# PAUSE

Smart Spending Learner's Permit | Ready-to-Teach Classroom Guide

Grades: 5-9
Time: 20-25 minutes
Materials: Optional Projector to display possible purchases, pen & paper.

## DRIVING QUESTION: Should I buy this?

## WHY THIS LESSON MATTERS

Most students begin making spending decisions years before anyone formally teaches them how to approach consumer decision-making. This lesson builds one simple lifelong habit: pause before purchasing. Students discover that thoughtful spending isn't about saying 'no.' It's about slowing down long enough for their own good judgment to catch up.

## STUDENTS WILL

- Practice pausing before purchasing
- Recognize (maybe not name) opportunity cost
- Understand excitement versus thoughtful decision-making
- Build confidence by asking good questions about typical purchases before committing to them

## SUGGESTED TIMING

- Teacher Launch: 3 minutes
- Checkout Challenge: 10-12 minutes
- Class Discussion 5-6 minutes
- Exit Ticket: 2-3 minutes

## TEACHER LAUNCH

Learning to drive doesn't begin on the highway... Spending works the same way.
Ask students: *"Think about the last thing you bought. Would you buy it again today?"*

## CLASSROOM ACTIVITY: THE CHECKOUT CHALLENGE

Display or project six everyday purchases (e.g., bubble tea, hoodie, game skin, earbuds, running shoes, concert ticket) or any selection you know is relevant to your students. In pairs, students sort them into categories:

- Buy Today
- Wait One Week
- Probably Don't Buy

Each pair must be ready to defend their reasoning using at least one of these ideas:

- "Will I still want this next week?"
- "How much will I actually use it?"
- "What else could this money do?"

Provide sentence starters on the board: "I put it in Wait because..." "I would probably not buy it because..."

## CLASS DISCUSSION

- Which purchase created the biggest disagreement?
- Did anyone change their mind?
- Is waiting sometimes the smartest decision?

## EXIT TICKET/ Homework Assignment

Finish the sentence: *"One question I'll ask myself before buying something this week is..."*

## TEACHER TIP

Avoid labelling purchases as 'good' or 'bad.' Focus on the quality of reasoning.

## FLEXIBLE IMPLEMENTATION

Teach first, then issue permits, or assign the quiz/ permit as homework and discuss in class.

## NEXT STEPS

1. Students complete the Smart Spending Quiz.
2. Educators download and issue Smart Spending Permits.

Smart Spending Permit

# PROTECT

Defensive Spending License | Ready-to-Teach Classroom Guide

Grades: 6-10
Time: 25-30 minutes
Materials: Pre-chosen advertisements to share with students, pen & paper.

## DRIVING QUESTION

What's the trick here—the pressure to buy—and who's it working for?

## WHY THIS LESSON MATTERS

Students discover that many shopping environments are intentionally designed to encourage quick decisions. They learn to recognize the constant pressure to buy, which helps them combat it.

## STUDENTS WILL

- Recognize persuasion techniques
- Spot false urgency
- Question influencer marketing
- Understand Buy Now, Pay Later

## SUGGESTED TIMING

- Teacher Launch: 3 minutes
- Spending Detectives Activity: 12-14 minutes
- Class Discussion 7 minutes
- Exit Ticket: 3 minutes

## TEACHER LAUNCH

Ask students: *"When was the last time something online tried to convince you to buy something?"*

## CLASSROOM ACTIVITY: SPENDING DETECTIVES

Analyze advertisements or social posts that contain obvious pressure to buy, such as:

- "Only 3 left in stock!" + countdown timer
- Influencer post: "Link in bio – this sells out every time"
- Checkout screen: "Free shipping on orders over $50" when cart is at $38
- "Buy now, pay later – 4 easy payments of $15"

In pairs or small groups, students identify places they have seen:

- Scarcity persuasion
- Urgency persuasion
- Social proof persuasion/ Influencers
- Checkout nudges
- BNPL risks (underestimating total cost + possible credit damage if a payment is missed)

Extension: Ask groups to rewrite one ad to make it seem more honest and less pressuring.

## CLASS DISCUSSION

- Which persuasion technique surprised you most?
- Which ones seem to work best on adults? On students your age?
- How does knowing the trick change how you feel about the offer?

## EXIT TICKET/ Homework Assignment

Finish the sentence: *"One persuasion technique I'll pay closer attention to this week is..."*

## TEACHER TIP

The goal isn't skepticism, or cynicism. It's awareness.

## FLEXIBLE IMPLEMENTATION

The Family Agreement can become homework, a partner discussion, a written reflection, or a classroom discussion about possible spending categories and limits.

## NEXT STEPS

1. Students complete the Defensive Spending Quiz.
2. Educators decide if they'll use the optional Family Agreement or the Student Agreement.
3. Educators download and issue the Defensive Spending License.

# PLAN

Strategic Spending License | Ready-to-Teach Classroom Guide

Grades: 7-11
Time: 25-30 minutes
Materials: Budget template (linked here and below), pen, and paper.

**DRIVING QUESTION:** If I buy this, what else am I saying no to?

## WHY THIS LESSON MATTERS

Students move beyond avoiding poor purchases to directing every dollar toward what matters most to them and their families.

## STUDENTS WILL

- Understand trade-offs
- Give every dollar a job
- Recognize subscription costs
- Create a simple spending plan

## SUGGESTED TIMING

- Teacher Launch: 3 minutes
- Trade-Off Game: 12-14 minutes
- Class Discussion 6-7 minutes
- Exit Ticket: 3 minutes

## TEACHER LAUNCH

Ask students: *"What's something you'd genuinely be disappointed to miss later because you spent your money somewhere else?"*

## CLASSROOM ACTIVITY: THE TRADE-OFF GAME

Give students a realistic weekly fun and flexible budget (e.g. $10-$30) which they must allocate across the three categories listed below and on this budget template. They then compare and explain their approaches.

- Spending (everyday wants)
- Saving for a shorter-term goal (something within the next 1-3 months)
- Future Goal (something bigger, 6+ months away)

Extension: Calculate the yearly cost of one small weekly habit (e.g., $8 snacks × 40 weeks) and discuss what that total could buy instead.

## CLASS DISCUSSION

- What daily purchases can quietly crowd out bigger goals?
- Was anyone surprised by how quickly seemingly small amounts add up?
- How does having a goal change how urgent or important "smaller" purchase feels?

## EXIT TICKET/ Homework Assignment

Finish these sentences:

- *"One future goal I'd like my spending decisions to support is..."*
- *"I plan to protect this goal by being ready to..."*

## TEACHER TIP

Strategic spending is about alignment—not restraint. The goal is for young people to decide for *themselves* that they want to preserve their future purchasing power.

## FLEXIBLE IMPLEMENTATION

Pre-Commitment may be completed individually, with parents, in pairs or as a classroom reflection.

## NEXT STEPS

1. Students complete the Strategic Spending Quiz.
2. Educators decide how they'll use the optional Pre-Commitment Form.
3. Educators download and issue the Strategic Spending License.

Strategic Spending License