

Needs VS Wants

Everyone must speak before a final answer is chosen.

1. You do NOT have enough money for everything.
2. You must choose ONE option.
3. Every choice has a cost.
4. Your job is to decide which cost you're willing to live with.

SCENARIO 2 — HEALTH vs MONEY vs FUTURE

You're 17. You make \$220/month from a part-time job.

You have **\$30/month left** after basic needs.

Choose ONE:

- A. Gym membership (\$30/month)
→ Better health, confidence, discipline, stress relief
- B. Save the \$30
→ Emergency fund, future safety
- C. Spend it socially
→ Food, hanging out, not feeling left out

You may NOT split it.

Group must answer:

- Who loses if we choose wrong?
- What problem shows up in 3 months?
- What problem shows up in 3 years?

SCENARIO 2 — TIME vs MONEY

You're in school. You're tired.
Grades are slipping.

Choose ONE:

- A. Work fewer hours
→ Less money, more time
- B. Keep working, sacrifice sleep
→ More money, burnout risk
- C. Quit job temporarily
→ Focus on grades, zero income

Group must predict:

- Mental health after 1 month
- Financial stress after 2 months
- Regret after 1 year

SCENARIO 3 — SOCIAL PRESSURE TRAP

Your friends are planning a trip/event.

Cost: \$180

You currently have **\$200 total.**

Choose ONE:

- A. Go on the trip
→ Memories, friendships
- B. Skip it and save
→ Security, self-control

Answers

1.

2.

3.

