
SAMPLE OUTLINE AND SCRIPT
(60+/-) Minute Accounting Careers Presentation
Florida Institute of CPAs
Elementary School, Grades 3-5
SAVINGS FOCUS



Presenters: Please personalize this to your situation, experience, time allowed, and audience. You want the presentation to flow naturally, show your interest in the students, and reflect your passion for your career.

Learning Objectives:

The purpose of this lesson is:

1. To introduce students to the accounting profession by describing your job as a CPA and sharing why you chose accounting.
2. To introduce students to basic financial literacy concepts.
3. To reinforce that mathematics is a necessary and critical “skill for living”.

Financial Concepts Introduced:

1. Needs versus Wants
2. Saving and Spending

Key Points:

1. People (including students) use accounting principles every day (like computations using the four basic math operations, financial analysis, cost comparisons, budgeting, saving, investing, financial decision making)
2. CPAs help people – that’s their job! They help people and companies manage their money, give them advice on financial situations, and more.

Presentation Pointers:

- Be yourself
- Have fun
- Allow the students to have fun, too
- Engage the students as much as possible
- Smile, be cheerful

Getting Started

Introduction

- Smile ☺, relax
- Thank the teacher for inviting you to speak today.
- Introduce yourself (if teacher has not already done so). I'm <your name>, CPA, <parent of student, relative, other>. Write your name on the whiteboard.
- Tell where you work
- Let them know you're glad to be there.
- State that you're here today to talk about careers in accounting and saving money.
- Encourage them to raise their hand and ask questions at any point during the presentation

Give an overview of your presentation.

Today you will learn about ... (customize to your presentation)

- What CPAs do
- Why math is so important
- Learning the difference between needing something and wanting something
- Thinking about how we would spend our own money if we got an unexpected financial gift

Describing Your Job

Does anyone know what an accountant is?

Don't spend much time on definition of a CPA. This is over their heads. It's better for them to know that you work in business and deal with finances.

Who can tell me what CPA stands for? (get several responses)

Write "CPA – certified public accountant" on the whiteboard.

Does anyone have a CPA in their family? Like father, mother, brother or sister, aunt, uncle? Where do they work? Do you know what they do?

Does anyone remember Arthur from the PBS television show? His father was a baker. What did his mother do?

(His mother is a CPA)

What do I do?

Briefly describe in simple terms what you do. Give one or two examples (storytelling style) of how you helped someone, your organization, or a business. Example – Last week I helped a grandmother who lives alone ... She was having difficulty with ... We worked together to do ... Now she is better because ...

Open the floor to questions about your job and what you do. Keep your answers simple! Avoid using accounting jargon!

Through describing your own job, point out the advantages of being a CPA like:

- Work environment
- Salary
- Travel
- Other

People choose accounting as a profession because they:

- Are organized
- Like math
- Like helping people
- Like solving problems
- Like to work with people
- Other

Do you use accounting?

(Let them ponder that for a moment and ask for examples.)

All of us use accounting and we use it every day! We do financial calculations on various things each day.

Needs versus Wants

What do you think that means?

I help people like your parents and teachers understand they only have a certain amount of money to spend each month. Grownups, like your moms and dads, have a job and get paid money for doing a job.

Many of you have money, too. Where do you get money from?

(Get responses from students. They will mention family, gifts, allowance, working. Some will get money for jobs or special projects they do around the house. Help them identify that they do have money at their age and that the money comes from different income streams.)

Then you will have to think about what to do with your money. You will need to spend money for things you **need**. If there is any money left over, you can spend it on things you **want**. You also have to put some money in your savings. You also may want to share some of it with those who are less fortunate. Sometimes people get caught in disasters like a hurricane. Anyway, you need to think about what to do with your money.

What do you think is the difference between needing something and wanting something?

A **Need** is a requirement; it is something we must have to live like food, a house, clothes.

A **Want** is something we wish for. We don't need it to live but would like to have it; special things.

→ Do Wants and Needs Exercise

Quickly go through the items and identify them as a Need or a Want. Briefly discuss why an item could fall in both categories depending on someone's situation. For example, most people need a car or some type of vehicle but some people may get by without one because they use public transportation.

As long as people have money, can't they buy anything they want?

How many of you have walked into a store and said, "Mom/Dad can I have that game?"

And what do your parents usually say? Why? (ask them for responses).

Possible responses (repeat those offered by students) Suggested responses are below:

Parents usually say no. There are two main reasons why.

1. They don't want you growing up being greedy – which means always thinking about yourself; wanting more and more toys or games.
2. And also, even if they want to buy you the toy, game, book, or whatever they may not have the money.

Importance of Savings

Why should people save?

(Get responses from students and ask follow-up questions to guide discussion.)

Who saves?

Do your moms or dads save money?

What are your moms or dads saving money for?

Do any of you have a family savings project, like setting coins aside for charity or a vacation fund?

Do you save money?

How much do you save? Is it a certain percentage of what you get? How do you decide how much to save?

Where do you put your savings?

Do any of you have a savings account?

What are you saving money for? (get long term and short term goal responses)

What would you like to have now?

What would you like to have in a few years?

Are you saving for college?

Why do you think it is hard for some people to save money?

What financial decisions do you have to make to reach your goals? What will you have to do?

Why are savings important?

(Summarize the savings discussion)

How would you spend your money?

Pretend I gave each of you \$200. How would you spend it?

Have students write down how they'd allocate it on a piece of paper or the back of the worksheet.

Ask for volunteers to share their answers. Compliment and reinforce the concepts presented earlier. Don't be critical of any who simply spend it all on themselves (wish list). This exercise is to get them thinking about financial decisions and learning what is important to them.

You or the teacher can track the response data on a piece of paper using three categories.

- Share
- Save
- Spend

Share results with the class. They may even want to graph the data.

Wrap Up

Ask students to share at least one new thing they learned today. Take responses as time permits.

Answer any remaining questions.

Thank the students for their time and attention. Thank the teacher for inviting you to be part of the class today.

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