

Lesson Plan

Money and Relationships

 45 minutes**Prerequisite:** Money and Relationships digital lesson**OBJECTIVES***Students will be able to...*

- Describe ways that friends and family influence their financial attitudes and behaviors.
- Identify warning signs of coercive or abusive financial behaviors.

MATERIALS

In-Person Lesson

- A laptop or tablet for each student
- Printed copies or link to article [How Your Circle Of Influence Impacts Your Finances](#)
- Copies of the Circles of Relationships diagram

Virtual Lesson

- A laptop or tablet for each student
- Link to article [How Your Circle Of Influence Impacts Your Finances](#)
- Digital access to the Circles of Relationships diagram

STANDARDS ADDRESSED

- 12-3b. Explain how differences in people's life circumstances can affect their opportunity and willingness to further their education or training.
 - Students will understand that people are born into different circumstances which can affect their career paths.
- 12-1a. Identify their short-term and long-term financial goals.
 - Students will list financial goals and explain how they match up to their financial values.
- 12-8a. Assess the value of sharing financial goals and personal financial information with a partner before combining finances.
 - Students will consider how finances can affect personal relationships and how to navigate those conversations.

TEACHER NOTE

In this lesson, students will explore different ways to navigate finances with different people in their lives.

NOTES

(differentiation, student groupings, additional questions, etc.):

SECTION	DESCRIPTION	FORMAT	DURATION
Opening	We have several different types of relationships with people in our lives. In this lesson, we'll examine how we navigate financial matters with different people in our lives. Display 6 concentric circles. Label the innermost circle "You." Label the area outside of the outermost circle "Strangers." Ask students to discuss who might be in the other circles. Have students copy the diagram on paper and fill in names of people who belong in each circle.	In-Person: Display the circles on the board or via projector. Virtual: Share your screen displaying the circles.	5 mins
New Learning	Have students read the article How Your Circle Of Influence Impacts Your Finances	In-Person: Students should read independently, then work with a partner or small groups. Virtual: Students should read independently, then work with a partner or small groups.	15 mins

SECTION	DESCRIPTION	FORMAT	DURATION
Activity	The closer people are in your circles, the more influence they can have on your finances. Have students work with a partner to come up with examples of how people from each circle can influence your spending habits.	In-Person: Students may work alone or in small groups. Virtual: Students may work alone or in small groups in breakout rooms.	15 mins
Closing	Lead students in a discussion about how different people in our lives can influence our spending, saving, and investing knowledge and behavior. Make sure to discuss both positive and negative influences and how to navigate them. As you talk, have students take notes on their circle diagrams.	In-Person: Collect the worksheets. Virtual: Have students submit their work.	10 mins

LEARNERS NEEDING SUPPORT

LEARNERS READY FOR EXTENSIONS

NOTES FOR NEXT TIME

ANSWER KEY

CIRCLES OF RELATIONSHIPS

