

“Means to an End” Learning Activity

Purpose:

To engage young people in considering the ways that spending reflects values and goals.

Preparation:

1. Copy the \$500 Bill Handouts onto green paper, one of each sheet per participant.
2. Ask helpers to cut each sheet into eight separate bills, keeping them in sets so each participant receives one of each type of bill.

Instructions:

1. Give each participant eight different “\$500 bills.”
2. Explain that the pictures in the center of the bills represent types of purchases.
3. Instruct participants to “get what they want” with these bills by keeping or trading them with other students. The more bills they have of a particular type, the more they would purchase of that item.

Example: A person who definitely wants to drive an expensive car should collect as many car bills as possible.

4. Allow five minutes for trading, then ask participants to sit back down and participate in the discussion.

Processing:

1. Ask students to discuss the following questions.
 - Which items were most popular? Why?
 - Why did you keep some bills?
 - Why did you trade some bills?
 - Do you think you would make different choices in 10 years?
2. Explain that money is a means to an end—a tool that can help people reach their goals and live the lives they choose. The sooner young people learn to use money as a tool, the more likely they are to reach their goals.



\$500 Bill Handout

Copy onto green paper, one per participant. Then, cut into separate bills.

<p>CAR</p>	<p>CLOTHES</p>	<p>EDUCATION</p>	<p>MUSIC</p>
<p>FAMILY</p>	<p>HOUSE</p>	<p>SPORTS</p>	<p>TRAVEL</p>