

**3-5**

**Facilitator's Guide**

# Decision Tree

A Teach Children to Save Lesson



# WELCOME

Thank you for being a Teach Children to Save volunteer! It is because of volunteers like you that this program has been a success for over two decades. Children need bankers like yourself to share important financial lessons and help get them on the road to financial success. Whether you are a seasoned volunteer or just getting started, you can be sure that your time and effort will pay off!

This guide contains everything you will need to deliver a high-quality lesson that teaches children about making sound financial decisions. The lesson begins with you leading a guessing game about different types of trees. Students try to identify various trees based on several clues. You have the option to make this game more interactive by directing students to indicate the choice they would make by moving to a specific location or choosing whether to sit or stand. The final clues describe a new type of tree — one that is filled with decisions. You will then transition to a discussion of various financial scenarios. Through engaging in full or small group discussions, students learn to evaluate alternatives and think critically about their choices. The lesson concludes with you reminding the students of the importance of making informed financial decisions and seeking help when needed.

As you review the guide, be sure to add your own notes and personalize the lesson as you see fit. The scripts and directions are provided as a guide, but you have the ability to make it your own based on your own delivery style.

**This is a very flexible lesson that can be used with students staying in their seats or getting up and moving around. Talk with the teacher before deciding which approach you will take to each section of the lesson.**



## What's Your Why?

Before stepping in front of a group of children, it can help to remind yourself of WHY you are doing this. Think about your own experiences learning about money (or not) as a young person and what you've seen as an adult. Why is this lesson important for children to have?

# IN THIS GUIDE

This Facilitator Guide has information to help you prepare for and deliver the lesson, handouts and other materials to use when teaching it, and information for you to give to the teacher or host. Here's a breakdown of what you'll find and the purpose of each section.

## Overview

This section includes background information to help you understand what will be covered in this lesson.

- **Lesson Summary:** A description of the lesson, including what students will do and learn
- **Recommended Grade Levels:** The grades this lesson targets, although there is some flexibility
- **Time Required:** Guidance about the amount of time the lesson should take to present
- **Objectives:** What students should be able to do at the end of the lesson
- **Key Terms:** Kid-friendly definitions for banking terms you might use during the lesson

## Preparation

Get ready to teach the lesson by reviewing the information in this section and preparing any materials you will need.

- **Delivery Options:** Choices you should make ahead of the lesson about how to deliver certain portions
- **Materials:** What you will need in order to conduct the lesson

## Delivery

The lesson itself is divided into the following sections with slide-by-slide guidance on what to do or say, but you are welcome to customize it to your presentation style. Consider adding notes before you teach the lesson.

- **Introduction:** Introducing yourself and the lesson to the students
- **Name That Tree:** A guessing game to get students thinking about different types of trees
- **Decision Tree Leaves:** Students discuss various financial decisions and consider the alternatives
- **Conclusion:** Wrapping up the lesson and thanking the students for their time and attention
- **Virtual Adaptations:** Suggestions for adapting the lesson to a virtual environment

## Coordinating with the Teacher or Host

It is important to connect with the teacher or host ahead of time to ensure you are both on the same page and provide details about the lesson.

- **Questions to Ask:** Topics to address ahead of the lesson to make sure it goes well
- **Information for the Teacher or Host:** Details to share, including potential extension activities

# OVERVIEW

## Lesson Summary

In this lesson, students learn about making sound financial decisions. The lesson begins with you leading a guessing game about different types of trees. Students try to identify various trees based on several clues. You have the option to make this game more interactive by directing students to indicate the choice they would make by moving to a specific location or choosing whether to sit or stand. The final clues describe a new type of tree — one that is filled with decisions. You will then transition to a discussion of various financial scenarios. Through engaging in full or small group discussions, students learn to evaluate alternatives and think critically about their choices. The lesson concludes with you reminding the students of the importance of making informed financial decisions and seeking help when needed.

## Recommended Grade Level

Grades 3 to 5

## Time Required

30 to 40 minutes

## Objectives

At the end of this lesson, students will be able to:

- Evaluate financial decisions by considering various alternatives and their potential outcomes.
- Discuss the importance of making informed financial decisions.
- Apply decision-making steps to real-life financial scenarios.
- Recognize the difference between instant gratification and delayed gratification in the context of financial choices.

## Key Terms

- **Alternatives:** The options or choices you can pick from when making a choice
- **Choice:** What you have when there is more than one option or alternative available
- **Decision:** The final choice you make after thinking about different options
- **Delayed Gratification:** Waiting until later for something you want now
- **Instant Gratification:** Getting what you want right away, even if waiting might be better for you in the long run

# My Notes

Come back and add notes about how this lesson went after you deliver it. That way you'll have them to look back on if/when you have the opportunity to teach it again.

## PREPARATION

### Delivery Options

This lesson offers several delivery options. Review the presentation steps and decide what will work best for you based on your personal preferences, the age of the students, and the time you have available.

### Name That Tree

The lesson begins with a fun guessing game. Students hear clues and try to guess the type of tree they think is being described: apple, pine, maple, willow, and cherry. If desired, you can bring props along to add to the interest. If you choose to do this, keep the props hidden until you reveal the answer. Consider putting each prop in its own bag, such as a paper lunch sack. Select one of the following ways to use them.

- **Third Clue:** Show the prop as a third clue. You can show it to the students or ask a student to look in the bag and describe what they see.
- **Answer Confirmation:** Ask the class for their answers. Invite a student to look in the bag and see if the answer is correct based on what they see.
- **Answer Reveal:** Remove the prop and show it when you reveal the answer slide.

### Prop Ideas

Examples of props you can use for each type of tree:

**Apple tree:** a fresh or artificial apple or container of apple sauce

**Pine tree:** pine needles, ornament

**Maple tree:** maple leaves (real or artificial), a small Canadian flag or a picture of one, maple syrup

**Willow tree:** willow frond, photo of a willow tree

**Cherry tree:** fresh or artificial cherries, artificial cherry blossoms

## Decision Tree Leaves

There are eight decisions on the decision tree. The first one will be discussed as a class. After that, you'll call on student volunteers to select a number. Clicking on the corresponding leaf on the slide will take you to that decision. Below are several options for facilitating these discussions. You can use the same method for all decisions or use a variety of methods, depending on the size of the group, the room setup, and your personal preferences.

- **Whole Class:** Facilitate a discussion with the entire class by posing questions and calling on students who raise their hands to answer them.
- **Small Groups:** Divide the class into small groups. Direct each group to discuss the choice and, if possible, reach a decision as a team. Invite representatives to share their responses and how easy or hard it was to reach a decision together.
- **Pick a Side:** After discussing the choice as a whole class or in groups, assign each choice to a section of the room. Direct students to move to the area that reflects the decision they would make if faced with the choice on the screen.
- **Stand or Sit:** Facilitate this in a similar manner to the Pick a Side method above but have students stand for one choice and sit for another.
- **Gallery Walk:** Hang each of the decisions around the room. Divide the class into as many groups as there are choices. The number will depend on how many of the choices you use. Assign each group to start at one of the decisions. Give them a set amount of time to discuss the choice. When time is up, direct all groups to rotate to the next decision or station. (Note: This is called a Gallery Walk because it is similar to moving from one piece of art to another in a gallery — taking time to appreciate and consider each piece.)

### Get creative:

Another option for this lesson is to prepare your own “decision tree” using a small branch from a tree or woody shrub. Reduce the size of the slides by printing them two to a page and cutting out each decision “leaf.” Punch a hole in each. Bend nine paper clips to an open ‘S’ shape and use them to suspend the leaves from the branch.

## Materials

- **Decision Tree PowerPoint Slides** (Coordinate how to display this in advance.)
- **Decision Tree Leaves** (Printed versions of Slides 33 through 39 if using the Gallery Walk method of facilitation)
- **Information for the Teacher or Host** (Bring a copy or provide the electronic version.)

# DELIVERY | Introduction



## SLIDE 1

Introduce yourself to the class. Say, **“Hello. My name is Ms./Mrs./Mx./Mr.\_\_\_\_\_.”** (Students generally address adults in school settings as Ms./Mrs./Mx./Mr. Most use their last name.)

Say, **“I’m here today as a volunteer from (Bank Name). Today we’re going to learn about making choices that involve money.”**

### Take Note

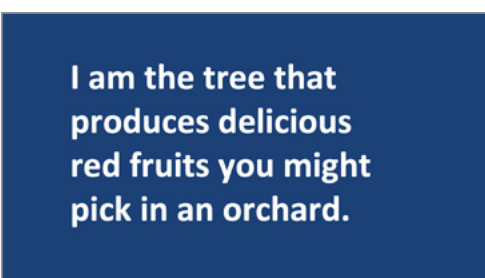
Have you noticed that the lesson’s script is in bold and in quotations? Feel free to use this during the lesson or make it your own. You can adjust what you say to fit your personal style of speaking or presenting.

# DELIVERY | Name That Tree



## SLIDE 2

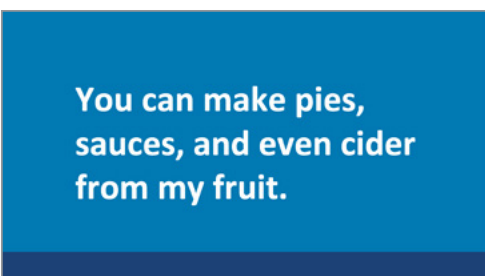
Say, “**Before we talk money, let’s play a guessing game. I’m going to reveal clues that describe a certain kind of tree. As I read them, think about what kind of trees could fit the description.**”



## SLIDE 3

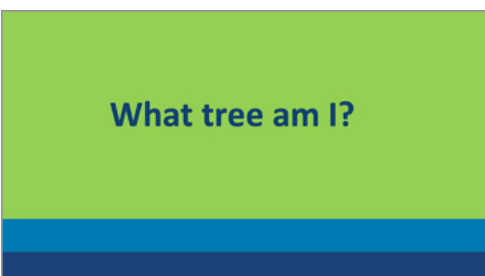
Read the slide, “**I am the tree that produces delicious red fruits you might pick in an orchard.**”

Ask, “**Can you think of any trees that fit this description? I have one more clue to share.**”



## SLIDE 4

Read the slide, “**You can make pies, sauces, and even cider from my fruit.**”



## SLIDE 5

Ask, “**What kind of tree do you think these clues describe?**”

Tell students to raise their hands if they have an answer they want to share.

Accept responses from several students.



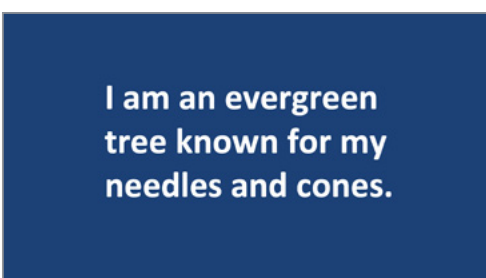
# DELIVERY | Name That Tree



## SLIDE 6

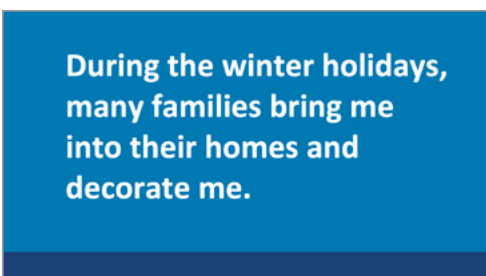
Say, **"This is an apple tree."**

Congratulate any students who guessed correctly.



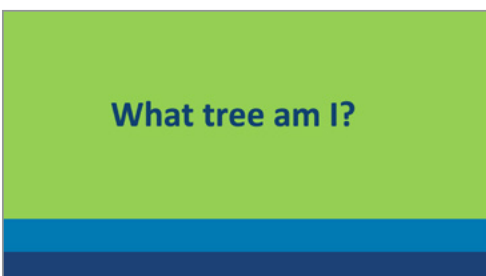
## SLIDE 7

Read, **"I am an evergreen tree known for my needles and cones."**



## SLIDE 8

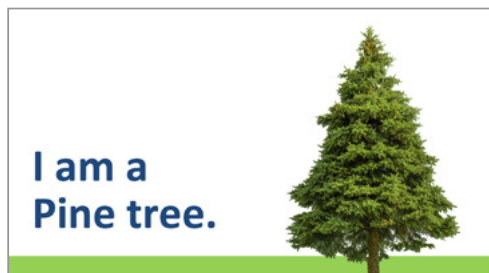
Read, **"During the winter holidays, many families bring me into their homes and decorate me."**



## SLIDE 9

Ask, **"Does anyone have a guess for this type of tree?"**

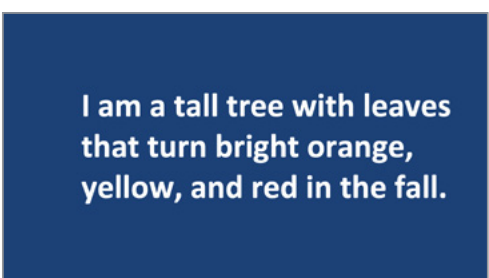
# DELIVERY | Name That Tree



## SLIDE 10

Say, **"These clues describe a pine tree."**

If needed, acknowledge other viable guesses, such as a Christmas tree.



## SLIDE 11

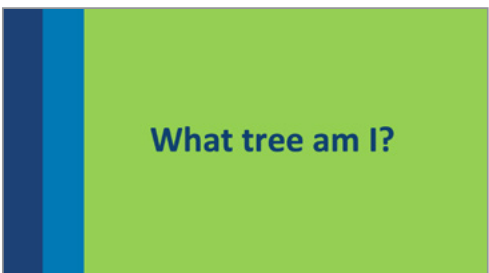
Read, **"I am a tall tree with leaves that turn bright orange, yellow, and red in the fall."**



## SLIDE 12

Read, **"People make syrup from my sap, and the Canadian flag features my leaf."**

Ask if any students have seen the Canadian flag. Let them know that it has a white background and a red leaf from this tree.

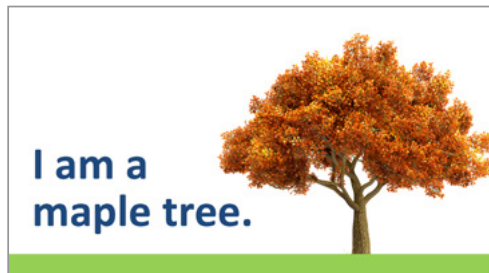


## SLIDE 13

Ask, **"Who thinks they know what tree these clues describe?"**

Accept student responses.

# DELIVERY | Name That Tree



## SLIDE 14

Say, "The tree this describes is a maple tree."

I am a large tree with long branches that droop down, creating a canopy.

## SLIDE 15

Let students know that this tree may not be as familiar to them.

Read, "I am a large tree with long branches that droop down, creating a canopy."

I am often found near water and provide great shade. My name rhymes with "pillow."

## SLIDE 16

Read, "I am often found near water and provide great shade. My name rhymes with 'pillow.'"

What tree am I?

## SLIDE 17

Ask, "Who thinks they know what tree these clues describe?"

# DELIVERY | Name That Tree



## SLIDE 18

Say, “The correct answer is the willow tree.”

I am a tree famous for  
my beautiful pink and  
white blossoms that  
appear in the spring.

## SLIDE 19

Read, “I am a tree famous for my beautiful pink and white blossoms that appear in the spring.”

People often visit  
gardens and parks just  
to see me in bloom.

## SLIDE 20

Read, “People often visit gardens and parks just to see me in bloom.”

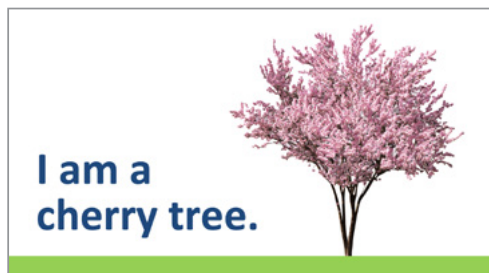
Say, “One place people go to see these trees blossom is our nation’s capital, Washington, D.C.”

What tree am I?

## SLIDE 21

Ask, “What guesses do you have for this tree?”

# DELIVERY | Name That Tree



## SLIDE 22

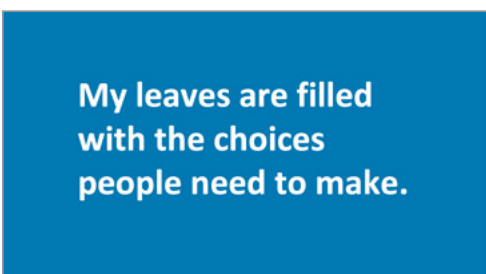
Say, "This is the cherry tree."



## SLIDE 23

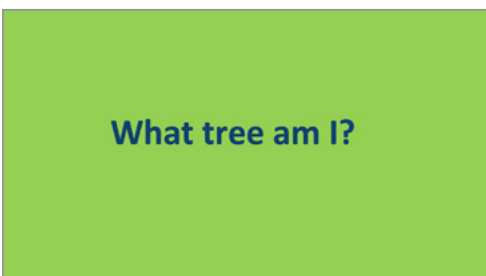
Say, "This is the last tree in my game. You may not have heard of this tree before."

Read, "I am a tree that lives in people's minds."



## SLIDE 24

Read, "My leaves are filled with the choices people need to make."



## SLIDE 25

Ask, "Does anyone want to take a guess about what this tree might be called?"



## SLIDE 26

Read, "I am a decision tree."

# DELIVERY | Decision Tree Leaves



## SLIDE 27

Say, “Let’s take a look at what kind of decisions are on our tree. We’ll start with number one.”



## SLIDE 28

Read, “You want the sneakers many friends are getting. You can get a color you don’t like as much on sale at a local store, or you can order the exact color you want online for \$8 more. What do you do?”

Say, “Let’s talk about this decision.”



## SLIDE 29

Read, “What choice needs to be made?”

Say, “Raise your hand if you want to restate what the decision is.”

Call on students until someone comes close to restating the decision: Should you get the shoes that are on sale or pay more for them in the color you prefer?



## SLIDE 30

Ask, “With this choice, what are your alternatives or options?”

Call on students and take a variety of responses. If nobody mentions it, let students know that a third option would be to not buy the shoes at all.

# DELIVERY | Decision Tree Leaves



## SLIDE 31

Read, “**What should you consider before making this decision?**”

Say, “**Turn to a partner and talk about what you would consider if you were faced with this decision.**”

Call on several student pairs to share one or more of the factors they discussed.

Say, “**Whenever you make a decision, you are giving up the chance to do something else. The thing you give up is called the opportunity cost.**”

Ask, “**If you choose to get the shoes in a color you don’t like, then your opportunity cost is not getting them in the color you wanted. If you get them in the color you want, your opportunity cost is being able to spend the extra \$8 on something else.**”

# DELIVERY | Decision Tree Leaves



## SLIDE 32

Call on a student to pick one of the remaining numbered choices. Click on the leaf matching the selected number to go to the slide with that choice.

For each decision, invite students to consider the choice, alternatives, and what they would consider when making their decision. Ask one or more of the following questions with each slide:

- **“What choice needs to be made?”**
- **“What are the alternatives or options?”**
- **“How much money is involved in this choice?”**
- **“Is this an easy decision or a difficult decision?”**
- **“What choice would you make?”**
- **“What is the opportunity cost in the decision you made?”**
- **“Why might the decision you make be different from someone else faced with the same choice?”**

Call on students to share the decision they think is best. Let students know there is no right or wrong answer.

Click the arrow under the decision tree graphic in the lower right corner of each slide to return to the original tree.

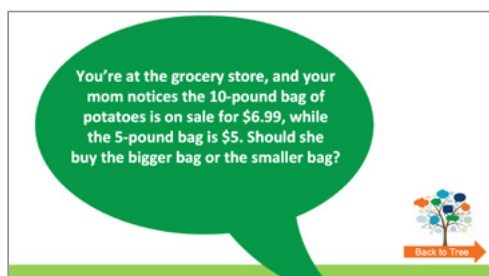
Repeat this process for as many questions as time allows. Some classes will spend more time discussing the options than others. Allow at least five minutes to wrap up the lesson.



# DELIVERY | Decision Tree Leaves

## SLIDES 33 – 39

Note: These slides may not be selected in order.



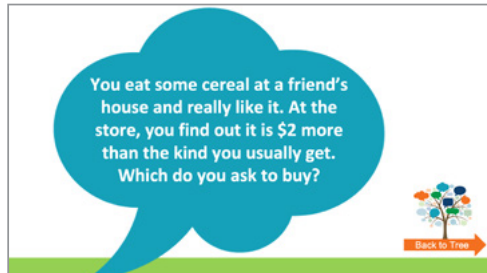
### SLIDE 33

Read, “You’re at the grocery store, and your mom notices the 10-pound bag of potatoes is on sale for \$6.99, while the 5-pound bag is \$5. Should she buy the bigger bag or the smaller bag?”

Share one or more of the following questions in addition to the general questions listed under Slide 32.

- “If a 5-pound bag costs \$5, how much would you have expected the 10-pound bag to cost?”
- “Which purchase is the better deal?”
- “Some grocery stores show what is called a unit price on the price tag. For example, the price per pound of potatoes would be \$1 for the 5-pound bag and \$0.69 (unrounded) or \$0.70 (rounded) for the 10-pound bag.”

# DELIVERY | Decision Tree Leaves



## SLIDE 34

Read, **"You eat some cereal at a friend's house and really like it. At the store, you find out it is \$2 more than the kind you usually get. Which do you ask to buy?"**

Share one or more of the following questions in addition to the general questions listed under Slide 32.

- **"Do you pay attention to the price of food you ask for at the grocery store?"**
- **"Do you think \$2 more per box is a big difference for a box of cereal? If you continued to buy this kind for a whole year, how much more might you spend in total?"**
- **"This is a good example of deciding between a want and a need. You need something to eat for breakfast, and you want the more expensive cereal."**

# DELIVERY | Decision Tree Leaves



## SLIDE 35

Read, “You want to have a fun night with friends. Do you go to the movie theater and spend \$20 each for tickets and snacks, or do you watch a movie at home on your TV and make microwave popcorn for \$1?”

Share one or more of the following questions in addition to the general questions listed under Slide 32.

- “Who has been to a movie theater to see a movie? Raise your hand if you have.”
- “Do you think paying to go to a movie theater is worth it for the experience of seeing a movie on a big screen?”
- “If 4 people were going to the theater and getting snacks, how much would it cost for all of them together? Does that total influence your decision more than the amount for just one person?”

# DELIVERY | Decision Tree Leaves



## SLIDE 36

Read, **“At summer camp, you are supposed to bring water each day for the week. Do you spend \$1.25 each day for a new bottle or bring a reusable water bottle?”**

Share one or more of the following questions in addition to the general questions listed under Slide 32.

- **“How much would this cost for 5 days?”** (Note: younger students may not be able to do this math on their own. Consider bringing 5 individual 1-dollar bills and 5 quarters to model the problem. Count the 5 bills (\$5). Then, remind students that each quarter is worth 25 cents. 4 quarters make 1 dollar. 1 more will be “1 dollar and 25 cents.” If you add the 5 dollars from the bills, it totals “6 dollars and 25 cents.”)
- **“When considering this decision, should you factor in the cost of the reusable bottle? Does it matter if you already have a water bottle at home that you can use? Do you need to buy a new reusable bottle?”**

# DELIVERY | Decision Tree Leaves



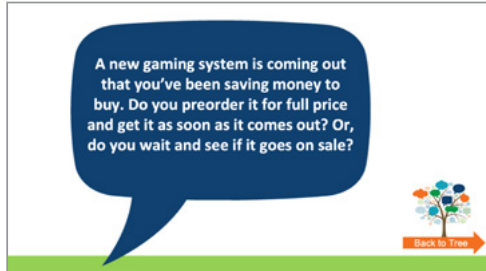
## SLIDE 37

Read, **“You go to the store to get a snack to share with your class. They are having a Buy One Get One Half-Off sale. Do you get one like you originally planned or buy two?”**

Share one or more of the following questions in addition to the general questions listed under Slide 32.

- **“Have you ever seen a Buy One Get One deal or sign at a store?”**
- **“Sometimes these deals are referred to as BOGO offers. B-O-G-O are the first letters in Buy One Get One.”**
- **“Stores often use this type of sale to encourage people to buy more than they originally planned. Do you think this is a good deal or a trick to make you spend more than you were going to for just one item?”**

# DELIVERY | Decision Tree Leaves



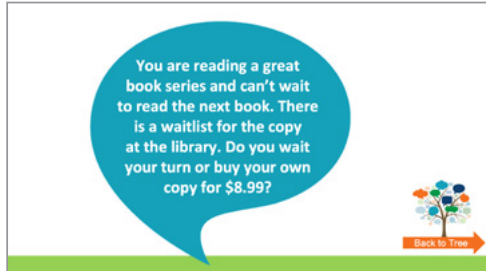
## SLIDE 38

Read, “A new gaming system is coming out that you’ve been saving money to buy. Do you preorder it for full price and get it as soon as it comes out? Or do you wait and see if it goes on sale?”

Share one or more of the following questions in addition to the general questions listed under Slide 32.

- “If you have been saving for a long time, will waiting a little longer for a sale make a difference to you?”
- “What other factors might you consider when making this decision that might not be as obvious?” (An example could be wanting to have the system before other friends get it.)

# DELIVERY | Decision Tree Leaves



## SLIDE 39

Read, **“You are reading a great book series and can’t wait to read the next book. There is a waitlist for the copy at the library. Do you wait your turn or buy your own copy for \$8.99?”**

Share one or more of the following questions in addition to the general questions listed under Slide 32.

- **“Have you ever read a book in a series and wanted to read the next book as soon as you could?”**
- **“People often pay more to get things quickly. We call this desire to have things quickly ‘instant gratification.’ Waiting to get something is called ‘delayed gratification.’ Do you tend to prefer instant gratification or are you more of a delayed gratification person?”**

# DELIVERY | Conclusion

## Making Money Decisions

- What choice needs to be made?
- What options do you have?
- What factors will you consider when making your decision?

## SLIDE 40

Say, “**With every choice you face — not just those that involve money — you can use these simple steps to help you make an informed decision.**”

Say, “**Remember, too, that like the decisions we discussed, there isn’t always a right or wrong answer. If you only ever pick the option that costs more money, though, you could find yourself spending more than you earn and not being able to save for big expenses down the road or for an emergency fund in case something goes wrong. Keep that in mind when making decisions over time.**”

THANK YOU!



ABA  
FOUNDATION

## SLIDE 41

Thank the students for letting you come to their class and for paying attention and listening.

Remind students that bankers help people make financial decisions all the time. If they ever face a tough financial choice, they can always visit the bank for help weighing their options and making an informed decision.



# DELIVERY | Virtual Adaptations

This section provides suggestions for delivering this lesson in a virtual format in which the banker is presenting the lesson using a video conferencing tool such as Microsoft Teams or Zoom. The recommendations presume that the students are together with the teacher in a classroom and they can view both the banker and the presentation on a screen or television. Ideally, a camera should also be focused on the classroom so the banker can see the students. Further adaptations will be required if everyone (presenter, teacher, and students) participates virtually from their own location.

## Section Virtual Adaptation

### **Introduction** Slides 1

Ask the teacher to provide a brief introduction and then introduce yourself.

### **Name That Tree** Slides 2 – 26

Rather than calling on students for answers to guess the type of tree, ask the teacher to select students and share their responses.

### **Decision Tree Leaves** Slides 27 – 39

Discuss the potential facilitation options in advance with the teacher. With their assistance, you can discuss each decision as a large group, use one of the movement options, and/or have students work in small groups and share their responses.

### **Conclusion** Slides 40 – 41

No adaptations are needed.

# Questions to Ask

## Coordinating with the Teacher or Host

Connect ahead of time to get answers to the questions below.

### GENERAL QUESTIONS

How many students do you expect to participate?

Would you like me to send you a copy of the lesson and the educator materials in advance?

What is the best way for me to show PowerPoint slides (i.e., send them to you in advance, bring them on a jump drive, connect my own laptop, etc.)?

Several times during the lesson, I will call on students to answer questions or volunteer to be part of the lesson. Would you prefer to select students to respond, or should I?

If students lose focus, how would you like me to get their attention? Should I use a call-and-response phrase such as “1-2-3 eyes on me” or will you step in?

### ANSWERS

### ACTIVITY QUESTIONS

Ask the questions that pertain to your plans for each activity.

- **Name That Tree:** Which of these trees do you think the students will be able to guess? Are any too hard that I should remove?
- **Decision Tree Leaves:** Which of the facilitation methods will work best (discussing decisions as a large group or in smaller ones and/or directing students to move to specific areas of the room or sit/stand to show their answers to the decisions)? Or should I use a variety of methods?

### ANSWERS

# Information for the Teacher or Host

## Thank you for hosting a Teach Children to Save lesson!

The information below and the handouts on the pages that follow provide additional background information for you as the educator or program leader. Feel free to use any of the suggested extension activities as a way for further understanding of the lesson and/or as a means of assessing student understanding.

## Decision Tree: A Teach Children to Save Lesson for Grades 3 to 5

In this lesson, students learn how to make sound financial decisions. The lesson begins with the volunteer leading a guessing game about different types of trees. Students try to identify various trees based on several clues. The volunteer has options to make this game more interactive by directing students to indicate the choice they would make by moving to a specific location or choosing whether to sit or stand. The final clues describe a new type of tree — one that is filled with decisions. The lesson then transitions to a discussion of various financial scenarios. Through engaging in full or small group discussions, students learn to evaluate alternatives and think critically about their choices. The lesson concludes with the volunteer reminding the students of the importance of making informed financial decisions and seeking help when needed.

## Objectives

At the end of this lesson, students will be able to:

- Evaluate financial decisions by considering various alternatives and their potential outcomes.
- Discuss the importance of making informed financial decisions.
- Apply decision-making steps to real-life financial scenarios.
- Recognize the difference between instant gratification and delayed gratification in the context of financial choices.

## Key Terms

- **Alternatives:** The options or choices you can pick from when making a choice
- **Choice:** What you have when there is more than one option or alternative available
- **Decision:** The final choice you make after thinking about different options
- **Delayed Gratification:** Waiting until later for something you want now
- **Instant Gratification:** Getting what you want right away, even if waiting might be better for you in the long run
- **Opportunity Cost:** The thing you give up when making a decision
- **Saving:** Keeping something, such as money, to use later
- **Unit Price:** The cost of one single item or one unit of something, knowing this amount helps you compare prices to see which option is the better deal

## Suggested Extension Activities

1. Provide each student with a My Decision Leaf Exit Ticket. Challenge them to think of their own financial decision and write it on the leaf. Consider creating a display with them. Students can also exchange leaves and share what decision they would make if faced with the same choice.
2. Invite students to act out one or more of the financial decisions discussed in the lesson and/or create their own to portray.
3. Ask students to write a short essay or story about a financial decision they or their family had to make. Encourage them to include what the alternatives were and what decision was ultimately made.
4. Challenge students to create math problems based on the financial scenarios discussed in the lesson. For example, they could write a problem that requires calculating the total cost of buying multiple items on sale or comparing unit prices to determine the better deal.

## Connection to National Standards

This lesson addresses the following national standards:

[National Standards for Personal Financial Education](#) from the National Jump\$tart Coalition and Council for Education:

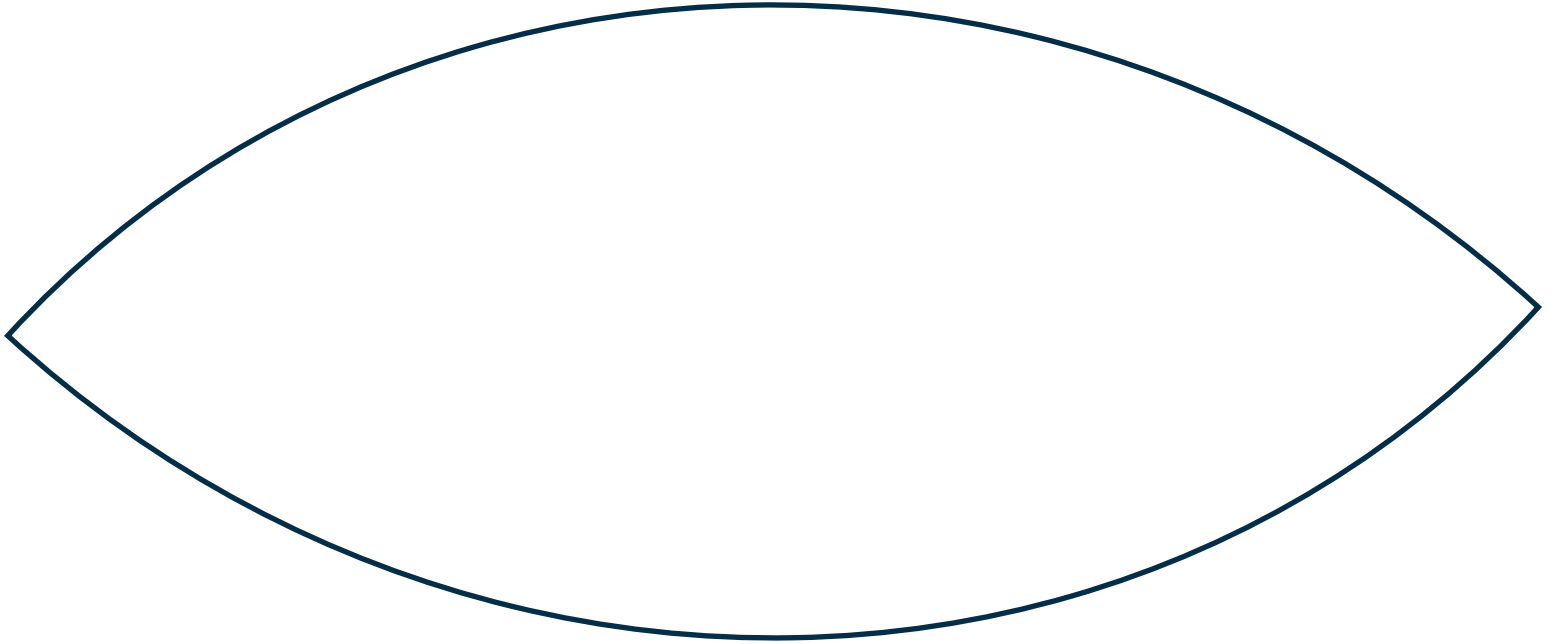
- II. Spending 4-3: When people make a decision to use money for a particular purpose, they incur an opportunity cost in that they cannot use the money for another purpose.
- II. Spending 4-4: Purchasing decisions have costs and benefits that can be different for different people.
- II. Spending 4-5: Price, spending choices of others, peer pressure, and advertising about a product or service can influence purchase decisions.

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

# My Decision Leaf

**Exit Ticket**

We discussed many decisions in today's lesson. Now it is your turn to think of a decision someone could make involving money. Describe the decision on the leaf below.



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

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