

# Master of the Domain: The \$50 Grocery & Life Challenge

## Lesson Overview

In this lesson, Wyatt will transition from a consumer to a manager of daily life. We will explore the essentials of financial literacy, nutritional planning, and navigating the "curveballs" of adulthood through a hands-on simulation. By the end of this session, Wyatt will understand how to balance a budget while maintaining a healthy lifestyle.

## Learning Objectives

- Identify the difference between fixed expenses (needs) and variable expenses (wants).
- Create a 3-day meal plan and grocery list that fits within a strict \$50 budget.
- Analyze the impact of "emergency expenses" on a financial plan.
- Demonstrate critical thinking by making trade-offs between quality, quantity, and cost.

## Materials Needed

- Access to online grocery store websites (or physical weekly circulars/flyers)
- Budget Tracking Sheet (can be a simple spreadsheet or a piece of paper)
- Calculator
- "Life Curveball" cards (slips of paper with random events written on them—see activity)
- Kitchen scale or measuring cups (for the hands-on portion)

---

## 1. Introduction: The "Moving Out" Hook (10 Minutes)

**The Scenario:** "Wyatt, imagine you just got your first apartment. You have exactly \$50 to feed yourself for the next three days, and you also need to cover one small household 'emergency' that just popped up. If you run out of money, you can't just go to the 'Bank of Mom/Dad.' How do you survive and still eat something better than plain white bread?"

### Discussion:

- What are the first three things you would buy at the store?
- Do you think \$50 is a lot of money or a little for three days of living?
- What happens if you buy a \$15 pizza on the first night?

## 2. Body: The "I Do, We Do, You Do" Model (40 Minutes)

### I Do: The Anatomy of a Budget (10 Minutes)

The instructor demonstrates the difference between **Fixed Expenses** (things that don't change, like

rent or a phone bill) and **Variable Expenses** (things you control, like groceries and entertainment).

*Talking Point:* "Think of your budget like a video game inventory. You only have so many slots. If you fill them all with 'fun' items, you won't have room for 'health' potions when your HP gets low."

### We Do: The Unit Price Detective (10 Minutes)

Together, look at two different brands of the same item (e.g., a small box of name-brand cereal vs. a large generic bag).

**Activity:** Calculate the "Unit Price." If the box is \$4.00 for 10oz (\$0.40/oz) and the bag is \$6.00 for 30oz (\$0.20/oz), which is the better deal for a long-term budget? Discuss why the "cheaper" price isn't always the "better" value.

### You Do: The \$50 Life Challenge (20 Minutes)

Wyett must now complete the "Master of the Domain" worksheet.

1. **The Meal Plan:** Plan 3 breakfasts, 3 lunches, and 3 dinners.
2. **The Shopping Trip:** Using online grocery prices, Wyett must find the cost of every ingredient needed. Everything must be accounted for—even salt or oil if they don't "own" it in this simulation.
3. **The Curveball:** Halfway through, Wyett must draw a "Life Curveball" card.  
*Examples:* "Your headphones broke, pay \$12 for cheap replacements," or "You got invited to a movie, pay \$15 to go with friends," or "You dropped a carton of eggs, lose \$4."
4. **The Re-Adjustment:** Wyett must adjust his grocery list to accommodate the Curveball while still ensuring he has 9 meals planned.

## 3. Conclusion: The "Reality Check" Recap (10 Minutes)

**Summary:** Review the final budget. Did Wyett stay under \$50?

### Reflection Questions:

- What was the hardest item to give up when the "Curveball" happened?
- Did you prioritize "tasty" food or "filling" food? Why?
- How does this change how you look at the groceries in the pantry right now?

**Takeaway:** Daily living is about balance. You can have the "wants," but only after the "needs" are secured.

## Success Criteria

- **Bronze:** Completed a 3-day meal plan but went over budget.
- **Silver:** Completed the plan on budget but skipped the "Curveball" adjustment.
- **Gold:** Completed a balanced 3-day meal plan, stayed under budget, and successfully managed the "Curveball" expense.

## Assessment Methods

- **Formative:** Observation of the "Unit Price" calculation and verbal responses during the "We Do" phase.

- **Summative:** The completed Budget & Meal Plan Worksheet showing all math and itemized costs.

## Differentiation & Adaptability

- **For More Challenge (Advanced):** Include a "Nutrition Requirement." Wyatt must ensure at least one green vegetable is included in every dinner and stay under a specific sugar limit.
- **For Scaffolding (Support):** Provide a pre-made "Pantry List" of items Wyatt already "owns" (like salt, pepper, and flour) so he only has to shop for main proteins and produce.
- **Kinesthetic Variation:** If possible, do this lesson at a physical grocery store, giving Wyatt a calculator and a clipboard.