**Name : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**EVERFI**

**Lesson 1: Responsible Money Choices ( 35 minutes)**

**PRE TEST SCORE \_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Vocabulary**

Short-term goal – A goal that can be achieved in a short amount of time. It can be a few days, weeks, or months.

 Long-term goal – A goal that can be achieved in a longer amount of time. It can be months, years, or even an entire lifetime.

Want – Something you’d like to have but will be okay without.

Need – Something you truly can’t live without.

Opportunity cost – The cost we pay when we give up something to get something else.

**Discussion Topics – Please answer**

 1. What are financial decisions? Why are they important? What type of information do you need to make a good financial decision?

2. What is the difference between a “want” and a “need”?

 3. What is a good way to determine if you need something, or just want it? What are some reasons to NOT purchase something you don’t need?

**POST TEST SCORE \_\_\_\_\_\_\_\_\_\_\_\_\_\_**