ATTITUDES ABOUT MONEY

Active Learning Tool

www.takechargetoday.arizona.edu

RECOMMENDED GRADE LEVELS

AVERAGE TIME TO COMPLETE

EACH LESSON PLAN IS DESIGNED AND CONTINUALLY EVALUATED “BY EDUCATORS, FOR EDUCATORS.” THANK YOU TO THE FOLLOWING EDUCATORS FOR DEVELOPING COMPONENTS OF THIS LESSON PLAN.

All

Anticipatory Set & Facilitation: Varies

None available

NATIONAL STANDARDS
See the lesson plan from which you are integrating concepts for an applicable list of standards.

LESSON PLAN OBJECTIVES
Upon completion of this lesson, participants will be able to:

- Introduce concepts
- Analyze perceptions regarding money

MATERIALS PROVIDED IN THIS LESSON PLAN

- Money Perceptions 3.0.1.A1
- Advanced Level Course Introduction 3.0.1.A2
- Attitudes about Credit Cards 3.0.1.A3

MATERIALS SPECIFIC TO THIS LESSON PLAN BUT AVAILABLE AS A SEPARATE DOWNLOAD

- Large pieces of paper
- Sticky notes
- Markers
- Internet access
- Smartphones and/or tablets

MATERIALS TO ACQUIRE SEPARATELY DEPENDING ON OPTIONS TAUGHT

RESOURCES

EXTERNAL RESOURCES

External resources referenced in this lesson plan:

- Online brainstorming/discussion tools, QR code creators and readers: Refer to the Technology Integration Options Active Learning Tool 3.0.50 guide for specific websites.

TAKE CHARGE TODAY RESOURCES

Similar lesson plan at a different level:

- None available

Optional lesson plan resources:

- Technology Integration Options Active Learning Tool 3.0.50
- Advanced Level Course Introduction 2.1.1
- Understanding Credit Cards 2.6.3

CONTENT

Attitudes About Money can be used as an introductory activity to begin a discussion for any lesson plan content.

LESSON FACILITATION

PREPARE

Visual indicators to help prepare the lesson

INSTRUCT

Instructions to conduct the lesson facilitation

CUSTOMIZE

Potential modifications to lesson facilitation
**RECOMMENDED FACILITATION**

There are five facilitation options provided for this lesson:

1. Option 1: Small group facilitation
2. Option 2: Individually
3. Option 3: Brainstorm sheets
4. Option 4: Educator led discussion
5. Option 5: Integrate technology

### Option 1: Small group facilitation

- **Approximate time:** 15 minutes
- **Materials to prepare:**
  - 1 discussion prompt worksheet per participant
    - *Money Perceptions* 3.0.1.A1 (used with any topic)
    - *Advanced Level Course Introduction* 3.0.1.A2
    - *Attitudes about Credit Cards* 3.0.1.A3

  1. Provide each participant with a discussion prompt worksheet.
  2. Allow approximately five minutes to complete the worksheet.
  3. Break participants into groups of 2-4.
  4. Within groups, have participants share their answers. Encourage them to talk about similarities as well as differences in their answers and why they answered the questions one way or another.
  5. Encourage groups to share ideas with rest of class.

### Option 2: Individually

- **Approximate time:** 15 minutes
- **Materials to prepare:**
  - 1 discussion prompt worksheet per participant
    - *Money Perceptions* 3.0.1.A1 (used with any topic)
    - *Advanced Level Course Introduction* 3.0.1.A2
    - *Attitudes about Credit Cards* 3.0.1.A3

  1. Provide each participant with a discussion prompt worksheet.
  2. Allow approximately five minutes to complete the worksheet.
  3. Discuss the answers as a class.

### Option 3: Brainstorm sheets

- **Approximate time:** 20 minutes
- **Materials to prepare:**
  - 5-10 sheets of butcher paper with the discussion prompts written in large font in the center
  - 1 marker per participant
  - OR
  - 5-10 sticky notes per participant

  1. Write each discussion prompt on a separate sheet of large paper.
  2. Hang the sheets around the room.
  3. Have participants wander around the room answering the questions by writing their answers directly on the sheet of paper with the question or writing their answers on sticky-notes and stick them onto the sheet of paper with the
question.
4. After participants have had a chance to answer the questions, ask one participant to be the spokesperson for each discussion prompt. They will summarize the answers provided and share them with the rest of the class.

<table>
<thead>
<tr>
<th>Option 4: Educator led discussion</th>
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<tbody>
<tr>
<td>Approximate time: 10 minutes</td>
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<td>Materials to prepare:</td>
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<tr>
<td>▪ 5-10 discussion prompts</td>
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<tr>
<td>1. Read each question to the group.</td>
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<td>2. Ask for answers and discuss.</td>
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<tr>
<th>Option 5: Integrate technology</th>
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<tbody>
<tr>
<td>Approximate time: 20 minutes</td>
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<tr>
<td>Materials to prepare:</td>
</tr>
<tr>
<td>▪ Technology Integration Options Active Learning Tool 3.0.50 resource for specific brainstorming/discussion websites</td>
</tr>
<tr>
<td>▪ Internet access</td>
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<tr>
<td>▪ Smartphones and/or tablets</td>
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<tr>
<td>▪ Discussion prompts</td>
</tr>
<tr>
<td>▪ Money Perceptions 3.0.1.A1 (used with any topic)</td>
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<tr>
<td>▪ Advanced Level Course Introduction 3.0.1.A2</td>
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<tr>
<td>▪ Attitudes about Credit Cards 3.0.1.A3</td>
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<tr>
<td>▪ Optional: QR codes for each discussion prompt centered on a large piece of butcher paper</td>
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1. Online brainstorming/discussion tool
   a. Use an online brainstorming/discussion tool to have participants respond to the discussion prompts.
   b. Refer to the Technology Integration Options Active Learning Tool 3.0.50 resource for specific brainstorming/discussion websites.

Or
2. QR codes
   a. Convert each discussion question to a QR code.
   b. Distribute the QR codes throughout the room on a large piece of paper.
   c. Have participants use smartphones and/or tablets to “read” the QR codes and find the discussion question.
   d. Participants should answer the question on the paper.
   e. Refer to the Technology Integration Options Active Learning Tool 3.0.50 to learn how to create and read QR codes.
Money Perceptions

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<tr>
<th>Total Points Earned</th>
<th>Name ____________________________</th>
<th>Date ____________________________</th>
<th>Class ____________________________</th>
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If I could spend $1,000 I would...

Rich people...

The most important thing money does for me is...

When I am broke I feel...

Saving money...

Credit should be used...

If I have extra money I...

When I buy jeans, I look for...

I would like to save money for...

Managing my money is...

A hand crafted gift is...

Benefits being a part of my community provide are..

What is the first thing that comes to mind for each of the following questions...
## Advanced Level Course Introduction

### What is the first thing that comes to your mind for each of the following questions...

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<tr>
<th></th>
<th>Total Points Earned</th>
<th>Name ____________________________</th>
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<tbody>
<tr>
<td></td>
<td>Total Points Possible</td>
<td>Date _____________________________</td>
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<td></td>
<td>Percentage</td>
<td>Class ____________________________</td>
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1. **What does a "good life" mean to you?**

2. **What do you think of when you hear the word "well-being"?**

3. **What are three things you did today that involved money in some way?**

4. **What is the first word you think of when you hear the word "money"?**

5. **What would you think if you were told "My decisions regarding money affect what happens to the U.S. economy?"**

6. **What does the statement "your present self impacts your future self" mean to you?**

7. **What does the statement "you are better off in a community than by yourself" mean to you?**

8. **What do you believe are traits of people who manage their money well?**
Attitudes about Credit Cards

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What is the first thing that comes to mind for each of the following questions...

Having a credit card would make me feel...

Access to credit should be...

College students should have access to credit cards if...

Overspending is the fault of...

Credit should be used....

The best credit cards are the ones that...

An adult has told me that credit cards...

Advantages to credit cards include...