Objective

To teach kids the importance of balancing entertainment and educational activities, emphasizing that educational games can provide valuable skills like time management while still being fun. kids will explore how choosing educational activities can lead to better problem-solving abilities in real-life scenarios.

Material Needed

Presentation Projector: If the presentation is purchased, it will guide the lesson with animations and instructions. Otherwise, the lesson plan provided will be used.

Fake Currency: Each kid gets \$20 per week; this week, they will allocate it between Needs, Wants, and Education.

Envelopes, Jars, or Boxes: kids will need a place to store their pretend money for Needs, Wants, and Education.

Optionally, kids can create their own envelopes or jars as part of the activity.





Instructions

1. Introduction:

Begin by introducing the concept of saving money to educate yourself using the short story: "Mastering Every Minute".

After the story, engage kids with the following questions: What does educational mean?

Can you think of times when you played a game and learned at the same time?

Why might it be important to want to learn and educate yourself?

2. Define Vocabulary:

Define "Entertainment", "Educational", "Time Management" and "Choices" using clear, age-appropriate language.

Entertainment: Something fun we do, like playing or watching TV.

Educational: Something that helps us learn and grow, like reading or playing games that teach us new things.

<u>Time Management:</u> Using our time wisely to get things done and still have fun.

<u>Choices:</u> Deciding between different options, like choosing between fun games and games that help us learn.

Instructions

3. Conduct a whole-class activity
Conduct a whole-class activity where kids learn why it is important to invest
in their education and always be learning.
You can use the Game in the "Activity" section below.

- 4. To accommodate the different learning styles and abilities use the strategies in the "Differentiations" section below.
- 5. Verify that kids can explain why it is important to learn while playing games by using one of the assessments from the "Assessment plan ideas" section below. Can they give an example of how they can use what they've learned.
 - 6. Conclude with a class discussion to review key concepts
 Review the key concepts learned in the lesson:
 The importance of making smart choices about what we play.
 How educational games can help us improve real-life skills like time management.

How learning and education make a big difference in our lives.

Finish by encouraging kids to think about balancing fun and learning in their daily activities.





Material Needed

Fake currency (can be printed paper money) for kids to use in budgeting. Budgeting Worksheets: General budgeting sheets for tracking income and expenses.

Envelopes or Jars: kids can create or use paper envelopes or jars to save their play money. They have a 3rd envelope or jar this week for "Education"

Instructions

Step 1: Distribute Materials

Give each kid \$20 in fake currency and a budgeting worksheet (or use the one that was distributed last week). Have them label a third envelope or jar for Education.

Step 2: Explain the Task

Instruct kids that they will need to decide how to divide their \$20 between their Needs Jar, their Wants Jar, and their Education Jar.

Instead of telling them how much to put in each envelope, ask guiding questions to stimulate their thinking:

Wants: "What are some things you really want? How important are they compared to Needs?"

Needs: "What are things you absolutely need? Why do you think these are essential?"

Education: "Why is education important? What are some things you might want to spend money on that help you learn?"





Instructions

Encourage them to think carefully about what they need (food, clothing, school supplies) and what they want (toys, treats).

Remind them that a good plan is to put more money in their Needs Jar than in their Wants Jar.

Instant Rewards Option:

Remind kids that they have the option to purchase instant rewards during the activity.

These rewards could be small items or privileges (e.g., extra break time, fun classroom roles) with exaggerated prices (e.g., a pencil for \$15).

Let them know they can use money from their Wants Jar if they decide to purchase an instant reward.

Step 3: Make Decisions:

Allow kids time to think and ask questions about how much they should save in each jar.

Teacher's Role: Guide them toward the idea of putting 80% in Needs, 10% in Wants, and 10% in Education, but let them make their own decisions without telling them directly.





Instructions

Step 4: Track the Budget:

After kids divide their money, have them use their budgeting worksheets to record how much they put into each jar.

They should fill in the amounts and reflect on their decisions, especially if they purchased an instant reward.

Step 5 : Class Reflection:

Once all kids have completed the activity, bring the class together to discuss their choices.

Ask questions like:

Long-term Thinking: "How do you think investing in educational games now might help you in the future?"

Balancing Priorities: "Was it hard to decide how much to put in each jar? What made this decision easier or harder for you?"

Impact on Learning: "How do you think playing an educational game can change how you handle problems in real life?"





Instructions

Step 6: The Next Few Weeks and the Event Challenges

Over the next 3 weeks, kids will be introduced to a new savings category each week. They will continue to receive \$20 in fake currency every week, and they will divide their money among the growing list of savings categories (e.g., "Save for Donations," "Save to Invest," "Save for Emergencies," etc.).

After all 6 categories have been introduced, the game will become more dynamic with weekly events that require kids to use the money they've saved in specific envelopes.

For example, one event might be that a kid's friend broke their pencil and can't afford a new one. kids will need to check their "Save to Help Others" envelope to see if they have enough money (\$15) to help buy the pencil. Those who have saved enough in the appropriate category will receive a star. These events will challenge kids to manage their money wisely across all categories.

At the end of the series of events, the kids with the most stars—those who consistently saved wisely—will win. This process encourages thoughtful saving, planning, and generosity throughout the activity.





Differentiations

Strategies for Accommodating Different Learning Styles and Abilities:

1. Visual Learners:

Using visual aids such as charts, diagrams, and pictures to illustrate how educational games can help you in your future.

Include video clips or animations that show examples of how to wait to get something that you want.

2. Auditory Learners:

Incorporate group discussions and verbal explanations. Use storytelling and role-playing activities to explain concepts.

3. Kinesthetic Learners:

Implement hands-on activities like the scavenger hunt. Allow kids to manipulate physical objects during activities.

4. Reading/Writing Learners:

Provide written materials and worksheets for kids to read and complete. Encourage journaling or reflection writing to deepen understanding.

5. Advanced Learners:

Offer more complex scenarios or additional activities that require critical thinking.

Encourage peer teaching opportunities where advanced learners can help others.

6. <u>kids Needing Extra Support:</u>

Simplify tasks and provide clear, step-by-step instructions.
Use paired or small group activities to provide additional support and guidance.





Assessment plan ideas

Informal Assessments:

1. Observation:

Monitor kid participation during class discussions and activities.

Note their ability to understand that educational games are good for their future.

2. Think-Pair-Share:

Have kids discuss with a partner why they would think they have to invest in their education.

Share their thoughts with the class for immediate feedback and clarification.

3. Exit Tickets:

At the end of the lesson, ask kids to write down: "Why might it be important to invest in your education?" on a slip of paper before leaving class.

Formal Assessments:

1. Create a Poster:

Have kids create a poster that outlines the 3 categories (wants, needs and education). They should include the importance of each category.

2. <u>Quiz:</u>

Administer a short quiz with multiple-choice and short-answer questions to assess understanding of the importance to invest in education, and how to apply these concepts to their own lives.

3. Reflection Writing:

Ask kids to write a paragraph reflecting on a time they chose an education game instead of an entertainment game. What was the outcome? How did they feel afterward? Did it help them?





Feedback and Reflection

Kid Feedback:

At the end of the lesson, ask kids to provide feedback on what they enjoyed and what they found challenging.

Use this feedback to adjust future lessons and activities.

Reflection Activity:

Have kids write a short reflection on what they learned about the value of delayed gratification.

Encourage them to include examples from their own lives and how they might apply this knowledge in the future.

Class Discussion:

Facilitate a class discussion where kids can share their reflections and discuss any new insights or questions.

This helps reinforce the lesson and allows for peer learning.

Teacher Reflection:

Reflect on the effectiveness of the lesson.

Consider what worked well and what could be improved for next time.





