Objective: Demonstrate to students how they can handle and make sense of multiple tasks occurring at the same time.

Instructor Reference Material: From a cash management perspective, adults juggle incoming paychecks with outgoing bills. These bills arrive at different times of the month or year, sometimes expected and sometimes not! This activity draws a physical analogy between juggling balls and juggling money to make ends meet. The instructor will need a container holding up to 12 small balls to conduct this activity.

Instructor: Form a circle of 6 to 12 students with the instructor. Instructor calls out a Student's name and tosses him/her a ball. The student catches the ball, calls out another student's name and tosses the ball to him/her. Students repeat the pattern for all students in the circle until the ball is eventually tossed back to the instructor.

Once the cycle is complete, check for understanding. Students are really only responsible for remembering who tossed them the ball, and to whom they are to toss the ball. Repeat the exercise at a faster pace.

Once the pattern is set, repeat the exercise a third time, but the instructor introduces additional balls, up to a dozen. Students call out the person's name, toss the ball, and wait to receive another one. The instructor starts the exercise and when a ball is tossed back to the instructor, remove it from the circle.

Students: Hear their name called out, catch a ball, call out another person's name, and toss the ball to him/her. Students always receive the ball from the same person and always toss the ball to the same person.

Instructor: Ask the following questions.
- How were you able to keep the pattern going?
- How is this like the rest of your life (all the activities)?
- How do you manage your money when you have all kinds of opportunities to spend it (at the mall, eating out, online)?

Adapted from NEFE 2001 Curriculum