Would You Rather? Money Edition

Name _____ Date _____

Cut out the cards. With a partner or the class, pick a card, choose a side, and give your BEST reason. No answer is wrong; weak reasons are!

WOULD YOU RATHER... #1 $100 today or $120 a year from now?	WOULD YOU RATHER... #2 A job you love for $40,000 a year, or a job you don't like for $55,000?	WOULD YOU RATHER... #3 Buy one expensive pair of shoes that lasts 3 years, or a cheap pair every year?
WOULD YOU RATHER... #4 Live with roommates and save $500 a month, or live alone?	WOULD YOU RATHER... #5 Get paid every week, or get paid once a month (same total)?	WOULD YOU RATHER... #6 Spend $50 on a concert, or $50 on something you can keep?
WOULD YOU RATHER... #7 Pay for college with loans, or work for 2 years first and save?	WOULD YOU RATHER... #8 Have $1,000 in savings, or a $1,000 credit limit?	WOULD YOU RATHER... #9 Be famous with no money, or rich and unknown?
WOULD YOU RATHER... #10 Give $20 to a cause you care about, or treat a friend to lunch?	WOULD YOU RATHER... #11 Get a $5 raise per hour, or 2 extra weeks of vacation?	WOULD YOU RATHER... #12 Buy a used car with cash, or a new car with a loan?

MY MONEY CHOICE

Pick the card you'd argue hardest. Write your choice and your best reason.

Card # _____

_____

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The quick lesson (read aloud, about 1 minute)

> Most money choices have no perfect answer. They're **trade-offs**: now vs. later, money vs. time, safety vs. risk, me vs. others. What makes a decision good is a clear reason. Arguing both sides is how people spot what they really care about.

Two teaching points

1. Every choice gives something up.
2. A good decision has a reason you can explain.

Answer key

No right answers. Strong reasons mention a trade-off: time vs. money, now vs. later, risk vs. safety, or values. Facts to bring in if they come up: #1 $120 in a year is a 20% return, far above what a savings account usually pays. #8 savings is your money; a credit limit is borrowed money with interest.

10-minute run

1. Each pair draws 3 cards.
2. Each side gets 30 seconds to argue.
3. Class votes on the strongest reason.

Ask

"Did anyone change their mind? What changed it?"

Goal

Money choices are trade-offs. Good decisions come from clear reasons, not just gut feelings.

Take it further

Ask students to write a new Would You Rather card for the class.

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **All six areas (spending, saving, earning, investing, credit, risk)**. Print double-sided: the activity on the front, this teaching side on the back.

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