



LIVE. BANK. GROW.®


YOUTH MONTH

MIDDLE SCHOOL

ACTIVITY WORKBOOK




Welcome To Youth Month!


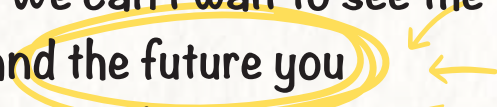


We're so excited to have you join us for a month dedicated to learning, exploring, and building smart money habits. Whether you're in elementary, middle, or high school, this workbook is designed just for you—with **activities, challenges, and fun facts** to help you grow your financial confidence.

At Associated Credit Union, we believe that learning about money is one of the most empowering skills you can develop. Understanding how to save, spend wisely, set goals, and plan for your future gives you the **tools to make great decisions**—today and for years to come. No matter your age, it's never too early (or too late!) to start building healthy financial habits.



As you work through the pages, we encourage you to be curious, ask questions, and think big. Each activity is here to **spark your creativity**, challenge your thinking, and help you discover all the amazing things you can accomplish when you take charge of your financial future. We can't wait to see the goals you set, the ideas you create, and the future you imagine. Your journey starts now—let's make it a great one!



Happy Learning!
Your ACU Team



Name: _____

Date: _____

 **BUILDING BLOCKS STUDENT WORKSHEET**

Meeting your future self

Your future self is the person you see yourself becoming as you grow. What does that version of you need and want? Connecting with your future self can help you plan for your long-term goals.

Your future self in 10 years

Answer the questions below as you imagine yourself 10 years from now.

1. How old are you? _____
2. Where do you live? _____
3. Who are two people you like to spend time with? _____
4. What kind of work do you do? _____
5. How do you like to spend your time when you aren't working?

6. Where do you like to go on vacation? _____
7. What are three words you could use to describe your life?
 - a. _____
 - b. _____
 - c. _____
8. What's one hard thing you had to do to get to where you are now?

9. What's the best part of your life?

10. What's one piece of advice you'd like to share with your younger self?



A letter from your future self

Fill in the blanks below using your answers to the questions on page 1 and your name.

Dear _____,
[YOUR NAME]

Hello! This is your "Future Self," _____-year-old _____.
[QUESTION1] [YOUR NAME]

You, my younger self, are very important in my life even though we've never met. I'm writing to tell you about my life. I live in _____.
[QUESTION2]

Two people I like to spend time with are _____ and _____.
[QUESTION3] [QUESTION3]

For work, I am a _____. When I'm not working, I like to _____.
[QUESTION4] [QUESTION5]

I like to go on vacation in _____. Three words that best describe my life now are _____, _____, and _____.
[QUESTION6] [QUESTION7a] [QUESTION7b] [QUESTION7c]

One hard thing I had to do to get here is _____.
[QUESTION8]

But it was worth it! The best part of my life today is _____.
[QUESTION9]

Before I say goodbye, I want to give you some advice:

_____ [QUESTION10]
Sincerely,

Future _____
[YOUR NAME]

Reflection questions

1. What's one thing you can do soon to help you become your future self?

2. How can saving money help you reach your goals?

Exploring entrepreneurship

Being an entrepreneur means you start your own business and earn money from the product or service your company provides.

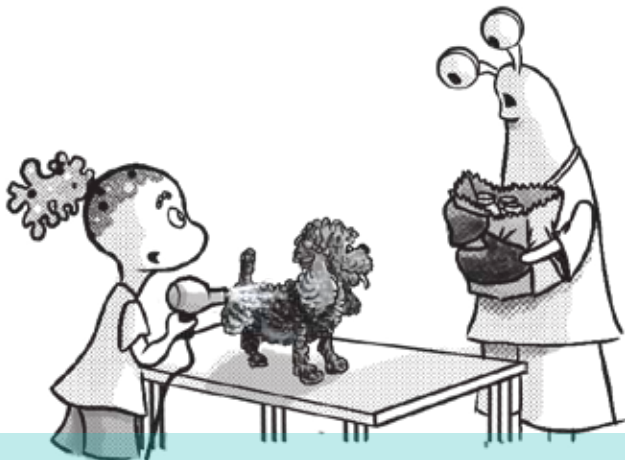
When you have your own business, you're responsible for making it successful so that you can make enough money to pay yourself and any people who may work for you.

Instructions

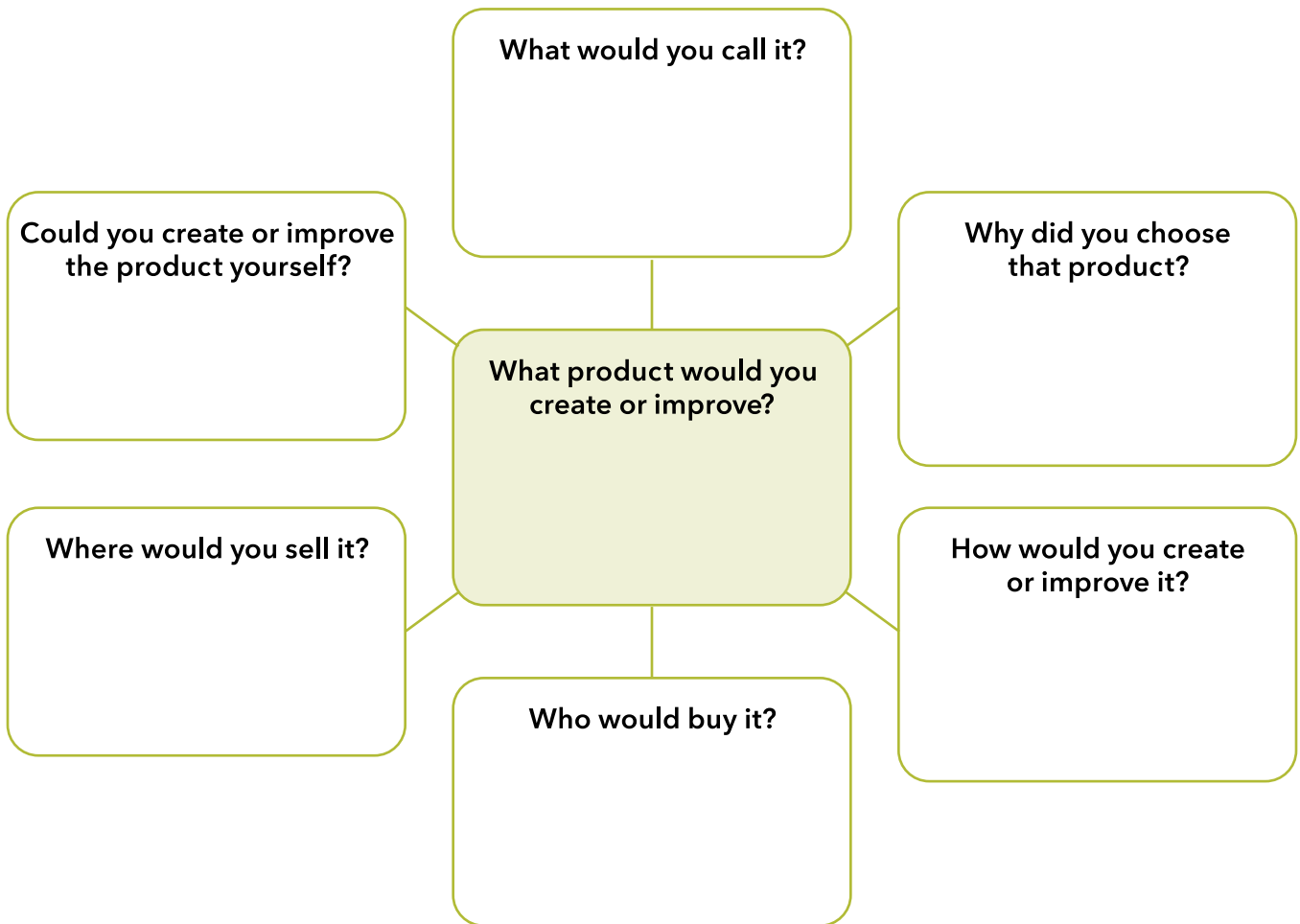
- 1 Brainstorm (with a group or partner if possible) of two or three products that you'd like to create or improve and write them in the spaces below.
- 2 Choose one product and write it in the mind map's middle space.
- 3 Answer the questions in the rest of the mind map.
- 4 Answer the reflection questions on your own.

Ideas for products you'd like to create or improve:

1. _____
2. _____
3. _____



Create your mind map



Reflection questions

1. Do you think you'd like to have a business that creates or improves a product to sell?
Why or why not?

2. Do you think it would be easy to create or improve a product to sell?
Why or why not?

Starting your own business

Starting your own business may let you earn money by doing what you love or solving problems you care about.

What does it mean to be an entrepreneur?

Being an entrepreneur means starting your own business. When you have your own business, you're responsible for making it successful. People who start their own business usually do best when they have confidence and leadership skills that help them solve problems, work with people, and do excellent work.

Brainstorm business ideas

Give it a try! Use the prompts to help you come up with a few business ideas. Write your answers and related business ideas below.

Prompts	Sample answers and related business ideas	Your answers	Related business ideas
An idea you have or problem you'd like to solve	<p>Sample answer: Kids don't like to clean their bedrooms.</p> <p>Sample business idea: Create a bedroom cleaning business for kids.</p>		
A talent or skill you have	<p>Sample answer: I'm great at soccer.</p> <p>Sample business idea: Offer soccer clinics to teach younger kids how to play.</p>		
A passion or interest you have	<p>Sample answer: I love dogs.</p> <p>Sample business idea: Open a dog-walking business.</p>		

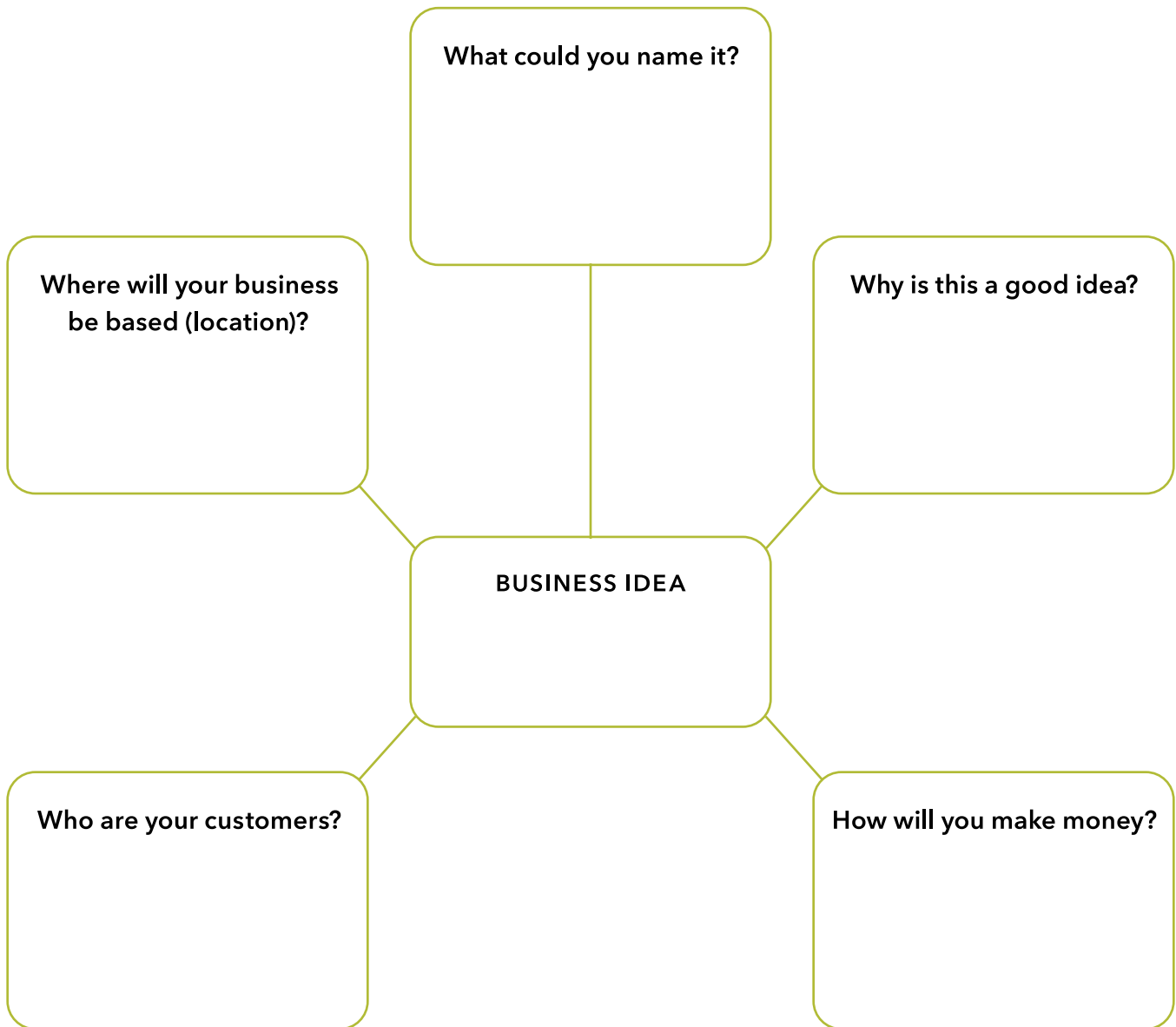


Digging deeper into a business idea

Now, pick one of the business ideas you thought of and do some mind mapping to explore what that business could look like.

Create your mind map

1. Write the business idea in the center square.
2. Then write answers to each of the questions in the outer squares.



Reflection questions

1. If you started the business you described above, what would you enjoy about it?
Why would these things be enjoyable?

2. What challenges might you face if you started this business? How would you deal with those challenges?

3. Do you think you'd like to start your own business? Why or why not?

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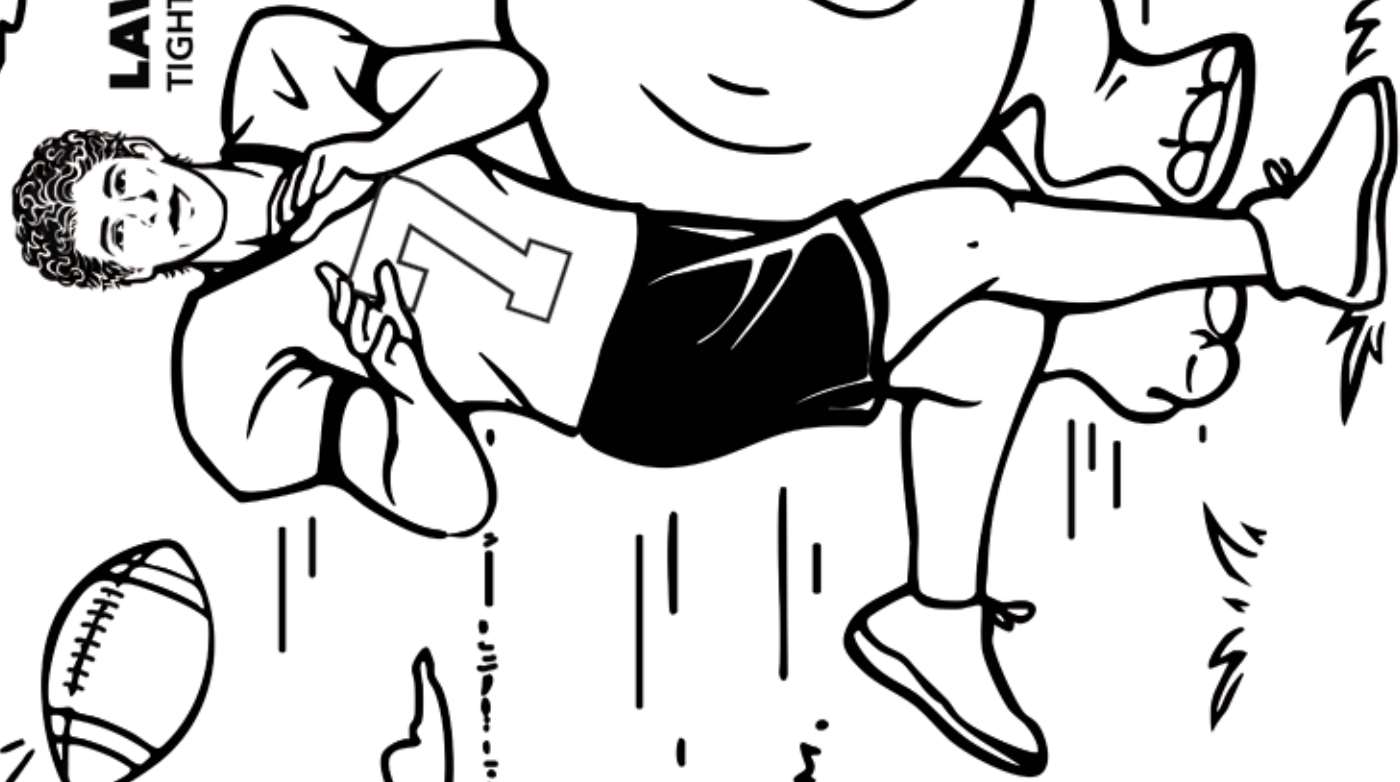
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