

CLASSROOM ACTIVITY · GRADES 2 TO 8 · 15 MINUTES

Holiday Gift Plan: plan before you buy

Students plan holiday gifts with a pretend budget, notice when the list does not fit, and choose what to change. A take-home note lets families keep the conversation going.

Students will be able to: add up a short list of prices, compare the total to a budget, and explain one change they made to stay within it.

You need: one worksheet per student (page 2), pencils, and the parent notes (page 3, two per sheet).

1. Warm up — 2 min

"Think of one person you would like to give something to this holiday season. What would make them smile?"

Take two or three answers. Point out that a gift can be bought, made, or done (a drawing, a song, helping with a chore).

2. Make the plan — 8 min

Each student has a pretend budget (see the levels below). On the worksheet they:

- list up to four people and a gift idea for each,
- write a price guess for each gift (a made or done gift costs $0),
- add up the total and compare it to the budget.

"If your total is over the budget, you are not in trouble. That is the point of planning. Change something until it fits."

3. Share — 3 min

In pairs: "What did you change to make your plan fit?" Collect a few answers on the board: a cheaper gift, one fewer person, a made gift, saving up for later.

4. Wrap up — 2 min

"Planning before you buy means the money goes where you decided, not where the moment pushes it."

Students write their answer to the last question on the worksheet. Send the parent note home.

Grades 2 to 3

Budget: $20. Round prices to whole dollars. Two or three people is enough.

Grades 4 to 5

Budget: $50. Up to four people. Prices to the dollar.

Grades 6 to 8

Budget: $50. Add your state's sales tax to each price, then check the total again.

Privacy: students do not need an app, a device or an account, and nothing is collected from them. Price guesses are fine; the skill is comparing a total to a budget, not knowing real prices.

Teachers may print and copy these pages for classroom use. More free materials for teachers: **babalata.com/teachers**
Made by Babalata, a money-habits app for US families with kids ages 6 to 18. The activity works on its own, with no app or accounts needed.

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MY HOLIDAY GIFT PLAN

Plan it before you buy it

Who do you want to give something to? Make a plan that fits your budget.

Name: Date:

$_____ **My pretend budget** (your teacher will tell you).
A gift you make or do (a card, a drawing, helping out) costs $0.

Person	Gift idea	Bought, made or done?	Price
			$
			$
			$
			$
My total			**$**

Does my plan fit?

Circle one: **Yes, it fits** / **No, it is over by $_____**

If it is over, what will I change?

Ideas if your plan does not fit: pick a cheaper gift, make a gift instead, give one gift to two people together, or move one person to a "save up for later" list.

One thing I learned

Planning before I buy helps me because



A NOTE FOR FAMILIES

Today we planned holiday gifts

In class today, your child planned holiday gifts with a pretend budget. They listed people and gift ideas, added up the prices, and changed the plan until it fit.

Three questions to ask at home:

1. Who was on your list, and what did you pick for them?
2. Was your plan over the budget? What did you change?
3. Is there something you want for yourself that you could save up for?

For more ideas this season, a free 4-week Holiday Money Challenge for families is at the link below, with no sign-up.

babalata.com/holiday-money-challenge
From Babalata, a money-habits app for kids 6 to 18. No debit card: parents keep the real money, kids set savings goals and practice in short lessons.

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