



Financial Literacy Education Student Handouts



Lesson 1: Money and Me

Warm-Up

What are three words that describe how you feel about money?

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Learning Targets

I can:

- Identify factors that influence my money choices.
- Recognize and avoid pressure when making money decisions.
- Create financial goals based on my values and priorities.

Glossary

Financial goal: Something you want to achieve with your money, such as saving for a car, college, or a special purchase.

Financial well-being: Feeling confident and secure about your money situation and being able to meet your financial needs and goals.

Money mindset: The thoughts, feelings, and beliefs you have about money that influence how you spend, save, and make financial decisions.

Social pressure: Influence from friends, family, social media, or others that can affect the decisions you make.

Values: The beliefs and priorities that are most important to you and help guide your choices.

Note Catcher

Main Ideas/Key Information

What are we discussing?

Notes

What did I learn?

Summary/Application

Why does it matter to me?

My Money Mindset

Name:

Directions: Answer the questions below to help you identify your own money mindset. There are no right or wrong answers—just be honest and reflect on what feels true for you.

Feelings About Money

Money can create feelings like excitement, stress, security or fear.

1. When do you feel the most excited or confident about money?

2. When do you feel the most concerned about money?

Beliefs About Money

Beliefs are ideas you hold about what money *means*. They are often shaped by your family, community or culture.

1. What messages did you learn about money growing up?

2. Do you believe money should be saved, spent, shared, or something else? Why?

Habits With Money

Habits are your repeated money behaviors—what you usually do with your spending and saving.

- 1. When you get money, what is the first thing you tend to do with it?

- 2. Do you track your spending or saving in any way?

History With Money

Your past experiences—positive or negative—shape your current relationship with money.

- 1. What is one early memory you have about money?

- 2. Have you ever made a money decision you were proud of? What happened?

Expectations for Money

Expectations include your hopes, goals, or assumptions about your financial future.

- 1. What do you expect money to help you achieve in the next year?

- 2. How do you think your expectations of money might change as you get older or take on more responsibilities?

Behavior With Money (Especially When Stressed)

Stress can affect how we make financial decisions.

- 1. Think about a time you felt stressed. How did it affect your spending or saving behavior?

- 2. What behaviors help you stay calm and make good decisions?

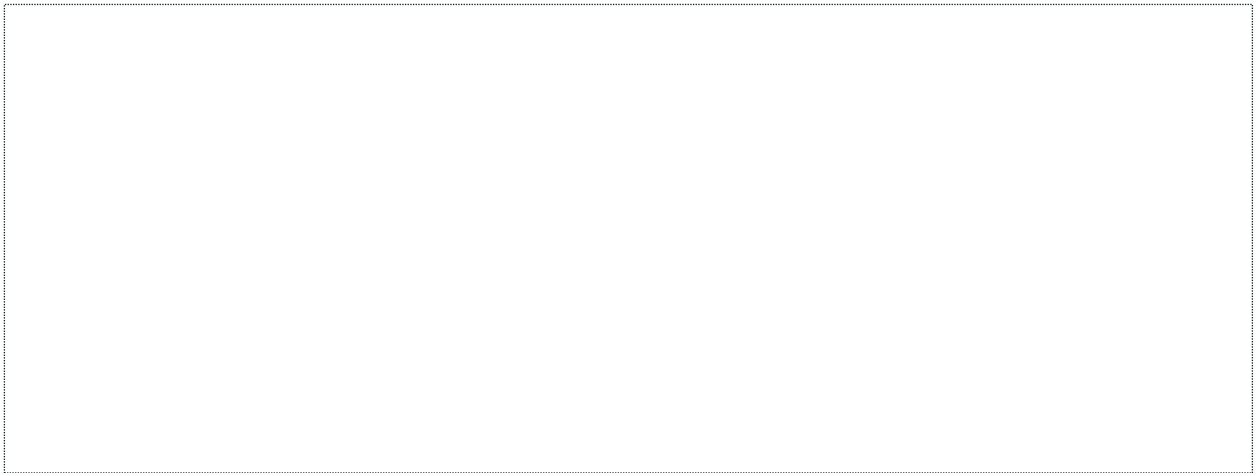
Spot the Manipulation

Name:

Directions: Together with your group, follow the steps below to find and examine an online advertisement and identify the techniques it uses to influence and persuade you to spend money.

Step 1: Find an Online Ad

1. Open a **school-appropriate** site or app (news site, games, YouTube, social media site) and locate an online ad, such as a banner or popup ad, a sponsored post, etc. Pick the first appropriate ad you find to save time. *Note: Your teacher or instructor may provide you with an example to analyze.*
2. Describe, sketch or paste a small screenshot of the ad below.



Step 2: Analyze the Ad

1. What is the product or service being advertised?

2. Who is the target audience?

3. Do you notice any of the following being used? Select all that apply.

- ☐ Scarcity / fear of missing out (FOMO) ("Only 2 left!", "Limited time!")
- ☐ Emotional appeal (happiness, fear, insecurity, excitement)
- ☐ Influencer / social proof ("Everyone uses this," ratings, testimonials)
- ☐ Urgency or pressure (countdowns, flashing buttons)
- ☐ Lifestyle promises (suggests you'll be cooler, prettier, healthier, etc.)
- ☐ Other technique:

4. List any visual elements designed to make the ad more convincing, such as colors, filters, music, attractive people, before and after images, etc.

5. Explain how the ad tries to get you to spend money. Consider how it uses emotions, promises, or pressure.

Me at 20, 40, 60 and 80

Name:

Directions: Complete this worksheet to imagine your life at different ages and consider how you might use money to meet your needs and priorities. There are no right or wrong answers; answer in whatever way best suits you.

Me at Age:	What Will My Life Look Like?	What Will I Need Money For?
20		(Examples: Rent, food, college costs, transportation, savings, emergencies)
40		(Examples: housing, family needs, retirement savings, healthcare)
60		
80		

How do you want your relationship with money to feel throughout your life? (Examples: calm, confident, intentional, generous)

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Exit Ticket

My money choices are influenced by:

When I feel pressure to spend, I will:

One financial goal that reflects my values is:
