

# Study Guide for Teachers

Brad Zupp

## ***FUNance: Where Fun and Finance Collide!***

presented by

Young Audiences New Jersey & Eastern PA

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[www.yanjep.org](http://www.yanjep.org)



### **ABOUT THE PROGRAM**

Students discover the importance of math by learning personal finance. Featuring virtuosic circus skills, magic, and comedy, *FUNance* keeps students laughing as they learn about needs and wants, where money comes from (and goes), budgeting, saving money, and more. Brad Zupp's years of experience as a financial planner and a world-renowned performer make this a must-have assembly that entertains as it educates.

### **LEARNING GOALS**

To help students understand

- Where money comes from—and goes.
- Needs vs. wants.
- Saving money: what it is, why it's important, and how to do it.
- The importance of setting financial goals.
- Budgeting: what it is, why it's important, and how to do it.
- Making smart money choices.
- A brief history of money, including bartering (K–3 version).
- Choosing a career and being “rich” (3–6 version).
- The importance of math in everyday life.

Students will be able to understand the basics of personal finance and make informed choices about handling their own money both now and as they get older.

### **BACKGROUND INFORMATION FOR STUDENTS**

Brad Zupp started performing professionally at age 12 and continued for 20 years, performing around the world at corporate events, schools, and shopping malls, on cruise ships, at theme parks, and with Ringling Brothers and Barnum & Bailey Circus.

At 32 he settled down into a life of real estate and finance. At age 40, after several years as a financial planner, he found that many adults didn't understand some important ideas about money. He realized that if the adults didn't know the concepts, kids probably didn't either. Brad decided to combine his love of making people laugh with his knowledge of personal finance and *FUNance* was created.

His goal is to entertain students while showing them the importance of math in everyday life and the essentials of personal finance. After nine years and hundreds of performances, he knows that thousands of students have a better understanding of money because of the time they've spent laughing and enjoying the *FUNance* program.

## **BEFORE THE PROGRAM**

Discussion questions:

1. Why is money important? (To buy things we need and want.)
2. What kinds of things do families often spend money on? (Food, clothing, home, travel, transportation, toys, books, movies, etc.)
3. What else is important besides money? (Friends, family, helping others, enjoying life, etc.)
4. What kinds of activities can be enjoyed without spending any (or much) money? (Walking in the park, playing, enjoying a meal with family, reading a library book, free events, visiting friends, etc.)
5. What do you like to spend money on or ask your family to buy for you? (Pretty much anything—it's an interesting discussion to have and there are no wrong answers.)

## **AFTER THE PROGRAM**

1. Ask students to discuss what they learned about money. Has their understanding of spending, saving, and what kinds of things they want to buy changed?
2. Discuss what types of skills or talents do students have (or would like to develop) to trade for money when they grow up.
3. Brainstorm talents students have now that they could use to trade for money: Drawing/artistic talents, helping others with technology, fixing something, making something, cleaning, doing chores, etc. (*Note that many families don't offer allowances or give money to kids, some families give money without requiring chores be done, and some require chores to be done without the expectation of money being received. It's best to be aware of the ways different families handle money, acknowledge them, and not judge or focus on one over the others.*)
4. Ask the students to list needs (things that are needed to live, like food, water, clothing, a place to live, and transportation). Ask them to list wants (pretty much anything, especially the fun stuff, like travel, toys, video games, etc.). Which are more fun? Which are more important? Why?

## **VOCABULARY WORDS**

**Budget:** a plan for a specific way to split up money toward different areas, like needs and wants, saving and spending, house, car, retirement, insurance, entertainment, etc.

**Choice:** the act of making a decision when faced with more than one option.

**Needs:** things that you need to have to live, like food, water, clothing, a place to live, and transportation.

**Plan:** an idea of what to do in a certain way or time.

**Wants:** things that we don't need to live but often make life easier, more fun, and more enjoyable.

## **ARTIST INFORMATION**

Brad Zupp is a former Ringling Brothers and Barnum & Bailey Circus clown. He learned how to juggle three balls when he was 10 years old, and started performing as his job—trading his talents for money—when he was only 12. At age 17 he was one of the youngest people ever accepted to Ringling Brothers and Barnum & Bailey's Clown College. After spending many years performing all over the world, he began performing part time while working full time as a financial planner (someone who helps other people be smart with their money). He now performs full time again, using his talents as a juggler and funny person to teach young people how to be smart with money. He lives on a farm in upstate New York.

## **RESOURCES**

[www.360financialliteracy.org](http://www.360financialliteracy.org): An educational resource for young people, students, employees, couples, parents, etc.

Jack Jonathan, *Yes, You Can... Raise Financially Aware Kids: Help Your Children Appreciate the Value of a Dollar*. Tools, games, and activities for adults to help kids understand money.

Ron Lieber, *The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money*. How to talk to children about money and raised financially wise kids.

George S. Clason, *The Richest Man in Babylon*. A classic book with financial lessons told through parables.