**MATERIALS NEEDED:**
Have the Dollar Decisions Board ready so that you can walk the students through each example of a budget.

**DIRECTIONS:**

1. Ask each student to open their Dollar Decisions Board.

2. Ask the students to make eight (8) selections on their game board, which correspond to a salary based on no high school education. Give them 2-3 minutes to complete this.

3. Repeat Step #2 for the following income amounts:
   a. 10 Selections, Based on High School Diploma
   b. 12 Selections, Based on Associate Degree
   c. 16 Selections, Based on College Degree
   d. 20 Selections, Based on Graduate Degree

4. Debrief activity with discussion questions:
   a. Could students afford all that they needed on lower levels (8, 10 and 12)?
   b. At what level could the students afford what they wanted? Ask them to explain why their selected level suited them.
   c. Does this show a difference in wants, needs, values (what individual deems as worthwhile or valuable), or all three?

5. Ask students why it is important to create a spending plan/budget.
   a. Set money aside for necessary items such as housing, so that money isn’t spent on other items that are wanted but not needed.
   b. Track where money is being spent.
   c. Help live within income.