual bank account

Log in with your usual supports. Find the posted payment, review the net pay received, and make a plan until the next payday. For the paper sample, use the practice amount on page 11.

Plan from your posted pay.

Adapted from Lesson 9, slide 5. Use with a teacher and your usual supports.

Open Pay Stubs or account activity. Find your latest posted payment. Use net pay, the money actually received, rather than gross pay. On paper, use the \$20 sample on page 11.

Payday date: _____ Next payday: _____

Net pay received: \$ _____

Review bills due before the next payday. Do not assign money already reserved for a bill a second time.

Use	Item or goal	Amount	Needed by
Bills / needs	_____	\$ _____	_____
Savings	_____	\$ _____	_____
Other spending	_____	\$ _____	_____

Total planned: \$ _____ **Net pay - plan: \$** _____ **left**

Your plan must not exceed the net pay received. Adjust it with your teacher if needed.

First payment or saving action: _____

LESSON 9 SAMPLER / SUPPORTED PRACTICE

Does the plan fit payday?

Adapted from Lesson 9, slides 14–15. Point, circle, or use a calculator.

SAMPLE NET PAY RECEIVED

\$20

1. How much money does the plan use?

BILLS / NEEDS

\$10

+

SAVE

\$5

+

WANTS

\$5

Planned total: \$20 / \$15

2. How much is left unassigned?

\$20 net pay – \$20 planned = \$0 / \$5

3. Does this plan exceed the \$20 net pay? Yes / No

Now try your account: find posted net pay and complete page 10. Check that the plan fits the payment. Reserve bill money only once.

Teacher answers: 1. \$20. 2. \$0. 3. No; the plan equals net pay. Calendar (p. 9): 1st and 15th. Account plan (p. 10): answers vary; total planned must be no greater than net pay.