

Lesson 13 Activity: Investment Opportunity Scenario

Material Needed

Fake currency (can be printed paper money) for students to use in budgeting.

Budgeting Worksheets: General budgeting sheets for tracking income and expenses.

Envelopes or Jars: Students can create or use paper envelopes or jars to save their play money. They have a 6 envelopes or jars.

Instructions

Step 1: Distribute Materials

Give each student \$20 in fake currency and a budgeting worksheet (or use the one that was distributed last week).

Step 2: Explain the Task

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



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Instant Rewards Option:

Remind students 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 students 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 50% in Needs, 10% in Wants, 10% in Education, 10% in Donation, 10% in Emergency, and 10% in Investing, but let them make their own decisions without telling them directly.



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Step 4: Track the Budget:

After dividing their money, have students use their budgeting worksheets to record how much they put into each jar.

Ask them to consider how their choices in allocating money across the jars affect their ability to manage their needs, handle emergencies, and work toward future goals. Have them think about how balancing their savings now can help them stay prepared and achieve bigger goals, like investing in education or other long-term plans.

Step 5: Forth Scenario: The Investment Opportunity

Explain that an investment is when you put money into something with the expectation that it will grow or provide returns in the future. This could be like saving money to buy something that could help you earn more or gain more value over time, such as starting a small business or buying a product that helps you learn new skills. The goal of an investment is to help your money work for you.

There's an exciting investment opportunity that costs \$6. Students check their Investment Jar to see if they have \$6 saved.

If they invest the full \$6 from their Investment Jar: They get a star for being prepared and making a smart decision to grow their money.

If they don't have enough saved in the Investment Jar:

They can take money from their Wants Jar, but they don't get a star because they weren't fully prepared to invest.



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Step 6: Class Reflection:

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

Ask questions like:

Why is it important to use your Investment Jar for opportunities to grow your money?

How can investing your money today help you achieve bigger goals in the future?

What other types of investment opportunities might you want to save for in the future?

Encourage students to share their thoughts and strategies moving forward.

Discuss how understanding their financial priorities—such as balancing needs, emergencies, and future goals—can help them make better choices in managing their money. This reflection reinforces the lesson’s key concepts and helps students develop critical thinking about how thoughtful saving can support both short-term needs and long-term financial success.

