

CASHY LESSON PLAN



TOPIC

HOW MUCH DO THINGS COST?

NOTES

LEARNING OUTCOMES

Understand the cost of living in your local area
Create realistic expectations around the cost of things
Learn to create a monthly budget

MATERIALS NEEDED

Cashygame.com
Search engine access
Printed out tracking sheet on expenses

INTRO

Play Cashy and have students write down their monthly expenses every round on the worksheet below. To speed up the game you can skip the investing part of the game for now.

After the game discuss whether anyone found any expenses or numbers surprising or confusing. Have them guess what they think they would spend on these categories in your area on a monthly basis: rent and utilities, groceries, transportation, wellness and hobbies, entertainment and going out. How would these numbers change if they were living alone versus with roommates or with a significant other?

ACTIVITIES

Here are [some stats about an average grocery bill](#) for two. Let students do some research on average rent prices around you - they could browse rentals on Zillow or Redfin. Have them write numbers down next to their game expenses. They should also note additional costs like HOA and pet fees.

This [USA Today article](#) cites that an average graduate expects to make over six figures right out of college. Although, the reality of expectations might not be as cosmical, actual fresh graduates make around \$50,000 - \$60,000 at entry-level jobs. Discuss why these numbers can vary so much (location, field of work, size and type of company, etc.).

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ACTIVITIES

Have students create a new budget based on the assumption they get paid \$60,000 a year - how would they allocate that money based on the categories provided in Cashy, and how much would they leave for savings. They can use the same categories or you can tailor it to your preference.

If you have more time or wish to assign homework, they could also find an actual listing on Zillow for their set budget, a sample weekly grocery list and costs of the items (to do so, they can use a grocery store website "to shop around"), or see what memberships and entertainment they could enjoy for wellness and hobbies for their set amount.

OUTRO

Reflect on reactions to the cost of things - was it what you expected? Were any numbers surprising to you? Was it easy to create a budget?

ASSESSMENT

Students can hand in completed classwork and the assignment sheet included below. As an alternative, they could complete some of the reflection as a written assignment. The plan also lists an option for at-home research into local cost of living with direct examples that they could write down, reflect upon and turn in.

**CASHY TEACHERS FB GROUP IS A GREAT PLACE TO SHARE FEEDBACK
AND IDEAS AND PLAY TOGETHER WITH OTHER CLASSROOMS**

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