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**Personal Finance Decision Making**

**Note to parents and caregivers:**

Work through the activity together and help your child identify their values. First let your child attempt to answer the questions and select their top five values on their own. Provide them with help or suggestions as needed. Make sure to talk through the questions in the “Talk about it section”.

### Part I. What Do You Value?

People decide how to use their money based on their personal **values**, or what they judge to be important in their lives. Take some time now to identify what *you* value!

Read through the list of different values below. Choose the FIVE values that are MOST important to you and rank them from most important (1) to least important (5). You can also add any values that are not included in the blank rows.

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| --- | --- |
| \_\_\_\_ Academic achievement | \_\_\_\_ Health |
| \_\_\_\_ Courage | \_\_\_\_ Helping others |
| \_\_\_\_ Culture and traditions | \_\_\_\_ Free time |
| \_\_\_\_ Extracurricular activities / hobbies | \_\_\_\_ Social status |
| \_\_\_\_ Family and friends | \_\_\_\_ Travel |
| \_\_\_\_ Freedom | \_\_\_\_ |
| \_\_\_\_ Happiness | \_\_\_\_ |

**Part II. Talk about it:**

What is something that can influence your decisions around money?

Why is it important to know what influences the decision you make about money?

What do you think your values say about you?

Why is it important to know what your values are, especially when making decisions about money?

Why might someone make financial decisions that are NOT aligned to their values?

*Note: This activity was adapted with permission from the NextGen Personal Finance Middle School Course MS-1.1.*