manage it





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









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

