



## Reasonable Responses

Step 1: Divide students into 4 groups. Give each group one of the scenarios below. Each group should get a different situation. Instruct groups to read through the scenario and determine if each response is reasonable, discussion why or why not as a group. They shouldn't judge or agree/disagree with the response, only determine whether or not it is a reasonable response to the situation. Give the groups time to complete. Go through the first example as a whole class.

Step 2: After the groups have determined the reasonableness of each their scenario's responses, they will use a Decision Making Grid to determine the best alternative (the one that would likely offer maximum satisfaction) for their scenario. Before they use the decision making grid, have them eliminate any alternatives that they decided were not reasonable in step 1. Again, go through the first example as a whole class (see example grid). Have students share their scenarios/grids with the class.

Example Scenario for whole class:

You and your friends are planning to get together on Saturday and each have a budget of \$15.00 to spend. You are making plans and trying to figure out what to do. Here are your alternatives:

- a. Meet at one of your homes and play games. You could each spend some of your money to bring a snack to share and then save the rest of your money. You or one of your friend's would need to get permission to have the group over. You and your friends could all stay out a little later since you are at a friend's home. Your friends would all need a parent to drop off and pick up.
- b. Go to the park and play at the playground. This would not cost any money so you could save all of your money but some of your friends would need their parents to drive them to the park and pick them up later as it is too far to walk. You would all need to be home by dark so you could not stay out as long. The playground has some new equipment that you've been wanting to try. It is pretty hot outside.
- c. Cool off by going swimming at the community pool. The admission fee to get into the pool is \$8.00. You would probably want to get some snacks while you're there so you might spend all of your money, or close. You and your friends love to swim but you haven't had many chances to go swimming this year because it has been cold and rainy.
- d. Pool your money with your friends to buy the new X-Box video game you've been waiting to come out. It may be difficult to agree who gets to have the game and when since there's only 1 game and all four of your friends want it. You need to get a parent to agree to take you all to the store to buy the game and then to allow the group back to their house to play the game together. This would use up all of your money for all of you.

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1. Your family's car stopped working and needs to be repaired. The repairman said it will cost \$500 to fix the car. Your family did not budget for this car expense and needs to decide how to pay for the work. Here are your alternatives:
  - a. Your family (of four) plans a "Family Fun Night" each week. Your budget for fun nights is usually \$200 each month. You could choose to limit your fun night spending for the next few months and spend only a fraction of your normal budget. This would allow you to put the rest of the money towards the car repair. If you did this for the next couple of months, your family put the car repair on their credit card, and have it paid for within a few months. This week your family was planning to visit the local zoo for fun night. Admission costs \$15.00 per person. You love to see the animals and haven't been there since last year. You were really looking forward to going to the zoo.
  - b. You could choose to have a zero-cost Family Fun Night for the next 2-1/2 months and save all of the money you would normally have spent to pay for the car repair. You could each take turns thinking up some fun no-cost activities like taking board games over to your grandparents and having a Family Fun Night there.
  - c. Your family could forgo fixing the car and buy a new car instead. Your car was getting older and your mom was saying she'd like to get a new one soon anyway. A new car could cost thousands of dollars. You could continue having the Family Fun Nights that you planned.
  - d. Everyone in the family could try to think of ways that they could earn extra money to pay for the car repair. There may be small jobs you and your sibling could do to help neighbors. Your parents might be able to work extra hours at their jobs. It would taking away some of your free time until you earned enough money to pay for the car to be fixed but at least you could still have Family Fun Nights each week.
  
2. You want to buy a new video game that costs \$45.00. Your parents told you that you have to spend your own money to buy it. Here are your alternatives:
  - a. Shovel the snow in your neighborhood. Each family says they will pay you \$5.00 per driveway. It takes about 20 minutes to shovel 1 driveway. It is really cold outside and your boots from last winter are getting tight. You lost one of your gloves on the playground at school so you only have one.
  - b. You ask your family if you can earn money by doing extra chores. Your parents agree to pay you \$2.00 per chore for doing each of the following: clean your room, wash a load of laundry, wash the dishes. Each chore takes about 20 minutes to do. You usually have homework and soccer practice after school each day.
  - c. You have been saving money whenever you can for the past year. You have just over \$50 in your piggy bank. It would take almost all of the money you have saved to get the game. You know from other games you've gotten that your excitement for games fades after a while, once the newness wears off. And next year, a new version of the game will likely be released.
  - d. A neighbor needs help walking their dog and offers you \$3.00 per day to walk their dog after school. You are afraid of dogs and this dog is really big and likes to jump on people when he sees them. You can walk the dog in less than 10 minutes.

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3. You want to get a phone and your parents told you that you have to pay half of the \$50 monthly service fee. Here are your alternatives:
  - a. Save all of your allowance to put towards the monthly fee. This leaves no money leftover for any other goods or activities you want. You like to go out with your friends sometimes and you have to use your allowance to pay for the activities you do with friends.
  - b. You can take on a babysitting job after school for your neighbor that will pay \$5 each week but won't leave you much time for other activities. You might also have trouble getting your homework done or have to stay up late to finish it. The kids are pretty well behaved whenever you have babysat for them in the past and they really seem to like it when you come over.
  - c. You can begin a dog-walking service in your neighborhood with the hopes of earning \$10 per week. You love dogs and walks but winter will be here soon and you're not looking forward to walking dogs in the snow. You will have to create signs and post them in your neighborhood. It will probably take some time to build up your business.
  - d. You can get a credit card and charge the monthly phone expense to your credit card. When you get a job when your older you can pay the money back to the credit card company.
  
4. You want a new pair of shoes like all of your friends have but they cost \$100 and your parents told you that you must spend your own money to get them if you want to buy them. Here are your alternatives:
  - a. Your birthday is coming soon and your aunts and uncles and grandmas and grandpas usually ask you what you want for your birthday. You could ask for gift cards to your favorite shoe store and put them together to purchase the shoes but you probably wouldn't get any other gifts. You like to be surprised and love opening presents on your birthday.
  - b. You've been saving some of your allowance each week for the past 2 years. You have a little more than \$100 saved up. It would take almost all of your savings to buy the shoes. Your feet have been growing about one size per year so next year at this time, the shoes would likely not fit you.
  - c. Save your \$5/week allowance for the next 20 weeks to put towards the shoes. This leaves no money leftover during this time for any other goods or activities you want. You like to go out with your friends sometimes and you have to use your allowance to pay for the activities you do with friends.
  - d. You can take on a babysitting job on Saturday mornings for your neighbor that will pay \$5 each week. You would have to give up the bowling league you play in with your friends in order to take on the babysitting job. The neighbor kids are fun to play with and they really seem to like it when you come over so it's an easy way to earn money.