



Name:

Students will be able to:

- Practice making financial decisions
- Reflect on their personal values and how they can influence their financial decisions
- Explore how values differ from person to person

NOTE: Vocabulary for this unit can be found in the [NGPF Personal Finance Dictionary](#)



PROMPT:

Use the space below to answer the prompt.

1. What emotional reactions do you have when thinking or talking about money?

I sometimes feel **stressed** because money affects many parts of life, but I also feel **motivated** because managing money well can create security and opportunities.

2. So far, who specifically have you learned the most from about managing money?

I have learned the most from **my parents/family**, by watching how they budget, save, and make spending decisions.

3. What is the first thing you do when you earn or receive money?

The first thing I do is **think about what I need to save**, then decide how much I can spend.



ACTIVITY: [PLAY: The Bean Game](#)

Follow the instructions for this game to explore how your personal experiences and values affect



your money management decisions, particularly when resources are tight.

Completed the activity by making choices based on limited resources and personal priorities, which showed how values affect spending and saving decisions.

ARTICLE: [What Do You Value?](#)

The decisions you made in the Bean Game were driven by your personal values and beliefs. Read this article to learn about four types of “life values” and how they can impact your habits around money. Then, answer the questions.

1. For each of the life values in the table below, identify which of the *effects on money habits* you relate to.

| Life Value | Effect on Money Habits |
|------------|---|
| Inner | I relate to wanting peace of mind , which encourages saving money and avoiding unnecessary debt. |
| Social | I value relationships, so I may spend money on gifts, shared experiences, or helping others . |
| Physical | I care about health and comfort, which can lead to spending on food quality, fitness, or housing . |
| Financial | I value stability, so I focus on saving, budgeting, and planning for the future . |

2. Which life value do you believe has the biggest influence on how you view money? Explain.

Financial value has the biggest influence because I want to feel secure and prepared for emergencies and future goals.

3. From the answer you selected above, where do you believe you drew these influences from?

These influences came from **family experiences, personal observations, and learning about money in school.**



DO IT

ACTIVITY: MOVE: Your Money Values

Let's continue exploring how your values can impact your money decisions and beliefs. Follow your teacher's directions to complete this activity.

Completed the activity by reflecting on how personal values shape financial decisions and discussing them based on teacher instructions.



EXIT TICKET

Follow your teacher's directions to complete the Exit Ticket.