

**ACTIVITY: NOW VS LATER****WHAT TO DO**

You will face real-life money decisions where both options make sense. As a group, you must choose ONE option, defend it, and identify the trade-offs.

**YOUR TASK:**

- Decide as a group
- Defend your decision
- Identify what you gain and what you give up

**KEY LESSON: EVERY DOLLAR HAS A JOB — IF YOU DON'T CHOOSE, IT CHOOSES FOR YOU.**

**SCENARIO I — QUICK CASH vs PATIENCE**

You are offered \$200 today. No waiting. No conditions. You could use it right now for food, clothes, fun, or bills.

The other option is \$1,000 in one year. You don't get access early, and nothing changes in your life right now

Group Decision: .....

Why did your group choose this option? .....

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# SCENARIO 2 – NEW PHONE vs EMERGENCY FUND

Your current phone works, but barely.

Battery dies early. Screen is cracked. Apps lag. You feel embarrassed pulling it out.

You keep thinking, "I deserve an upgrade."

## Option A – NEW PHONE (NOW)

Fast, clean, great camera. Feels good every time you unlock it. Better photos. Better social media. Monthly payments or big upfront cost. In a year or two, it's just another used phone.

## Option B – EMERGENCY FUND (LATER)

You keep your current phone and save the money. It feels boring. No compliments. No excitement. But when something breaks or income drops, you're covered.

Group Decision: .....

Why did your group choose this option? .....

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What are you giving up? .....

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**SCENARIO 3 – COMFORT vs GROWTH**

You spend money eating out multiple times a week.

It's easy. It tastes good. It saves time. But that same money could go toward learning a skill that might increase your income or opportunities.

**Option A – EATING OUT (NOW)**

Instant satisfaction. No cooking. No effort. Feels like a reward after a long day.

**Option B – INVESTING IN A SKILL (LATER)**

No instant reward. Requires discipline. Results aren't guaranteed. But it could pay off long-term.

Group Decision:

Why did your group  
choose this option?

What are you gaining?