Can I Afford My Dream Life?

Monday-Ready Lesson

45–50 minutes · Individual + pairs · Handouts 1 & 2 + Dreamlife-Sim™

STUDENT ACCESS — NO DOWNLOAD REQUIRED

Dreamlife-Sim™ runs in any web browser — there is nothing for students to download or install.

Open the app at https://dreamlife.moneyling.org

LESSON GOAL

Students make and explain financial decisions, identify trade-offs, connect choices to personal values, and identify one action that could move them toward a desired future.

I WANT → I CHOOSE → IT COSTS → I TRADE OFF → I ACT

LESSON FLOW

1 IMAGINE IT — 5 min

Students picture the life they want: Where do I want to live? What kind of home or lifestyle? What is one thing I do not want to give up? Think, then compare with a partner.

2 MAKE A DECISION — 8 min

Use Handout 1: Decision Scenario #13, Housing Trade-Off. Students choose rent or buy, explain why, identify the strongest benefit, and name what they give up or take on. Pairs compare decisions.

3 NAME THE THINKING — 3 min

Ask: What made this a trade-off rather than a right-or-wrong choice? Reinforce opportunity cost. Keep visible: "If I choose _____, I give up _____."

4 BUILD THE DREAM LIFE — 12 min

In pairs, students use Dreamlife-Sim + Handout 2. Build the life imagined at the start. Notice what matters most, where they compromise, surprising costs, and what they give up to keep something else.

5 REFLECT & DISCUSS — 8 min

Discuss choices, values, costs, and consequences using the prompts below.

6 TAKE ONE STEP — 5 min

Students name one financial action that could move them closer to the life they chose. Return to the through-line above.

DISCUSSION PROMPTS

- What did you refuse to give up?
- What did you change first?
- What cost surprised you?
- What decision affected something else in your plan?
- Did your final life reflect what you valued at the start?
- How can two different choices both be reasonable?

TEACHER NOTE

The app is not the lesson. Dreamlife-Sim is where students apply the lesson: making choices, explaining them, seeing consequences, and reflecting on whether those choices match what they value.

SHORTER CLASS? Split after Step 3. On Day 2, recap for two minutes, then complete Dreamlife-Sim, reflection, and the action step.