ICE BREAKER

Surprise Money Gift

Key idea: Prioritizing

Getting started:

1. Greet the group and ask the members to introduce themselves.
2. Explain to the group that today’s session will start with an activity to help us recognize how we prioritize our money choices. Explain that prioritizing includes deciding how best to use our limited money or other resources. You might want to use the definition for prioritizing in the Key ideas table.

Activity:

To begin, tell the group that each person has just received a surprise gift of $100. Ask each person to think about what she would do with the money. You can have each person write down her response or say it out loud.

Next, go around the group and ask members how they would use the money. How many were going to save their money? How many were going to use the money on something they needed? How many were going to use the money to buy something they wanted? How might they have spent the money differently if they had worked to earn the $100 or if they had borrowed the $100?

Use the discussion to get the group to notice how they prioritize their choices when they have limited money resources.

SUGGESTED FOR USE WITH THE FOLLOWING BOOKS:

- Ox-Cart Man
- The Berenstain Bears’ Trouble with Money
- Those Shoes

Learn more at consumerfinance.gov/library-resources/money-as-you-grow