

## Big Idea – Priorities Shape Financial Health

The **order of operations** helps us solve problems **step by step**—and budgeting works the same way. Families make financial plans in an order that meets **essential needs first** and builds stability over time. Just like math, **changing the order** of how money is managed can change the outcome for a family’s financial well-being.

Understanding this process helps students connect **math to real life** and recognize how budgeting plays a role in **economic equity**—the fair distribution of resources so all families can meet their needs.

### Math + Equity Example

A family earns **\$2,000 each month**. Their budget looks like this:

1. Rent = \$800
2. Food = \$400
3. Utilities = \$200
4. Savings = \$300
5. Community Giving or Support = \$100

### Remaining: \$200

Just as in PEMDAS, following the correct **order of priorities** helps families stay organized, pay for what matters most, and prepare for emergencies. Budgeting teaches fairness in how we balance **needs, wants, and opportunities**.

### Data Reflection

Circle or underline the word that stands out to you:  
**planning | fairness | stability | budgeting | needs**

**Share Your Thinking**

The word I picked is: \_\_\_\_\_

I picked this word because:

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**Reflection:**

How does this word connect to what we are learning about family budgeting today?

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**Student Equity Reflections**

1. Why is it important for families to plan their spending in a clear order?

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2. If the family spent money on extras before paying rent or food, what might happen?

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3. How can careful budgeting help reduce financial stress and promote fairness in a community?

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4. How can you practice good decision-making with your own money, allowance, or time?

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