You Have $50 Left — What Do You Do With It?

A quick decision-starter for exploring saving, spending, and the information that shapes a financial choice.

BEST FOR Grades 8–12 | Saving decisions | Financial choices	**TIME NEEDED** 15–20 minutes
MATERIALS / COPIES NEEDED Teacher display or student copy; pen/pencil	**LEARNING FOCUS** Make and justify a saving/spending decision, then identify information that could change it

LEAD PROMPT

You have $50 left after your current required expenses. You do not owe anyone money and nothing is due today. What should you do with it?

CHOICES TO CONSIDER

- Spend it now
- Save all of it
- Split it between spending and saving
- Hold it for a known upcoming expense
- Choose another option

Teacher Instructions

1. Present the situation and choices without suggesting that one answer is automatically best.
2. Have students make an individual choice and write one or two reasons for it.
3. Ask students to compare choices in pairs or small groups. Focus on the information they used, not on reaching agreement.
4. Introduce one new circumstance from the extension or invite students to name information that could change their original choice.

Student Task

Choose what you would do with the $50. Explain why. Then identify one piece of information that could cause you to make a different choice.

Wrap-Up / Debrief

- What information mattered most when you made your decision?
- Why might two people make different reasonable choices with the same $50?
- When could saving all of it be a strong decision? When might spending some of it be reasonable?

TEACHER SYNTHESIS

Savings are the part of income or available money not used for current spending and set aside for future use. The best saving decision depends on goals, upcoming needs, risk, and available alternatives.

OPTIONAL EXTENSION Change one condition: an upcoming event, a broken phone, uncertain future income, or a specific savings goal. Ask whether the original decision still holds.	**GFF / FDIF™ CONNECTION** Students make a preliminary financial decision, explain the evidence behind it, and reconsider when circumstances change.