



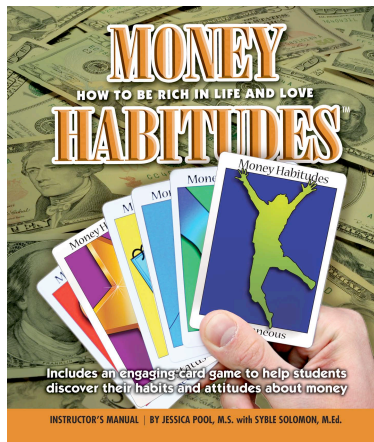
# The Dibble Institute

[www.BuildingRelationshipSkills.org](http://www.BuildingRelationshipSkills.org)

## Money Habitudes™

### How to be rich in life and love!

By: Jessica Pool, M.S. with Syble Solomon M.Ed.



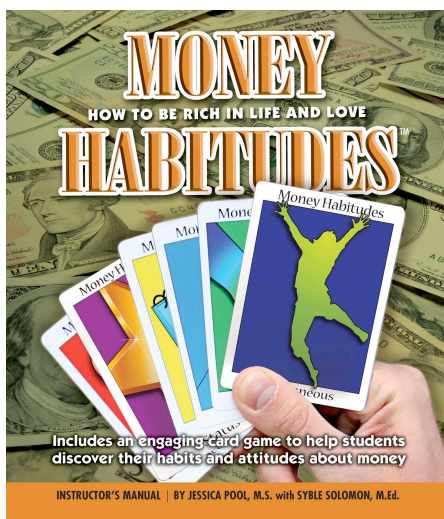
This unique 5 lesson curriculum introduces teens to the human side of money – the subconscious habits and attitudes that strongly influence how people behave around money, regardless of financial skills or economic status.

An important precursor to financial literacy courses, the non-technical lessons show the many different ways in which people spend, save, and think about money. Lively activities explore the most likely origins and meanings of different financial behaviors as well as the advantages and challenges of each approach. The course features the award-winning Money Habitudes card game by Syble Solomon. This self assessment tool helps teens clarify their individual “money personalities” and learn how these can affect goals and relationships. Non judgmental and highly interactive. Five lessons, plus classroom card games and student workbook/journal.

To order or for more  
information,  
[www.DibbleInstitute.org](http://www.DibbleInstitute.org)

For Grades 9-12  
5 lessons

The Dibble Institute  
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Program materials include:

Instructor's Guide with  
5 Lesson Plans

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Engaging  
Workbook/Journal

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2 Full-color posters

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Deck of Teen Money  
Habitudes Cards

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PowerPoint CD

## Money Habitudes™ Table of Contents

### Lesson 1: Why Does Money Matter

- Discover why money matters.
- List four barriers that keep teens from reaching financial literacy.

### Lesson 4: Thinking About My Habitudes

- Examine your own money habitudes.
- Describe how money habitudes affect out relationships, decision-making, and goals.

### Lesson 2: Money Habitudes

- Define a habitude.
- Name the six sources of messages that influence how your money habitudes develop.
- Identify messages you've received.
- Give at least one example of how these messages have influenced the way you manage your money.

### Lesson 5: Goals and Obstacles

- Explain how to set a SMART goal.
- Be able to change a goal to a SMART goal.
- Be aware of what motivates change and see possibilities of how to change a relationship with money.
- Develop an action plan that meets your needs and includes steps to avoid or minimize predictable challenges.

### Lesson 3: Money Habitudes Solitaire

- Identify your own mix of money habitudes and if you have a dominant habitude (four or more cards in one habitude).
- Determine the messages that influence how you use money.
- Choose the words from the interpretation card that describe how others see you and how you see yourself.
- Identify which advantages and challenges best describe you.

## LESSON 1

# Why Does Money Matter?

**Today's youth will be required to take more personal responsibility for managing their finances than any generation before them. Therefore, financial education is more important than ever. A vital part of that education is understanding why money matters. This lesson is about the importance of teaching youth about money—not just financial tips and processes, but a deeper look at the meaning of money and factors that influence how they use money.**

## **WARM-UP**

Ask the students: **Why do you need money right now? In five years, why would you need money? In ten years, why would you need money? Does money matter? Explain.** (*Journal* page 1.)



## **ACT ON IT** | Money Talk Activity

**Group Instructions:** Place the *Money Talk* cards in a bowl or a bag and have each student draw one card. Give each student 30-60 seconds to answer the question on the card. Other students should not comment while the student is talking. The *Money Talk* cards are designed to help initiate guided discussion. (Alternatively, they can be used as a writing prompt.) The cards can be used at any time during this curriculum. You can also use them more than once because it is very unlikely that a student would get the same question twice. Many of the same questions are also in the *Journal*.

## **TALK ABOUT IT** | Why Does Money Matter?

Summarize the following information in your own words:

**Money—it's great to have, fun to spend, and hard to keep. Many of you would agree with this statement, but have you ever stopped to think about *why* money matters? Why do people spend so much time and energy thinking about money, working for more money, and talking about money? Money is an important**



### **LESSON GOALS:**

- Discover why money matters.
- List four barriers that keep teens from reaching financial literacy.

### **MATERIALS NEEDED:**

- In the *Journal*: *Why Does Money Matter?* pages 1-16.
- In the Appendix: *Money Talk* activity cards
- On the CD: *Why Does Money Matter?* PowerPoint presentation.

### **GETTING READY:**

- Preview the *Why Does Money Matter?* PowerPoint.
- Preview the *Why Does Money Matter?* *Journal* pages 1-16. Students can complete these worksheets as the lesson topic is presented or at the end of the lesson as a review.
- Cut out and laminate (if possible) the *Money Talk* cards located in the Appendix.

part of our lives, but most of us know very little about why it is so important. For instance, how many of you have ever attended “Money School”? Think about it for a minute; how much formal training have you received about how to handle money? For most of you, the answer is “very little.” When it comes to financial literacy, many teenagers fail to make the grade. But you can beat the average! When asked about basic financial concepts, high school seniors correctly answered only 48% of the questions, down from 52% in 2006. College students didn’t fare much better, with college seniors scoring 65% on their survey (administered for the first time in 2008).<sup>1</sup> So, here’s how you can make the grade with flying colors!

Young people need to:

1. Develop realistic expectations about money
2. Find the best people from whom to learn about money.
3. Appreciate all the ways money matters in our society
4. Be aware of how money affects relationships and how relationships can affect the way you manage your money

**THINK ABOUT IT:** Lead your students as they complete page 1 of the *Journal*.

Discussion questions:

- On a scale of 1-10, how would you rank yourself?
- What do you already know about managing money?
- What would you like to learn about managing money?

## **ACT ON IT** | Where Does the Money Go?

**Individual Instructions:** Have the students individually complete the *Where Does the Money Go?* activity on page 2 of the *Journal*. Introduce this activity this way:



It’s hard for most young people to understand what it takes to make money because they usually do not have to earn their own or pay for everyday expenses. This activity is designed to help you start thinking about when, where, and why we need money.

**Group Instructions:** The above *Journal* activity can also be turned into a group activity by using the following instructions. Break the class into small groups and have the students locate the *Where Does the Money Go?* activity on page 2 of the *Journal*. For each category, the groups should brainstorm a list of things they have done, items they have used, places they have been, etc. that month which require money. Once the groups have made their lists, they should create posters to present to the class. Groups can draw pictures or use pictures and words from magazines to create their poster. Allow each group to present their list using their posters. Consider making a master list on the board for each category. Once each group has presented, lead a class discussion. Ask the students to list things they had forgotten. The teacher may need to add some items at this time to the master list. (*Instructor’s Note:* To save time, you might assign one topic for each group to brainstorm, create a visual and present to the class.)

End by asking the students:

**Were you surprised by any of the expenses or how many there are?**



# Why do we keep. You p ever stopped to thir do people spend so muc for more money, and talking a lives, but most of us know very below, tell why you need mone money? In ten years, why woul



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**SAMPLE LESSON**  
For more information, go to  
[www.DibbleInstitute.org](http://www.DibbleInstitute.org)  
(phone 800-695-7975).

| 1                                  | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9                       | 10 |
|------------------------------------|---|---|---|---|---|---|---|-------------------------|----|
| I have a lot to learn about money! |   |   |   |   |   |   |   | I'm a financial wizard! |    |

## What would you like to learn about managing money?

This image shows a blank sheet of white paper designed for handwriting practice. It features two vertical columns of horizontal dashed lines. Each column contains ten rows of lines, providing a guide for letter height and placement. The lines are evenly spaced and extend across most of the width of each column, leaving small margins at the top and bottom.

# Where does the money go?

This activity is designed to help you start thinking about when, where, and why we need money. Begin by thinking about a typical month in your life. Using the topics below, brainstorm a list of everything that requires money. Use words or draw pictures in the boxes below.

|                                |                                      |   |
|--------------------------------|--------------------------------------|---|
| <b>Housing</b>                 | <b>Food</b>                          | <b>Clothing and personal care items</b> |
| <b>Transportation</b>          | <b>Entertainment and electronics</b> | <b>Insurance and taxes</b>              |
| <b>Gifts and contributions</b> | <b>Work and education expenses</b>   | <b>Other</b>                            |

Were you surprised by any of the expenses or how many there are?







# The Dibble Institute

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## About The Dibble Institute

Founded in 1996, The Dibble Institute is an independent, non-profit organization that equips young people with the skills and knowledge they need to develop healthy romantic relationships now and in the future. The Dibble Institute fulfills its mission by:

- Raising awareness of the needs for and benefits of helping young people learn the skills needed to navigate their romantic lives;
- Educating opinion leaders and policy makers;
- Training teachers and youth instructors;
- Developing, producing, and disseminating evidence based, best practices, developmentally appropriate, evaluated, and easy to teach relationship skills materials; and
- Serving as a clearinghouse to collect and disseminate timely and relevant research and other evidence of the benefits of youth relationship education.

The Dibble Institute programs are used in all 50 states and around the world in thousands of schools, youth agencies, and other youth programs impacting tens of thousands of young people. For more information, please visit [www.DibbleInstitute.org](http://www.DibbleInstitute.org).

The Dibble Institute publishes a free monthly e-newsletter to help keep you current in the emerging field of youth relationship skills education. Please sign up for this newsletter on our website or by emailing us at [relationships@DibbleInstitute.org](mailto:relationships@DibbleInstitute.org). This newsletter is sent to you when we find something of importance concerning youth relationships or when we have new resources in which you will be interested. We know you are busy, so we promise to keep it relevant!