What Matters to Me?

Name _____ Date _____

Cut out the 16 cards. Sort them into three piles: NEEDS, WANTS and things you VALUE (that matter to who you are). Then pick your top 5.

Food	A safe home	School clothes	The newest sneakers
A phone	Video games	Time with family	Helping others
Traveling	A pet	Playing a sport	Saving for college
Eating out	Concert tickets	Gifts for friends	Learning new things

NEEDS
must have to live and be safe

WANTS
nice to have

VALUES
what matters most to me

My top 5, most important first:

1. _____ 2. _____ 3. _____ 4. _____ 5. _____

MY MONEY CHOICE

Name one thing you'd stop buying to pay for your #1 value.

_____

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What Matters to Me?

The quick lesson (read aloud, about 1 minute)

> **Needs** keep us alive and safe. **Wants** are nice extras. **Values** are what matter most to who we are: family, helping, learning, adventure. People feel best about their money when their spending matches their values instead of whatever's in front of them.

Two teaching points

1. Not every want is bad. Some match your values.
2. Knowing your top values makes spending decisions faster.

Answer key

No single right answer. Most people agree food, a safe home and school clothes are needs. Wants and values are personal: "time with family" might be one student's #1 and another's #6. Look for reasons, and for whether their spending choice in the box matches their #1 value.

10-minute run

1. Cut and sort the cards (5 min).
2. Pick a top 5.
3. Pairs compare: where did you disagree?

Ask

"Can something be a want AND a value?"

Goal

Spending that matches your values feels better than spending on impulse.

Take it further

Ask students to look at their last 3 purchases. Did any match their top 5?

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending**. Print double-sided: the activity on the front, this teaching side on the back.

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