TEACH YOUR STUDENTS TO NEGOTIATE

A financial literacy & entrepreneurship mini-lesson for upper elementary — grades 3–5.

35–40 MIN | FINANCIAL LITERACY / ENTREPRENEURSHIP

NO MATERIALS REQUIRED — CHECKLIST OPTIONAL

WHY THIS LESSON

Negotiation is the real-world skill hiding inside financial literacy and entrepreneurship standards, and most curriculum skips it entirely. Kids already negotiate constantly — allowance, screen time, bedtime — they just do it badly. This lesson gives them a framework, lets them practice it on something they already care about, and then connects it to the skill a Young CEO uses with a customer or a supplier.

OBJECTIVE

Students will identify and practice four real negotiation moves using a scenario they already know, then apply the same moves to a business scenario.

LESSON FLOW

WARM-UP — 5 MIN

Ask: "Have you ever tried to talk a parent into a yes? What worked? What backfired?" Take two or three answers out loud. Don't correct yet — just collect.

TEACH THE FRAMEWORK — 10 MIN

Introduce four moves. Write them on the board as a simple checklist:

1. **Timing**
   Pick a good moment. Not when the other person is busy, upset, or mid-task.
2. **Evidence, not comparison**
   Make your case with facts about yourself. "So-and-so gets more" almost never works and usually backfires.
3. **Added value**
   Offer something back. A trade beats a demand.
4. **Grace**
   If the answer is no, accept it well. That's what makes a yes possible next time.

PRACTICE: PARTNER ROLE-PLAY

15 MIN

Pair students up. One plays a kid asking for a raise in allowance; the other plays a parent listening for the four moves. Give the "kid" one minute to pitch. The "parent" partner checks off which of the four moves they heard. Swap roles and repeat with a new ask — a later bedtime, a longer screen-time window, whatever the class picks.

Quick debrief: which move was hardest to remember? Which one actually changed how the pitch landed?

CONNECT IT TO BUSINESS

5–10 MIN

Ask the class: "A Young CEO running a real business hears 'no' too — from a customer who thinks the price is too high, or a supplier who won't budge." Walk through the same four moves in that context:

1. **Timing**
   Not pitching a customer mid-rush.
2. **Evidence**
   Showing why the product is worth the price instead of just asking for a discount.
3. **Added value**
   Throwing in something small instead of just dropping the price.
4. **Grace**
   A customer who says no today might buy next week if the CEO doesn't burn the relationship.

Close with: "Every negotiation you'll ever run as an adult — at work, in business, buying a car — uses these same four moves. You just practiced them."

OPTIONAL EXTENSION

Have students write down one real negotiation they want to try this week and which of the four moves they'll lead with. Check in on it Friday.

QUICK ASSESSMENT

During the role-play, listen for at least 3 of the 4 moves per student. That's the bar for "got it."

SHARE THIS LESSON

We're all adding financial literacy (and entrepreneurship) into our lessons this year, and one of the best exercises for bringing it to life is teaching kids the actual mechanics of negotiation.

It's the same thinking our classroom kits build all year — a real product kids price, sell, and learn from. If you want the full curriculum behind lessons like this one, take a look at **youngceosquad.com**, and qualifying teachers can get our workshops-in-a-box free through **yippie.exchange**.