

Cultural Perspectives on Money: Presentation

Outcome 10.1: Explore how value systems, social factors, personal experiences, and cultural backgrounds can influence financial decision making.

Indicator “d”: Examine various cultural perspectives on income, budgeting, saving, sharing, and accessing credit.

Assignment Overview:

Create a brief presentation focusing on how a specific cultural group perceives money. This will include cultural attitudes toward income, budgeting, saving and investing, sharing, and accessing credit, as well as any relevant historical or social influences.

Instructions:

1. **Choose a cultural group.** You may want to choose a group that you or your partner belong to, or one that you are curious about.
2. **Confirm your choice with your teacher so there is variety in the class.**
3. **Research:**

Investigate the following aspects of your chosen cultural group's perspective on money:

- **Cultural Attitudes:** What is the general view of money in this culture? Is it seen as something to be saved, shared, spent freely, or worked for?
- **Income:** How does this group typically earn money? Are there cultural traditions or practices around work and income?
- **Budgeting:** Are there specific items or experiences that the culture prioritizes when spending money? How do people in this culture make decisions about purchasing goods or services? Is budgeting a traditional practice for folks in this group?
- **Saving and Investing:** What is the cultural attitude toward saving and investing? Are there specific strategies, beliefs, or financial institutions that play a key role in saving for the future?
- **Accessing credit:** What is this group's attitude toward making purchases using credit? How is interest viewed in this culture?
- **Historical or Social Influences:** Have historical events, religion, or social values influenced the cultural perspective on money?

4. **Presentation:**

Prepare a 5-7 minute presentation that includes:

- **Introduction:** Briefly introduce the cultural group and its general values. State your focus on the group's perspective on money.
- **Key Points:** Address the topics outlined in your research. Make sure to highlight the most important ideas, beliefs, and practices that shape the group's financial decisions.
- **Visual Aids:** Use visuals (photos, charts, graphs, videos, etc.) to support your key points and engage your audience.



- **Real-life Examples:** Include examples of how the culture practices money management or financial decision-making (e.g., specific traditions, rituals, or famous figures).
- **Conclusion:** Summarize the main points and reflect on how understanding a different cultural perspective on money might change our own views including your own.

5. **Format and Tools:**

- Your presentation should be clear, well-organized, and visually engaging.
- You may use PowerPoint, Google Slides, or any other tool to create your slides.
- Use bullet points, images, and videos to support your information.
- Include references to sources used for your research (books, articles, documentaries, websites, etc.).

Tips:

- Be respectful of the cultural group's values and avoid stereotypes.
- If possible, interview members of the cultural group or find first-hand accounts to deepen your understanding.
- Use credible sources to ensure accuracy.
- Use your own words as much as possible, and credit sources that you borrow information from when you **paraphrase** or **quote** their words.
- Review the rubric to understand how your work will be assessed.
- Five-seven minutes is not a lot of time, so:
 - Practice your presentation to stay within the time limit, refine your delivery, and engage your audience.
 - Be concise! Focus on the basics of each key point.



Cultural Perspectives on Money: 4-Point Rubric

Criteria	4 - Excellent	3 - Good	2 - Satisfactory	1 - Needs Improvement
Financial Content /16	In-depth, clear, insightful analysis of the cultural group's perspective on money. All key topics are addressed thoroughly with multiple relevant examples.	Research is accurate with good coverage of most key topics. Some minor details are missing or underexplored. Includes relevant examples.	Basic research that covers some key topics but lacks depth or is somewhat incomplete. Few examples provided, and some may not be fully relevant.	Research is incomplete. Key topics are not addressed, or only one aspect of the culture is explored. Very few or no examples are provided.
Organization & Delivery /4	Well-organized presentation with clear structure and logical flow. Visual aids are clear, well-designed, and engage audience.	Good organization with clear structure. Presentation is mostly easy to follow. Good use of visuals that support the presentation, though some could be improved or more effectively integrated.	Organization is basic, but some parts of the presentation may be hard to follow. Visuals are used but are somewhat basic, cluttered, or lack connection to key points.	Disorganized or unclear structure. Presentation is difficult to follow, with frequent pauses or unclear speech. No real engagement through visuals.
Research & Critical Thinking /4	High-quality, trustworthy sources are referenced. Demonstrates high-level thinking with original insights. Connections through personal reflection.	Some trustworthy sources are referenced. Demonstrates some critical thinking and analysis, but the presentation could involve more insight.	Quality or quantity of researched sources needs to be addressed. Some analysis is present, but the presentation lacks depth or critical thinking.	Lack of effective research. Lacks critical thinking or original analysis.

