## manage it





Activity	Time	Objective	Description		
Introduction	5 minutes	To review what was covered in the last module.	<ul> <li>If relevant, ask the students what they learned in the last module, Money Matters.</li> <li>Ask students, "what did we do before we used money?" (trade &amp; barter)</li> <li>Ask students, "what do you call a person that makes things for others to use?" (producers)</li> <li>Ask students, "what is the name for how much consumers want a product?" (demand)</li> </ul>		
Do I Need That?					
Needs vs. Wants	10 minutes	To differentiate, and prioritize between, needs and wants.	Activity		
			<ul> <li>Hand out all of the dry erase markers to the students.</li> <li>Ask them to write down three things they need on the board.</li> <li>Encourage them to write down things that have not yet been written on the board.</li> <li>Once a child is finished, have him or her hand off the marker to another student.</li> </ul>		
			Questions & Discussion		
			<ul> <li>Ask the students to look at what has been written on the board.</li> <li>Are all of these really "needs"?</li> <li>Using two different colored dry erase markers, have the class help you circle the needs with one color and the wants with another.</li> <li>Explain that both needs and wants are important, but when it comes to money we must make sure our needs are covered before our wants.</li> </ul>		
Goal Setting	10 minutes	To create short-term and long-term financial goals.	Questions & Discussion		
			<ul> <li>Raise your hand if you know what you are going to do after school today? This weekend? This summer?</li> <li>Explain how we plan for many things in our lives, but often forget or choose not to plan for our money.</li> </ul>		



continued on next page >

## manage it





Activity	Time	Objective	Description
Goal Setting (cont.)			Student Activity Page (Short-Term Goals)
			<ul> <li>Ask a few students if they have plans to do something fun in the next month.</li> <li>Explain that a short-term goal is something you are working on doing or completing in the near future.</li> <li>Hand out the <u>Goal Setting</u> Student Activity Page and ask students to write down 3 short-term goals that they have.</li> </ul>
			Student Activity Page (Long-Term Goals)
			<ul> <li>Explain that a long-term goal is something you are working on doing or completing in the distant future.</li> <li>Ask a few students if they have long-term goals.</li> <li>Hand out the <u>Goal Setting</u> Student Activity Page and ask students to write down 3 long-term goals that they have.</li> </ul>
			Discussion
			<ul> <li>Explain to the students how important it is to set goals for their finances.</li> <li>If they don't have a map for where they want to go how will they get there?</li> </ul>

