

## Objective

By the end of this lesson, Nadia will be able to recognize the difference between luxuries and necessities. She will also understand the importance of saving money for luxuries, allowing her to make informed financial decisions in her daily life.

## Materials and Prep

- Paper and colored markers or crayons
- Two boxes or containers (one labeled "Luxuries" and the other "Necessities")
- Access to a computer or tablet for online research (optional)
- Pre-prepared list of items (some luxuries and some necessities)

## Activities

- **Sorting Game:**

Nadia will sort a list of items into two boxes: one for luxuries and one for necessities. This will help her visually understand the differences between the two categories.

- **Drawing Exercise:**

Nadia will draw her favorite luxury item and her favorite necessity. This creative activity will encourage her to think about what she values in both categories.

- **Discussion Time:**

Engage in a discussion about why certain items are considered luxuries and others necessities. This will help Nadia articulate her thoughts and deepen her understanding of the concepts.

- **Saving Challenge:**

Nadia will create a simple savings plan for a luxury item she wants. This will teach her the importance of saving money and planning for future purchases.

## Talking Points

- "Necessities are the things we need to live, like food and shelter, while luxuries are things we want but don't need, like fancy toys or vacations."
- "Can you think of an example of a necessity and a luxury in your life?"
- "Why do you think it's important to save money for luxuries? What could happen if we spend all our money on luxuries?"
- "Saving money for luxuries means we can enjoy them without feeling guilty or stressed about our finances."
- "How can we make sure we have enough money for both necessities and luxuries?"