



Cha-Ching Classroom Activity Cha Cha Choices

Overview: In this activity, students are challenged to build knowledge, grapple with problems, collaborate with others, and engage in the design process, applying what they have learned over the course of the Cha-Ching series. Students begin by viewing the video [“Cha Cha Choices”](#) and then discuss the choices characters in the video made about how to use their money. They then consider the choices they have made about money in their own lives. Students work in small groups to brainstorm ideas for creating a board game that reinforces the importance of balancing earning, saving, spending, and donating to reach their individual short- and long-term goals. Finally, students play each other’s board games, offer constructive feedback, and identify the lessons players learn from playing the game.

Instructor Notes:

- *This activity should not be implemented until students have completed at least one learning activity related to each Cha-Ching concept—earn, save, spend, and donate.*
- *Throughout the activity, remind students that their games should not focus on “good” and “bad” financial choices. Their games should ultimately help players understand that there are consequences for every financial decision we make and that our choices should be shaped by our short- and long-term goals. This kind of thinking may help them design their games so that players are working toward specific financial goals.*

Target Audience: Grades 3–6

Activity Duration: Two-three class periods of 45–60 minutes

Essential Questions

- How might making thoughtful decisions about my money help my future?
- Why is it sometimes difficult to stick to a spending plan or budget?
- Why is it important that we learn about earning, saving, spending, and donating?

Objectives

Students will:

- Demonstrate their understanding what it means to make thoughtful decisions about money
- Create a board game to reinforce the concepts learned from Cha-Ching resources
- Analyze board games to identify ways the games teach players about earning, saving, spending, and donating money

Activity Vocabulary

- Earn
- Save



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- Spend
- Donate
- Decision
- Choice

Materials

- *Video: Cha Cha Choices*
- Chart paper
- Markers
- Board Game Design Notes handout (1 per group)
- Game Feedback handout (each group needs 1 handout per group [e.g., 4 small groups = each group needs 4 feedback forms])
- Plain paper for game boards (8 ½" x 14") (3–4 per group)
- Manila folders (1 per group)
- Pencils
- Colored pencils, crayons, markers
- Rulers
- Scissors
- Glue

Game Design Resources for the Teacher

- [Learning Challenge for Kids: Design a Game Board](#)
- [Pinterest](#) (Search Pinterest for game board templates, ideas, and materials)
- [Instructables: Build Your Own Board Game](#)
- [Board Games: Help Your Kids to Create Their Own](#)
- [Wiki-How: How to Make Your Own Board Game](#)

Other Cha-Ching Episodes

- Earn, Save, Spend, Donate
- Spend Your Money Wisely My Friend
- Please Little Spender, Think
- Charity
- When You Get Money
- Big Big Waste of Money



Procedure

1. Introduce and show the video [Cha Cha Choices](#). As the students watch the video, ask them to pay attention to the choices the characters made related to money.
2. Engage students in a discussion about the choices made in the video.
 - What choices did Prudence make in the video?
 - Why was it sometimes challenging or difficult for her to make choices?
 - Have you ever had to make choices like the ones she made? What did you do?
3. Remind students that they have learned a lot from Cha-Ching about the decisions they can make around money. Ask students to share some of the important lessons they have learned. Record their responses on chart paper. Consider dividing responses into earn, save, spend, and donate if you think it will be helpful to students.
4. Ask, "What would be a fun way to teach other kids about the concepts you have learned through the Cha-Ching lessons and videos?" If kids do not mention it, offer creating a game as an additional idea.
5. Explain to the students they will be working in small groups to create a board game to reinforce the concepts they have learned about making smart decisions about money. Ask questions to help students begin brainstorming:
 - What board games do you play at home?
 - What makes them fun to play?
 - What do board games look like? How is the game play alike/different? Possible discussion topics include:
 - Rules
 - Game materials
 - Movement around the board:
 - Pathways: Single pathways (e.g., Monopoly, Chutes and Ladders, Candyland), multiple pathways (e.g., Clue)
 - Travel: Single travel around the board (e.g., Trouble), multiple travels around the board (e.g., Monopoly; Sorry [if your pawn is sent back to Start])
 - Dice, cards, spinners
 - Penalties (go back, lose money) and rewards (jump ahead, get money)
 - Add topics as needed to support students' understanding
6. Divide students into groups and distribute a copy of *Board Game Design Notes* to each student. Explain that they will use the document to help them make decisions about their game as they brainstorm and plan together.
7. Once all groups appear ready to begin creating their games, get students' attention. Discuss the requirements for each board game:



- A set of well-written clear directions on how to play the game. Someone should be able to pick up the game and play based on the directions they write.
 - The game must help players learn about the concepts learned in the Cha-Ching lessons and videos—earning, saving, spending, and donating money to reach your personal short and long term goals.
8. Allow students time to discuss the type of game board they want to create and to complete the *Board Game Design Notes* handout. Offer support to students by helping their groups talk through any difficulties which arise, but avoid working out the kinks in their game ideas for them.
 9. Distribute materials (or have materials in a central location for students to retrieve them). Students should create their game boards on the 8 ½" x 14" paper. This will enable you to duplicate the game for each student in the group later. As students create their game boards, circulate through the room assisting as needed.
 10. When groups are finished creating their games, engage students in a discussion about the challenges they faced when designing and creating their games and how they resolved them.
 11. Allow students to play their own games to help them discover any problems they need to correct.
 12. Provide time for student groups to play each other's games. Have students use the Game Feedback form to provide anonymous feedback. Be sure each group gives positive feedback as well as a suggestion for improvement.
 13. Provide time for each group to implement the feedback and make adjustments to their games. Once the games are finalized, have groups glue them onto a manila folder to strengthen the game board. Photocopy each set of game board and game materials so that each member of the group may have his/her own copy to take home and play with their families. To encourage this extended application of the Cha-Ching concepts, send home a copy of the Cha-Cha Choices Family Activity!

Optional Extension

Host a Family Game Night. Invite families to the school to play the students' board games. Follow up with a discussion about the lessons they learned about earning, saving, spending, and donating money to reach their individual short and long term goals.

Optional Resources

- [Teaching Financial Literacy to Kids: Spending Choices](#)
- [Finances for Kids, Sesame Street](#)
- [Five Tips to Help Children Develop Decision-Making Skills](#)



National Standards

National Standards for Financial Literacy

1: Earning Income Income for most people is determined by the market value of their labor, paid as wages and salaries. People can increase their income and job opportunities by choosing to acquire more education, work experience, and job skills. The decision to undertake an activity that increases income or job opportunities is affected by the expected benefits and costs of such an activity. Income also is obtained from other sources such as interest, rents, capital gains, dividends, and profits.

1.BM.4.2 People earn an income when they are hired by an employer to work at a job.

1.BM.4.7 Entrepreneurs are people who start new businesses. Starting a business is risky for entrepreneurs because they do not know if their new businesses will be successful and earn a profit.

2. Buying Goods and Services

People cannot buy or make all the goods and services they want; as a result, people choose to buy some goods and services and not buy others. People can improve their economic well-being by making informed spending decisions, which entails collecting information, planning, and budgeting.

2.BM.4.2 People make choices about what goods and services they buy because they can't have everything they want. This requires individuals to prioritize their wants.

2.BM.4.3 People spend a portion of their income on goods and services in order to increase their personal satisfaction or happiness.

2.BM.4.5 Informed decision making requires comparing the costs and benefits of spending alternatives. Costs are things that a decision maker gives up; benefits are things that a decision maker gains.

6.BM.4.4 One method to cope with unexpected losses is to save for emergencies

C3 Framework for Social Studies State Standards

Economic Decision Making

D2.Eco.1.3-5. Compare the benefits and costs of individual choices.



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Board Game Design Notes

Names: _____

Name of your game:	
Number of players:	
Goal of your game: (What do players have to do to win?)	
Describe your game board design (rectangle, circle, square, wandering path, one path or multiple paths, shortcuts, etc.)	
How many spaces will your game board have?	
Will there be special spaces on your game board? What will they say/do?	
How will you move around your game board? (dice, spinners, cards, etc.)	
What will you use as pawns or pieces?	
Will there be penalties in your game? Describe them.	
Will there be rewards in your game? Describe them.	
Are there any special rules? Describe them.	
Other notes	



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Game directions
and rules

What will players learn
from your game?



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Game Feedback

Game Designers:	
Game:	
We really liked	
One suggestion for improvement	
Lesson(s) learned	

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