EVERFI®

Lesson Plan

Smart Money Habits

20 minutes

Prerequisite: Digital Lesson–Smart Money Habits

INSTRUCTIONS

Each digital lesson is supplemented with a follow-up synchronous lesson plan to extend and reinforce learning. Activities and questions are structured in a way that supports both in-person and virtual classroom settings.

OBJECTIVES

Students will be able to...

- Identify smart money habits and techniques.
- Distinguish how to manage money.

MATERIALS

In-Person Lesson

- Writing utensils
- Savings Goals student activity
- Exit ticket

Virtual Lesson

- Writing utensils
- Savings Goals student activity
- Exit ticket

STANDARDS ADDRESSED

2021 Jump$tart National Standards for Personal Finance

- Saving 12-9d. Explain how the saving strategy “pay yourself first” can help people achieve their saving goals.
- Saving 12-9c. Discuss strategies for avoiding personal triggers that result in deviating from a savings plan.
- Spending 12-9a. Explain how having a system for financial record-keeping can make it easier to make financial decisions.

SECTION	DESCRIPTION	FORMAT	DURATION
Discussion	Say: *"Why is it important to set savings goals?"* Have students write an answer to this question and do a think-pair-share. Record answers that are shared so that the whole class can see.	Virtual: Use breakout rooms for the pairing, use the whole class for the sharing, and use the whiteboard for recording answers. In-Person: Record shared answers on the board.	3 mins
Activity: Savings Goals	Say: *"In this activity, think about some of your savings goals and write them down."* Distribute the Savings Goals student activity and direct students to fill it out. After a few minutes, ask if any students would like to share their goals with the group.	Virtual: Send the student activity to learners virtually. Ask students to access the student activity and direct them to fill it out either online or print it and fill it out. In-Person: Distribute the Savings Goals student activity to learners.	15 mins
Exit Ticket	Ask students to respond to the question, "When will you start paying yourself first?" If time permits, invite students to share their answers.	• Virtual and In-Person: Ask students to record their responses on their Savings Goals student activity.	2 mins