



Financial Literacy Education Lesson Plan



Lesson 1: Money and Me

55 minutes¹

Domains

- Budgeting, Spending and Money Management
- Maintaining Financial Well-Being

Oregon High School Personal Financial Education Content Standards²

- **HS.PFE.C.2:** Identify and examine the costs and benefits of financial decisions.
- **HS.PFE.E.1:** Analyze the psychology of money through cultural, social, and emotional influences on financial behavior.

Essential Questions

- What are my personal money values?
- How does culture affect how people use money?
- How can I resist social pressure in making money decisions?

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.

Supplies

1. Projector and internet access

¹ This lesson is designed for approximately 55 minutes, but timing may vary based on student discussion, reflection, and engagement. Feel free to adjust the pacing or extend activities as needed.

² The Oregon High School Personal Financial Education Content Standards are located at:
https://www.oregon.gov/ode/students-and-family/OregonDiploma/Documents/FINAL%20PFE%20Standards_AdoptedAccessible.pdf

2. Presentation slides (Note: Speaker notes are provided in the lesson plan and in the accompanying PowerPoint slides.)
3. Student handouts
4. A large writing surface such as chart paper and markers, whiteboard, or chalkboard

Preparation

1. Make copies of student handouts.
2. Set up projector with presentation slides.
3. (Optional) Find, preview and print out, save, or bookmark a handful of advertisements found on school-appropriate websites or apps for students to analyze as part of the **Application Activity** if you prefer and/or to save time.

Overview

This lesson helps high school students understand how their personal backgrounds, experiences, and values influence the financial decisions they make, how they manage money, and their overall financial well-being. Through exploration of the psychology of money, self-reflection, and hands-on activities, students will identify the factors that shape their money habits, recognize and resist social influences on financial decision-making, and develop strategies for making intentional financial choices that align with their values and long-term goals.

Instructions

Activity 1: Warm-Up

3 minutes

1. Display the **Title slide (Slide 1)** and distribute the handout packets to students, if you have not already.
2. Display the **Warm-up slide (Slide 2)** and point students to the copy of the prompt on the slide (*What are three words that describe how you feel about money?*) that is provided on the first page of their handouts.
3. Invite students to take a moment to write down their responses to the prompt in the space provided in their handouts. Tell them there are no right or wrong answers—they should simply write whatever comes to mind.
4. Display the **Learning targets slide (Slide 3)** and point students to the copy of the learning targets provided on the first page of their handouts. Review the learning targets with them.
5. Point students to the copy of the lesson glossary provided on the first page of their handouts and review the terms with them.
6. Point students to the **Note Catcher handout** and invite them to use it to take notes during the lesson.

1. Display the **Presentation slide (Slide 4)**.
2. Display the **Your “relationship” with money slide (Slide 5)** and review the information presented on the slide with students. Acknowledge that it might feel strange to say that people have a “relationship” with money because money is not a person. However, thinking of money in this way helps us notice our habits, feelings, and reactions around spending and saving. It gives us a simple way to understand why we make certain money choices. This lesson builds the foundation for other lessons students will explore later: once they understand their own money mindset, it becomes easier to learn how to budget, plan, save, invest, and make smart financial decisions.
3. Point students to the **My Money Mindset handout** and review the instructions with them. Explain that they will answer questions designed to help them gain insight into their own psychology around money. Let them know there are no right or wrong answers and that they should answer in whatever way feels true to them.
4. Give students 10 minutes to work independently and silently to answer the questions in the handout.
5. After 10 minutes, or when most students appear to have finished their work, get their attention.
6. Invite a few volunteers to briefly share general reflections about what they wrote with the whole class—not the personal details of their answers.
Ask: *What did you notice about your money mindset?*
7. Briefly summarize patterns you hear in student responses, connecting them to the idea that our money choices are shaped by more than numbers. They are also influenced by emotions, cultural expectations and social pressures.
8. Display the **Teens and money slide (Slide 6)** and invite a few volunteers to share their responses to the prompt provided (*What social pressures do teens encounter around money?*). Write their responses on the writing surface.
9. Thank students for their responses and explain that understanding these pressures will help them recognize when they are making choices based on their values and when they might be reacting to stress or outside influences.

Activity 3: Application Activity

20 minutes

1. Display the **Application Activity slide (Slide 7)**.
2. Divide the class into small groups.
3. Display the **Activity instructions slide (Slide 8)** and point students to the **Spot the Manipulation handout**. Review the activity instructions with them. Students will work in groups to find and examine a school-appropriate online advertisement—or analyze a provided example (see the “Preparation” section above)—and identify the techniques it uses to influence consumer behavior.
4. If using examples you pre-selected for students, share or distribute them now.
5. Invite students to begin the activity.
6. Circulate among the groups as they work to answer questions and make sure they are staying on task.
7. After 18 minutes, or when it appears that groups have completed their work, get their attention and move on to the activity debrief.
8. (Optional) Provide students with a short break. The **Break slide (Slide 9)** is provided if you choose to give students a break at this point or later in the lesson.

Activity 4: Activity Debrief

12 minutes

1. Display the **Debrief slide (Slide 10)**.
2. Ask each group to briefly share the product or service that was the focus of its advertisement and one persuasive technique the advertisement used.
3. Thank students for their work and explain that being aware of manipulative advertising techniques can help them make more intentional decisions about saving and spending. Invite them to continue looking for examples of these techniques in real life.
4. Point students to the **Me at 20, 40, 60 and 80 handout** and review the instructions with them. Explain that they will work independently and silently to imagine their lives at different ages and consider how they might use money to meet their needs and priorities. Reassure them that there are no right or wrong answers, and they should respond in whatever way best reflects their goals and perspectives.
5. Give students about eight minutes to complete the handout. After eight minutes, or when it appears that most students have completed the activity, get their attention and move on to the lesson wrap-up.

Activity 5: Wrap-Up

5 minutes

1. Display the **Wrap-Up slide (Slide 11)**.
2. Display the **Exit ticket slide (Slide 12)** and point students to the copy of the prompts on the slide that is provided on the last page of their handout packets. Invite students to write their responses to the prompts in their handouts in the spaces provided.
3. Display the **Learn and practice money skills slide (Slide 13)** and review the information presented on the slide with students. Explain that there are many interactive online resources students can use to learn more about personal finance in a fun and engaging way. The slide provides links to two examples.
4. Ask for a few volunteers to share additional financial learning resources with which they are familiar and write those resources on the writing surface.
5. Display the **Thank you! slide (Slide 14)**.
6. Answer any final questions and thank students for their participation.

Extension

Have students track all of their spending for one week using a simple spending log. For each purchase, students should record the item purchased, the cost, whether it was a “need” or a “want,” and the emotions or circumstances that influenced the decision (e.g., boredom, hunger, excitement, stress, social pressure, advertising, convenience, etc.). At the end of the week, students should review their spending patterns and analyze how their emotions, values, habits, and outside influences affected their financial choices. Students should then write a brief reflection identifying trends they noticed, evaluating whether their spending aligned with their personal priorities and financial goals, and describing one strategy they can use to make more intentional spending decisions in the future. This activity reinforces the lesson concepts of money mindset, values, social pressure, and financial decision-making by helping students connect those ideas to their real-life spending behaviors.

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.