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# Lesson Plan: Jaidyn's Finance Park Adventure

**Subject:** Personal Finance

**Grade Level:** Middle School (Ages 11-13)

**Time Allotment:** 90 minutes

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## Materials Needed

- Pencil and eraser
- Calculator (or a phone/computer calculator)
- "Your New Life" Persona Card (see below for template)
- Monthly Budget Worksheet (see below for template)
- 10-12 "Life Happens" Cards (see below for examples, can be written on index cards or slips of paper)
- Access to the internet for brief, optional research (e.g., "average cost of groceries for one person")

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## I. Learning Objectives (10 minutes)

By the end of this lesson, you (Jaidyn) will be able to:

- Create a balanced monthly budget based on a realistic adult income and expenses.
- Differentiate between needs (fixed expenses) and wants (discretionary spending) and make tough choices.
- Adapt a budget to handle unexpected events and opportunities.
- Explain why concepts like "Pay Yourself First" (savings) are critical for financial health.

**Teacher's Opening Script:** "Hi Jaidyn! Since you're interested in the Junior Achievement Finance Park, we're going to do our own version today. You're going to become an adult for the next 90 minutes! You'll get a job, a salary, and a whole set of adult responsibilities. Your challenge is to make it through one month, making smart financial choices to end with a balanced budget. Ready to begin?"

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## II. Activity Part 1: Meet Your New Self & Build the Basics (25 minutes)

### Step 1: Assign the Persona.

Hand Jaidyn the "Your New Life" Persona Card. This gives all the basic information needed to start the budget.

**SAMPLE: "Your New Life" Persona Card**

**Name:** Alex Rivera

**Age:** 25

**Occupation:** Graphic Designer

**Annual Gross Salary:** \$52,000

**Monthly Net Income (Take-Home Pay):** \$3,200

*(This is the money you actually have to spend after taxes, etc.)*

**Life Situation:** You are single and live by yourself in a one-bedroom apartment. You have a reliable, paid-off car, but you have to pay for insurance and gas. You also have a student loan payment from your college degree. You love going to the movies with friends and trying new coffee shops.

### Step 2: Introduce the Monthly Budget Worksheet.

Provide the worksheet. Explain that the goal is to make sure "Income - Expenses = \$0 or more".

### Step 3: Fill in the Fixed Expenses.

Work with Jaidyn to fill in the "must-pay" bills. These are non-negotiable costs. Encourage brief internet searches if you want to use hyper-realistic numbers (e.g., "average rent in [your city]").

#### **SAMPLE: Monthly Budget Worksheet (Section 1)**

**Monthly Net Income: +\$3,200**

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#### **Part A: Savings (Pay Yourself First!)**

- **Savings Account (10% recommended):** -\$320

#### **Part B: Fixed Housing & Utilities**

- **Rent:** -\$1,200
- **Renter's Insurance:** -\$20
- **Electricity:** -\$60
- **Water/Sewer:** -\$40
- **Internet:** -\$65

#### **Part C: Fixed Transportation & Debt**

- **Car Insurance:** -\$110
- **Student Loan Payment:** -\$250

**SUBTOTAL OF FIXED EXPENSES: -\$2,065**

**MONEY REMAINING FOR EVERYTHING ELSE: \$1,135**

### III. Activity Part 2: Making Choices & Handling Surprises (35 minutes)

#### Step 1: Budget for Variable Expenses (Wants & Needs).

Now, with the remaining money (\$1,135 in our example), Jaidyn must budget for things that change each month. This is where the real decision-making and creativity come in! Guide with questions like, "How much do you think you'll need for food? Do you want to eat out a lot or cook at home?" or "What kind of fun things do you want to budget for?"

#### Example categories for this section:

- Groceries
- Gas for Car
- Cell Phone Plan
- Subscriptions (Streaming, etc.)
- Personal Care (haircuts, toiletries)
- Entertainment (movies, concerts)
- Shopping (clothing, hobbies)
- Restaurants/Coffee Shops

#### Step 2: Introduce "Life Happens" Cards.

Once the initial budget is complete, it's time to see how well it holds up! Have Jaidyn draw 3-4 "Life Happens" cards from a shuffled pile and adjust the budget accordingly. This is the core of the challenge.

#### SAMPLE: "Life Happens" Cards

- **FLAT TIRE!** Your tire goes flat and can't be repaired. A new one costs \$175. Subtract this from your budget. Where will you take the money from?
- **Happy Birthday!** Your best friend's birthday is this month. You want to buy a nice gift and take them out to dinner. Budget an extra \$75 for this.
- **Side Gig Success!** You did some freelance design work on the weekend and earned an extra \$200! Add this to your income. What will you do with it? (Save it? Spend it?)
- **Vet Bill.** Oh no! Your (imaginary) cat, Patches, needs to go to the vet. The bill is \$120. Subtract this from your budget.
- **Sale!** Your favorite clothing store is having a 50% off sale. You see a jacket you love for \$60. Do you buy it? Adjust your budget if you do.

**Teacher's Role:** As Jaidyn makes adjustments, ask probing questions. "Oh, you're taking that money from your grocery budget? What will you eat for the last week of the month?" or "Great idea to put that extra money into savings! How will that help you long-term?" This is where the real learning happens.

### IV. Conclusion and Reflection (20 minutes)

After finishing the budget adjustments, have a wrap-up discussion. This is the assessment part of the lesson.

#### Discussion Questions:

1. Look at your final budget. Were you able to stay positive (not in debt)?
  2. What was the hardest decision you had to make? Why?
  3. What surprised you most about where the money goes as an adult?
  4. If you got a \$500 raise next month, what would be the first thing you'd change in your budget?
  5. How did having a savings category from the start ("Pay Yourself First") help you when the "Life Happens" cards came up?
  6. What is one thing you learned today that you think will be helpful for you in the future?
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## V. Differentiation and Extension

- **For an extra challenge:** Introduce a dependent (a child or a pet) with associated costs like daycare or vet food. Or, use a persona with a lower income or more debt to make the choices harder.
- **Extension Activity:** Have Jaidyn research her dream job's starting salary and the average rent in a city she'd like to live in. Then, she can try to build her own, real-life future budget from scratch.

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