



A LIFE CHOICE

GRADE LEVEL 7-12

“ACTIVE LEARNING TOOL”



Original Source: Jerry Mason, National Association of Insurance and Financial Advisors,
Author of Financial Fitness for Life

Time to complete: varies

INTRODUCTION

A Life Choice can be used as an introductory activity or anticipatory set to open a discussion on values and wants, as well as what money can and cannot purchase. It can be used with the Family Economics & Financial Education Unit 17 - Values, Needs vs. Wants, and Goal Setting, or any other unit or lesson the facilitator wants to use it with.

FACILITATION

1. Break participants into groups of no more than four.
2. Write the following on the board:

Would you rather be a millionaire living in 1850?
or
A lower middle class person living today?

Why?

3. Give the groups 5 minutes to discuss what each individual would rather be and why.
4. Bringing the group together, ask how many of the participants selected each situation.
 - a. Variation: Participants could move to either side of the room, one side for each situation
5. Ask the participants the reasons for their selections.
 - a. Reasons the participants or the facilitator may come up with include but are not limited to:

Millionaire living in 1850	Lower Middle Class Today
<ul style="list-style-type: none"> ○ Could buy whatever was available ○ Would have servants, paid or slaves ○ Would supervise labor not do it yourself ○ If you were a woman, you could not vote ○ If you are African American you would not be free in the southern US and you would have limited freedoms in the northern US, you could not marry a white man/woman ○ If you are Native American you would be sent away to boarding schools to be educated, you would not live with your family while growing up, no matter how wealthy you are, you would probably live on a reservation 	<ul style="list-style-type: none"> ○ You can buy a lot, but not everything that is available ○ You do all the house work your self, unless you hire a house cleaner ○ You do your job, you probably have a supervisor ○ You can vote regardless of race, religion, or sex ○ You are free to go wherever you want within the country and to many places abroad, you can have any job you qualify for, all people have the same freedoms regardless of race, religion, or sex. ○ You have access to television, computers, phones, and pagers

<ul style="list-style-type: none"> ○ Most travel would be by horseback or horse drawn carriage, 100 miles would take days, little international travel ○ You would be isolated from neighbors ○ No air conditioning, no central heat, your house would be heated by burning wood or coal ○ No plastic products ○ Few disposable products ○ Shorter life span, limited health care, poor access to emergency services ○ Small amounts of crime ○ Most likely rural lifestyle, but possibly urban ○ You would own less clothing, you would “dress-up” everyday, clothing would be more restricting, with few options for men and women, shorts do not exist outside of the swimming pool 	<ul style="list-style-type: none"> ○ You have access to air conditioning and central heat ○ You have fast transportation that can take you 100 miles in a matter of hours and 1000s of miles in only slightly more time ○ More crime ○ Longer life span, better health care, better access to emergency services ○ More opportunities to move up in socio-economic world ○ Any life style you choose, rural, urban, international, etc. ○ Access to public education ○ Lots of disposal products...including plastic ○ You would have lots of clothing, you could wear a variety of outfits
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6. Now in light of these reasons, why would participants “want” these reasons? This will help lead into a discussion on wants and how each participant wants differ.

Variation

Instead of breaking into a group and having discussion, have participants write an essay or short answer in class or as take-home work answering the same questions, then the students can discuss their papers in groups of 2-4.

MATERIALS

A Life Choice Essay rubric – 5.0.1.B1

Chalk or dry erase board to write questions on

A LIFE CHOICE ESSAY RUBRIC

Name: _____

Date: _____

Directions:

1. Student must write a one page typed, double-spaced, 12-font with 1-inch margins essay on the situations posed in A Life Choice activity 5.0.1.
2. Identify at least 4 reasons why you chose the situation you did.
3. You will be graded based upon the following rubric.

	Exemplary - 3	Satisfactory - 2	Unsatisfactory - 1	Rating	Weight	Score
Content	Essay identifies four or more reasons why you chose the situation you did.	Essay includes three reasons why you chose the situation you did.	Essay includes less than three reasons why you chose the situation you did.		3	
Content	The reasons provided are thoughtful and include specific examples.	The reasons are brief and do not include much thought.	The reasons are not well thought out.		3	
Writing Skills	Sentences are fluent and effective. Very few errors in mechanics, punctuation, and word usage.	Sentences are usually controlled. There are minor errors in mechanics, punctuation, and word usage.	Sentences are generally adequate. There are lapses in mechanics, punctuation, and grammar.		2	
Presentation and Completion	Assignment is easily read and neatly assembled with an introduction, body and conclusion. Presentation quality is excellent.	Assignment is adequate. Answers may be missing, incomplete or too brief. Presentation quality is adequate.	Assignment is incomplete. Answers show lack of attention. Presentation is sloppy.		2	
				Total Points Earned		
				Total Points Available		30
				Percentage		