

Lesson 2.7: Needs vs Wants Showdown

Unit: Unit 2, Me, My Goals, My Money (Individual Growth and Life Readiness) **Topic:** 2.3 Money Basics **Grade:** 6 to 8 (written at grade 7; see Differentiation for the grade 6 support and grade 8 stretch) **Days:** 1 class period of 40 minutes **Room:** Classroom or FACS lab; no kitchen needed

Standards

- NYS module line: NYS IGLR 4. Financial Readiness b) Create and follow a budget
- CTE theme line: CTE FCL 4. Buying Goods and Services b) Distinguish between needs, wants, values, and goals and tell how each impacts spending and savings decisions
- NYS FACS Learning Standard 3 (Intermediate), Key Idea: Students will understand and be able to manage personal resources of talent, time, energy, and money and make effective decisions in order to balance their obligations to work, family, and self.; Performance Indicator: Students are able to budget their time and money.
- CDOS Standard 3a Universal Foundation Skills: Managing Resources
- National FCS 3.0: 2.1.2 Examine how people and families choose among needs and wants.

Note on the National FCS line: the task named 2.1.1, which is the time management competency (using time, organization, and process skills to rank tasks and reach goals). 2.1.2 is the needs and wants competency and is printed in the IGLR module's own Standards Addressed block, so it is cited here instead.

Enduring understanding and essential question

Big idea: Every dollar you spend on a want is a dollar you cannot spend on a need or a goal. The sort is easy at the edges and hard in the middle, and the middle is where your values decide. **Essential question:** Is a phone a need or a want, and who gets to decide?

Objectives

By the end of this lesson, students will be able to:

1. (Low) Given 30 item cards, sort each one as a need, a want, or gray zone, and state the test used ("Do I need this to be safe, healthy, and able to do school or work?").
2. (Mid) For at least three gray zone items, explain what would move each one to need or to want, using one of the values from Lesson 2.1.
3. (High) With \$100 and a price list, decide what to buy, what to skip, and what to save, and justify the plan in three sentences that name a need, a want, and a value.

Vocabulary

Tier 2 (general academic): distinguish, justify, priority, gray zone Tier 3 (FACS): need, want, value, goal, delayed gratification. See Vocabulary 02.md for Turkish, Portuguese, and Spanish.

Materials and setup

- Needs vs Wants item cards, one set of 30 per pair, cut and clipped before class: Handout 02.07 - Needs vs Wants Cards and 100 Dollar Sheet.md (the cards are on pages 1 and 2; the \$100 sheet is page 3)
- Three sorting mats per pair (a sheet of paper labeled NEED, WANT, GRAY ZONE works)
- The \$100 sheet, one per student
- Slides: Slides 02.07 - Needs vs Wants Showdown
- Whiteboard with three columns drawn before the bell
- Setup notes: cut the card sets the day before; 12 sets covers a class of 24. Prices on the \$100 sheet are Long Island prices for 2026 and marked [update]. No food handled today.

Pre-assessment

The do now is the pre-assessment. A hand vote after it (need, want, or depends) shows how many students already see the gray zone. If most of the class says “depends” on the phone question, shorten Step 1 and give Step 3 more time.

Do now and hook (Time: 4 min)

On the board: “Is a smartphone a need or a want? Write one sentence and give one reason.”

Debrief: hand vote, three choices: need, want, depends. Count each. Say the hook: “Every one of you is right, and that is the problem. In ten minutes you will have 30 cards and a partner who disagrees with you. You have to agree on every card.”

Procedure

Step	Teacher will	Students will	Time
1. Direct instruction: the test and the gray zone	Show the definitions (slides 2 to 4). A need keeps you safe, healthy, and able to do school or work. A want makes life more fun or more comfortable. The gray zone is an item that can be either, depending on the	Copy the test sentence at the top of the \$100 sheet. Say the three categories back in a choral response.	6 min

	person and the situation. Give the test in one sentence: “Do I need this to be safe, healthy, and able to do school or work?” Show one example of each and one gray zone item (winter coat: need; third winter coat: want; a phone: gray zone). Remind students of the values list from Lesson 2.1 on the board.		
2. Learning activity: the Showdown sort	Hand out the card sets and mats. Rules: both partners must agree before a card lands; a card you cannot agree on goes to gray zone with a sticky note that says why. Circulate with the clipboard checklist. When a pair finishes, ask them to pick their three hardest gray zone cards and write what would move each one to need or to want.	Sort all 30 cards. Argue. Put disagreements in gray zone. Write the three hardest gray zone cards on the \$100 sheet, Part A, with the “what would change it” line.	10 min
3. Class tally and the values turn	Call out six cards (bus pass, phone, name brand sneakers, school lunch, streaming subscription, birthday gift for a sibling). Pairs hold up N, W, or G. Tally	Vote with cards. Two pairs argue one card. Name the value that decided it.	6 min

	on the board. Pick the most split card and ask two pairs to argue it. Then ask: "Which of your values from Lesson 2.1 decided that card for you?" Write the values students name next to the card.		
4. The \$100 task	Hand out or turn to Part B of the \$100 sheet. The list has 14 items with prices. Students have \$100 and must decide what to buy, what to skip, and what to save. The only rule: at least one need must be covered before any want. Model the first line: "Bus pass for the month, \$60 [update], need, because I cannot get to school without it."	Build the \$100 plan. Total it. Write three justification sentences: one names a need, one names a want, one names the value that decided the hardest choice.	10 min

Questions to ask

Monitor understanding:

- What is the test sentence? Say it without looking.
- Give me one item that is a need for one person and a want for another. What makes the difference?
- You put sneakers in gray zone. Which sneakers, and for what?

Deepen learning:

- Ads try to move wants into the need column. Name one ad that did that to you this week.
- If your family had less money next month, which of your wants would go first? Which need would you protect last?
- Is saving a need, a want, or something else?

Check for understanding

Clipboard checklist during Step 2: for each pair, yes or no on “uses the test sentence out loud,” “puts at least one card in gray zone with a reason,” and “both partners talk.” A pair that sorts everything into need or want with no gray zone gets one question: “Show me a card that could go either way.” A pair with three yeses is ready for Step 4 without help.

Closure (Time: 4 min)

3-2-1 exit line on the bottom of the \$100 sheet: 3 items you called needs, 2 wants you skipped today, 1 value that decided a hard card. Three students read one line aloud. Collect the sheets. Sort into “got it” (three sentences, a total that is at or under \$100, one need covered first) and “needs more.” The “needs more” pile decides whether Lesson 2.9 opens with a two-minute review of the test sentence.

Differentiation and supports

- ELL: every card has a picture cue described on it and a one-word label; the three category words are on the sorting mats in English, Turkish, Portuguese, and Spanish (see Vocabulary 02.md); sentence starters for Part B: “I bought ___ because it is a need.” “I skipped ___ because it is a want.” “My value of ___ decided ___.” Pair ELL students with a partner who can point at the mats.
- IEP and 504 (general): pairs so no one writes everything; the \$100 sheet has the prices pre-filled and a running total column; a student can dictate the three sentences to the partner or the teacher; extended time on Part B into the first five minutes of tomorrow if needed.
- Grade 6 support: sort 20 cards instead of 30 (remove the ten marked with a star on the card sheet); the \$100 task uses the short list of eight items.
- Grade 8 stretch: after the \$100 plan, write what the plan would be with \$60, and one sentence on which value took the hit. Preview of CTE FCL 4. e): name one way an ad or a friend pushed one card toward “need.”
- UDL checkpoint used: multiple means of action and expression (sorting physical cards, voting with cards, writing sentences) and multiple means of engagement (the sort is a two-person argument with a class tally).
- No-kitchen or no-machine alternative: not a lab; none needed. If cards are not cut, the 30 items are listed on the handout and students write N, W, or G next to each.

Assessment

Objective	Standards met	Learning task	Assessment (formative or summative; tool)
1. Sort 30 items and state the test	FCL 4. b); National FCS 2.1.2	Showdown sort, Step 2	Formative; clipboard checklist during the sort
2. Explain what moves a gray zone	FCL 4. b); Std 3 PI C; CDOS 3a Managing	Part A of the \$100 sheet; class tally,	Formative; Part A checked for three

item	Resources	Step 3	items with a “what would change it” line
3. Build and justify the \$100 plan	IGLR 4. b); FCL 4. b); Std 3 PI C	Part B of the \$100 sheet, Step 4	Formative for daily work (complete, partial, missing); Objective 1 is assessed summatively on the Money Basics Quiz (items 1 to 4) at the end of Lesson 2.13

Homework

None. Optional: ask an adult at home to name one thing they thought was a want at your age and now call a need. Bring the answer.

Connections

Health class: the health teacher covers advertising and peer pressure; share the gray zone list so the health teacher can use the same items when teaching media influence. FACS gives the money side; health gives the influence side. ELA: the three justification sentences are a claim and evidence paragraph.

Sources

- NYS Middle Level CTE FACS Content Module 01, Individual Growth and Life Readiness (nyctecenter.org, June 2018), line 4. b). Copy in 02 Standards/NYS Module PDFs/.
- NYS Middle Level CTE Theme Module 03, Financial and Consumer Literacy, line 4. b). Same folder.
- NYS Learning Standards for Health, Physical Education, and Family and Consumer Sciences (1996), Standard 3, Intermediate. Wording per 02 Standards/STANDARDS SOURCES - web research.md.
- National Standards for Family and Consumer Sciences Education 3.0 (LEAD FCS Education, 2018), competency 2.1.2.
- Sal’s own materials: the Needs vs Wants Showdown packet (Brentwood South, 2026, Lesson Dups/Unit_4_Financial_Literacy/education_teachingwork_needs_vs_wants_showdown_2026_04.docx) supplied the gray zone idea (“a computer is a want until you need it for school”), the \$100 split, and the partner questions. The sort was rebuilt with 30 cards and Long Island prices.

Teacher notes

- If time runs short, cut Step 3 to three cards and one argument. Never cut the values turn; it is the only thing that separates this lesson from a worksheet.



- Common mistake: students sort by price. A \$4 coffee is a want and a \$60 bus pass is a need. Say it once at the start: "Price does not decide. The test decides."
- The phone argument will eat the whole period if you let it. Give it two minutes, land on gray zone, and move on. It comes back in Lesson 2.9 when the phone bill has a price.
- The \$100 sheet is the first draft of the budget thinking that Lesson 2.9 builds on and Project 02 revises. Keep the sheets in the FACS folders.
- *[Sal: your Brentwood version used a Saturday at the mall story with \$50. If that story worked, tell it in Step 1 instead of the coat example.]*