



## INSTRUCTION GUIDE

Teach your students the importance of saving, budgeting, and investing with this fun Marvel comic book.





## BLACK PANTHER // INVESTING IN EACH OTHER

### OVERVIEW & LEARNING OBJECTIVES

In this lesson based around the Practical Money Skills comic book, Investing in Each Other, students will:

- Learn and explain several basic money management concepts
- Master the importance of budgeting, saving, and investing
- Learn how small businesses and community programs contribute to the greater good

**Grade level:** 2nd - 7th

**Time allotment:** 60+ minutes

**Course:** Math/Social Studies/Language Arts

**Core competencies:** Budget/Save/Invest

**Key vocabulary:** Bank, banking, credit card, currency, debit card, expenses, investment, interest, loans, prepaid card, savings account

**Materials:**

- The Investing in Each Other comic book is available digitally here:  
<https://www.practicalmoneyskills.org/en/resources/comics/blackpanther.html>
- The Investing in Each Other worksheets are also available for download:  
<https://www.practicalmoneyskills.org/en/resources/comics/blackpanther.html>



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### INSTRUCTION

Understanding the importance of maintaining a personal budget and building savings is a critical financial literacy skill for elementary and middle school students. This educational comic book introduces students to the concepts of banking, budgeting, and saving in a fun and engaging way. They will learn key concepts and terminology through the story and by using the financial glossary and savings worksheet.

#### WARM UP (10 MIN)

Open your discussion by asking students how many of them know what a budget is. Ask them what can happen when you don't have a budget and why they think saving is important. Then explain that saving is easier when you set short-term (one-month) savings goals (like buying a video game) and long-term (six-month) savings goals (like buying a bicycle).

Complete the warm up by having students write down a short-term goal and a long-term goal of their own, and about how much they think each would cost.

#### TEACHING CONCEPTS (10 MIN)

##### What are the first steps in creating a budget? Why are they important?

- Track your expenses
- Use a banking or budgeting app to save all receipts and calculate how much you spend
- By understanding your current spending habits, you can make clearer decisions about your future expenses

##### How are budgeting, saving, and investing connected?

- An organized budget helps us spend wisely and save money over time
- When we have saved enough, we can consider opportunities to invest our savings
- Investing in each other makes us all stronger and contributes to future innovation



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### INSTRUCTION (CONT.)

#### REVIEWING FINANCIAL TERMS (10 MIN)

Have students take turns reading the financial definitions in the inside back cover of the comic. Challenge them to find those terms while reading the comic.

#### READING THE COMIC (25 MIN)

Have students open their printed comics or gather around classroom computers to view digital copies of the comic book. Students can take turns reading pages or portions of the comic.

#### DISCUSSION (5 MIN)

After reading the comic, pose the following discussion questions to the class (possible responses are included below):

##### **Question 1: Why are small business, community programs, and grants so important, according to Black Panther and Shuri?**

- *Small businesses are important because local efforts ripple outward, leading to more jobs and stronger communities*
- *Many people face difficult times without the resources to overcome them. Community programs and grants are important because they support individuals and empower them to make informed decisions that can lead to future success*

##### **Question 2: Why might Black Panther and Shuri be willing to invest in Ramla's business idea?**

- *People are our most valuable resource and investment*
- *Investors seek opportunities to support innovative ideas and community programs that could benefit future generations*

End the discussion by encouraging students to talk with their families about their own values around budgeting and saving.



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### EXTRA CREDIT

#### BUDGET BLASTER EXERCISE (20 MIN)

Have students turn to the Budget Blaster worksheet on the back side of the cover of the comic (or print copies of the .pdf for each student). Let them know they will be creating budgets of their own.

Next, read aloud the instructions at the top of the worksheet and review each item students will be recording. Explain that the goal of a budget is to have a greater income than you have expenses so you can set aside money for saving. If they find that their expenses are greater than or equal to their incomes, they will need to lower their expenses.

Then have students complete the worksheet individually. Finally, review their worksheets to ensure they've been completed correctly, congratulate them on completing their own personal budgets, and encourage them to use their new budgets as a guideline for spending.

### ADDITIONAL RESOURCES

Games: <https://www.practicalmoneyskills.org/en/play.html>