

Handout 02.07: Needs vs Wants Cards and 100 Dollar Sheet

Pages 1 and 2: Item cards (teacher cuts one set per pair)

Cut on the lines. One set is 30 cards. Cards marked with a star (*) are the ten to remove for the grade 6 set of 20. Each card has the item, a picture cue in words, and a price so the sort and the \$100 task use the same numbers. Prices are Long Island prices for 2026 and are marked [update].

Card	Item	Picture cue	Price <i>[update]</i>
1	Winter coat	a puffy coat on a hook	\$60
2	Second winter coat in a different color *	two coats on hooks	\$60
3	Monthly bus pass to get to school	a bus with a fare card	\$60
4	Smartphone	a phone with a cracked corner	\$25 a month
5	Name brand sneakers	sneakers with a logo	\$90
6	Plain sneakers that fit	white sneakers, no logo	\$40
7	School lunch	a tray with a sandwich and fruit	\$3.50 a day
8	Bubble tea after school *	a cup with a wide straw	\$7
9	Streaming subscription	a TV screen with a play button	\$12 a month
10	Notebook and pens for school	a notebook and two pens	\$8
11	Glasses (you need them to read the board)	a pair of glasses	\$150
12	Video game, new release	a game case	\$70
13	Birthday gift for a sibling	a wrapped box	\$20
14	Haircut	scissors and a comb	\$25
15	Concert ticket *	a ticket stub	\$120

16	Toothpaste and a toothbrush	a toothbrush in a cup	\$6
17	Gym or sports club membership	a basketball	\$30 a month
18	A snack from the deli every day *	a bag of chips	\$3 a day
19	Umbrella	an open umbrella	\$12
20	Wireless earbuds *	two earbuds in a case	\$50
21	Doctor visit copay	a clipboard with a heart	\$30
22	Ride share to a friend's house *	a car with a phone icon	\$15
23	Laptop for schoolwork	an open laptop	\$350
24	Gaming laptop upgrade *	a laptop with glowing keys	\$1,200
25	Backpack	a backpack with straps	\$35
26	Backpack in this year's style *	a backpack with a logo	\$80
27	Water bottle	a reusable bottle	\$10
28	Pizza slice with friends on Friday *	a slice on a paper plate	\$4
29	Savings for a goal	a jar with coins	any amount
30	Phone case with a design *	a phone case with a picture	\$20

Page 3: The 100 Dollar Sheet

Name: _____ Date: _____ Partner: _____

The test sentence (copy it from the board):



Part A: Our three hardest gray zone cards

Write the card and what would move it to NEED or to WANT.

Card	It becomes a NEED if...	It becomes a WANT if...

Part B: You have \$100. What do you do?

Rules: cover at least one need before any want. Do not go over \$100. Anything you do not spend goes to savings. Prices are for one month where the card says “a month.”

Item	Price <i>[update]</i>	Buy, skip, or save?	N, W, or G?	Running total
Monthly bus pass to school	\$60			
Notebook and pens	\$8			
Toothpaste and toothbrush	\$6			
School lunch for one week (5 days)	\$17.50			
Streaming subscription (one month)	\$12			
Bubble tea after school (one time)	\$7			
Birthday gift for a sibling	\$20			
Video game, new release	\$70			
Haircut	\$25			
Umbrella	\$12			
Phone case with a design	\$20			



Pizza slice with friends (one time)	\$4			
Plain sneakers that fit	\$40			
Water bottle	\$10			

Total spent: \$_____ Total saved: \$_____ (spent plus saved must equal \$100)

Grade 6 short list: use only the first eight rows.

Part C: Justify it (three sentences)

1. One need I covered and why: _____
2. One want I skipped and why: _____
3. The value (from Lesson 2.1) that decided my hardest choice: _____



Exit line (3-2-1)

3 items I called needs: _____, _____, _____

2 wants I skipped today: _____, _____

1 value that decided a hard card: _____

Teacher key

There is no single right sort. The categories below are the expected sort at grade 7 for a student who pays some of their own costs. Accept any card in gray zone if the pair writes a reason.

- Usually NEED: 1 winter coat, 3 bus pass, 6 plain sneakers, 7 school lunch, 10 notebook and pens, 11 glasses, 16 toothpaste, 21 doctor copay, 25 backpack, 27 water bottle (if the school has no fountains, otherwise gray).
- Usually WANT: 2 second coat, 5 name brand sneakers, 8 bubble tea, 12 video game, 15 concert ticket, 18 daily deli snack, 20 earbuds, 22 ride share, 24 gaming laptop, 26 styled backpack, 28 pizza slice, 30 phone case.
- Usually GRAY ZONE: 4 smartphone (need if it is how the family reaches you or how you do schoolwork; want if there is another way), 9 streaming (want, unless it is the family's only TV and shared), 13 gift for a sibling (a value decides it: family, generosity), 14 haircut (need for a job interview or a school rule; want for a style change), 17 gym or sports membership (need if it is the only exercise and a health plan; want if it is social), 19 umbrella (need if you walk to school), 23 laptop (need if school requires it and does not lend one), 29 savings (this is the card to argue: many students will say it is neither; the answer we want is that saving for a goal is how you pay for a future need).

Part B: any plan that covers the bus pass or an equivalent need first, does not exceed \$100, and has spent plus saved equal to \$100 is complete. A sample "got it" plan: bus pass \$60, notebook \$8, toothpaste \$6, lunch week \$17.50, pizza slice \$4, saved \$4.50. Total \$100.

Part C: full credit for three sentences that each do what the line asks. The third sentence must name a value (family, health, friends, learning, independence, fun, faith, fairness, or whatever the Lesson 2.1 list holds), not an item.