



College and Career Seminar Unit Title: Financial Responsibility – Building Smart Money Habits Day 1: Introduction to Financial Literacy			
Learning Outcome(s):	By the end of this lesson, students will be able to: <ul style="list-style-type: none"> • Define financial literacy and explain its importance. • Differentiate between needs and wants. • Analyze real-life examples to determine financial responsibility. • Reflect on their own money habits and decisions. 		
	Engage (15-30 min)	Connect (15-30 min)	Reflect (15-30 min)
Formative Assessment	Bell ringer and sticky note reflections	Needs vs. Wants Sort and group scenario presentations]
Learning Activities	Welcome and Purpose Activity A: Financial Literacy Meaning <ul style="list-style-type: none"> • Write on the board: <ul style="list-style-type: none"> ○ “What do you think financial literacy means?” ○ Why do you think it might be important?” • Students respond in journals or on paper. • Discussion: Invite 3–4 volunteers to share. • Chart key words on board (money, saving, spending, etc.). 	Activity A: Mini-Lesson- Financial Literacy <ul style="list-style-type: none"> • Mini-Lesson: Present key definitions: <ul style="list-style-type: none"> ○ Financial Literacy: The knowledge and skills to make informed and effective money decisions. ○ Needs vs. Wants: Explain the difference using real-life examples (rent vs. designer shoes). Activity B: Guided Practice – Needs vs. Wants Sort: <ul style="list-style-type: none"> • In pairs, students receive cards with items (e.g., water, cell 	Wrap-Up & Reflection Activity: Journal Entry & Exit Ticket <ul style="list-style-type: none"> • Prompt: “Think about a time you spent money on something. Was it a need or a want? Would you make the same decision again? Why or why not?” • Share Out: Invite volunteers to read aloud. • Exit Ticket: Prompt: “Why does financial literacy matter for teenagers?”

	<p>Activity B: Quick Video or Quote Gallery Walk</p> <ul style="list-style-type: none"> • Show a short video clip (e.g., 'What Is Financial Literacy?') <p>OR</p> <ul style="list-style-type: none"> • Display 3–5 financial literacy quotes around the room. • Students rotate and respond with sticky notes: “Do you agree or disagree? Why?” 	<p>phone, internet, new shoes). Students sort into two columns: Need or Want.</p> <ul style="list-style-type: none"> • Facilitate a class debrief. <p>Activity C: Scenario Application</p> <ul style="list-style-type: none"> • Provide small groups with a real-life teen financial scenario. • Groups decide what they would spend/save, justifying which items are needs or wants. 	
<p>HOT Questions</p>	<ul style="list-style-type: none"> • How can understanding the difference between needs and wants impact your future financial stability? • In what situations might a “want” become a “need”? Can you think of an example? • What are the risks of not learning financial literacy at an early age? • How would you prioritize spending if you only had \$50 to last a week? 		
<p>Extension Opportunities</p>	<ul style="list-style-type: none"> • Interview a parent or guardian about a financial decision they’ve made and the outcome. • Look up how financial literacy affects adults—especially young adults. Summarize your findings in 5 bullet points. • Create a comic strip or infographic that teaches a peer the difference between a need and a want. 		
<p>Materials Needed</p>	<ul style="list-style-type: none"> • Whiteboard/chart paper and markers • Printed “Needs vs. Wants” sort cards or digital version (1 set per pair) • Financial literacy quote cards (optional) • Student journals or paper for reflection • Exit tickets • Projector/slides with definitions and examples 		