

# Wants & Needs Activity Lesson

## Use with Camp Millionaire and The Money Game

### Materials/Equipment needed:

Flip chart, large flip chart markers (PILOT)  
Wants & Needs Cards printed on card stock. Laminate for long time use.  
Masking tape  
Upbeat music

### Prerequisite Activity:

None

### Main Objectives:

- To understand the primary difference between a need and a want.
- To understand the difference between needing a car and transportation
- To realize how much money we waste on wants that we think are needs.

### Key Terms, Callbacks:

Want, need, essential, expense, piddlyjunk

### Principles, Sayings, Declarations:

- Most people don't plan to fail, they fail to plan
- It's better to tell your money where to go than to ask it where it went

### Set up/Preparation:

Get a fresh sheet of flip chart paper and all materials ready. Write Wants vs. Needs on the top of the flipchart in bold letters. Draw a line down the center of the flip chart from top to bottom. Have tape either already cut in little pieces or just rolls of masking tape handy.

Count off into two groups (use 'want' and 'need' to count off).

### Dialogue/How to:

*So how many of you need a phone? I mean really NEED a new phone? Let's see about that.*

*I'm going to make two piles of items that are either a want or a need and, in your groups, you're going to decide what is a Need and what is a Want. Your group needs to agree which category it fits into before you tape it up. Then, tape it up under the right heading. As soon as you're finished with all of the cards in your stack, have a seat (or you can have them sit on the floor in their groups if the group is small enough).*

Put on some upbeat music and let them go. Feel free to coach them if they ask or look like they're

struggling as a group. Often, one or two in each group will be making every decision. Jump in and encourage them to get the opinion of everyone in their group.

*Now comes the fun part! We're going to have a debate and this is how it's going to work. I'm going to pick one of the cards. Whoever put it up there will stand up and state why they think it's a Want or a Need. After you're finished stating your opinion, others will get the chance to either agree or disagree by raising their hands, standing and stating their opinions.*

*In the end, I get to make the final decision and if you were right, each member of your team gets a Moola. Understand?*

Note: This is very fun with a judge with a gavel or wizard costume and a magic wand where the second instructor gets to be the judge and the first instructor calls on the students.

FLIPCHART: Wants vs. Needs across top, line vertically from top to bottom

WANTS	NEEDS