LESSON PLAN

Growing Your Money Locally

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INCLUDED IN THIS PACKAGE

- **LESSON PLAN** *(2 pages)*
- **ACTIVITY** *(4 pages)*
- **QUIZ** *(1 page)*
- **ACTIVITY ANSWER KEY** *(2 pages)*
- **QUIZ ANSWER KEY** *(1 page)*

COLLECT FROM YOUR LIBRARY

- **VIDEO 34** *(Growing Your Money Locally)*
- **PRESENTATION 34** *(Growing Your Money Locally)*
- **HANDOUT 34** *(Growing Your Money Locally)*

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LESSON PLAN

Growing Your Money Locally

GRADES
7 to 12

TIME
45 minutes

OVERVIEW

Every time we spend money, we make a small decision about which businesses and communities we support. In this lesson, students explore how everyday financial choices—such as where they shop, bank or donate—can strengthen their local economy and support jobs, services and community development.

GOALS

- Encourage students to consider how their financial choices affect their local economy

OBJECTIVES

- Identify three ways local businesses contribute to their communities
- Explain how spending locally supports economic activity in a community
- Describe practical ways individuals can support local businesses and organizations

ASSESSMENT

Use the activity in this lesson plan to assess students' grasp of the topic. An optional quiz is also provided (the quiz is not factored into the lesson's 45-minute runtime).

Did you know? *Local retailers return about 52% of their revenue to the local economy, compared with about 14% for chain retailers.*

MATERIALS

- ☐ **VIDEO 34**—*Growing Your Money Locally*
- ☐ **PRESENTATION 34**—*Growing Your Money Locally*
- ☐ **HANDOUT 34**—*Growing Your Money Locally*
- ☐ **ACTIVITY**—*Support Local Match and Answer Key*
- ☐ **QUIZ**—*Growing Your Money Locally and Answer Key*

PREPARATION

- *Gather digital materials (video and presentation)*
- *Prepare the* **ACTIVITY:** *Print and cut out the cards, ensuring you have one card per student, and that complete sets can be formed. To accommodate your class size, you may skip entire card sets or have students share cards.*
- *Print* **HANDOUT 34** *for each student*
- *(Optional) Print* **QUIZ** *(Growing Your Money Locally) for each student*

LESSON PLAN

Growing Your Money Locally

TIMELINE

5 minutes	Introduce topic and show **VIDEO 34** *(Growing Your Money Locally)*
10 minutes	Go over **PRESENTATION 34**
20 minutes	Facilitate the group **ACTIVITY**
10 minutes	Distribute and review **HANDOUT 34**
(Optional)	Assessment: **QUIZ** *(Growing Your Money Locally)*

INSTRUCTIONS

1. Ask students:
    - Where are some places people spend money in your community?
    - What's the difference between a local business and a large chain?
    - Do you think it matters where your money goes after you spend it? Why or why not?

    Briefly discuss responses as a class, then introduce the topic: "Today, we're going to explore how even small choices—like where you shop, eat or spend your time—can impact your community."
2. Show **VIDEO 34**
3. Go over **PRESENTATION 34** to highlight the benefits of supporting local businesses
4. Facilitate the **ACTIVITY**
    - Distribute one card to each student
    - Explain that each card represents a Non-Local choice, a Support Local choice or the resulting Community Benefit
    - Instruct students to circulate and find the two cards that best connect with theirs
    - Use the Answer Key to verify matches
    - While waiting for all groups to form, ask students to discuss whether they usually choose the Non-Local or Support Local option in real life
    - After all groups have formed, bring the class back together and use the discussion prompts from the Answer Key to guide conversation
5. Distribute **HANDOUT 34** and give students a few minutes to review the daily challenges. Then ask:
    - Have you already done any of these actions?
    - Which one would you be most interested in trying?
    - Are there any local businesses you'd like to recommend or support?
6. (Optional) Distribute **QUIZ** for individual assessment, or answer the questions together as a class; decide whether or not students can reference their notes/handouts during the quiz

NOTES

ACTIVITY

Growing Your Money Locally

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SUPPORT LOCAL MATCH

Directions: Distribute one card to each student. Students circulate to form groups of three matching cards—a Non-Local choice, a Support Local choice and the resulting Community Benefit.

Grab coffee from a national chain after school

Visit a locally owned café or bakery

Local cafés buy from nearby suppliers

Buy food from large supermarket chains

Shop at a local farmers' market

Local farmers earn income and keep producing food in your region

Use a large national bank

Open an account with a local credit union

ACTIVITY

Growing Your Money Locally

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SUPPORT LOCAL MATCH

Directions: Distribute one card to each student. Students circulate to form groups of three matching cards—a Non-Local choice, a Support Local choice and the resulting Community Benefit.

Your money is reinvested in local people and community projects	Book a repair service through a large national company
Hire a local plumber, electrician or repair service	Local service workers earn income and spend it in your community
Buy products without checking where they're made	Choose goods made by local businesses or producers
More products are made locally instead of being shipped from far away	Eat only at large chain restaurants

ACTIVITY

Growing Your Money Locally

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SUPPORT LOCAL MATCH

Directions: Distribute one card to each student. Students circulate to form groups of three matching cards—a Non-Local choice, a Support Local choice and the resulting Community Benefit.

Try a locally owned restaurant	Local restaurants stay open and give your neighborhood its character
Order books online from major retailers	Buy from a local bookstore
Local bookstores offer recommendations and support local authors	Use only large gyms, apps or online fitness programs
Join a local class or community recreation program	Local programs bring people together and offer activities for all ages

ACTIVITY

Growing Your Money Locally

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SUPPORT LOCAL MATCH

Directions: Distribute one card to each student. Students circulate to form groups of three matching cards—a Non-Local choice, a Support Local choice and the resulting Community Benefit.

Shop mainly at large chain stores

Shop at locally owned businesses

Local businesses are more likely to hire people from your community

Spend all your free time online

Volunteer at a local event, shelter or community program

Local programs can help more people because of volunteer support

QUIZ

Growing Your Money Locally

NAME: ____________________

TOTAL
/ 7 pts

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

1. Which choice is most likely to keep money in your local community?
   a. Buying from a large grocery chain in your area
   b. Saving your money instead of spending it
   c. Ordering clothes from a popular online brand
   d. Buying produce from a local farmers' market

2. How does a credit union support its local community?
   a. By investing money back into local people and businesses
   b. By sending most of its money to global markets
   c. By leaving money unused in accounts
   d. By focusing only on its own profit

/2 pts

SHORT ANSWER

Directions: Answer the following question in a few words.

3. Give two examples of supporting your local community using money or time.

____

____

/2 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

4. TRUE or FALSE — Your personal spending choices can impact your community.
5. TRUE or FALSE — Supporting local businesses only means spending money.
6. TRUE or FALSE — Money spent at local businesses is more likely to stay in the community.

/3 pts

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ACTIVITY ANSWER KEY

Growing Your Money Locally

SUPPORT LOCAL MATCH

Directions: Use this answer key to verify student matches. Each set includes a Non-Local choice, a Support Local choice and the resulting Community Benefit. Use the discussion prompts on page 2 to guide class discussion.

NON-LOCAL	SUPPORT LOCAL	COMMUNITY BENEFIT
Grab coffee from a national chain after school	Visit a locally owned café or bakery	Local cafés buy from nearby suppliers
Buy food from large supermarket chains	Shop at a local farmers' market	Local farmers earn income and keep producing food in your region
Use a large national bank	Open an account with a local credit union	Your money is reinvested in local people and community projects
Book a repair service through a large national company	Hire a local plumber, electrician or repair service	Local service workers earn income and spend it in your community
Buy products without checking where they're made	Choose goods made by local businesses or producers	More products are made locally instead of being shipped from far away
Eat only at large chain restaurants	Try a locally owned restaurant	Local restaurants stay open and give your neighborhood its character
Order books online from major retailers	Buy from a local bookstore	Local bookstores offer recommendations and support local authors
Use only large gyms, apps or online fitness programs	Join a local class or community recreation program	Local programs bring people together and offer activities for all ages
Shop mainly at large chain stores	Shop at locally owned businesses	Local businesses are more likely to hire people from your community
Spend all your free time online	Volunteer at a local event, shelter or community program	Local programs can help more people because of volunteer support

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ACTIVITY ANSWER KEY

Growing Your Money Locally

SUPPORT LOCAL MATCH

DISCUSSION PROMPTS

Invite students to share how their card sets connect to these questions:

- How does spending locally affect more than one business?
- What does a "ripple effect" look like in a local economy?
- Why does it matter where your money is spent?
- Why might buying food grown or produced locally matter for your community long-term?
- How can local businesses and services shape a community?
- Why does local hiring matter for a community?
- How do local businesses make a neighborhood feel unique?
- How can local programs bring people together?
- How is giving your time similar to spending money locally?

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QUIZ ANSWER KEY

Growing Your Money Locally

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer to each question.

1. Which choice is most likely to keep money in your local community?
   a. Buying from a large grocery chain in your area
   b. Saving your money instead of spending it
   c. Ordering clothes from a popular online brand
   d. Buying produce from a local farmers' market

2. How does a credit union support its local community?
   a. By investing money back into local people and businesses
   b. By sending most of its money to global markets
   c. By leaving money unused in accounts
   d. By focusing only on its own profit

/2 pts

SHORT ANSWER

Directions: Answer the following question in a few words.

3. Give two examples of supporting your local community using money or time.
   SHOP OR EAT AT LOCAL BUSINESSES, DONATE TO A COMMUNITY FUNDRAISER,
   VOLUNTEER LOCALLY, ATTEND A COMMUNITY EVENT, JOIN A CREDIT UNION

/2 pts

TRUE OR FALSE

Directions: CIRCLE either true or false.

4. TRUE or FALSE — Your personal spending choices can impact your community.
5. TRUE or FALSE — Supporting local businesses only means spending money.
6. TRUE or FALSE — Money spent at local businesses is more likely to stay in the community.

/3 pts