

CLASSROOM LESSON · GRADES 3 TO 8 · 30 MINUTES

Notice, Pause, Build: making money choices

Students practice three steps for any money moment: **Notice** the moment, **Pause** before deciding, **Build** the good choice into a habit.

Students will be able to: name a money moment, explain why waiting helps a decision, and write one personal money rule.

You need: this page, a board, sticky notes, and a copy of the exit ticket for each student.

1. Notice: what is a money moment?

5 min

"A money moment is any time you suddenly want to buy something. Who has felt that this week?"

Students write one money moment each on a sticky note. Group them on the board: ads and game offers, friends, sales and timers, feelings (bored, excited, left out).

2. Pause: what would you do?

15 min

In small groups, students read one scenario and answer three questions: What is the money moment? What would a pause look like? What is a good choice, and why?

Scenario	Prompt for the group
A game offers a special outfit for 800 coins. A timer says "2 hours left."	Why does the game show a timer? What happens if you wait one day?
Your friend has new sneakers. You have $40 of birthday money.	Do you want the sneakers, or do you want what your friend has? How could you tell?
A sign says "50% off today only" on headphones you did not plan to buy.	Is it a good deal if you did not need it this morning?
You have saved $15 toward a $30 goal. You see a $10 toy you like.	What happens to your goal if you buy the toy? What could you do instead?

Each group shares its pause. Point out the pattern: waiting gives the feeling time to fade so the real choice can happen.

3. Build: make it a habit

8 min

Students pick a personal wait rule (sleep on it, wait 24 hours, or ask a grown-up first) and complete the exit ticket below.

Take it home: "Ask a grown-up about a time they waited before buying something, and whether they were glad they did." (2 min)

Florida connection: students entering grade 9 in 2023-2024 or later must earn a half credit in personal financial literacy and money management to graduate (s. 1003.4282(3)(h), Florida Statutes). This lesson is early practice for the everyday spending decisions that course builds on.

Exit ticket ✂

Name: _____

A money moment I noticed this week: _____

My wait rule: _____

Next time I want something right away, I will: _____

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

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