

**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 (B4)** 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

