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LESSONS · BRIGHTER FUTURES

Financial Literacy Lesson:

Money Memories — What Shapes the Way You Think About Money?

Grade Levels:

9 - 12th



Lesson Purpose:

To help students explore their personal experiences, values, and influences related to money, and to understand why people make different financial decisions. This lesson builds a foundation for future lessons by getting students comfortable talking about money and recognizing that their background, culture, peers, and experiences all play a role in their money mindset.

Objective:

Students will reflect on their own money experiences, engage in discussions with others, analyze real-world financial scenarios and data, and identify key factors that influence financial decisions.

Teacher Lesson Outline | 55 minutes

0-5 | 5 min	**Introduction + Money Moves Quick Poll**

Introduce financial literacy and compare students' responses.

5-13 | 8 min	**Money Memories + Partner Share**

Choose three prompts; share one and identify an influence.

13-22 | 9 min	**Money Talk: Pick a Side**

Choose how to use $100; discuss reasons and trade-offs.

22-33 | 11 min	**What's Influencing This Decision?**

Analyze a scenario, possible choices, and consequences.

33-48 | 15 min	**Money in the Real World + Share-Out**

Discuss a snapshot and share observations with the class.

48-55 | 7 min	**Money Mindset Reflection + Exit Ticket**

Reflect for five minutes; complete the two-minute exit ticket.

Student Take Home Exit Ticket

Distribute the exit ticket to each student and read directions to check understanding of how to complete the assignment.

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START: Essential Questions

Use these prompts to activate prior knowledge and frame the lesson before students begin the first activity.

Essential Questions

1. **What is financial literacy?**
2. **Why can two people make different money decisions even when they are given the same choices?**
3. **What is one thing besides income that can influence a money decision?**
4. **What is one money skill you want to understand better before adulthood?**

Standards Addressed

Colorado | Grades 9-12 | CAS 2022
FL.HS.5.1: Make informed financial decisions using reliable information, values and goals.
Outcome a: Compare alternatives, consequences and responsibilities.
Outcome b: Use reliable information resources.
Summarized alignment | CDE Financial Literacy

Teacher Notes

Use hypothetical examples; protect private household information. Source: Colorado CAS, Financial Literacy (2022), FL.HS.5.1(a,b).

Money Moves: Quick Poll | 5 minutes

Purpose: Show students immediately that people can view money differently.

Display one statement at a time. Students respond with Agree / Disagree / Not Sure, a hand signal, an anonymous digital poll, or movement to a side of the room.

- **Saving money feels easier when I have a specific goal.**
- **Social media can make people want things they did not plan to buy.**
- **Two people with the same amount of money may make completely different choices with it.**
- **Talking about money can help people make better financial decisions.**

Teacher transition: "Look around. We already have different responses. Today we are going to explore WHY people can see and use money differently."

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TEACHER / FACILITATOR GUIDE

Possible student responses for the Essential Questions

Use these as discussion guidance - students do not need to use the exact wording shown below.

1 What is financial literacy?

Suggested answer:

Financial literacy is having the knowledge and skills to understand money and make informed financial decisions.

Possible student language:

"Knowing how to manage your money." "Understanding saving, spending, credit, and budgeting." "Knowing how to make smart choices with money."

Teacher note: Reinforce that financial literacy is not about already knowing everything. It is about building knowledge and using it to make informed choices.

2 Why can two people make different money decisions even when they are given the same choices?

There is not one single correct answer.

People can have different goals, values, experiences, family influences, cultures, habits, emotions, resources, responsibilities, peer/media influences, and levels of financial knowledge.

Possible student language:

"One person may be saving for something." "Their families may have taught them different things." "One person may need the money for something else." "Friends or social media may influence them."

Teacher note: This is the central idea of the lesson. Different choices are not automatically good or bad; students should consider the situation, trade-offs, information available, and possible consequences.

3 What is one thing besides income that can influence a money decision?

Many answers are acceptable.

Examples: personal goals, needs and wants, family, culture, friends, social media/advertising, past experiences, emotions, habits, responsibilities, access to resources, prices, or financial knowledge.

Possible student language:

"My friends." "What I am saving for." "Something I saw online." "Whether I really need it." "What my family taught me about money."

Teacher note: If students only name outside influences, prompt them to think about internal influences too - such as goals, emotions, habits, and values.

4 What is one money skill you want to understand better before adulthood?

There is no correct answer - this is a student reflection question.

Possible responses include: creating a budget, saving, opening and using a bank account, understanding credit and credit scores, reading a paystub, taxes, investing, student loans, insurance, paying bills, or avoiding unnecessary debt.

Facilitator follow-up:

Ask 2-3 volunteers: "Why do you think that skill will matter to you?" Use their responses to preview topics students will encounter throughout the My Money Grows curriculum.

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MONEY MEMORIES: Student Activity

Students reflect independently first, then share only what they are comfortable sharing.

Directions

Step 1 Choose THREE prompts below and answer independently.

Step 2 You may use a hypothetical example if you prefer.

Step 3 Share ONE response you are comfortable sharing with a classmate.

Step 4 Your partner listens for one influence that may have shaped your response.

1. **What is one of your earliest memories involving money?**

2. **Think about the first time you earned or received money. What did you want to do with it?**

3. **What is something you have saved or would be willing to save for? Why?**

4. **Who or what has taught you the most about money so far?**

5. **When you want something, what usually influences whether you buy it, wait, or decide not to buy it?**

6. **What is one money skill you want to understand better before adulthood?**

Partner Listen-For

After your partner shares, complete: "One thing that may have influenced that choice is _____."

Teacher debrief: Ask students to share examples of influences they heard - not private details. Build a class list: family, values, culture, peers, media, goals, habits, emotions, resources, and financial knowledge.

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MONEY TALK: Pick a Side

Whole-group decision activity | 9 minutes

SCENARIO

You receive $100 that you were not expecting. You do not owe it to anyone. What are you MOST likely to do first?

A. Save all $100

B. Save some and spend some

C. Spend it on something I have wanted

D. Use some to help someone else

E. I am not sure yet

Student Discussion

- What influenced your choice?
- Could a different choice also be reasonable? Why?
- What might make you change your answer?
- What goal or circumstance could change the decision?
- Does making a different choice automatically mean someone is 'bad with money'?

Teacher Connection

Good financial decision-making is not simply copying someone else's choice. Strong decisions consider the person's situation, goals, trade-offs, influences, available information, and possible consequences.

Ask: "What information would you want before telling someone what they should do with the $100?" This prepares students for the next scenario activity.

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WHAT'S INFLUENCING THIS DECISION?

Small-group scenario analysis | 11 minutes

Teacher Directions

Place students in groups of 3-4. Assign each group one scenario. Groups identify the decision, influences, choices, consequences, and information that is still missing. Circulate and probe rather than giving students the answer.

1. THE DROP

Jordan has saved $120. A limited-edition sneaker release appears on social media for $110. Several friends are posting that they plan to buy it.

2. PAYDAY

Maya earns $180 from a weekend job. She wants concert tickets, but she is also saving for a laptop she will need next semester.

3. PAY IN FOUR

Eli wants a $160 pair of headphones. At checkout, the website offers four payments of $40. Eli has $55 available today.

4. UNEXPECTED COST

Sam has been saving for a trip when a $200 car repair comes up. Sam needs the car to get to work.

Students Answer for Their Scenario

1. What financial decision is being made?
2. Identify at least TWO influences affecting the person.
3. What are two possible choices?
4. What could happen in the short term and long term?
5. What additional information would help the person make a stronger decision?

Teacher probes: "What is the trade-off?" "Which influence seems strongest?" "What could happen next?" "What information are you assuming?"

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MONEY IN THE REAL WORLD: Snapshot 1

Emergency Money

63%



of U.S. adults said they would cover a $400 emergency expense using cash or its equivalent in 2025. Twelve percent said they could not pay the expense by any means. This shows why planning for unexpected costs can matter.

NOTICE → THINK → DECIDE

1. NOTICE: What number or idea stands out to your group?

2. THINK: How could an unexpected expense change someone's spending or saving plans?

3. DECIDE: What is one question or action that could help someone prepare for an unexpected cost?

Teacher Facilitation

Give groups 3-4 minutes to discuss their snapshot. Then give each group 30-45 seconds to share its strongest observation. Connect responses back to influences, trade-offs, planning, and financial knowledge.

Important: These statistics describe U.S. adults in the Federal Reserve's 2025 Survey of Household Economics and Decisionmaking. They are not statistics specifically about high-school students.

Source: Federal Reserve, Economic Well-Being of U.S. Households in 2025, published May 2026.

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MONEY IN THE REAL WORLD: Snapshot 2

Buy Now, Pay Later

16%



of U.S. adults reported using Buy Now, Pay Later (BNPL) in 2025. Among adults who used BNPL, 26% reported making a late payment during the year. Smaller payments can change how affordable a purchase feels today, but the full price and future payments still matter.

NOTICE → THINK → DECIDE

1. NOTICE: What stands out about BNPL use or late payments?

2. THINK: What could influence someone to choose smaller payments instead of paying the full price today?

3. DECIDE: What information should someone check before choosing BNPL?

Teacher Facilitation

Give groups 3-4 minutes to discuss their snapshot. Then give each group 30-45 seconds to share its strongest observation. Connect responses back to influences, trade-offs, planning, and financial knowledge.

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MONEY IN THE REAL WORLD: Snapshot 3

What People Buy With BNPL

49%



of adults who used BNPL in 2025 used it for clothing or accessories. Among BNPL users, 32% used it for electronics, 20% for groceries or food delivery, and 19% for travel. The same payment tool can be used for very different kinds of purchases.

NOTICE → THINK → DECIDE

1. NOTICE: Which category surprises you most, if any?

2. THINK: How might the reason for a purchase affect whether BNPL feels worth the trade-off?

3. DECIDE: What question could help separate 'I can make today's payment' from 'I can afford the full purchase'?

Teacher Facilitation

Give groups 3-4 minutes to discuss their snapshot. Then give each group 30-45 seconds to share its strongest observation. Connect responses back to influences, trade-offs, planning, and financial knowledge.

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MONEY IN THE REAL WORLD: Snapshot 4

Financial Pressure

73%



of U.S. adults reported doing okay financially or living comfortably in late 2025. The remaining 27% reported either just getting by or finding it difficult to get by. Price increases remained the most common financial concern. Money decisions happen within real circumstances.

NOTICE → THINK → DECIDE

1. NOTICE: What does the 73% / 27% split tell you - and what does it NOT tell you?

2. THINK: How could higher prices affect someone's choices even if their goals stay the same?

3. DECIDE: What additional information would you want before judging another person's financial decision?

Teacher Facilitation

Give groups 3-4 minutes to discuss their snapshot. Then give each group 30-45 seconds to share its strongest observation. Connect responses back to influences, trade-offs, planning, and financial knowledge.

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MONEY MINDSET REFLECTION + EXIT TICKET

Individual reflection and formative assessment | 7 minutes

Money Mindset Reflection | 5 minutes

1. **The THREE influences most likely to affect money decisions for someone my age are _____, _____, and _____.**
2. **One influence I want to become more aware of when I make money decisions is _____ because _____.**
3. **One question I should ask myself before making a money decision is _____.**

Exit Ticket | 2 minutes

1. Money decisions are influenced by more than how much money a person has. They can also be influenced by _____.

2. A friend wants to buy something because "everyone online has it." Name ONE question you could ask to help them think through the decision.

3. In one sentence: Why is talking and learning about money useful?

Take-Home Extension: Keep the Money Talk Going

Talk with a parent, guardian, grandparent, older sibling, mentor, or another trusted adult. Choose ONE question. Do not ask for private balances, income, or debt.

- What is one money lesson you wish someone had taught you when you were my age?
- What is one purchase you are glad you waited or saved for?
- What is one money habit that became more important as you got older?
- What is one question you think a young person should ask before spending money?

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