

The Law-Related Education Academy is sponsored by the Arizona Foundation for Legal Services & Education with funding made possible by the Arizona Supreme Court.

**“When You Turn 18: Preparing Students for Financial Success” Academy**  
(High School)

**Rights and Responsibilities at 18 Lesson Plan**

*Please obtain administrator approval prior to implementing this lesson.*

**Objectives: Students will...**

- ✓ Learn about the financial rights and responsibilities that come with turning 18.
- ✓ Practice collaboration, critical thinking, and communication skills.

**Protective Factor Developed:** Critical Reasoning Skills

**Materials:**

- ✓ Chart Paper (1 sheet per group)
- ✓ Markers (1-2 per group)
- ✓ When You Turn 18 Fact Slips (1 slip per student)
- ✓ When You Turn 18 Teacher Fact List (1 for teacher)

**Timeframe:** 50 Minutes

**Preparation:** Print the When You Turn 18 Fact Slips and When You Turn 18 Teacher Fact List. Cut the fact slips so that each fact is separated.

**Activity:**

*Part A: Introduction/Brainstorm*

1. Divide the class into groups of 3-4 students in each and distribute **markers** and **chart paper** to each group.
2. Ask students, "*What rights and legal responsibilities come with turning 18?*" Allow them to brainstorm in their small groups for 2 minutes and create a list on chart paper.
3. Call on each group to share 3 items from their list. Encourage them to share items not already mentioned by other groups.
4. Explain that many of the rights and responsibilities that come with turning 18 relate to finances, and that students will explore these further in the lesson.

*Part B: Each One, Teach One Activity*

5. Distribute a **When You Turn 18 Fact Slip** to each student. Instruct them to memorize their fact and prepare to teach it to someone else.

6. Have students stand up, pair up, and teach their fact to a partner who has a different fact (there may be a few duplicates depending on class size).
7. Have students repeat the process 3 more times with different partners/facts.
8. Have students return to their seats and work with their group to write down as many facts as they can remember on their chart paper.

*Part C: Debrief*

9. Call on students to share facts with the entire group. Encourage students to share their thoughts and build on each other's comments as the facts are read aloud. Groups should also continue to add to their list on chart paper as they hear new facts.
10. Continue until all the facts have been shared, using the **When You Turn 18 Teacher Fact List** as a reference.
11. Ask students "*Why is it important to understand the rights and legal responsibilities that come with turning 18?*" Allow time for small group discussion before calling on a few students to share their thoughts with the class.

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**Arizona State Standards Correlations**

**Social Studies**

HS.SP3.8 Present arguments and explanations that feature ideas and perspectives on issues and topics to reach a range of audiences using print, oral, and digital technologies.

HS.E1.1 Evaluate how and why people make choices to improve their economic well-being.

HS.E1.3 Evaluate the cost and benefits of using credit.

HS.E1.4 Compare the cost and benefits of several types of investments.

HS.E2.1 Explain how scarcity results in economic decisions and evaluate their impact on individuals, institutions, and societies.

HS.E3.2 Evaluate how numerous factors and conditions influence market prices.

**English Language Arts**

11-12.SL.1 - Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.

11-12.SL.6 - Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate.