



**Money
Smart**

for Grades Pre-K-2



Educator Guide



Caution:

Coins are a leading cause of choking-related injury and death for young children, particularly for those aged 3 and under.

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WELCOME TO MONEY SMART

Welcome to **Money Smart**, an exciting interactive exploration of the concepts of money. This standards-aligned, cross-curricular program is designed to promote financial understanding in children ages 4 through 8. You can use **Money Smart** to add engaging and enriching activities to Math, English Language Arts, and Social Studies lessons while also helping your students build the foundation to become financially responsible adults.

In **Money Smart** you will find:

- **Six Lessons** with hands-on, cross-curricular activities that engage preschool through second-grade students in discussing and exploring key financial concepts
- **Teacher Presentation Slides**, which provide helpful visuals, as well as fill-in charts to support the activities in each lesson
- **Student Handouts** that let students explore the topics covered in each lesson and apply their new knowledge
- **A Parent/Caregiver Guide** with information about topics and terms being covered in class, conversation starters, online and literary resources, along with activities to try at home and around town

Developing positive financial habits equips students with 21st-century skills and tools that last a lifetime. We hope you and your students enjoy learning about money and its many uses.

We are eager to hear from you about how you use this curriculum. We would like to know what works well and what could be improved to make **Money Smart** even better. If you have any questions, we would like to help. Please contact us with your comments and questions via e-mail at communityaffairs@fdic.gov.

GETTING STARTED

Money Smart provides a comprehensive, developmentally appropriate program for young students to build an understanding of key financial concepts.

There are many features that help make the **Money Smart** curriculum engaging, motivating, and easy to use. Each lesson includes learning objectives, essential questions, supplies needed, and preparation required, as well as the following features and components to support easy integration of **Money Smart** activities into your instructional day.

STANDARDS

Each lesson promotes real-world connections through student-centered learning experiences and aligns to the following education standards and learning outcomes, including Common Core State Standards in mathematics and English Language Arts. The **Education Standards Chart** on pages 63-68 identifies which standards are met in each lesson.

- Financial Literacy Jump\$tart Standards
- English Language Arts Common Core Standards
- Mathematics Common Core Standards
- National Early Childhood Learning Outcomes (NAEYC, NAECS/SDE, USDOE)
- Partnership for 21st-Century Skills

GRADE LEVEL MODIFICATIONS

Please note the grade level modifications identified throughout lessons to differentiate learning experiences for Pre-K–K and first- through second-grade students. Modifications provide developmentally appropriate activity recommendations and extension opportunities.

PRESENTATION TIME

Each lesson plan includes an estimated time required to teach the lesson. Actual time required will vary from classroom to classroom. The estimation includes instructional time spent on the **Warm Up**, **Guided Exploration**, and **Wrap Up**. Activities may also be taught as several short lessons over a period of days or weeks. **Extended Exploration** activities are included to extend financial literacy learning opportunities throughout the year and provide easy ways to integrate the topics into various content areas.

ASSESSMENTS

A variety of assessments are integrated throughout each of the six lessons. Assessments are designed to build value, meaning, and context around a topic, while providing teachers with opportunities to evaluate prior student knowledge, and collect evidence of new understandings of lesson concepts and skills. Pre- (formative) and post- (summative) assessments are noted on the first page of each lesson. Assessments include discussions, reflections, questions and answers, reading, writing, and problem-solving exercises. Student handouts are an especially useful form of written assessment.

LESSON STRUCTURE

Each lesson is designed to include the following:

- **Warm Up** introduces students to the topic and sparks inquiry.
- **Guided Exploration** integrates cross-curricular and developmentally appropriate learning activities and assessments while focusing on the key financial literacy learning objectives of the lesson.
- **Wrap Up** provides a reflection question or activity to review lesson concepts and allow students to demonstrate their understanding.
- **Money Smart Tips** are provided throughout lessons to offer additional guidance, interesting and relevant financial facts, and additional ideas to help make **Money Smart** a success in your classroom.
- **Extended Exploration** activities provide teachers with additional opportunities to extend financial literacy concepts throughout the school year within core and creative content areas including English Language Arts, Math, Social Studies, Technology, and Art. All activities support dynamic classroom groupings throughout the day and can be completed independently, in groups, during “center time,” or in station rotations. Useful resources (such as books, web links, games, or videos) are also included to promote even more student engagement. The books and online resources suggested in this guide are just a few of the many available resources that explore these topics, and are not endorsed by FDIC.
- **Student Handouts** and **Teacher Presentation Slides** provide dynamic instructional support. Student handouts create an opportunity for students to apply their knowledge and for teachers to assess their understanding. Teacher presentation slides offer visuals and interactive activities corresponding with each lesson, and can be projected for whole-group activities, or copied for small-group use.
- The **Answer Key**, **Glossary**, and the **Standards Chart** house all of the information needed to check for understanding, define key terms, and check which activities meet specific national education standards. Vocabulary words are **bolded** in each lesson as they are introduced. The vocabulary words can be used to create flash cards or a classroom Word Bank list. Students can also make their own Word Banks and refer to the lists as needed.

MONEY SMART AT HOME

The **Money Smart** curriculum includes a helpful **Parent/Caregiver Guide** that corresponds to the classroom resources. Families of young children may also use it independently of the curriculum. It contains resources, activities, games, and conversation starters on financial literacy topics covered in each lesson. Use the following ideas to encourage parents to use the guide at home:

- Introduce parents to the **Money Smart** program and share the **Parent/Caregiver Guide** at the start of the school year.
- Discuss the **Money Smart** program during parent/teacher conferences, or in monthly parent newsletters home, and emphasize the importance of building healthy financial habits from an early age.

- Hold a **Money Smart** family night. Play games and have students present short skits about financial concepts they have learned.
- Send student handouts from each lesson home in each child’s homework folder for parents to review and sign.

SMART BUCKS

Additional incentives can be used to promote positive financial behaviors and study habits throughout the **Money Smart** curriculum and school year. Introduce **Smart Bucks** to recognize students’ positive financial and classroom behaviors.

Smart Bucks can be earned for the following behaviors:

- Accomplishment of a goal(s)
- Completion of homework
- Exceptional classroom conduct
- Classroom monitoring and keeping the classroom clean and neat
- Participating in discussions or responding to questions
- Excellent group collaboration or individual work
- Completing daily work
- Respectful behavior

As students accumulate **Smart Bucks**, they may “cash” them in, or “spend” them on prizes, toys, or special activities (extra computer time, free reading time, or game board time, for example) at the end of the week, month, or whenever you normally provide rewards.

Smart Bucks may be tracked using a chart (displaying desired behaviors and goals), stored in a classroom “treasury” box, or in a cash register (if a class “store” is set up), and handed out to students using play money. Provide price tags or stickers on items or activities to be “sold”. The presentation for cashing in **Smart Bucks** can be as simple or elaborate as you choose.

Aside from being a fun way to reward positive behaviors, **Smart Bucks** can help foster an application of the financial literacy concepts covered in **Money Smart** lessons.

With **Smart Bucks**, students can learn:

- How to identify bills (particularly how much money a given bill is worth)
- Various ways to make certain dollar amounts (for example, two 5s equal a 10-dollar bill, and so on)
- How to practice their counting skills in order to total up a combination of bills earned (you may suggest that students must be able to count their own money to cash in for a prize as an additional incentive)
- The concept of making change
- The value of saving as they choose to save instead of spend, or set a goal to save for a more desired choice

Use **Smart Bucks** during **Money Smart** lessons or continue throughout the year.

FINANCIAL LITERACY ALL YEAR LONG

Highlight financial literacy at your school all year long, especially in April, during National Financial Literacy and School Library Month.

- Create bulletin boards or posters with students about financial literacy themes learned in ***Money Smart***.
- Play games that focus on numeracy skills and financial concepts (such as Monopoly).
- Send home newsletters each week to parents about money skills and financial concepts covered in class.
- Feature children's literature selections that cover financial literacy concepts in the library or during classroom reading time.

The more students are exposed to financial literacy, and the more opportunity they have to practice applying their new knowledge and understanding of concepts, at school and at home, the more prepared they will be to live ***Money Smart*** lives.

LESSONS AT-A-GLANCE

Lesson Title	Topic	Learning Objectives	Time Required
1 Counting Coins	Understanding Currency	<ul style="list-style-type: none">• Describe the purpose of money• Examine and discuss the history of money• Explain ways money can be used• Identify, sort, and count coins and bills	65 min
2 Learn to Earn	Earning Money	<ul style="list-style-type: none">• 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	45 min
3 Weighing Needs and Wants	Needs and Wants	<ul style="list-style-type: none">• Define needs and wants• Differentiate between needs and wants• Compare and prioritize needs and wants	45 min
4 Ready. Set. Goal.	Setting Goals	<ul style="list-style-type: none">• Describe goal setting and how it relates to financial decisions• Name personal goals with support	55 min
5 Super Savers	Saving and Spending	<ul style="list-style-type: none">• Identify and evaluate saving and spending• Recognize a bank as a safe place to save• Create a savings jar or piggy bank	55 min
6 Borrowing Bills	Borrowing and Lending	<ul style="list-style-type: none">• Describe borrowing and lending with real-life examples• Discuss and illustrate ways to borrow responsibly	45 min



LESSON 1: COUNTING COINS

GRADES
PRE-K - 2

LESSON OVERVIEW

Guide students in building the basics of understanding **currency** while having fun with coins. Through the exploration of children’s literature, story problems, and hands-on activities, including identifying, sorting, and counting coins, students begin to develop connections between the literal product of coins and bills and the abstract concepts of using **money** to make purchases. Extend the exploration of currency throughout the year with a variety of cross-curricular independent and small group activities.

TOPIC: Understanding Currency

TIME REQUIRED: 65 minutes
(excluding **Extended Exploration** activities)

LEARNING OBJECTIVES:

Students will be able to...

- Describe the purpose of money
- Examine and discuss the history of money
- Explain ways money can be used
- Identify, sort, and count coins and bills

SUPPLIES:

- Replicas of various coins (pennies, nickels, dimes, quarters). Coin templates are available from the U.S. Mint at <http://www.usmint.gov/kids/teachers/coincurricula/>
- One penny
- Chart paper, markers
- Art supplies (crayons, color pencils, scissors, tape, glue)
- Projector (for teacher presentation slides)
- Access to the Internet (**optional**)
- Suggested books (**optional**):
 - *One Cent, Two Cents, Old Cent, New Cent: All About Money* by Bonnie Worth
 - *The Penny Pot* by Stuart J. Murphy
 - *The Coin Counting Book* by Rozanne Lanczak Williams
 - *If You Made a Million* by David M. Schwartz

Answer Key	55
Glossary with key vocabulary	62
Standards met by lesson	63

PREPARATION:

- Make copies of student handouts
- Set up projector with presentation slides

STUDENT HANDOUTS:

- *My “History of Money” Mini-Book*
- *Play Money*

TEACHER PRESENTATION SLIDES:

- *Timeline: The History of Money*
- *Mixed Coins*
- *Story Problems: Counting Coins*

ESSENTIAL QUESTIONS:

- *What is money?*
- *What does money look like?*
- *How long has money been used?*
- *How does money look different today than in the past?*
- *Where can I use money?*
- *Where does money come from?*
- *How is money different in other places?*

ASSESSMENT ACTIVITIES:

PRE-ASSESSMENT:

- **Talking About Money** activity
- **The History of Money** activity

POST-ASSESSMENT:

- *My “History of Money” Mini-Book* handout
- *Play Money* handout
- *Story Problems: Counting Coins* slide
- *Class Reflection* activity



INSTRUCTION STEPS

WARM UP

TALKING ABOUT MONEY [5 MINUTES]

Begin by exploring what students know about **money**. Ask students: *What is money?* After inviting students to share their ideas, explain that money something we use to buy things (such as food, books, toys, cars) or services (such as haircuts, doctor visits, car washes).

Show the students a penny and ask them to imagine where that penny might have been before it came into the class.

Create a brainstorm list documenting students' ideas, such as in someone's pocket, a cash register, a wishing well, or on the sidewalk. Ask: *How long do you think money has been used? Do you think the way it looks has changed?*

Teacher Tips:

- ☑ Look for grade level modifications throughout this lesson for ways to adapt activities for your students.
- ☑ Spend extra time introducing your students to different coins and bills and the concept of different values.
- ☑ Understanding and differentiating currency takes time. Repeat these activities often.
- ☑ Use this lesson as a supplement to build on some of the other financial literacy topics and lessons.

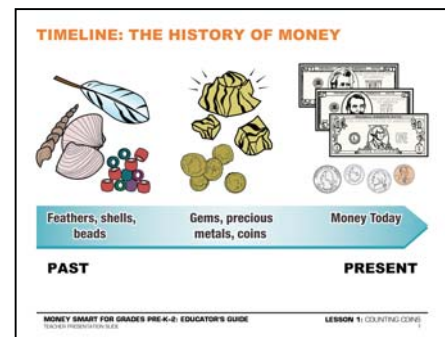
MONEY SMART TIP!

Many young learners correlate the value of a coin to its size. Identifying coins by look, size, name, and value provides students with the opportunity to develop connections between objects and represented numbers and value.

THE HISTORY OF MONEY [10 MINUTES]

Display the first teacher presentation **Timeline: The History of Money** slide, which illustrates how currency has changed over time. Ask students: *What do you notice about the pictures of money? How is money different now than it was before? How is it the same?*

Explain that money has changed over time. Money used to be all different sizes, shapes, and items. People used to use things like feathers, shells, beads, leather, gems, and other precious metals to pay for things they wanted to buy. Today, everyone uses the same kind of money. If you get a dollar from a friend or from the store it will look the same. The money we use in the U.S. is going to look a little different from the money used in another country.





Grade Level Modifications:

Pre-K–K: Sort real-world items from the **History of Money** slide by similarities and differences (shells, beads, coins, play money). Students may discuss reasoning for sorting, such as all items of the same color or material. This topic can also extend to comparing how things in the classroom or community change over time.

Grades 1–2: Create a student timeline for history of money using items depicted in the slide.

Next, display the **Mixed Coins** slide for students to observe and identify details about the modern coins pictured. Ask them to describe the differences in size and imagery on coins.

Grade Level Modifications:

Pre-K–K: Identify and name the coins pictured on the slide as a class (pennies, nickels, dimes, and so on). Students can also use bags of change and hold up a match to the coin pointed to.

Grades 1–2: Select and circle or highlight two or more coins pictured and have students calculate the value.

GUIDED EXPLORATION

DISCOVERING THE PURPOSE OF MONEY [15 MINUTES]

After learning about money and looking at examples of what money used to look like on the **Timeline: The History of Money** slide, share with students that they will have the chance to create their own book about money. Introduce the **My “History of Money” Mini-Book** handout and provide each student with his or her own copy. Read the mini-book pages aloud and model how to complete each page and assemble the book.

Grade Level Modification:

Pre-K–K: Assist children by cutting out the pages of their books beforehand and then assembling their books for them. They may draw or paste magazine pictures on pages instead of writing. They may also narrate their story for the teacher or classroom volunteer to record in their book.

Optional: Read the book *One Cent, Two Cents, Old Cent, New Cent: All About Money* by Bonnie Worth. While reading the story, ask students to share what the Cat in the Hat discovers about money. Students can also compare illustrations to what they discovered on the **Timeline: The History of Money** slide.

Ask:

- *What does it look like in different places?*
- *What was used as money in the past?*
- *How does it look different today?*



USING COINS AND BILLS [20 MINUTES]

As a class, play a whole-group game “I Am Going on a Shopping Trip” to spark a connection between coins and bills and their value. Each student may take a turn sharing “*I am going on a shopping trip and I am going to buy _____.*”

Grade Level Modifications:

Pre-K–K: Record each student’s answer on chart paper, modeling writing.

Grades 1–2: Share each previous student’s answer, adding a memory element to the game.

After congratulating the class on all the wonderful ideas shared, provide each student with a **Play Money** handout. Provide art supplies so that they can design their own bills. Handouts can be sent home and completed as homework. When finished, they may cut out their bill and coins to go on pretend shopping trips at home. Explain that saving can also be a way to use some of their money.

Grade Level Modification:

Pre-K–K: Have students practice cutting skills as they maneuver scissors around the coins and their designed bill. They may describe the coins and bill as they cut, comparing the images to how real coins and bills look and feel.

COUNTING COINS [10 MINUTES]

Students may use small bags of real or play change for whole-class problem solving such as imaginary shopping and making small purchases. This activity can be explored repeatedly over the course of the year, giving students the chance to develop comfort and confidence identifying cents and dollars. **Play coins should be larger than 2 inches in diameter to reduce the risk of choking.**

Grade Level Modifications:

Pre-K–K: Practice sorting coins by size and color. Ask students to show you a penny, a nickel, a dime, a quarter. Ask students to count how many pennies they have and share with a partner.

Grades 1–2: Practice sorting by value. Imagine going shopping for an item and ask students to create that amount or make change for a purchase. For example: *You had 50 cents and spent 30 cents. How much do you have?* Represent different numbers using coins or bills. For example, today is the 16th: use cents and bills to represent the number 16.

WRAP UP

CLASS REFLECTION [5 MINUTES]

Ask students: *What do you now know about money?* 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.

- *The Penny Pot* by Stuart J. Murphy: In this book, join a group of children at the school fair. Can Jessie save enough pennies to have her face painted?
 - *Discussion Questions:* Why didn't Jessie have enough money to get her face painted? How did she solve her problem?
- *The Coin Counting Book* by Rozanne Lanczak Williams: Explore the world of coins and bills through catchy rhymes and detailed photographs. Move from identifying pennies to making a dollar.
 - *Discussion Questions:* What coins does it take to make a dollar?
- *If You Made a Million* by David M. Schwartz: Have you ever wanted a million dollars? Discover ways to make and spend a lot of money with Marvelosissimo the Mathematical Magician and his friends.
 - *Discussion Questions:* What would you do with a million dollars?

- **Speaking, Listening & 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 would you use money to get?*

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

- *If you had \$5, how would you spend it?*

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: Pennies, dice, or a number cube. **Instructions:** Have students roll the number cube and count coins to match the number.



Grades 1–2: Materials: Coins, dice, or a number cube, paper and pencil. **Instructions:** Have students roll the number cube and write down the number. They may then represent the number using coins of the appropriate value. For increased difficulty, they may roll the number cube twice and create two-digit numbers.

- **Story Problems:** Display the **Story Problems: Counting Coins** 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:** Exploring money through online games or educational apps is a powerful way to extend classroom learning.
 - **Pig's Money Counter:** Identify, count, and sort money with Peter the Pig. <http://www.practicalmoneyskills.com/games/peterpigs/>
 - **Money Factory:** Students see how money is created at the Bureau of Engraving and Printing. <http://kids.usa.gov/watch-videos/money/money-factory/index.shtml>
 - **History of Money:** Students choose the correct form of currency as they travel through different historical periods. <http://duckiedeck.com/play/history-of-money>

SOCIAL STUDIES CENTER

- To celebrate the 100th day of school, students can collaborate to represent the number 100 with as many variations of coins as possible.
- Presidents' Day can be celebrated by discussing which coins or bills feature which presidents.

ARTS & DRAMATIC PLAY CENTER

- **Dramatic Play:** Explore using money through a variety of classroom dramatic play areas, including a flower shop, grocery store, or bank.
- **Sensory Activities:** Make coin impressions with clay or dough. Older students can identify the value, and then remold clay and create new impressions.
- **Art Project:** Create coin rubbings by laying a piece of white paper over the top of several coins and rubbing a crayon on the top of the sheet.



MY "HISTORY OF MONEY" Mini-Book

Color and cut out the pages along the dotted lines, then fold them to make your mini-book. Write or draw pictures of your answers on each page.



**My "History of Money"
Mini-Book**



By _____

1

I would use money for

4



MY “HISTORY OF MONEY” Mini-Book (continued)



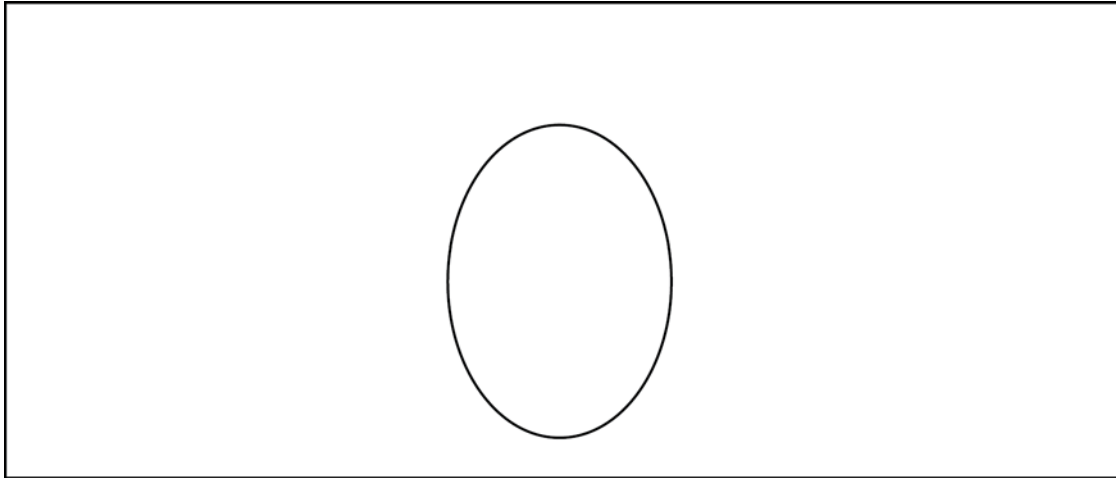
<p>Money is made out of</p> <p>_____</p> <p>_____.</p>	3
<p>Money is used to</p> <p>_____</p> <p>_____.</p>	2



PLAY MONEY

Name: _____

Design your own bill. Money usually has a person on it. Who will you add to your bill? Don't forget to add numbers. Color in then cut out the play money.





LESSON 2: LEARN TO EARN

GRADES
PRE-K - 2

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.

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

Answer Key	55
Glossary with key vocabulary	62
Standards met by lesson	63

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.

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.

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.



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 _____

JOBS AND ACTION WORDS

Name: _____

Match each job with the correct action word.



Chef



Nurse



Artist



Scientist



**Construction
Worker**



Police Officer

CARE

COOK

RESEARCH

PROTECT

PAINT

BUILD



LESSON 3: WEIGHING NEEDS AND WANTS

GRADES
PRE-K - 2

LESSON OVERVIEW

Dig into the difference between **needs** and **wants** in this lesson with engaging storybooks and math activities. Students will think critically to differentiate between and prioritize needs and wants as they sort, craft mini-books, and collaborate on class games. A variety of independent and small group activities are provided to extend students' exploration of needs and wants throughout the school year.

TOPIC: Needs and Wants

TIME REQUIRED: 45 minutes
(excluding **Extended Exploration** activities)

LEARNING OBJECTIVES:

Students will be able to...

- Define needs and wants
- Differentiate between needs and wants
- Compare and prioritize needs and wants

SUPPLIES:

- Chart paper, markers, pencils, crayons
- Projector (for teacher presentation slides)
- Access to the Internet (**optional**)
- Suggested books (**optional**):
 - *Lily Learns About Wants and Needs* by Lisa Bullard (Pre-K–2)
 - *If You Give a Mouse a Cookie* by Laura Numeroff (grades 1–2)
 - *Bunny Money* by Rosemary Wells (Pre-K–2)
 - *Sam and the Lucky Money* by Karen Chinn
 - *Almost Zero* by Nikki Grimes

PREPARATION:

- Make copies of handouts
- Set up projector with presentation slides

STUDENT HANDOUTS:

- *Needs and Wants*
- *My Needs and Wants Mini-Book*

TEACHER PRESENTATION SLIDES:

- *Definitions: Needs and Wants*
- *Chart: Needs and Wants*
- *Story Problems: Weighing Needs and Wants*

ESSENTIAL QUESTIONS:

- *What are needs and wants?*
- *How do I choose between my needs and wants?*

ASSESSMENT ACTIVITIES:

PRE-ASSESSMENT:

- **What Are Needs and Wants?** activity

POST-ASSESSMENT:

- *Needs and Wants* handout
- *My Needs and Wants Mini-Book* handout
- *Story Problems: Weighing Needs and Wants* slide
- **Class Reflection** activity

Answer Key	55
Glossary with key vocabulary	62
Standards met by lesson	63



INSTRUCTION STEP

WARM UP

WHAT ARE NEEDS AND WANTS?

[10 MINUTES]

Begin by sharing the **Definitions: Needs and Wants** and **Chart: Needs and Wants** slides. Read the definition of a **need** and **want** and look at the example items in each category. Use the slides to create a class chart or, alternatively, create a T-Chart on poster or chart paper. As a class, title one side “Things we need for our classroom” (for example: pencils, paper, desks), and title the other side “Things we want for our classroom” (for example: markers, stickers, toys).

Share with students that a need is something we must have to successfully complete our school day. A want is something that would be nice to have. Ask students to look around the room and see if they can spy one item that would fit into each category. Record students’ responses on the chart.

Teacher Tips:

- ☑ Look for grade level modifications throughout this lesson for ways to adapt activities for your students.
- ☑ Focus on the concept of needs and wants. Connect this concept to daily classroom activities. Give students time to practice prioritizing needs and wants.
- ☑ Make time to explore the literature and technology resources mentioned in the guided and extended exploration sections of this lesson.

MONEY SMART TIP!

After discussing classroom needs and wants, it can be helpful to discuss with students strategies for making sure everyone has the supplies he or she needs and that classroom materials are well cared for.

GUIDED EXPLORATION

THE DIFFERENCE BETWEEN NEEDS AND WANTS [20 MINUTES]

Facilitate a deeper discussion about needs and wants through the exploration of picture books. Begin by introducing a related story. Two possible selections include: *Lily Learns About Wants and Needs* by Lisa Bullard (**Pre-K–2**) and *If You Give a Mouse a Cookie* by Laura Numeroff (**Grades 1–2**). After introducing the book selection, ask students to guess or predict what the main characters may need in the story and what they want.

Ask students whether it is always possible to get what we want. Share that sometimes we may need to choose between our needs and wants, or even choose between two things we want. Discuss as a group what choices the characters in the story made. As a whole class, reflect on three items the main character in the story wanted. Ask students: *How would you decide between the choices if you were the main character? Which would be your first, second, or third choice? What affected your choices and prioritization?*

After discussing the story, have students practice sorting needs by completing the **Needs and Wants** handout.



Grade Level Modifications:

Pre-K–K: Students may match each item to needs or wants as a whole group and then color the activity sheet.

Grades 1–2: Students may extend the activity sheet by numbering the three wants pictured to assign their personal rank.

PRIORITIZING NEEDS AND WANTS [10 MINUTES]

Ask students to imagine someone who is going shopping for school supplies. Ask: *What items might she need to buy? What things might she want but not need for school?* Discuss how a student might make choices on the shopping trip.

Introduce the ***My Needs and Wants Mini-Book*** handout. Read the mini-book pages aloud and model how to complete each page and assemble the book.

Grade Level Modifications:

Pre-K–K: Assist children by cutting out the pages of their books beforehand and then assembling their books for them. They may draw or paste pictures on pages instead of writing. Students may complete the ***My Needs and Wants Mini-Book*** by using stickers or magazine images or drawing pictures of items they need and want instead of writing the words. The mini-book can also be completed as a whole class at circle time, modeling reading the pages, coloring needs, and circling wants, and creating a list of class wants and needs. Individual copies can then be sent home for families to create.

Grades 1–2: Students may add an estimated cost for the items they choose as needs and wants.

WRAP UP

CLASS REFLECTION [5 MINUTES]

Ask students: *What are needs and wants? How do you choose between things you need and want?* Invite them to share their responses. Check for understanding and possibly introduce free 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.



- **Pre-K–K:** *Bunny Money* by Rosemary Wells: Max and Ruby are on a mission to find the best birthday present for their grandma. But, when emergencies arise, they have to spend their carefully saved money.
 - *Discussion Questions:* Do Max and Ruby need to buy their grandma a birthday present? List some of the items Max and Ruby needed to buy and some things they wanted to buy. If you didn't have any money to buy a present, what could you do instead?
- *Sam and the Lucky Money* by Karen Chinn: Sam is now old enough to spend his lucky Chinese New Year money any way he wants, but Sam doesn't have enough money. Sam learns lessons in making choices and spending money, and discovers that there are some things money can't buy.
 - *Discussion Questions:* What would you buy if you were given an envelope full of money? Have you ever had a money gift and had to choose how to spend it? What would you most want to buy? What is one thing you think you would need to buy?
- *Almost Zero* by Nikki Grimes: Dyamonde is a little girl who really wants a pair of red high-top sneakers, but they are so expensive! Dyamonde's mom teaches her all about wants, needs, and making wise money choices.
 - *Discussion Questions:* Have you ever wanted something as much as Dyamonde wants her red shoes? How do you choose between a want and a need?
- **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 something you need for your classroom or room at home?*
- *What is something you want for your classroom or room at home?*

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

- *What are three things you want and three things you need?*
- *If you can only get one of the items you want, how will you decide which to choose?*

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: Two large bags (one labeled “Needs,” one labeled “Wants”), a large box of items or images to represent needs and wants, words, or sentence frames.

Instructions: Have students sort objects into two piles: one for needs and one for wants. Place the bags and items for sorting out. The children will rummage through the box and



place needs in the “Needs” bag and wants in the “Wants” bag. To develop early writing skills, the students may trace or copy the name of a need and a want, or a simple sentence, and turn it in to show they have completed the task.

Grades 1–2: Materials: Poster board or large paper, glue, markers, scissors, and magazines. **Instructions:** Have students draw a line down the middle of their papers. On one side have them write “Needs” and on the other have them write “Wants.” Children will cut out and glue pictures of needs and wants on their posters.

At the bottom of their poster, have students create a number sentence _____ Needs + _____ Wants = _____ Total.

- **Story Problems:** Display the **Story Problems: Weighing Needs and Wants** slide. 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:**
 - **3-2-1 Snack!** Everyone needs to eat. Help cat get his snacks by finding the right amount of food and counting some crazy chickens. The game can be used to reinforce the concept of needs as well as basic counting and number skills. Set up the game and have learners rotate through the station in teams of two.
<http://pbskids.org/peg/games/3-2-1-snack>
 - **Econ Ed Link: The Perfect Pet:** Decide between needs and wants for a virtual pet.
<http://www.econedlink.org/interactives/index.php?iid=247&type=educator>

SOCIAL STUDIES CENTER

- A class store can be created to sell items at the school, or can be organized for students within the class to shop with class tokens, tickets, or other classroom currency.
- When preparing to celebrate holidays and birthdays, students can discuss needs and wants while exploring thoughts in the decision-making process.

ARTS & DRAMATIC PLAY CENTER

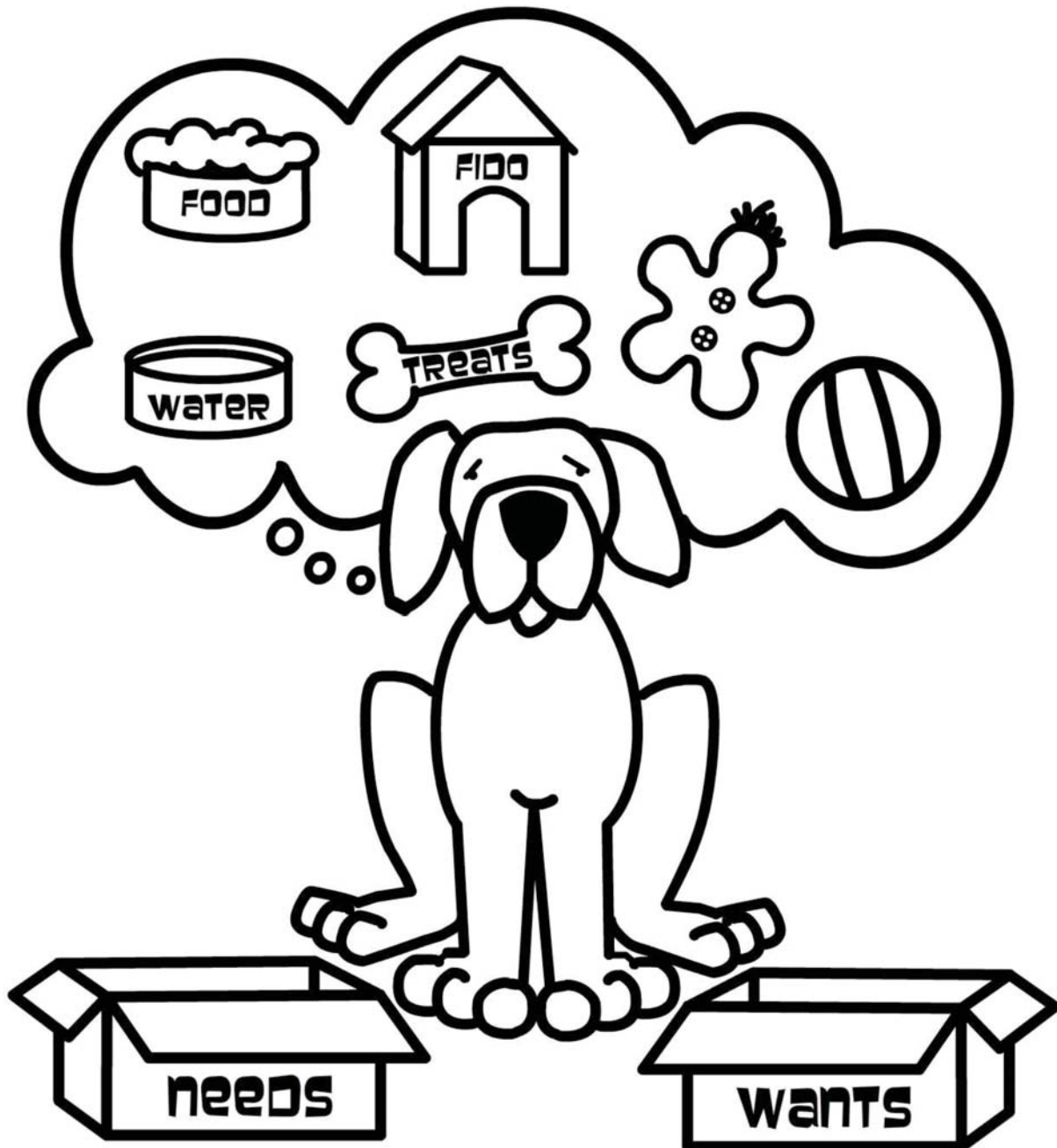
- **Dramatic Play:** Students can explore needs and wants through a range of dramatic play themes such as a grocery store or shopping center.
- **Art Project:** Provide grocery store advertisements for students to circle needs and highlight wants.



NEEDS AND WANTS

Name: _____

Fido has a list of things he needs and wants. Help him choose what is a need and what is a want. Draw a line from each item to the correct box.





MY NEEDS AND WANTS MINI-BOOK

Color and cut out the pages along the dotted lines, then fold them to make your mini-book. Write or draw pictures of your answers on each page.



My Needs and Wants Mini-Book

By _____

1

Making Sense of Needs and Wants



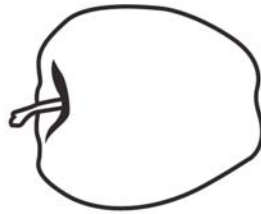
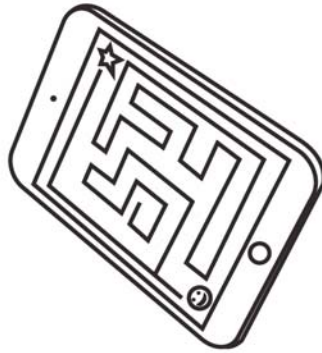
4



MY NEEDS AND WANTS MINI-BOOK (continued)



**Color in the needs.
Circle one want.**



I Need...

1)

2)

3)

I Want...

1)

2)

3)

3

2



LESSON 4: READY. SET. GOAL.

GRADES
PRE-K - 2

LESSON OVERVIEW

Explore the meaning of **goals** through interactive games that get the whole class thinking about accomplishing new things. Then delve further into goal setting by reflecting on **needs** and **wants** to name class and individual student goals through engaging discussions and art projects.

TOPIC: Setting Goals

TIME REQUIRED: 55 minutes
(excluding **Extended Exploration** activities)

LEARNING OBJECTIVES:

Students will be able to...

- Describe goal setting and how it relates to financial decisions
- Name personal goals with support

SUPPLIES:

- Chart paper, markers, pencils, crayons, blank paper
- Projector (for teacher presentation slides)
- Access to the Internet (**optional**)
- Suggested books (**optional**):
 - *Arthur's TV Trouble* by Marc Brown
 - *Amelia Makes a Movie* by David Milgrim

PREPARATION:

- Make copies of handouts
- Set up projector with presentation slides

STUDENT HANDOUTS:

- *My Goals*
- *Savings Goal*

TEACHER PRESENTATION SLIDES:

- *Classroom Goals*
- *Chart: Student Goals*
- *Savings Goal Example*
- *Story Problems: Ready. Set. Goal.*

ESSENTIAL QUESTIONS:

- *What is a goal?*
- *How can I set goals for myself?*

ASSESSMENT ACTIVITIES:

PRE-ASSESSMENT:

- **What is a Goal?** activity

POST-ASSESSMENT:

- *My Goals* handout
- *Savings Goal* handout
- *Story Problems: Ready. Set. Goal.* slide
- **Class Reflection** activity

Answer Key	55
Glossary with key vocabulary	62
Standards met by lesson	63



INSTRUCTION STEPS

WARM UP

WHAT IS A GOAL? [15 MINUTES]

Introduce the concept of **goals** by playing a simple whole-class game, such as “Red Light, Green Light.” This game can be played by having students line up on one side of the room, or on the playground, with the teacher standing across from them. Students may move when the words “green light” are said and must stop when they hear “red light.” Students are sent back to the starting line if they are moving when “red light” is called. The first student(s) to reach the teacher wins. As students are playing the game, ask them what strategies they use to win.

After everyone has had the chance to complete the game, regroup for a class discussion around accomplishing goals. Ask students: *What was the goal of the game? How many of you wanted get to that goal?* Share that, when we have something we want to be able to do, we can set a goal for ourselves. To set a goal is also a demonstration of a commitment to achieve something that we **need** or **want**.

Brainstorm, as a class or individually, what goals students may have this year (for example: positive classroom behavior, academic outcomes such as reading the first 100 sight words, or personal milestones such as tying shoes or riding a bike). Next, decide on a time frame as a class (for example: in one week, within one month, or by the end of the school year). Then have each student choose a measurable outcome he or she wants to reach by the end of that time frame. Assist students in setting realistic goals and identifying the steps they need to reach their goals.

MONEY SMART TIP!

Discussing goals provides students with the chance to begin thinking about setting personalized academic goals and taking ownership in the learning process.

Teacher Tips:

- ✓ Look for grade level modifications throughout this lesson for ways to adapt activities for your students.
- ✓ Spend extra time on the concept of setting goals. Set joint and individual short-term and long-term goals. Revisit them frequently with students and map their progress throughout the week, month, and school year.
- ✓ Connect goal setting to financial concepts by using classroom rewards such as **Smart Bucks** (see the **Getting Started** section on page 7 for more ideas).

GUIDED EXPLORATION

EXPLORING AND SETTING GOALS [15 MINUTES]

Ask students to think back to their discussion from Lesson 3, about the class’s needs and wants. Facilitate a discussion around the class’s needs and wants with an aim of using these to set a goal for the class. Ask students: *What does the class need? What does the class want?*

Share the **Classroom Goals** slide and discuss possible goals for the class. Ask: *What goal(s) could we set for ourselves to work toward what we need and want?*



MONEY SMART TIP!

When facilitating the discussion of the class's needs and wants, try focusing on behavioral or academic needs. For example: *What do we need and want in order for our classroom to be a nice place for students to work and learn?*

As a class, review and complete the **My Goals** handout. Students can color in possible goals depicted. They may also draw their own additional goals in an empty square.

SETTING PERSONAL MONEY GOALS [20 MINUTES]

Ask students to think back to the class goals. What goals or outcomes might they have for themselves? Share the **Chart: Student Goals** slide. As a class, brainstorm some possible goals to add to the chart. Next, ask students to raise their hands for the listed goals they would like to accomplish. Fill in responses on the chart in order to create a class bar graph of goals. Ask students whether they have other goals not listed that they would like to share.

Next, ask students to think about something they would like to buy. This could be a money goal. Have students create a drawing to illustrate their personal money goals. These projects may be collected to create a class book or posted in the classroom to share goals with one another. Share the **Savings Goal Example** slide.

Grade Level Modifications:

Pre-K–K: Students may draw a picture of something they want to accomplish using crayons or markers. They may dictate what their goal is in order to have it written along with their illustration.

Grades 1–2: Students may fill in the lines on the **Savings Goal** handout describing their money goal. They can then add an illustration in the space provided.

WRAP UP

CLASS REFLECTION [5 MINUTES]

Ask students: *What goals do you have for yourself this week? What goals do you have for yourself this school year?* 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.

- *Arthur's TV Trouble* by Marc Brown: Arthur sees a TV commercial for a doggy treat timer and sets his mind to having a dog of his own. He sets a goal to raise enough money to buy his very own furry friend.
 - Discussion Questions: *What is a goal? Have you ever seen something that you really wanted? What was it? How did you go about getting that thing? Did you save or earn money?*
- *Amelia Makes a Movie* by David Milgrim: Amelia is determined to make a movie, but it won't be easy. As she finds out, it sometimes takes a lot of hard work and compromise to reach a goal or achieve a dream.
 - Discussion Questions: *What was Amelia's goal? What kind of obstacles did she need to overcome (what problems got in her way)? How did she finally reach her goal?*
- *The Art of Miss Chew* by Patricia Polacco: After spending the summer with her talented grandmother, Trish decides she wants to become an artist, too. With a little work and help from her grandmother, Trish faces off with the school art teacher, because nothing is going to get in between her and her dream.
 - Discussion Questions: *Trisha wanted to be an artist; what do you want to be when you grow up? Who knows what you have to do to become a _____? Would you work really hard to reach a goal even if someone told you it was impossible?*

- **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 something you would like to learn how to do?*

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

- *What goals do you have for yourself?*
- *How are you working to reach your goals?*



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: Various age-appropriate puzzles. **Instructions:** Provide students with a selection of puzzles to choose from. Students can work on spatial reasoning while working toward the goal of completing the puzzle.

Grades 1–2: Materials: Game board, two die for each pair or small group, game markers. **Instructions:** Have students practice counting or adding single-digit numbers while they play a game that helps their game pieces reach the finish line. Children will place their game pieces on the game board; they will then take turns rolling the dice and adding them together. When children correctly add the two single-digit numbers together, they will get to move their piece that many spaces ahead. If they add incorrectly, they pass the dice to the next player without moving forward.

- **Story Problems:** Display the **Story Problems: Ready. Set. Goal.** slide. 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:**
 - **Money to Build a Robot:** The goal is to build a robot. Children will count the number of each coin in the coin purse to buy parts to build a robot.
http://www.harcourtschool.com/activity/money_build_robot/
 - **The Great Piggy Bank Adventure:** Exploring a world of choices and adventure, children are given the chance to save, spend, share, and invest money while also working toward a special goal for their chosen character. <http://piggybank.disney.go.com/>

SOCIAL STUDIES CENTER




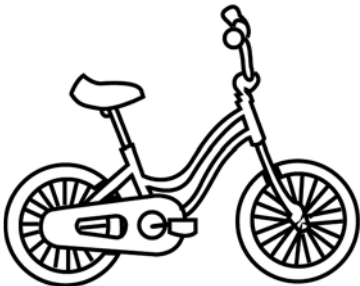

- At the start of the school year, goals for the term and the year can be discussed and explored, connecting to behavioral goals and classroom expectations.
- At the New Year, goals can be revisited from the start of the school year, or new ones can be set for the year ahead.



MY GOALS

Name: _____

**What goals do you have? Color in goals you would like to reach.
Then draw your own goals.**

 <p>Read every night.</p>	 <p>Help with chores.</p>	 <p>Tie my own shoes.</p>
 <p>Ride a bicycle.</p>	 <p>Count to 100.</p>	<p>_____</p>
<p>_____</p>	<p>_____</p>	<p>_____</p>

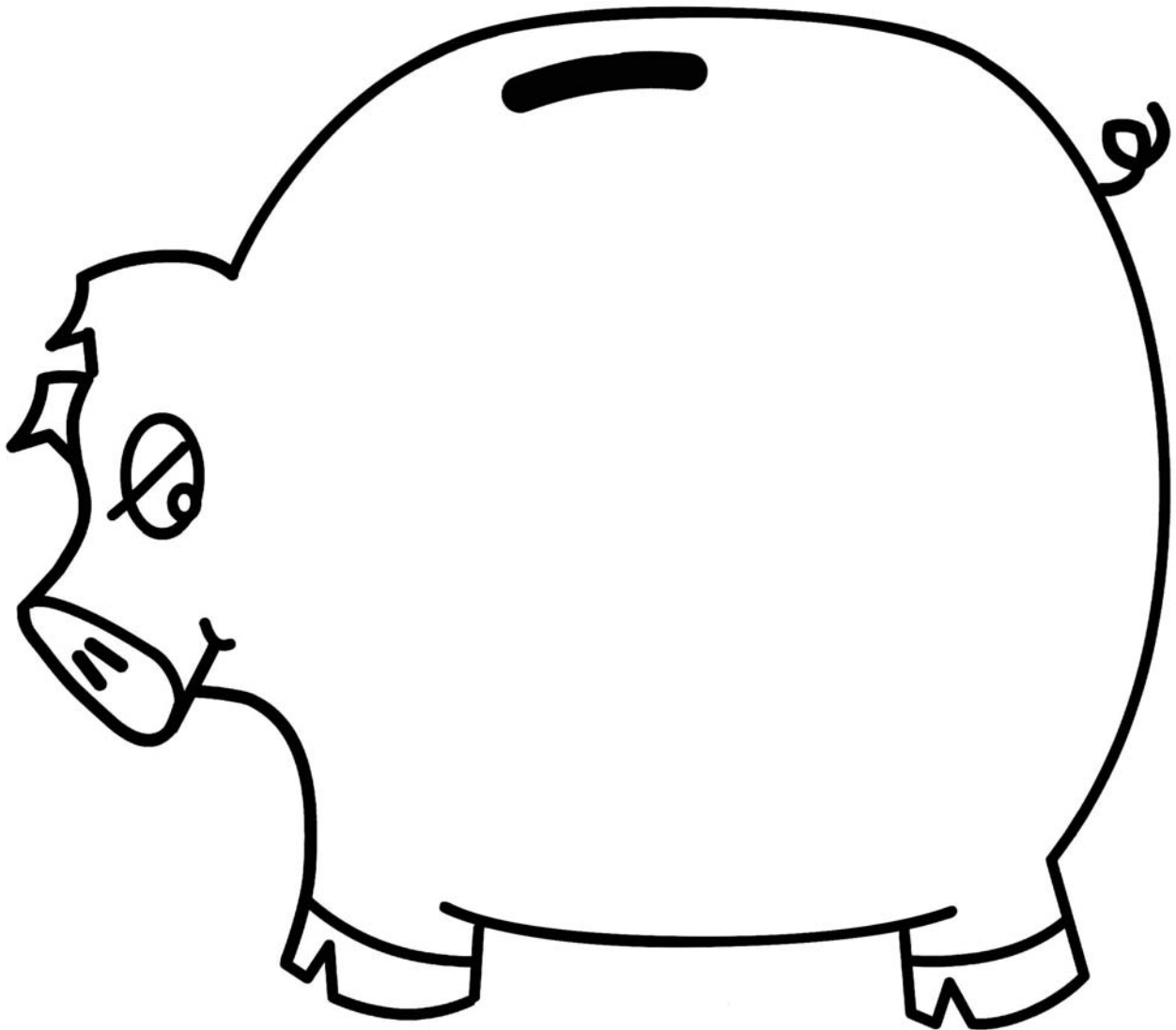


SAVINGS GOAL

Name: _____

There are many reasons to pay yourself first. What are some of the things you might want to save money for?

Write down or draw your savings goal inside the piggy bank of something you want to buy with the money you have saved.





LESSON 5: SUPER SAVERS

GRADES
PRE-K - 2

LESSON OVERVIEW

Students set out to become super savers in this lesson by creating their own savings **banks** after exploring engaging storybooks and evaluating the choices characters make around **saving** and **spending**. Dig deeper into the exploration of choice and saving throughout the year with a variety of cross-curricular independent and small group activities.

TOPIC: Saving and Spending

TIME REQUIRED: 55 minutes
(excluding **Extended Exploration** activities)

LEARNING OBJECTIVES:

Students will be able to...

- Identify and evaluate saving and spending
- Recognize a bank as a safe place to save
- Create a savings jar or piggy bank

SUPPLIES:

- Chart paper, pencils, crayons, markers, blank paper, glue sticks
- Empty containers (to decorate as savings banks)
- Art supplies such as stickers or other decorating materials
- Projector (for teacher presentation slides)
- Access to the Internet (**optional**)
- Suggested books (**optional**):
 - *Alexander Who Used to Be Rich Last Sunday* by Judith Viorst
 - *Just a Piggy Bank* by Gina and Mercer Meyer
 - *My Rows and Piles of Coins* by Tololwa M. Mollel
 - *Isabel's Car Wash* by Sheila Bair

PREPARATION:

- Make copies of handouts
- Set up projector with presentation slides

Answer Key55
 Glossary with key vocabulary62
 Standards met by lesson63

STUDENT HANDOUTS:

- **Spending Choices**
- **Savings Tips**

TEACHER PRESENTATION SLIDES:

- **Ways to Use Money**
- **Story Problems: Super Savers**

ESSENTIAL QUESTIONS:

- *What is spending?*
- *What is saving?*
- *Why should I save?*
- *How can I save my money?*
- *Why should I plan my spending?*
- *How can I plan my spending?*

ASSESSMENT ACTIVITIES:

PRE-ASSESSMENT:

- **The Uses of Money** activity

POST-ASSESSMENT:

- **Spending Choices** handout
- **Race to the Bank** handout
- **Savings Tips** handout
- **Story Problems: Super Savers** slide
- **Class Reflection** activity



INSTRUCTION STEPS

WARM UP

THE USES OF MONEY [10 MINUTES]

Begin by asking students how many of them have spent, or watched someone spend, money this week. After giving students the opportunity to respond, share the **Ways to Use Money** slide and discuss the examples shown.

Ask students: *Where are some of the places we spend money? Where can we save money?*

Record or draw student answers on chart paper.

Teacher Tips:

- ☑ Look for grade level modifications throughout this lesson for ways to adapt activities for your students.
- ☑ The saving and spending of classroom rewards, such as **Smart Bucks** (see page 7 for more ideas), offer young students practical experience with these important financial concepts.
- ☑ Make time to explore the literature and technology resources mentioned in the guided and extended exploration sections of this lesson.

MONEY SMART TIP!

Students may share examples of seeing money spent through the use of plastic debit cards. This is an opportunity to talk about how using debit/ATM cards takes money from the person's bank account. Spending coins in video games can also be used as an example. Even though we are not physically holding the coins, when we buy something in a game, our total number of coins goes down.

GUIDED EXPLORATION

SAVING VERSUS SPENDING [20 MINUTES]

Reflecting on the student responses from the **Ways to Use Money** slide discussion, share with students that we have many choices when it comes to choosing to **spend** or **save** our money. Pass out the **Spending Choices** student handout.

Ask students to imagine they have three quarters to spend. *How much is each quarter worth? How much do they have in total? What would they do with their coins? Would they buy gum? Save their money? Buy a pencil?* Students can think back to Lesson 3 as they choose three ways to use their money.

Grade Level Modifications:

Pre-K–K: Model how the images at the bottom of the **Spending Choices** handout can be cut out and pasted in sequence on the chart. Students can practice using sequential words—first, second, third, and fourth—to describe their prioritization of items. Young students may not be able to add amounts but consider other elements of choices when prioritizing spending; they may also use stickers or magazine images to express and discuss spending choices. The completed handout may be used by students to share a social story at circle time or in a small group activity.

Grades 1–2: Have students work with a partner to discuss their choices, and place their selections on the **Spending Choices** student handout in priority order. Students can also add up the items for the total spent. How much money do they have left over?



Optional: Read a story about saving and spending with the class, such as *Alexander Who Used to Be Rich Last Sunday* by Judith Viorst. While reading the story, the class can stop to predict how the character will spend or save money, as well as what the character might be feeling about his choices.

Possible discussion questions are: *What is spending? What did the character spend money on? What is saving? Why should the character have saved his money? How did the character feel about his choices (spending and saving)? If the character had saved his money, would he have been able to make different choices later?* (For example: buying a larger item or having money available if he decided he wanted something different.)

FINDING PLACES TO SAVE [20 MINUTES]

Ask students where we can keep our money, protect our money safely, or save it. (Possible answers are piggy bank or bank.)

Explore why we keep money in the bank. Ask students: *Why do you (or should you) keep your money in the bank?* Some reasons may include:

1. Safety. Ask: *What happens if someone steals your piggy bank or you lose it? You would be out of money. But money in a bank is safe from theft, loss, and fire. You also do not have to worry if the bank ever closes (goes out of business).*

MONEY SMART TIP!

The Federal Deposit Insurance Corporation, or FDIC for short, is a part of the federal government. The FDIC's biggest job is insuring the savings of millions of Americans in all the FDIC-insured banks across the country. Since the FDIC was established in 1933, no depositor has lost a penny of FDIC-insured funds.

2. Ease. When your money is in a bank, you can get money quickly and easily. Ask: *What happens if you have an emergency and you need to buy medicine, but you left all of your money at home?*

Tell students they need to get their piggy bank that's full of money to the bank. Next, ask students to think about ways they could save money. After giving students a chance to respond, share that they will have the opportunity to make a personal savings bank for their money and take home a **Savings Tips** student handout to share ideas with their families for ways they can save.

Grade Level Modifications:

Pre-K–K: Give each student a container to decorate as his or her savings bank. (Plastic peanut butter and jelly jars, coffee canisters, or even tissue boxes can be used.) Containers may be decorated with stickers, markers, construction paper, or tissue paper.

Grades 1–2: Give each student a container to decorate as his or her savings bank. After students have finished decorating their banks, they can write down a reason they have for saving and put it in their bank.

MONEY SMART TIP!

When discussing ways to save money, include both the simple—like putting coins into a piggy bank—and the complex—like shopping for the best deal.



WRAP UP

CLASS REFLECTION [5 MINUTES]

Ask students: *What is spending and saving? How can you spend or save your money?* Invite them to share their responses. Check for understanding and possibly introduce extended exploration centers for exploring 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.

- *Just a Piggy Bank* by Gina and Mercer Meyer: Little Critter is given a piggy bank by his grandfather and learns all about the importance of saving money.
 - Discussion Questions: *Do you have a piggy bank at home? What do you put in your bank? All of your money? Some of your money? What was the most money you've saved?*
- *My Rows and Piles of Coins* by Tololwa M. Mollel: A boy saves all of his coins to buy something very important. He works and saves to buy the bicycle he needs to help his family cart items to and from the local market.
 - Discussion Questions: *Have you ever saved your money for anything? What was it? Have you ever seen your mom and dad put money away in their savings? What is one way saving money could be helpful or important?*
- *Isabel's Car Wash* by Sheila Bair: Isabel wants a doll but doesn't have enough money to buy it. She starts a car wash business with money invested from her friends with hopes to make enough money to buy the doll and pay her friends back.
 - Discussion Questions: *What is Isabel's problem? What are some ways she can earn money? How did Isabel come up with the idea to start a car wash? How did she get money to start her business? How much money did Isabel make from her car wash? How much money did her friends earn? What business idea could we start as a class?*

- **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 something you would like to save money for?*

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

- *What are some ways you can save money?*

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: Piggy bank, coins. **Instructions:** Give students the opportunity to practice “saving” and “spending” coins from a class piggy bank. Students can count the coins as they place them into the bank.

Grades 1–2: Materials: Piggy bank, coins, mixed math fact cards. **Instructions:** Have students solve the problem on the math card and then place the appropriate value of coins into the piggy bank. Challenge the class to solve enough math fact cards to get all the coins in the bank.

- **Story Problems:** Display the **Story Problems: Super Savers** slide. 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:**
 - **Piggy Bank Game:** Little ones will click the piggy bank to make coins drop in. When the bank is full, it breaks open and a new item is made available.
<http://duckiedeck.com/play/piggy-banks>
Play with the whole class and talk about what is happening as the piggy bank gets fuller and fuller. The whole group may use the piggy banks they made to add plastic coins and count along with the game.
 - **PBS CyberChase Money Videos:** Students practice mental math skills while exploring saving and spending with these short animated videos.
<http://pbskids.org/cyberchase/find-it/money/videos/>


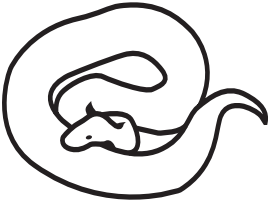
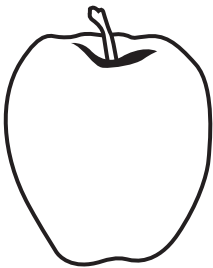



SPENDING CHOICES

Name: _____

Imagine you have three quarters. How much money do you have? Look at the items you can buy. Color, then cut and paste the items you are going to buy. What did you choose, and why? How much money do you have left? How much have you saved?

1.	2.	3.	4.
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 3 Pieces of Gum 15¢	 Snake Rental 25¢	 Apple 11¢	 Yard Sale 20¢
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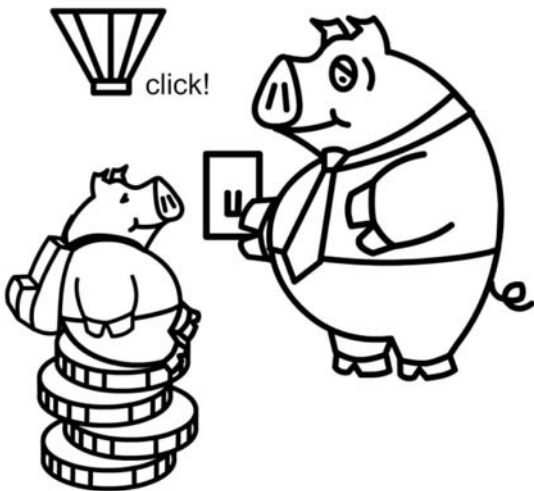


SAVINGS TIPS

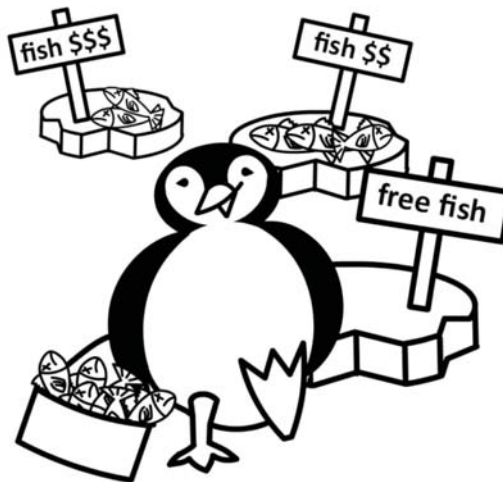
Name: _____

Saving money is important. What are some things you can do to start saving money? Look at, then color the money-saving activities below.

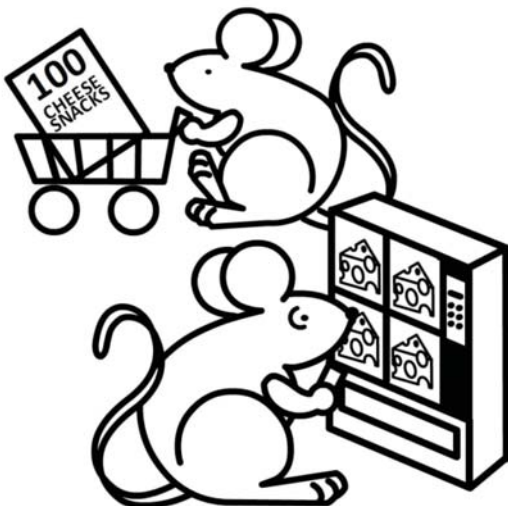
Turn off the lights if you are not in the room.



Shop around for the best deal.



Buy snacks on sale at the grocery store instead of buying them from a vending machine.



Can you think of another way to save money? Draw your own money-saving activity below.



LESSON 6: BORROWING BILLS

GRADES
PRE-K - 2

LESSON OVERVIEW

Students explore the benefits and challenges of **borrowing** by examining how we check out, use, and return books from the library. Students will then examine ways to borrow items responsibly and create their own bookmarks with borrowing tips. Exploring strategies for sharing and responsible use of materials supports students in forming habits for success at school and home. Extend the discussion of sharing (**lending**) and responsibility (**borrowing**) throughout the year with a variety of cross-curricular independent and small group activities, including children's literature, math stations, social studies activities, and more.

TOPIC: Borrowing and Lending

TIME REQUIRED: 45 minutes
(excluding **Extended Exploration** activities)

LEARNING OBJECTIVES:

Students will be able to...

- Describe borrowing and lending with real-life examples
- Discuss and illustrate ways to borrow responsibly

SUPPLIES:

- Chart paper, pencils, crayons, scissors
- Projector (for teacher presentation slides)
- Access to the Internet (**optional**)
- Suggested books (**optional**):
 - *Sharing a Shell* by Julia Donaldson
 - *Benny's Pennies* by Pat Brisson

PREPARATION:

- Make copies of student handouts
- Set up projector with presentation slides

STUDENT HANDOUTS:

- *Ways to Borrow and Share*
- *Borrowing Bookmarks*

TEACHER PRESENTATION SLIDES:

- *Borrowing Books Responsibly*
- *Story Problems: Borrowing Bills*

ESSENTIAL QUESTIONS:

- *What is borrowing?*
- *What is lending?*
- *How is lending different from giving?*
- *How can I be responsible when borrowing?*

ASSESSMENT ACTIVITIES:

PRE-ASSESSMENT:

- **Introducing Borrowing and Lending** activity

POST-ASSESSMENT:

- *Ways to Borrow and Share* handout
- *Borrowing Bookmarks* handout
- *Story Problems: Borrowing Bills* slide
- **Class Reflection** activity

Answer Key	55
Glossary with key vocabulary	62
Standards met by lesson	63



INSTRUCTION STEPS

WARM UP

INTRODUCING BORROWING AND LENDING

[5 MINUTES]

Begin by asking students whether they can think of a time when they, or someone they knew, borrowed something from someone else. Ask students whether it was nice to be able to use something they didn't have before. Explain that lending something to a friend or sibling is a nice way to share items. Ask students: *How is lending different from giving?* Explain that, when you lend someone something, it needs to be returned.

MONEY SMART TIP!

Discussing sharing in connection with responsible borrowing can support students in developing strategies for problem solving with peers.

Teacher Tips:

- ☑ Look for grade level modifications throughout this lesson for ways to adapt activities for your students.
- ☑ Focus on connecting the concepts of borrowing and lending to daily classroom-based expectations. This will provide young students with personal context to build on their foundational understanding of this financial concept.
- ☑ Make time to explore the literature and technology resources mentioned in the guided and extended exploration sections of this lesson.

GUIDED EXPLORATION

WHAT IS BORROWING? [20 MINUTES]

Share two or three children's book titles where the theme or topic explored includes characters borrowing or lending items. (See suggestions for books in the **Extended Exploration** activities.)

After sharing information about the books that will be available in class during independent activity time or through the class library, ask students: *Where can we borrow books?* (The library) Next, ask students: *How should we treat books that we borrow? What if we don't take care of the books we borrow? Are there consequences for not taking care of books we borrow? What should we do when we are done using the books?*

Share the **Borrowing Books Responsibly** slide. Read the list as a class. Circle the scenarios that are good examples of borrowing responsibly. (Possible circled answers are: Take good care of the books, Return them when agreed, or Use books like I would want someone to take care of my books.) Cross out the actions that do not reflect responsible borrowing.

After going through the whole list, cross out the word "books" in the title, and then discuss how, when we borrow anything from friends or family, including toys or money, we should consider these strategies. Looking back at the list, write in the word "money" where books appeared, and review the circled strategies for borrowing responsibly. Remind students that, whatever we borrow, we need to return.

MONEY SMART TIP!

Expanding on what it means to be responsible by revisiting classroom rules and procedures supports students in taking an active role in building a caring learning community.



Share the **Ways to Borrow and Share** handout with students and have them color in the examples of responsible borrowing. Students may also share strategies for responsibly caring for classroom materials. Students can complete the handout to show their understanding of basic borrowing, or the handout can be completed as a class to extend the discussion of ways to borrow responsibly.

BORROWING RESPONSIBLY [15 MINUTES]

Give each student a **Borrowing Bookmarks** handout. Read the tips for being a responsible borrower on the bookmark as a whole class, and then give students the opportunity to decorate and cut out one bookmark for themselves and one to share. As students decorate their bookmarks, they may discuss other ways they can show sharing, caring, and responsibility in their community.

WRAP UP

CLASS REFLECTION [5 MINUTES]

Ask students: *What is important to remember when borrowing from or lending something to a friend?* 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.

- *One Hen: How One Small Hen Made a Big Difference* by Katie Smith: In a remote African village, a family finds out how a small loan and one hen can change their lives. The book includes a section on the microloan system that young learners will be able to understand.
 - Discussion Questions: *How did one hen make a difference? What did the main character do after he was successful? Have you ever heard a grown-up talk about borrowing money? What did he or she borrow it for?*
- *Sharing a Shell* by Julia Donaldson: A hermit crab finds the value of friendship and sharing when his new shell comes with unwanted company.
 - Discussion Questions: *Why did the hermit crab want the shell all to himself? How did the sea creatures work together? How did sharing the shell help the hermit crab and other sea creatures?*



LESSON 6: BORROWING BILLS

GRADES
PRE-K - 2

- *Benny's Pennies* by Pat Brisson: Benny shares his five shiny pennies by buying special gifts for his family and pets.
 - Discussion Questions: *What did Benny buy with his five pennies? Who did he give gifts to? How did he feel after spending his money?*
- **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 something you would like to borrow?*

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

- *Share a time when you borrowed something from a friend or family member.*

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: Borrowing Shapes. **Materials:** Play dough, straws, and shape templates.

Instructions: Form groups of three to four students. Provide each group with either straws or play dough. Provide each child with a shape template. Groups will need to work with each other to lend and borrow play dough and straws in order to complete their shapes. The straws can be joined using play dough, or simply placed on the shape templates. Emphasize the importance of borrowing and lending materials so that everyone can complete the assignment. Have students share what they needed to borrow and lend.

Grades 1–2: Banker Game. **Materials:** Play money, dice, multi-base ten blocks, and unit blocks. **Instructions:** This game may be played in small groups, with one child as the banker. Each group has a die. Use multi-base tens and unit blocks to start, or toy money, dimes, and pennies. Explain that each child will borrow money, or get a loan, from the bank. The objective of the game is to pay the loan back to the bank. Each player will start with a 50-cent loan from the banker, in dimes. Children will take turns throwing the die in order to figure out how much he or she returns to the bank. If a player throws a three, for example, he or she can get rid of three cents. But to do this, he or she has to exchange a dime at the bank. The banker will give seven pennies in change back to the player. The player who gets rid of all her money first is the winner. The game gives students a better grasp of borrowing, lending, and regrouping in subtraction.

- **Story Problems:** Display the **Story Problems: Borrowing Bills** slide. 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:**
 - **Learning Coins:** Little ones will get to familiarize themselves with coin names and denominations with this fun game. http://www.abcya.com/learning_coins.htm This link can be set up as a practice station or can be used with the whole class.
 - **Hands on Banking:** Explore saving, spending, and borrowing money by jetting around the financial universe with a friendly alien guide. <http://www.handsonbanking.org/htdocs/en/k/>

SOCIAL STUDIES CENTER

- Discuss borrowing and sharing as part of creating a classroom community of respect and caring.
- Read one of the literature selections or another title about borrowing. Discuss the benefits of borrowing and sharing within a community.

ARTS & DRAMATIC PLAY CENTER

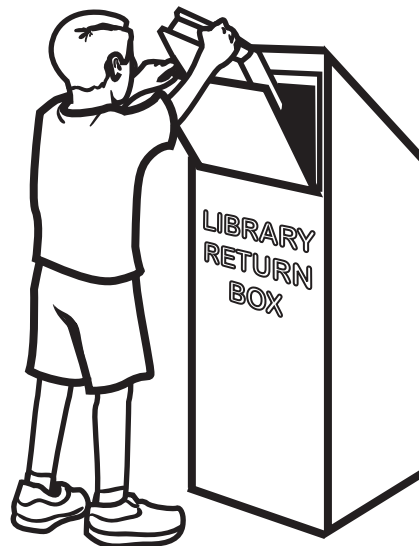
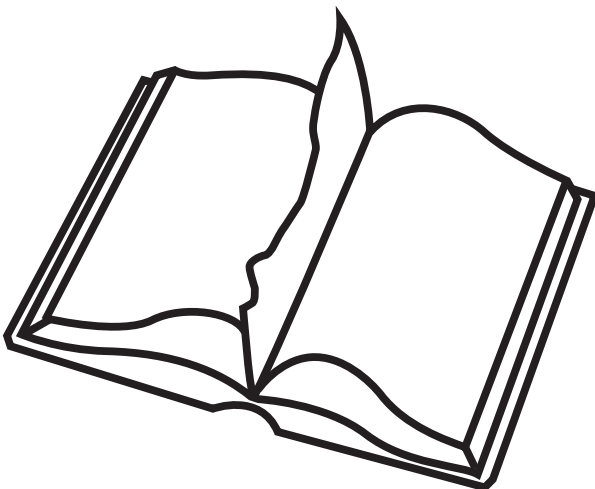
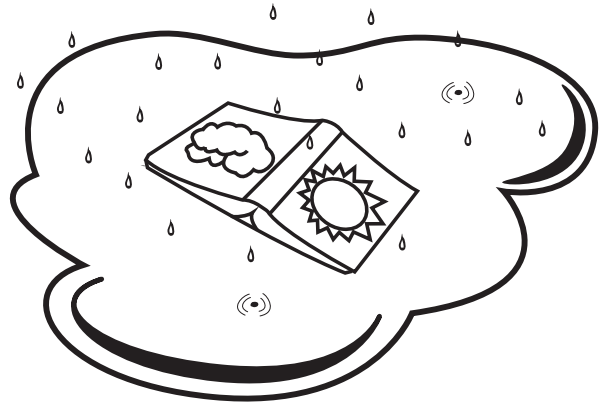
- **Dramatic Play:** Explore borrowing and sharing items and money through a variety of class dramatic play areas, including bank or library.
- **Sensory Activities:** Provide students with plastic cups and a variety of coins. They can play a card-less version of "Go Fish." Each student places seven coins in his or her cup. The rest of the coins go into a cup in the middle. Students take turns asking peers whether they have a specific coin in their cup. If the student gets the coin he or she asks for, the coins are set aside as a pair and the student goes again. If he or she does not get the requested coin, he or she "goes fish" in the middle cup for a new coin.



WAYS TO BORROW AND SHARE

Name: _____

Color in the examples of how we should treat things that we borrow or share.





BORROWING BOOKMARKS

Name: _____

Color and cut out along the dotted lines. Share one bookmark with a friend.



**Sharing
and
Caring**



**Tips for
Borrowing**

- 1** Treat borrowed items with respect.
- 2** Return borrowed items when they are due.

**Sharing
and
Caring**



**Tips for
Borrowing**

- 1** Treat borrowed items with respect.
- 2** Return borrowed items when they are due.



MY "HISTORY OF MONEY" Mini-Book (continued)



Money is made out of

metal and paper

_____.

3

Money is used to

buy things at the store

_____.

2

JOBS AND ACTION WORDS

Name: _____

Match each job with the correct action word.



Chef



Nurse



Artist



Scientist



Construction Worker



Police Officer

CARE

COOK

RESEARCH

PROTECT

PAINT

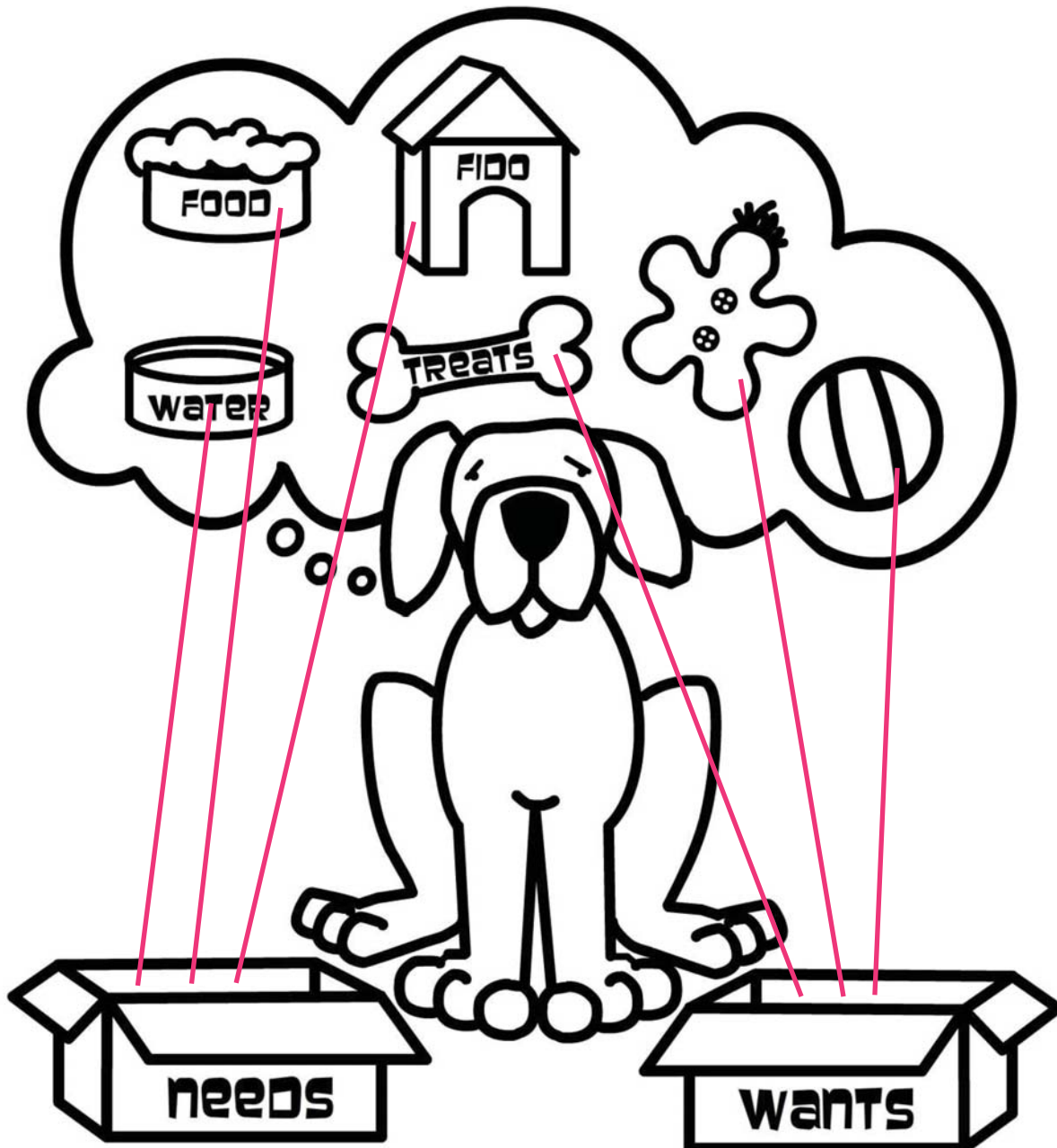
BUILD



NEEDS AND WANTS

Name: _____

Fido has a list of things he needs and wants. Help him choose what is a need and what is a want. Draw a line from each item to the correct box.

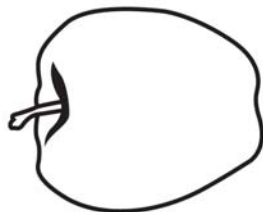
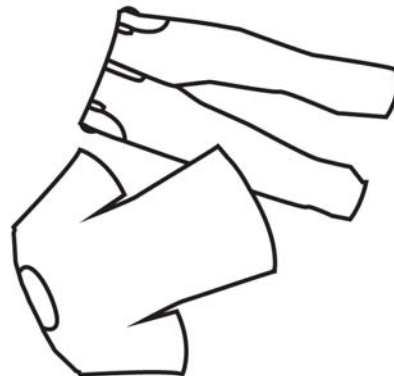




MY NEEDS AND WANTS MINI-BOOK (continued)



Color in the needs.
Circle one want.



I Need...

- 1) clothes
- 2) food
- 3) water

I Want...

- 1) candy
- 2) games
- 3) bike

3

2


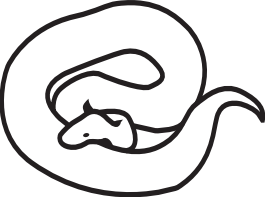
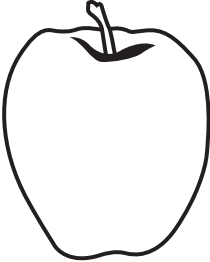



SPENDING CHOICES

Name: _____

Imagine you have three quarters. How much money do you have? Look at the items you can buy. Color then cut and paste the items you are going to buy. What did you choose and why? How much money do you have left? How much have you saved?

Student answers will vary. Use handout to assess student ability to evaluate wants from needs and understanding of spending versus saving.			
1.	2.	3.	4.

			
3 Pieces of Gum 15¢	Snake Rental 25¢	Apple 11¢	Yard Sale 20¢

Candy = Want

Pet = Want

Food = Need

Toy = Want

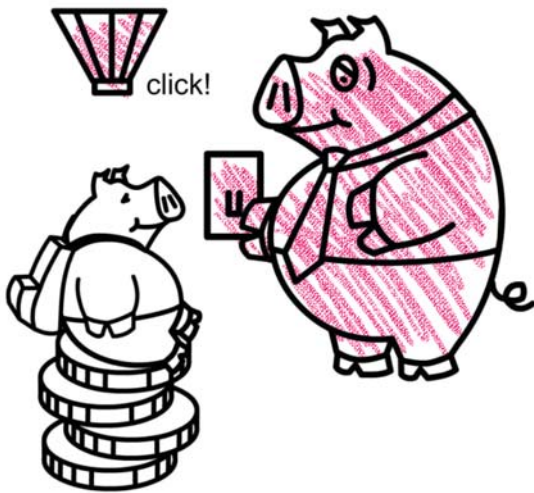


SAVINGS TIPS

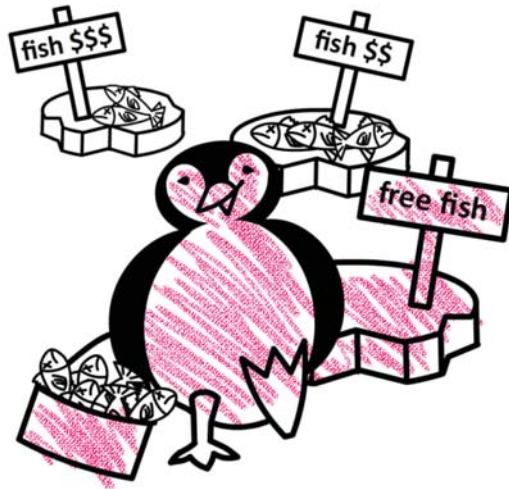
Name: _____

Saving money is important. What are some things you can do to start saving money? Look at, then color the money-saving activities below.

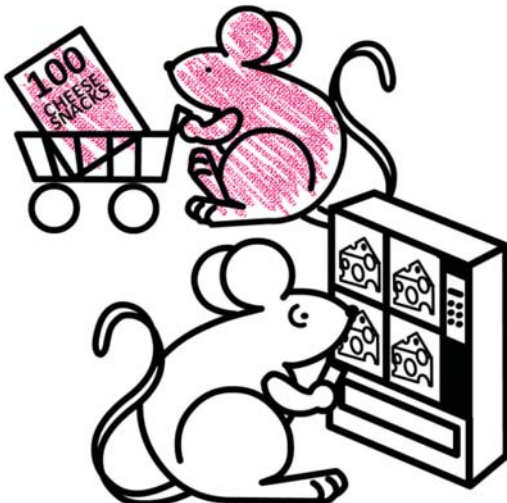
Turn off the lights if you are not in the room.



Shop around for the best deal.



Buy snacks on sale at the grocery store instead of buying them from a vending machine.



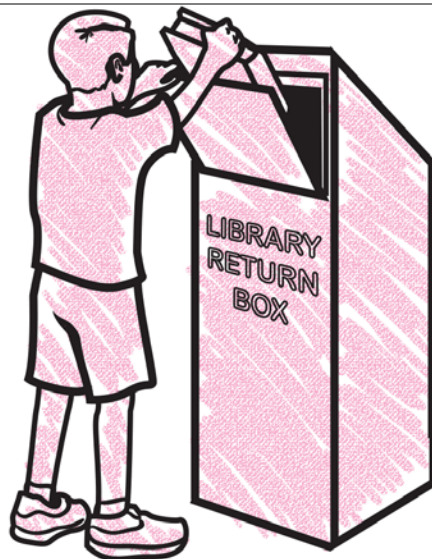
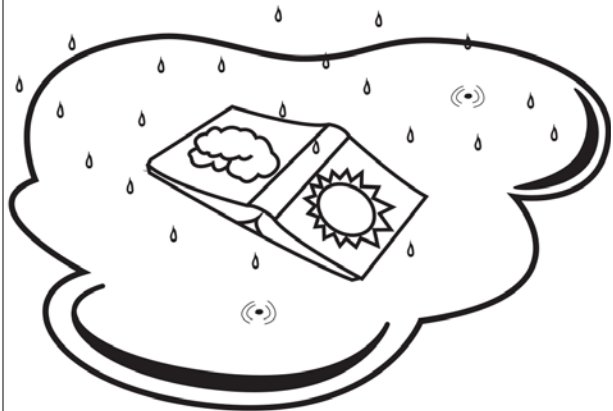
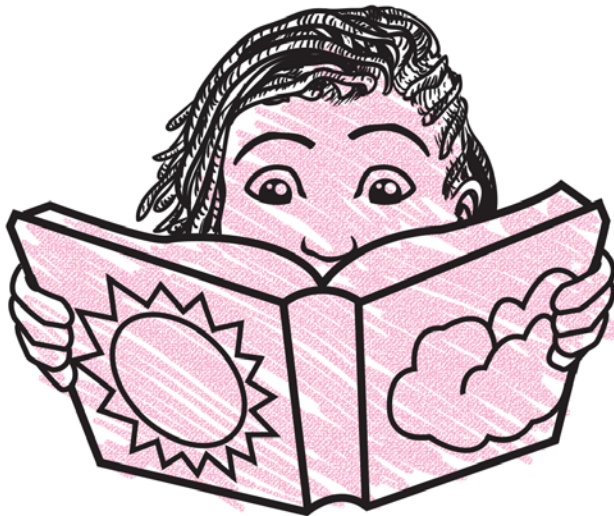
Can you think of another way to save money? Draw your own money-saving activity below.



WAYS TO BORROW AND SHARE

Name: _____

Color in the examples of how we should treat things that we borrow or share.



GLOSSARY

Bank: A financial institution and business that accepts deposits and makes loans.

Borrow: To receive something on loan with the understanding that you will return it.

Currency: A form of money that is generally accepted to measure value (banknotes, bills, coins, and so on).

Earn: To receive money in exchange for goods or services

Federal Deposit Insurance Corporation (FDIC): Preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for at least \$250,000. An independent agency of the federal government, the FDIC was created in 1933.

Goal: Something, such as an outcome, you wish to achieve or accomplish in a specific amount of time.

Income: Money that you receive from jobs, gifts, allowances, interest, dividends, and other sources.

Job: A specific duty, task, or activity someone completes using his or her time, skills, and energy to earn money.

Lend: The act of giving something to someone with the understanding that they will give it back to you.

Money: Money is an object you can use to purchase goods and services. Money looks different in different places around the world.

Need: Something you must have to survive, such as clothes, shelter, or food.

Save: Setting something, like money, aside to use in the future.

Spend: The act of using money to buy goods or services.

Want: Something that you would like to have but that you could live without.

EDUCATION STANDARDS

Jump\$tart Financial Literacy, Common Core English Language Arts and Math

	Lesson 1 "Counting Coins"								Lesson 2 "Learn to Earn"								
	Talking About Money	Discovering the Purpose of Money	Using Coins and Bills	Class Reflection	Literacy Center	Writing Prompts	Math Center	Story Problems	Jobs in the Classroom	Exploring Different Jobs	Analyzing Sources of Income	How Money is Earned	Class Reflection	Literacy Center	Writing Center	Math Center	Story Problems
Jump\$tart Financial Literacy Standards Source: http://www.jumpstart.org/national-standards.html																	
Grades K-12																	
Financial Responsibility and Decision Making																	
Standard 2: Find and evaluate financial information from a variety of sources.	x	x			x												
Standard 5: Develop communication strategies for discussing financial issues.	x	x	x	x		x				x			x				
Income and Careers																	
Standard 1: Explore career options.									x	x	x	x	x	x	x	x	x
Standard 2: Identify sources of personal income.									x	x	x						
Standard 3: Describe factors affecting take-home pay.										x							
Planning and Money Management																	
Standard 3: Describe how to use different payment methods.		x										x					
Standard 4: Apply consumer skills to purchase decisions.			x														
Common Core English Language Arts Standards Source: www.corestandards.org																	
Grades K-2																	
RI.1.10, RI.2.10, RI.K.10		x			x							x		x			
RI.1.7, RI.2.7, RI.K.7		x										x					
RL.1.10, RL.2.10, RL.K.10					x									x			
SL.1.1, SL.2.1, SL.K.1	x		x	x					x	x	x						
SL.1.2, SL.1.3, SL.1.4, SL.1.5, SL.2.2, SL.2.3, SL.2.4, SL.2.5, SL.K.2, SL.K.3, SL.K.4, SL.K.5	x			x													
W.1.1, W.2.1, W.K.1						x				x						x	
W.1.2, W.2.2, W.K.2		x															
W.1.5, W.2.5, W.K.5						x										x	
Common Core Math Standards Source: www.corestandards.org																	
Grades K-2																	
K.CC.A																	x
K.CC.B, K.MD.A, K.MD.B	x							x									
1.MD.C									x								
2.MD.C	x							x	x								

EDUCATION STANDARDS (continued)

	Lesson 3 "Weighing Needs and Wants"							Lesson 4 "Ready. Set. Goal."								
	What are Needs and Wants?	The Difference Between Needs and Wants	Prioritizing Needs and Wants	Class Reflection	Literacy Center	Writing Prompts	Math Center	Story Problems	What is a Goal?	Exploring and Setting Goals	Setting Personal Money Goals	Class Reflection	Literacy Center	Writing Center	Math Center	Story Problems
JumpStart Financial Literacy Standards Source: http://www.jumpstart.org/national-standards.html																
Grades K-12																
Financial Responsibility and Decision Making																
Standard 1: Take responsibility for personal financial decisions.																
		x	x							x						
Standard 4: Make financial decisions by systematically considering alternatives and consequences.																
									x	x						
Standard 5: Develop communication strategies for discussing financial issues.																
x	x	x	x			x		x	x	x						
Planning and Money Management																
Standard 1: Develop a plan for spending and saving.																
		x	x						x	x						
Standard 3: Describe how to use different payment methods.																
			x													
Standard 6: Develop a personal financial plan.																
									x	x						
Saving and Investing																
Standard 1: Discuss how saving contributes to financial well-being.																
										x						
Common Core English Language Arts Standards Source: www.corestandards.org																
Grades K-2																
RI.1.10, RI.2.10, RI.K.10																
			x		x							x				
RI.1.3, RI.2.3, RI.K.3																
									x							
RI.1.7, RI.2.7, RI.K.7																
										x						
RL.1.1, RL.1.9, RL.2.1, RL.2.9, RL.K.1, RL.K.3, RL.K.9																
		x														
RL.1.10, RL.2.10, RL.K.10																
					x							x				
SL.1.1, SL.2.1, SL.K.1																
	x								x							
W.1.1, W.2.1, W.K.1																
			x					x		x					x	
W.1.5, W.2.5, W.K.5																
								x							x	
Common Core Math Standards Source: www.corestandards.org																
Grades K-2																
K.CC.A, K.CC.B																
								x								
K.MD.A, K.MD.B, 1.MD.C																
	x									x						
2.MD.D																
	x															
K.OA.A, 1.OA.A, 2.OA.A																
								x	x						x	x

EDUCATION STANDARDS (continued)

	Lesson 5 "Super Savers"							Lesson 6 "Borrowing Bills"								
	The Uses of Money	Spending Versus Saving	Finding Places to Save	Class Reflection	Literacy Center	Writing Prompts	Math Center	Story Problems	Introducing Borrowing and Lending	What is Borrowing?	Borrowing Responsibly	Class Reflection	Literacy Center	Writing Center	Math Center	Story Problems
JumpStart Financial Literacy Standards Source: http://www.jumpstart.org/national-standards.html																
Grades K-12																
Financial Responsibility and Decision Making																
Standard 1: Take responsibility for personal financial decisions.										X	X					
Standard 4: Make financial decisions by systematically considering alternatives and consequences.									X	X						
Standard 5: Develop communication strategies for discussing financial issues.	X	X	X	X		X			X	X	X	X		X		
Planning and Money Management																
Standard 1: Develop a plan for spending and saving.		X	X													
Standard 2: Develop a system for keeping and using financial records.		X														
Standard 3: Describe how to use different payment methods.	X															
Standard 4: Apply consumer skills to purchase decisions.		X														
Standard 6: Develop a personal financial plan.			X													
Risk Management and Insurance																
Standard 1: Identify common types of risks and basic risk management methods.		X														
Saving and Investing																
Standard 1: Discuss how saving contributes to financial well-being.		X	X													
Standard 6: Investigate how agencies that regulate financial markets protect investors.			X													
Common Core English Language Arts Standards Source: www.corestandards.org																
Grades K-2																
RI.1.1, RI.2.1, RI.K.1		X														
RI.1.10, RI.2.10, RI.2.3, RI.K.10			X		X					X			X			
RI.1.7, RI.2.7, RI.K.7	X															
RL.1.10, RL.2.10, RL.K.10					X								X			
SL.1.1, SL.2.1, SL.K.1			X						X	X						
W.1.1, W.1.5, W.2.1, W.2.5, W.K.1, W.K.5						X								X		
Common Core Math Standards Source: www.corestandards.org																
Grades K-2																
K.OA.A, 1.OA.A, 2.OA.A							X	X							X	X

EDUCATION STANDARDS (continued)

National Early Childhood Learning Outcomes

Early learning standards provide desired outcomes for young children's education. The **National Association for the Education of Young Children** (NAEYC) and the **National Association of Early Childhood Specialists in State Departments of Education** (NAECS/SDE) believe that early learning standards are an important part of comprehensive, high-quality services for young children. The *Money Smart* lessons have been designed to integrate key domains identified by the **U.S. Department of Education**, providing relevant guidelines for preschool and early school age children.

	Lesson 1 "Counting Coins"	Lesson 2 "Learn to Earn"
Self and Social Development	x	x
Language and Literacy Development	x	x
Cognitive Development	x	x
Mathematical Development	x	x
Physical Development	x	x

	Lesson 3 "Weighing Needs and Wants"	Lesson 4 "Ready. Set. Goal."
Self and Social Development	x	x
Language and Literacy Development	x	x
Cognitive Development	x	x
Mathematical Development	x	x
Physical Development	x	x

	Lesson 5 "Super Savers"	Lesson 6 "Borrowing Bills"
Self and Social Development	x	x
Language and Literacy Development	x	x
Cognitive Development	x	x
Mathematical Development	x	x
Physical Development	x	x

Sources:

[http://www.desiredresults.us/docs/docs_forms/DRDP-SA\(2011\)%20Complete100311.pdf](http://www.desiredresults.us/docs/docs_forms/DRDP-SA(2011)%20Complete100311.pdf)

<http://www.naeyc.org/files/naeyc/file/positions/earlyLearningStandards.pdf>

<http://www.ed.gov/early-learning>

[http://www.desiredresults.us/docs/Forms page/DRDP \(2010\)/PS_Final_8-26.pdf](http://www.desiredresults.us/docs/Forms page/DRDP (2010)/PS_Final_8-26.pdf)

EDUCATION STANDARDS (continued)

Partnership for 21st Century Skills

21st century skills are incorporated into the curriculum wherever possible. These important skills prepare students with the ability to navigate the complex life and work environments in today's competitive world. An essential piece in this curriculum is Financial, Economic, Business and Entrepreneurial Literacy.

	Lesson 1 "Counting Coins"	Lesson 2 "Learn to Earn"
Core Subjects and 21st Century Themes		
Financial, Economic, Business and Entrepreneurial Literacy	x	x
Learning and Innovation Skills		
Critical Thinking and Problem Solving	x	x
Communication and Collaboration	x	x
Creativity and Innovation	x	x
Information, Media and Technology Skills		
Information Literacy	x	
Life and Career Skills		
Initiative and Self-Direction		x
Flexibility and Adaptability	x	x
Productivity and Accountability	x	x
Leadership and Responsibility		x

	Lesson 3 "Weighing Needs and Wants"	Lesson 4 "Ready. Set. Goal."
Core Subjects and 21st Century Themes		
Financial, Economic, Business and Entrepreneurial Literacy	x	x
Learning and Innovation Skills		
Critical Thinking and Problem Solving	x	x
Communication and Collaboration	x	x
Creativity and Innovation	x	x
Information, Media and Technology Skills		
Information Literacy	x	
Life and Career Skills		
Initiative and Self-Direction	x	x
Flexibility and Adaptability	x	x
Productivity and Accountability	x	x
Leadership and Responsibility		x

Continued...

EDUCATION STANDARDS (continued)

Partnership for 21st Century Skills (continued)

	Lesson 5 “Super Savers”	Lesson 6 “Borrowing Bills”
Core Subjects and 21st Century Themes		
Financial, Economic, Business and Entrepreneurial Literacy	x	x
Learning and Innovation Skills		
Critical Thinking and Problem Solving	x	x
Communication and Collaboration	x	x
Creativity and Innovation	x	x
Information, Media and Technology Skills		
Information Literacy	x	x
Life and Career Skills		
Initiative and Self-Direction	x	x
Flexibility and Adaptability	x	x
Productivity and Accountability	x	x
Leadership and Responsibility		x

Sources: <http://www.p21.org/our-work/p21-framework>