

1

It is the beginning of summer and you just celebrated your birthday. You got \$50 in cash as gifts.

Do you keep it at home **OR** put it in your bank account?

2

The weekend is coming up.

Do you dog sit for your neighbors and earn \$30 **OR** go with a friend to the lake?

3

It is a hot and sunny Saturday.

Do you pull weeds in your grandpa's garden for \$20 **OR** go to a friend's house to swim in his pool?

4

It is a nice afternoon.

Do you ride bikes to the Little League field to watch a game **OR** go to the movies with friends and spend \$15 on a ticket and snacks?

5

Your favorite video game series just came out with a new release.

You can buy it new for \$50 **OR** wait a month and get a used copy.

6

A local club is sponsoring a trip to an amusement park. All your friends are going. It costs \$50 to reserve your spot.

Do you have the money to go **OR** do you have to tell you friends you can't?

Our Group's Choices

Group _____

Members _____

Choice	Now we have...\$
1	
2	
3	
4	
5	
6	



SAVING FOR A SUNNY DAY

Lesson Information

Overview

In this lesson, students will work in groups to read and discuss a series of teen choices. They will come to a group consensus and record the financial outcome of each choice. In the end, they will evaluate if they have enough money remaining to participate in an unexpected outing.

Objectives

Students will be able to:

- Formulate a group choice when presented with a series of dilemmas with a financial component.
- Critique the advantages and disadvantages of a particular choice in a given situation.
- Determine the benefits of saving money for unexpected problems and opportunities.

Vocabulary

Choice, Emergency Fund, Saving

Suggested Extension Activities

1. Have students complete **Rainy and Sunny Days Student Activity (C4)** individually or in groups.
2. Have students commit to their savings goal by pledging to take certain steps to reach it.



Name _____

Rainy and Sunny Days

Directions: List at least three examples of each type of expense. Remember that a “rainy day” expense is an unexpected negative expense and a “sunny day” one is positive.

Rainy Day Expenses	Sunny Day Expenses

