



Needs vs. Wants

Core Standard Alignment:

- Utah Core Standard (ELA-W): WRITING (1.W) Standard 1.W.1: Write opinion pieces that introduce the topic, state an opinion, supply evidence for the opinion, and provide a concluding statement.
- Financial Literacy Concept: Recognizing and choosing between needs (things required for survival) and wants (things desired but not essential).

Learning Objective:

Students will be able to:

1. Distinguish between a need and a want in a financial context. (Financial Literacy)
2. Write an opinion piece that clearly states an opinion, provides supporting evidence, and includes an introductory and concluding statement. (ELA-Writing)

Time Require: 45–60 minutes

Material:

- Picture cards of various Needs (e.g., house, food, water, jacket) and Wants (e.g., new video game, candy, scooter, large toy).
- Anchor Chart or Whiteboard for modeling.
- "O-E-C" Graphic Organizer (Opinion, Evidence, Conclusion) for planning.
- Writing paper or template

Procedure:

1. Introduction: Needs vs. Wants (10 minutes)

- **Activate Prior Knowledge:** Ask students: "What do you have to have to live?" and "What is something you really want?"
- **Define and Sort:** Introduce and define the terms Need and Want.
 - **Need:** Something you must have to survive (food, water, shelter).
 - **Want:** Something you would like to have, but don't need to survive (toys, games, special treats).



- **Activity:** Lead a quick, interactive sorting activity using the picture cards, having students categorize each item as a Need or a Want. Discuss why some items (like a bicycle for fun) are wants, even if they are useful.

2. Modeling the Opinion Piece (15 minutes)

- **Introduce the Topic:** Present a scenario that requires a choice, for example: "Imagine you have saved just enough money to buy one thing: a warm winter coat (Need) or a big bag of candy (Want)."
- **Model the Writing Structure (Think Aloud):** Using the O-E-C graphic organizer, model how to write an opinion piece based on the scenario, hitting all parts of the standard.

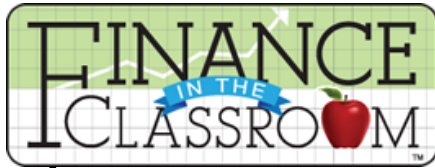
Element (Standard)	Teacher Model Example (Financial Literacy Focus)
Introduce the Topic	We are going to decide if it is better to buy a warm coat or candy.
State an Opinion	I think it is most important to buy the warm winter coat .
Supply Evidence	First, I need a coat because it is very cold outside, and I must stay healthy. This is a need .
Supply Evidence	Next, the candy is fun, but I can still be happy and safe without it. This is just a want .
Concluding Statement	For these reasons, choosing a warm coat is the smarter choice for my money.

3. Student Practice and Writing (25 minutes)

- **Present the Writing Prompt:**

Prompt: *If you only had enough money to buy one thing, would you buy a **new toy** (Want) or a **lunch to eat** (Need)? Write your opinion about which one you should buy and why.*

- **Plan:** Students use their O-E-C graphic organizer to brainstorm their opinion and two pieces of evidence supporting their choice (e.g., "Food keeps me energized" vs. "A toy just sits on the shelf").
- **Draft:** Students write their opinion pieces, focusing on following the structure modeled by the teacher. Circulate to provide support and ensure students are using financial vocabulary (need, want, buy, choice).



Assessment

- Collect the final opinion pieces.
- **Checklist for Grading (Standard 1.W.1):**
 - Did the student introduce the topic/scenario?
 - Did the student state a clear opinion?
 - Did the student supply at least one piece of evidence for the opinion?
 - Did the student provide a concluding statement?
 - *Bonus: Did the evidence successfully use the concept of Needs/Wants?*