Answer Key 55

Glossary with key vocabulary 62

Standards met by lesson 63

Topic: Earning Money

Time Required: 45 minutes  
*(excluding* **Extended Exploration** *activities)*

Learning Objectives:

*Students will be able to…*

Identify and explore different jobs

Examine sources of income (such as selling lemonade or receiving birthday money)

Discover and explain that money is made (earned) by working

Supplies:

Chart paper, markers, pencils

Projector (for teacher presentation slides)

Access to the Internet **(optional)**

Suggested books **(optional)**:

* + *The Go-Around Dollar* by Barbara Adams
  + *Clothesline Clues to Jobs People Do* by Kathryn Heling
  + *What Do People Do All Day?* By Richard Scarry

Preparation:

Make copies of handouts

Set up projector with presentation slides

Student Handouts:

***What I Want to Be When I Grow Up***

***Jobs and Action Words***

Teacher Presentation Slides:

***Graph: Our Favorite Classroom Jobs***

***The Cycle of Money***

***Story Problems: Learn to Earn***

Essential Questions:

*How do I get money?*

*What is a job?*

*How can I make money?*

ASSESSMENT ACTIVITIES:

**PRE-ASSESSMENT:**

**Jobs in the Classroom** activity

**Exploring Different Jobs** activity

**POST-ASSESSMENT:**

***What I Want to Be When I Grow Up*** handout

***Jobs and Action Words*** handout

***Story Problems: Learn to Earn*** slide

**Class Reflection** activity

Instruction Steps

Warm Up

Jobs in the Classroom   
[5 minutes]

Begin by discussing classroom jobs and responsibilities. Students can each identify which **jobs** they like best, and why. As an extension activity, the class may use the ***Graph: Our Favorite Classroom Jobs*** slide to create a chart (tally chart, or bar graph, for example) recording favorite classroom jobs.

Guided Exploration

Exploring Different Jobs [15 minutes]

Ask students to share what jobs they might like to have when they grow up. What jobs do their family members hold? Brainstorm a list of possible jobs as a class, and record all ideas on chart paper. Share with students that they will be able to use the ideas brainstormed as they create a page for a class book titled ***What I Want to Be When I Grow Up***. Give each student a copy of the ***What I Want to Be When I Grow Up*** handout to create his or her personal page of the class book.

Grade Level Modifications:

Pre-K–K: Students may draw a picture of their desired job and dictate the sentence by sharing “I want to be a \_\_\_\_\_\_\_\_.”

Grades 1–2: Students may draw their desired job and extend writing to include additional sentence(s) sharing why they are interested in the job, what someone with that job does, and so on.

Analyzing Sources of Income [5 minutes]

Facilitate a brief class discussion about making money. Possible discussion questions include: *Can kids make money? What are some way kids could make money?* For example: lemonade stand, garage sale, bake sale, or by doing chores.

HOW Money is Earned [15 minutes]

As a class, play “Where My Money Goes.” Have students come together in a circle. Each person will “earn” $5, which will move around the circle passed from one person to the next. Begin by sharing that there are many jobs in a community and that, today, the class will imagine how money could be earned and spent. Each student will repeat how he or she earned money and then share how it was spent, passing it to the next person.

For example: *“I earned this $5 selling popcorn, and then I spent it at (student’s name) sticker shop.”* (Hands $5 to next student.) Next student: *“I earned this $5 selling stickers and spent it at (student’s name) buying \_\_\_\_.”* Share ***The Cycle of Money*** slide. Go over each step in the cycle. Then discuss what this looked like in the game played in class.

MONEY SMART TIP!

Discussing the cycle of money gives students the chance to reflect on how money is used, while also beginning to lay a foundation for understanding economic concepts in the future.

**Optional:** Read the story *The Go-Around Dollar* by Barbara Adams.

Grade Level Modifications:

Pre-K–K: Read only the fictional sections. The fact sections can be explored with young students by studying the pictures and discussing fun facts in more simplistic terms.

Grades 1–2: Have the class think back to the exploration of the history of money from Lesson 1. What facts do students know about where money comes from?

Wrap Up

Class Reflection [5 minutes]

Ask students: *How can you earn money? What jobs interest you and why?* Invite them to share their responses. Check for understanding and possibly introduce extended exploration centers for exploring the topic further.

Extended Exploration

Note: Use the following activities to extend the lesson topic throughout the year. Activities can be completed as a class, in small groups, or during center time. Duration of activities will vary.

Literacy Center

* **Possible Book Club or Classroom Library Selections:**Note: Read books with your class that focus on the lesson’s financial literacy topic. Below are suggestions, but you may find other selections in your library that can be used to generate a similar discussion. For pre-literate students, read books aloud.
* Clothesline Clues to Jobs People Do by Kathryn Heling: Students can guess what job a person might have by exploring the clothes hanging up to dry in this book.

Discussion Questions: What would your clothesline look like for the job you want to have when you grow up?

* What Do People Do All Day? by Richard Scarry: Students discover all the community members hard at work in Busytown and learn about different jobs that people can have.

Discussion Questions: Can you find a job you would like to have in one of the illustrations?

* **Speaking, Listening, and Writing Prompts:**

Explore the following prompts through a themed show-and-tell, circle time discussions, partner pair-share discussions, or writing.

Grade Level Modifications:

Pre-K–K: Provide students with a visual or real-world object to support exploration of the prompt. Pre-literate students may discuss pictures and objects while having their stories recorded through modeled or guided writing as a small group or with the class.

* What is your favorite classroom job, and why?

Grades 1–2: Students may explore the following writing prompts by journaling or as independent writing assignments.

* What jobs do you like, and why?

Math Center

* **Math Station:** Using the materials below, students can explore the following math station activities independently or as part of a small group. These could be used during classroom centers or as a choice for students who finish assignments early.

Grade Level Modifications:

Pre-K–K: **Materials:** Stickers of different careers, piece of white paper. **Instructions:** Have students fold paper in half twice to create four quadrants. In each box have students write a number 1 through 4. Next, have students use career stickers to match the numbers they have written.

Grades 1–2: **Materials:** Images of different careers. **Instructions:** Have students brainstorm one way each career person would make money (what job they do) and one way they could use money.

* **Story Problems:** Display the ***Story Problems:*** ***Learn to Earn*** slides. Problems can be printed or projected, then explored and solved as a whole class, a small collaborative group, or individually. The first problem listed, Challenge 1, is more appropriate for young students. Challenge 2 will provide more difficulty.

Grade Level Modifications:

Pre-K–K: Solve step-by-step problems developing students’ critical thinking and deductive reasoning during circle time or as a small group. Each challenge involves using or creating a visual with students and discussing small steps to solve a problem.

Grades 1–2: Using the provided challenges as inspiration, create personal story problems and exchange them with classmates to solve.

Technology Center

* **Games and Online Activities:**
* **Paws in Jobland:** Explore careers with Paws the Puppy. <http://paws.bridges.com/cfnc1.htm>
* **Sesame Street “The Job Song”:** Check different types of jobs with musical puppets. <http://vimeo.com/49648565>

Social Studies Center

* During back-to-school and routine setting, discuss classroom jobs, including each job’s responsibilities and how jobs are assigned.
* For Labor Day, have students complete the **Jobs and Action Words** handout by matching jobs with the correct action verb related to the job. For example: Chef Cook.

Arts & Dramatic Play Center

* **Dramatic Play:** Students can explore different careers through a range of dramatic play themes including, but not limited to, community jobs dress-up, veterinarian clinic, school bake sale, lemonade stand, or garage sale.
* **Sensory Activities:** Create communities with career dolls and figures, building blocks, and toy buildings. Older students can craft a 3-D map of a community by laying down a sheet of graph paper and using Unifix cubes to build community buildings. They can write labels on the graph paper for each of their buildings.
* **Art Project:** Create captions for different job pictures using magazines, photos, or other images of different careers.

Lesson Overview

As students discover the purpose of money, they will begin to wonder how money is **earned**. Help students explore real-world concepts in this lesson by examining different **jobs** and sources of **income**. Making connections between jobs students are familiar with, such as those held by family members, learners begin to associate how income is earned. A variety of independent and small group activities are provided throughout the lesson to extend students’ exploration of earning money.

Teacher Tips:

* Look for grade level modifications throughout   
  this lesson for ways to adapt activities for your students.
* Spend time focusing on the concept of how income is earned and the money cycle.
* Adapt any writing activities to listening and speaking activities.
* Make time to explore the literature and technology resources mentioned in the guided and extended exploration sections of this lesson.

Construction WorkerScientistArtistnurse2chefcop

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Money Smart for grades pre-k–2: educator guide

What I want to be   
when I grow Up

**Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Complete the sentence and draw a picture of what you would like to be when you grow up.**

**I want to be a**  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
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Money Smart for grades pre-k–2: educator guide

**Police Officer**

**Scientist**

**Chef**

**CARE COOK RESEARCH PROTECT PAINT BUILD**

**Nurse**

**Construction**

**Worker**

**Artist**

Jobs and action words

**Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Match each job with the correct action word.**