Lesson Plan

Initiating Financial Conversations

50 minutes

Prerequisite: Initiating Financial Conversations digital lesson

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...

- Practice effective communication techniques to engage in meaningful financial conversations with peers and trusted adults.

MATERIALS

In-Person Lesson:

- Whiteboard and markers
- Conversation Scenarios Student Worksheet
- Conversation Student Guide

Virtual Lesson:

- Virtual whiteboard
- Conversation Scenarios Student Worksheet
- Conversation Student Guide

LESSON OVERVIEW

This lesson focuses on the importance of communicating with peers, family, or trusted adults about financial wellness. Students will practice effective communication techniques to engage in meaningful financial conversations, navigate difficult discussions, and manage conflicting values, information, and perspectives.

STANDARDS ADDRESSED

- Saving 12-8b. Discuss how personal financial decisions can affect other people.
- Saving 12-9a. Explain how external influences (e.g. peers, family, or social media) can impact personal savings decisions.

SECTION	DESCRIPTION	FORMAT	DURATION
Opening	Greet students and introduce the topic of financial conversations. Ask students to share their experiences or thoughts on discussing money with peers or family. Expect a variety of responses from students, ranging from very specific details to a reluctance to speak at all. Have students share their thoughts verbally or via a digital poll. Review strategies from the digital lesson for effective communication, such as: • active listening • using "I" statements • acknowledging and validating emotions • using direct communication	In-Person: Whole class Virtual: Whole class online	10 mins
Activity	Divide students into small groups and assign each group a conversation scenario from the Conversation Scenarios Student Worksheet. Ask students to assign roles and read through the existing scenario. As a group, they should use the strategies included in the Conversation Student Guide to look for opportunities to improve the conversation and write out a revised conversation. Finally, they should role-play the new scenario, focusing on using effective communication techniques.	In-Person: Small groups Virtual: Breakout rooms	20 mins

SECTION	DESCRIPTION	FORMAT	DURATION
Activity (cont'd)	If time permits, have each group perform both the initial conversation and their revised versions for the rest of the class and describe how their changes improved the outcome of the conversation for all involved. You may consider asking students to switch roles if time permits. **Extension:** Groups can create their own financial conversation scenario and script. Clarify that they should not be using scenarios belonging to classmates or use names of classmates without permission. They can use personal scenarios if they are comfortable doing so.		
Closing Discussion	Bring the class back together and ask groups to share their role-play experiences. They can also share other ideas for revisions that came up that weren't used in the final conversation revision. Discuss what worked well and what could be improved.	In-Person: Whole class Virtual: Whole class online	10 mins

SECTION	DESCRIPTION	FORMAT	DURATION
Reflection	Ask students to respond to the following reflection prompt: *Create a script for a financial conversation you would like to have in your own life with either family or friends. Create an effective conversation that uses the strategies you practiced today.* Students can record their reflection by whatever means is comfortable for them (e.g., notebook, digital file, piece of paper). Let them know that this is a personal reflection for their own use and will not be collected.	In-Person: Individual work Virtual: Individual work	5 mins
Closing	Summarize the key points of the lesson and emphasize the importance of effective communication in financial conversations. Ask students if they can share opportunities to potentially use this information. Encourage students to practice these techniques in their daily lives.	In-Person: Whole class Virtual: Whole class online	5 mins