



Attitudes Toward Money & Opinion Writing

Learning Objectives:

1. Understand that people have different attitudes toward money (saving, spending, giving, not keeping track, etc.).
2. Explain how these attitudes can influence money habits.
3. Write an opinion paragraph about which attitude toward money they believe is best and why.

Materials:

- Scenario cards
- Chart paper or whiteboard
- Opinion writing template
- Pencil and crayons

Vocabulary:

- Attitude – the way you think or feel about something
- Saving – keeping money to use later
- Spending – using money to buy something
- Habit – something you do over and over
- Opinion – what you think or believe

Lesson Opening (10 Minutes):

1. Show two images or describe two kids: one who spends money right away, one who saves.
2. Discuss differences.
3. Introduce the big idea: People have different attitudes toward money, and these attitudes influence spending and saving.



Explicit Instruction (10 minutes):

- Create an anchor chart titled “Different Attitudes Toward Money.”
- Include Saver, Spender, Giver, and Doesn’t Keep Track.
- Explain how each attitude shapes a person’s choices.

Guided Practice (10–12 minutes):

- Read scenarios describing different money attitudes.
- Ask students how each attitude influences behavior

Transition to Writing (5 minutes):

- Explain that students will write an opinion about which attitude is best.
- Review opinion-writing parts: topic sentence, opinion, reasons, linking words, conclusion.

Independent Writing (15–20 minutes):

- Students write an opinion paragraph using the template.
- Encourage linking words: because, also, for example.

Closure (5 minutes):

- Students share with a partner and discuss how attitudes affect money habit.

Assessment:

- Formative: discussion responses, identifying attitudes.
- Summative: opinion paragraph—topic sentence, stated opinion, reasons/evidence, linking words, conclusion.

Extensions:

- Track personal money attitudes for a week
- Create a chart of class savings/spending goals
- Add coin-counting activities

Opinion Writing Template: Attitudes Toward Money

Topic Sentence:

People have different attitudes toward money.

My Opinion:

I think _____ is the best attitude toward money.

Reason 1:

I think this because _____.

Reason 2 (optional):

Also, _____.

Conclusion:

This is why I think _____ is the best attitude about money.

Scenario Cards

- Scenario 1: Mia gets \$5 and spends it immediately on slime. She never saves her money.
- Scenario 2: Caleb puts his birthday money in a drawer and forgets it's there. He doesn't mind losing track of his money.
- Scenario 3: Ava saves all of her allowance so she can buy a new bike.

Anchor Chart Labels

- Saver – cares about keeping money for later
- Spender – likes buying things right away
- Giver – likes to help others with their moneys
- Doesn't Keep Track – loses money or forgets where it goes