Money Choices

Students weigh what they get and give up when they spend or save.

1.C.4.6 "Explain the costs and benefits of spending and saving in order to meet one's needs and wants."

NAME _____ DATE _____

Teacher: this page is run aloud. The script and answers are on the guide page.

1 CIRCLE IT

a	eat	play	sleep
b	toy	lunch	ball
c	snack	lunch	ball
d	ball	lunch	snack

2 TELL WHY

spend	
save	

ANSWER KEY

Money Choices

GRADE 1 · 1.C.4.6

HOW TO RUN THIS PAGE

Read each situation and its choices aloud, then give students time to circle an answer. Buying crayons today lets someone use them now but leaves less money for later. Listen to each student's explanations in Part 2, and record any prompting separately.

Students never read directions on this sheet. Read each part's script aloud, then each prompt, giving think time before students mark.

PART 1 · CIRCLE IT

SAY "Listen to each money choice. I will read the words in the row. Circle one answer to my question."

ROW	SAY	STUDENTS CIRCLE
a	You need lunch. You spend your money on lunch. What can you do because you bought lunch? Listen: eat, play, sleep. Circle one answer.	**eat**
b	You need lunch, and you want a toy. You spend all your money on the toy. Which thing you need might you not get? Listen: toy, lunch, ball. Circle one answer.	**lunch**
c	You want a ball. You save your money to buy it later. What could you buy because you saved? Listen: snack, lunch, ball. Circle one answer.	**ball**
d	You want a ball later, but you could buy a snack now. You save your money for the ball. Which thing you want do you skip today? Listen: ball, lunch, snack. Circle one answer.	**snack**

PART 2 · TELL WHY

SAY "You want a muffin now, and you want a kite later. In the spend box, write what you can get today; in the save box, write what you could buy later. For each choice, tell me one good thing and one thing you give up."

- Box 1 (beside spend): **muffin**
- Box 2 (beside save): **kite**

WHAT TO ACCEPT

Circle answers: eat, lunch, ball, snack. Accept phonetic spelling in the boxes if the intended words are clear. For the oral explanations, listen for a gain and a trade-off for each choice, such as getting a muffin now but having less money for a kite, or saving for a kite but skipping the muffin.