



Activity Tips

GRADES 6 - 8

ACTIVITY

How Do You Get Money?

OVERVIEW

Young people of this age are faced with many difficult dilemmas. They have financial wants and needs with limited ways of obtaining money. Peer pressure, need for immediate gratification, and being too young to hold most jobs, makes it difficult for young people to acquire money responsibly. In this activity, participants will have an opportunity to discuss and respond to situations they may be faced with and brainstorm responsible ways to solve such dilemmas.

OBJECTIVES

Participants in this activity will:

- Respond to purchasing scenarios.
- Discuss responsible ways of earning money.

BEFORE THE ACTIVITY

- Because this activity deals with ethics, review the materials carefully, in advance. Be very cautious in addressing issues of “right” and “wrong” when discussing the scenarios.
- Consider using the following alternative discussion format.
 - Identify the problem or issue
 - Identify various options for solving the problem or issue.
 - Identify the advantages and disadvantages of each option.
 - Explore the results of having selected each option.
 - Consider alternatives for options having significant disadvantages.

DURING THE ACTIVITY

- This activity is very straightforward. The participants are provided six scenarios in which individuals face a purchasing dilemma. Then, the participants are asked to think about and respond to two things.
 1. Does the scenario illustrate a responsible way of earning money?
 2. If the scenario does not represent a responsible way of earning money, what advice might the participants provide to the individual in the scenario?
- If this activity is presented in a group format, consider allowing the participants to view the scenario online and then work in small groups to decide the advantages and disadvantages of such action.

AFTER THE ACTIVITY

Because of the moral dilemmas posed in the scenarios, do not leave any discussion of the scenarios open-ended. Be sure to bring closure to each dilemma.

TIPS FOR SUCCESS

Scenarios are an excellent way to teach content, in that it allows individuals to react to another situation and possibly apply that to their own life. Encourage participants to discuss their feelings but do not require that all participants voice personal opinions.