

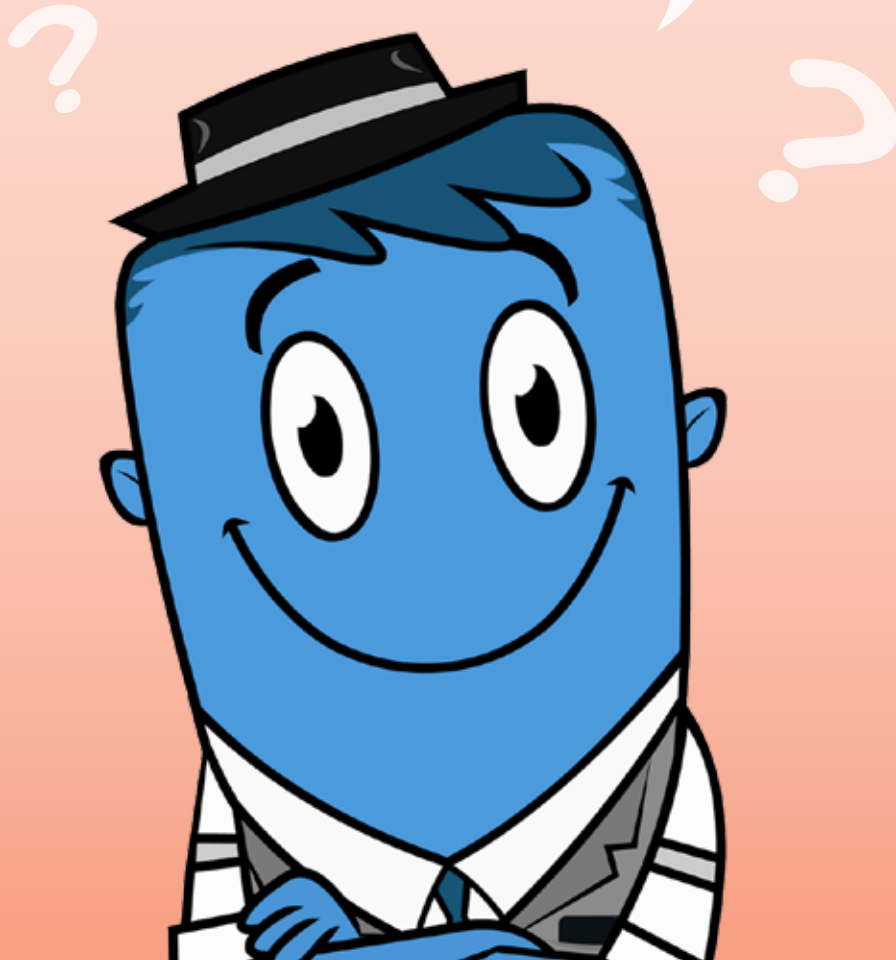
**CHA-CHING**

# Just In Case: What Would You Do?

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## WHAT IF SOMETHING HAPPENS...?



### Why is this important?

Saving is important for two reasons: 1) saving allows us to buy what we need and want; and 2) saving allows us to fix the situation when something unpleasant happens unexpectedly. In life, we can't always predict what will happen. This is why saving for "Just in Case" is important to leading a stress-free life.

*Saving is an essential habit!*

*Saving money for 'Just in Case' reduces stress in life.*



**PEPPER FINDS CHARITY** very flustered as she tries to fix a puncture in her bike tire. Pepper suggests that Charity get a new bike. Charity knows she doesn't need another bike but is not sure what to do. Justin asks, "What about your backup plan?" Backup plan? What's that?

Justin explains that we have the money we earn, the money we save, the money we spend and the money we give, but what about those extras down the track? He keeps some savings aside for 'Just in Case'. As they walk around town they see things going wrong that one simply can't predict. They see a man carrying a cake, he trips over a dog and the cake gets ruined. When Bobby goes to buy a magazine he really wants, he loses his money down the sewer; Justin bumps into somebody on the street and they both lose their treats; Zul's X-Box breaks; Pepper gets caught in the rain without an umbrella as she was in a hurry to return the late DVD; Zul's bike gets stolen; and Prudence's family car gets scratched.

Once they get over the shock, they demonstrate how they are prepared for the unexpected. All of them show examples of having **SAVED** for the 'Just in Case'!



Activity Supplies: Paper & Pencil / Pen

## 1 DISCUSS

Start this activity by watching this music video. Then ask the questions and discuss with your child(ren):

- What does it mean to have money for 'Just in Case'?
- Have we ever had any 'Just in Case' moments? What were they? What did we do?
- What are some things that could happen out of our expectations?
- What are some things that you can do to prepare for those 'Just in Case' moments?

## 2 CREATE

**What would you do...?**

Here are some scenarios for you to discuss (see Page 5 and 6). Ask your children to answer what they would do and why.

*HINT:* Some "Just in Case" strategies to add to your discussion include: the habits of stashing some extra cash somewhere hidden that you won't use unless it's an emergency; of carrying two of something like pens/pencils in case you lose one; of carrying a supply of something you might need like a small pack of tissues or an extra carrier bag.


## 3 REVIEW


Now that you have thought about 'Just in Case', answer the following questions:

- What does it mean to have money for 'Just in Case'?
- What are some things that we are going to do to prepare for those 'Just in Case' moments?



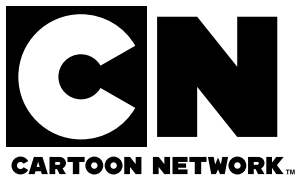
What would you do if you were caught in these scenarios? Write down how you would react and fix the situations if you were the protagonist in these scenarios.

SCENARIO	WHAT WOULD YOU DO...?
<p><b>Scenario 1:</b> You go into a store to buy a gift for someone. You don't actually have any money but the person you are with does. While you are in the store looking around, you pick things up and try them out. All of a sudden you break one of the items which you don't want to buy. What would you do?</p>	
<p><b>Scenario 2:</b> As you are standing with a friend in the lunch line at school, you tell him about this Hip Hop video you saw and you show him how it went. You are dancing around when all of a sudden you bump into another kid who has already bought his lunch. Because of you, his whole lunch is ruined on the ground. He is very hungry and doesn't have enough money to buy another lunch. What would you do?</p>	
<p><b>Scenario 3:</b> You are at your best friend's house playing ball in the backyard. You and your friend are getting a little crazy throwing the ball at each other. Your friend's mom comes out and tells you to play further away so you don't hit the house. Right after she goes inside, you throw the ball which smashes a window. What would you do?</p>	

SCENARIO	WHAT WOULD YOU DO...?
<p><b>Scenario 4:</b> The whole family goes to the library. You borrow a book that you have wanted to read for a long time. As soon as you get into the car you start reading. When the car stops, you are almost at the end of the chapter and you don't want to stop. Mom allows you to take the book into the restaurant and finish the chapter. That night when you plan to read your new library book you realize that you can't find it. The next day you go back to the restaurant and ask but no one has seen the book. You can't find it anywhere! What would you do?</p>	
<p>Think of your own 'Just in Case' scenarios and discuss them!</p>	



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We would love to hear your feedback. Visit our website and tell us about your experience with this activity and/or what you and your child(ren) learned from doing this activity.

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