

Plan It

Get your children thinking about the value and limitations of money by playing Plan It. All it takes is a catalog or a flyer from the paper, plus a little imagination.

Plan It helps upper elementary or middle school children learn both the limitations of money and the importance of smart buying decisions by having children put together “shopping lists” according to a set budget.

Items needed:

- One or more advertising flyers or catalogs that include pricing.
- A sheet of paper and pen or pencil.
- Possibly a calculator.

How to play:

- Ask the child to make up a list of items from the catalog(s) or flyer(s) to buy within a specific budget.
- Add up the items on the “shopping list” to see if they fit within the budget.
- Discuss whether the items on the list are the best way to spend the money.

Variations:

- Have the child do the same exercise without the aid of paper or a calculator.
- Add the wrinkle of saying that he or she needs to pick out enough items from a grocery store flyer so that the family can eat five dinners for the week.
- Pretend the child has just won a specific large sum of money (maybe \$1,000), and have them use the catalogs to create a list of dream items.
- Have two or more children play, and the one who comes the closest to the budget without going over wins.