Personal Financial Literacy

for Grade 1 Classrooms

Texas Council
on
Economic Education

Personal Financial Literacy for Grade 1 Classrooms

These lessons are a part of the Texas Council on Economic Education Smarter Texas program and based on the 2012 Math Personal Financial Literacy Texas Essential Knowledge and Skills

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The Texas Council on Economic Education (TCEE)

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Table of Contents

Grade 1 Lessons

Lesson	Texas Essential Knowledge and Skills
Lesson 1: What Do You Do at the Zoo?	Math 1.9A
Lesson 2: To Market, to Market, to Market Our Goods	Social Studies 1.8A, 1.8B, 1.8C
Lesson 3: My Eyes are Bigger than My Wallet	Math 1.9B
Lesson 4: Big Money Means Big Decisions	Math 1.9C
Lesson 5: Giving Makes Us Feel Good	Math 1.9D
Lesson 6: Making the Grade	Social Studies 1.10A

What do You do at the Zoo?

Lesson Description

Miss Lee's first grade class takes a field trip to the zoo. While at the zoo, students ask zoo workers about their jobs. The workers describe what they do and tell the children they earn income for their work. Students then brainstorm other jobs at the zoo in which workers receive income.

Students engage in an activity deciding which workers are earning income and then play a spinner game called Make a Dime.

Texas Essential Knowledge and Skills (Target standards)

- **PFL Math 1.9A:** define money earned as income

Texas Essential Knowledge and Skills (Prerequisite standards)

- **Math 1.1:** Mathematical Process Standards
- **Math 1.3C:** compose 10 with two or more addends with and without concrete objects
- **Math1.**4A: identify U.S. coins, including pennies, nickels, dimes, and quarters, by value and describe the relationship among them

Texas Essential Knowledge and Skills (Connected standards)

- **Social Studies 1.7A:** describe ways that families meet basic human needs
- **Social Studies 1.7B:** describe similarities and differences in ways families meet basic human needs

National Standards (Supporting standards)

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- **CEE Earning Income 4.1:** People have many different types of jobs from which to choose. Different jobs require people to have different skills.
- **CEE Earning Income 4.2:** People earn an income when they are hired by an employer to work at a job.

PFL Terms

- income
- earn
- needs

Time Required

30-40 minute class lesson

Materials Required

- One copy of **Visual 1.1-1**
- One copy of **Activity 1.1-1** for each student
- One copy on cardstock of **Activity 1.1-2** for each group of 2-4 students and one for a visual
- Pencils and/or crayons
- Paperclips for spinners
- 30-40 pennies and one dime for each group of 2-4 students
- Small cup for the pennies
- Chart paper and markers or white board and markers

Procedure

Engage

1. Ask students *What is a field trip?* If students have already been on a field trip, allow them to share what they remember. If students have not yet been on a field trip, spend a few minutes describing what happens on a field trip.

Explore/Explain

2. Gather students on the rug or wherever you prefer they be seated while you read a story. Tell students that today you have a story to share with them about a first grade class that goes on a field trip to the zoo. Read the story "What Do You Do at the Zoo?" to the class. The story is found on **Visual 1.1**.

3. After reading the story, pose the questions below.
   - *Do you remember where the children are going on their field trip?* ***(The children are going to the zoo.)***
   - *Each child is to ask the zoo workers a question. Do you remember the question?* ***(What is the most important thing you do every day at the zoo?)***
   - *Why did the children need to buy tickets in order to visit the zoo?* ***(The money collected pays to feed the animals and provides an income for the zoo helpers.)***
   - *The ticket taker took his paycheck to the bank each week. He put his money in two places. Do you remember those two places?* ***(The ticket taker put some money in his savings account and some in his wallet to pay his bills.)***
   - *What do you think the ticket taker means by "his bills?"* ***(His bills are what he owes for the things he needs: food, clothing, and shelter.)***
   - *Rex talked to the veterinarian, Dr. Rodriquez. How does she earn her income?* ***(She makes sure the animals have long healthy lives. She checks if they are sick and gives them shots to keep them from getting sick.)***
   - *What does the word income mean?* ***(Income is the money that someone earns.)***

4. Tell students that income is the money that people earn when they do work. Remind students that the man selling tickets was earning income at the zoo. Ask students *Who else was earning income at the zoo?* ***(The woman sweeping the walk and the vet were also earning income at the zoo.)*** Have students brainstorm other jobs at the zoo for which people earn income. List students' answers on the board or on chart paper.

5. Distribute **Activity 2.1-1** to students. Go over the pictures and the names next to each picture. Tell students that they are to circle the pictures that show people earning income and trace the name of the job next to the picture. Draw an X over pictures that do not show people earning income. Then students complete the sentence at the bottom of the page by choosing a word from the word box.

Elaborate

6. Model playing Make a Dime using **Activity 1.1-2**. In this activity, students earn 'income.'

   - Place a handful of pennies in a small container so the players can access them.
   - Show students how one player places one opening at the end of the paperclip in the center of the spinner. Place the tip of a pencil in this opening so that the tip is touching the center of the spinner. One student holds the pencil while the player whose turn it is uses the index finger to spin the paper clip.
   - The player with the longest pencil goes first.
   - Player spins the spinner and collects his/her 'income' by taking the indicated number

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of pennies.
- Play rotates clockwise.
- The first player to collect 10 pennies and trade for a dime is the winner.

7. Put students in groups of 2-4 to play Make a Dime. Monitor groups as they play.

Evaluate/End

8. When all groups have had sufficient time to play the spinner game, bring the class back together. Teach students the following:

Income, income, you are mine;
Every time I earn a dime!

Have students repeat this several times. Then ask:

- *What is income?* ***(Income is money earned by doing work.)***
- *What do we call earned money?* ***(Earned money is called income.)***

EXTENSION

1. Invite school workers other than classroom teachers, such as a cafeteria worker, the custodian, or the school nurse, to visit the classroom and describe their jobs. Have them emphasize that their job provides an income for them and their family.

2. Tell students to choose a worker at their school and draw a picture of them showing how they earn income.

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Visual 1.1-1

What Do You Do at the Zoo?

Miss Lee's first grade class was on the way to the zoo. It was their first field trip. Miss Lee gave them an assignment to work on while they were at the zoo.

"Class," said Miss Lee, "I want you to meet as many zoo workers as you can. Ask them about their jobs at the zoo. Ask, 'What is the most important thing you do every day?' When we return to school, I want each of you to report what you learned. Does everyone understand?"

The class nodded that they understood. Miss Lee asked, "What is the question you are going to ask the zoo workers?"

All together the class answered, "What is the most important thing you do every day?"

The teachers help load the boys and girls on the school bus, and thirty minutes later they were at the front gate of the zoo.

Max immediately noticed a man in a booth selling tickets. He walked up and asked, "Excuse me, sir, but what is the most important thing you do at the zoo?"

"Well, hello, son. I sell tickets so we can make enough money to buy food for all the animals."

"But why do you work here?" asked Max. "Wouldn't you rather go to the beach?"

"I do go to the beach," answered the ticket taker, "but I go on my day off. And to answer your question, I work here because I really like doing my job. In addition to that, they pay me."

"How do they pay you?" asked Max.

"I get money for doing my job. Once a week the zoo gives me a paycheck that I take to the bank. I put some of the money in my savings account, some of the money in the bank so I can pay bills, and some money in my wallet so I can buy things I want. The money the zoo pays me is called my income."

"Wow, that's neat!" exclaimed Max. "It has been nice talking to you. See you later."

Before long, Carrie spotted a lady sweeping the sidewalk.

“Excuse me,” said Carrie. “Do you work here?”

“Yes, I do. Can I help you?”

“What is the most important thing you do all day at the zoo?”

“Well, I keep the zoo clean by sweeping the sidewalks, picking up trash, and watering the grass. I think these jobs are all important,” answered the lady.

Then Carrie asked, “Why do you do that?”

“I like taking care of the zoo so it looks nice when you come to visit. The zoo also pays me. It is my income, so I can pay my bills. I have to pay my apartment rent, pay for my car, buy groceries, and do other things.”

“It sounds like you have a nice job. I’ll let the rest of my class know what you said. Thanks!” Carrie waved good-bye.

The first thing Rex did was to head toward the reptile house. There he noticed a woman in a white coat. Her name tag said *Dr. Maria Rodriquez, Veterinary Medicine*.

Rex walked up to the lady and asked, “What is the most important thing you do around here?”

“Hello, young man. I keep the animals healthy. They pay me to make sure they all have long healthy lives,” explained Dr. Rodriguez. “Sometimes I give the animals shots to keep them healthy. I take care of them when they are sick by giving them medicine to help them get well again.”

“Is that how you earn income?” asked Rex.

“Yes, sir, it is. Income is a big word for someone in first grade. You are a very smart little boy,” said Dr. Rodriguez.

Every child in the class returned to school with a story about how the zoo workers earn their income. Miss Lee was very proud of their work!

Activity 1.1-1 Name _____

Who is Earning Income?

Circle the pictures that show people earning income. Trace the name of the job. Put an X over pictures that do NOT show people earning income. Complete the sentence at the bottom with a word from the word box.

vet

visitor

tiger

janitor

zookeeper

animal trainer

saved	earned	spent

Income is money _____.

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Activity 1.1-2

Make a Dime

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To Market, to Market, to Market Our Goods

Lesson Description

One of Miss Lee's students, Maria, returns to the zoo with her family. While in the gift shop, she learns about goods and services. Maria discovers that she may have an opportunity to market the bead bracelets that she and her mother make with animal patterns.

After the story, students do a short matching activity to reinforce the lesson's vocabulary. They then play a partner game in which students identify pictures as being either goods or services and attempt to place their counters to get four in a row.

Texas Essential Knowledge and Skills (Target standards)

- **Social Studies 1.8A:** identify examples of goods and services in the home, school, and community
- **Social Studies 1.8B:** identify ways people exchange goods and services
- **Social Studies 1.8C**: identify the role of markets in the exchange of goods and services

National Standards (Supporting standards)

- **CEE Buying Goods and Services 4.1:** Economic wants are desires that can be satisfied by consuming a good, a service, or a leisure activity.

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PFL Terms

- income
- goods
- services
- market

Time Required

30-40 minute class lesson

Materials Required

- One copy of **Visual 1.2-1**
- One copy of **Activity 1.2-1** for each student
- One deck of **Activity 1.2-2a** Goods or Services cards run on cardstock for each pair of students
- One **Activity 1.2-2b** game board card run on cardstock for pair of students
- Counters to use as game pieces, different color for each player
- Scissors
- Glue

All clip art used is from Microsoft, Philip Martin.com, or purchased from 123rf.com.

Procedure

Engage

1. Tell students that on your way to school this morning you stopped at QuickMart, the local convenience store. While there, you received both goods and services. Ask students to guess what you received. Students may offer a variety of suggestions. Accept any that are reasonable.

   Example: You got a cup of coffee or you bought gas. Teacher responds: *Yes, I*

bought coffee. Coffee is a good because it's something I bought that I can touch or hold. What service do you think I received?

You may have to explain that a service is an action someone does for someone else. *Who took the money I paid? If I needed change, who made change for the money I used to pay for the coffee?*

Tell students that today they are going to hear another short story about a student in Miss Lee's class. Maria is going to learn about goods and services by going back to the zoo.

Explore/Explain

2. Gather students on the rug or wherever you prefer they be seated while you read a story. Read the story "To Market, to Market, to Market Our Goods" to the class. The story is found on **Visual 1.2-1**.

3. After reading the story, pose the questions below.
   - *Why did the family go into the zoo gift shop?* ***(The family went into the zoo gift shop because little sister Mia wanted to take a closer look at the giant giraffe.)***
   - *What were the goods the boy sold to the gift shop?* ***(The boy sold painted rocks that looked like the animals at the zoo.)***
   - *What are some other examples of goods that Miss Beth mentioned in the story?* ***(Miss Beth named toys, food, socks, and furniture as goods.)***
   - *What goods did Maria ask the gift shop to market or sell for her?* ***(Maria asked if the gift shop would be interested in marketing her beaded bracelets painted with animal patterns.)***
   - *What jobs do Maria's parents do to earn income?* ***(Her mother is a teacher and her father delivers mail.)***
   - *Do Maria's parents' jobs produce goods or provide services?* ***(Both jobs provide services.)***

4. Remind students that Miss Lee's class learned about income in the last story. Ask students *What is income?* **(Income is the money that people earn when they do work. When people work, produce goods or provide services.)** Ask students *Who was earning income at the zoo?* ***(The ticket taker, the woman sweeping the walk and the vet were earning income at the zoo.)*** Explain that today's story used some words that Maria was confused about because these words can mean different things, depending on how they are used. Ask students *Do you remember any of these words?* Go over the meaning of the following words as they pertain to this lesson:
   - **Goods** - items you buy, such as food, clothing, toys, furniture, and toothpaste; goods are objects people want that they can touch or hold
   - **Services** – actions that a person does for someone else such as haircuts, medical check-ups, mail delivery, car repair, or teaching
   - **Markets** –places that sell goods to people

5. Distribute **Activity 1.2-1** to students. Go over the words on the left and the pictures on the second page. Tell students that they are to cut out the pictures on page 2 and match them to the words listed on the first page. They are to glue each picture in a box, matching what the picture illustrates to the correct word. Once all students are finished, check their responses to be sure that students have understanding of these words.

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Elaborate

6. Model playing Goods or Services using **Activity 1.2-2a** and **Activity 1.2-2b** (See directions in step 7). As you model either have students sit in a circle on the floor or use a document camera. An effective way to model is to play the game *class* versus *the teacher*. Show the class the card you drew and use expression as you identify the picture and whether it is a good or a service. Ponder your move as you think aloud about where to place your counter. Play the game to the end involving as many students on the class's turn as possible.

   Provide students time to ask any questions they may have before allowing students to play.

7. Pair students and distribute materials for playing Goods or Services.

   - Each pair of students needs a deck of Goods or Services cards **(Activity 1.2-2a)**, one of the game boards (**Activity 1.2-2b**), and about 10 counters each. The counters for each child should be the same color with each partner having a different color.
   - Shuffle the cards and place them face down between the players.
   - The player with the first birthday after the beginning of the year goes first.
   - First player draws the top card and identifies whether the picture shows a good or a service. Example: "I have a picture of a soccer ball. A soccer ball is a good." *or* "My card shows a picture of a mailman. The mailman does a service."
   - If the other player agrees with the statement, the first player puts one of his/her counters on the game board on any space that says good (soccer ball).
   - The goal is to be the first player to get four of his/her counters in a row either vertically or horizontally.

8. Monitor groups as they play. *Note: This is an excellent activity to put into a station to reinforce learning about goods and services.*

Evaluate/End

9. When all groups have had sufficient time to play the game, bring the class back together.
   Now that students have had more experience with goods and services, ask:
   - *What are goods?* ***(Goods are items you buy, such as food, clothing, toys, furniture, and toothpaste; goods are objects people want that they can touch or hold.)***
   - *Name examples of goods you have at home.* ***(Accept any reasonable response.)***
   - *Name examples of goods we use at school.* ***(Accept any reasonable response.)***
   - *Name examples of goods that are in our community.* ***(Accept any reasonable response.)***
   - *What do we call actions that a person does for someone else?* ***(Services are actions that a person does for someone else.)***
   - *Name examples of services you receive at home.* ***(Accept any reasonable response.)***
   - *Name examples services that are at school.* ***(Accept any reasonable response.)***
   - *Name examples of services that are in our community.* ***(Accept any reasonable response.)***
   - *How might people exchange goods and services?* ***(Accept any reasonable***

response such as you feed your neighbor's dog while he is on vacation and he brings you a souvenir from Disney World.)

- *What are markets?* ***(Markets are stores and other places that sell goods. Even having a lemonade stand in your yard or a garage sale at your home is considered a market.)***
- *How do markets help us?* ***(Markets give us many goods to choose from in a single location.)***

EXTENSION

1. Students may use old magazines to cut out pictures that illustrate goods and services. They can use these pictures to create a collage that represents goods and services that families consume. Or, they using a large sheet of 12" x 18" construction paper, fold it in half, and label one side *Goods* and the other side *Services*. Students then glue their pictures in the appropriate place.

2. Children's literature

   a. Examples of goods and services in the home, school, and community:

      Boom Town by Sonia Levitin - http://www.kidseconposters.com/clientuploads/directory/pdfs/TGKEP22.pdf

   b. Ways people exchange goods and services:

      Click, Clack, Moo: Cows that Type by Doreen Cronin and Betsy Lewin http://www.kidseconposters.com/literature-connection/economic-wants/click-clack-moo-cows-that-type/

   c. Role of markets in the exchange of goods and services:

      Apple Farmer Annie by Monica Wellington http://www.kidseconposters.com/index.php?src=directory&view=literature&submenu=Literature_Connection&srctype=literature_lister&pos=10,10,149

Visual 1.2-1

To Market, to Market, to Market Our Goods

After the class trip to the zoo, Maria's family decided to take Maria and her little sister Mia back to the zoo the next week because Maria had so much fun on her class field trip.

Little Mia spotted a giant stuffed giraffe in the zoo's gift shop and begged her mother to let her take a closer look. As Maria walked into the gift shop with her family, she noticed the lady in the gift shop was the same lady she had talked with last week.

"Well, you're back," said Miss Beth. "It's nice to see you again."

"Thank you," said Maria. "Do you have any new things to sell since last week?"

"Funny you should ask," replied Miss Beth. "A little boy, about your age, came in yesterday and wanted to know if we would be interested in selling his goods."

Maria asked, "How good were they?"

"No, no, not that kind of good. Goods are things you buy, like toys, food, socks, or furniture," explained Miss Beth. "They're anything you can touch that you might want or need. The boy brought us rocks, a good that he had turned into art. He painted one of our zoo animals on each rock. They were beautiful! We paid him one dollar for each rock, and we sold them for two dollars each. The extra dollar we made will help feed the zoo animals. We have zoo volunteers who come in and perform that service."

"What do the volunteers do?" asked Maria.

"They do a service," said Miss Beth. "Volunteers come to the zoo and help the workers feed the animals. A service is something that a person does for someone else. What do your mother and dad do to earn income?"

"My mom is a teacher and my dad delivers the mail," answered Maria.

"Wow," exclaimed Miss Beth. "They both provide services for other people."

"Miss Beth, my mom and I make really pretty bracelets using beads we paint that have animal patterns. Some are spotted and some are striped. Do you think the gift shop might sell our bracelets?"

"Bring them by and we'll take a look," Miss Beth said. "Maria, we would love to sell your goods in our market."

"No, Miss Beth, I want to sell them here at the zoo, not at the supermarket!" cried Maria.

"The market just means *where* you sell your goods. Your first market will be here at the zoo. Later you might decide to sell your bracelets at a bigger store. You never know!" Miss Beth explained.

Maria was so excited, she spent the rest of the day planning animal patterns and dreaming about selling her goods in her new market, the zoo.

Activity 1.2-1

Name _____

Cut out the pictures on the next page. Listen as your teacher reads the words listed. Find pictures that match each word and glue them in the boxes next to the word.

1. income

2. goods

3. service

4. market

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SALE
2
+2
thrift shop

Name _____

Key 1.2-1

Cut out the pictures on the next page. Listen as your teacher reads the words listed. Find pictures that match each word and glue them in the boxes next to the word.

5. income

6. goods

7. service

8. market

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Goods or Services

Activity 1.2-2a

Alice In Wonderland
Cinderella

water

MAIL
MAIL

Activity 1.2-2b

Goods or Services

service	good	service	good
service	service	good	good
good	service	good	service
service	service	good	good

Activity 1.2-2b

Goods or Services

good	good	service	service
service	good	service	good
good	service	good	service
service	good	good	service

Activity 1.2-2b

Goods or Services

good	good	service	service
service	good	service	good
good	service	good	service
service	service	good	good

Activity 1.2-2b

Goods or Services

service	good	service	good
good	service	good	service
service	good	service	good
good	service	good	service

My Eyes are Bigger than My Wallet

Lesson Description

Maria has big plans for the money she made by selling her bead bracelets in the zoo's gift shop. She soon discovers that she doesn't have enough money to get everything she wants. Maria must make some choices. As the story is read, the teacher stops several times to involve students in the choices Maria must make.

Following the story, students work together, with teacher guidance, to prioritize "buying" items to meet one's wants and needs. Then a new game is modeled and students are put into small groups to play Making Choices. The teacher monitors as students play and then leads a short discussion on some of the difficulties they may have had while playing.

Texas Essential Knowledge and Skills (Target standards)

- **PFL Math 1.9B:** identify income as a means of obtaining goods and services, oftentimes making choices between wants and needs

Texas Essential Knowledge and Skills (Prerequisite standards)

- **Math 1.1:** Mathematical Process Standards
- **Math 1.3A:** use concrete and pictorial models to determine the sum of a multiple of 10 and a one-digit number in problems up to 99
- **Math 1.5B:** skip count by twos, fives, and tens to determine the total number of objects up to 120 in a set

Texas Essential Knowledge and Skills (Connected standards)

- **Social Studies 1.9A:** identify examples of people wanting more than they can have
- **Social Studies 1.9B:** explain why wanting more than they can have requires that people make choices
- **Social Studies 1.9C:** identify examples of choices families make when buying goods and services

National Standards (Supporting standards)

- **CEE Buying Goods and Services 4.2:** People make choices about what goods and services they buy because they can't have everything they want. This requires individuals to prioritize their wants.
- **CEE Buying Goods and Services 4.3:** People spend a portion of their income on goods and services in order to increase their level of satisfaction or happiness.

CEE - Council for Economic Education

PFL Terms

- market
- goods
- produce
- wants
- needs
- choice
- service

Time Required

45-minute class lesson

Materials Required

- One copy of **Visual 1.3-1**
- One copy of **Activity 1.3-1a** on cardstock for each student group of 2-4 students

- One copy of **Activity 1.3-1b** for each student and one for a visual
- One copy on cardstock of **Activity 1.3-1c** for each group of 2-4 students
- Pencils
- Paperclips for spinners
- Snap cubes or unifix cubes, 50 for each player
- Large container for "used" cubes
- Counters for use as game markers
- Chart paper and markers or white board and markers

Procedure

Engage

1. Tell students that yesterday you began mixing batter to bake a cake and discovered that you needed eggs. You asked your neighbor's teenager if he would go to the store down the street and buy a dozen eggs for you. He said he would be happy to buy the 12 eggs you needed. Eggs cost about $2 for a dozen. You gave the teenager $3 so that he could buy the eggs and also get a small treat for himself. About 15 minutes later he knocked at the door with a drink in his hand and some chocolate on his face. He looked a little sad and said, "I'm sorry. I did not have enough money to buy your eggs." Ask students *Why do you think there was not enough money to buy eggs? Do you think the teenager made good decisions?*

Explore/Explain

2. Gather students on the rug or wherever you prefer they be seated while you read a story. Tell students that today you have another story to share with them about one of Miss Lee's first graders. Read the story "My Eyes are Bigger than My Wallet" to the class. The story is found on **Visual 1.3-1**.

3. Stop the story where indicated and have your class brainstorm along with Maria. Record their thoughts on a class chart. Possible responses might be as follows:

Maria's Wants

Item wanted	Why it is a good idea	Why it is a bad idea	Do I have enough money?
Phone	Can call home whenever needed	Will have to pay a monthly bill	no
TV in my room	Can watch my favorite programs while Dad watches football games	Mom says I need to pay attention to my schoolwork and can't have a TV in my room	no
Trampoline	Can get exercise and play with my friends	Not much room in our backyard and someone could get hurt	no

Continue the story.

4. Stop the story where indicated once again and have the class vote on which choice they would have made. Ask for reasons why students chose their

responses. All three choices will work. It all depends on what is important to the person making the choice at that time.

- The family could buy an expensive car and not go on vacation.
- The family could buy a less expensive car and take a short vacation.
- The family could have a mechanic repair the car and take a longer vacation.

Say, "Let's see what choice the family made," and continue the story.

5. After reading the story, pose the questions below.
   - *Do you remember the story about Maria? How did Maria earn income?* ***(She made bracelets with her mother to sell at the zoo)***
   - *What were Maria's big ideas on how to spend her income?* ***(Maria thought about a new phone, a television for her room and a trampoline for her backyard.)***
   - *Did she have enough money to buy anything on her wish list?* ***(Maria did not have enough money for any of her wants.)***
   - *What did Maria decide to do then?* ***(She decided to buy a video game.)***
   - *What choices did the family have when their car wasn't running well?* ***(The choices included buying an expensive new car, a less expensive car, or having their present car repaired.)***
   - *Before Maria could make more bracelets, what did she need?* ***(She needed to buy more beads.)***
   - *Did Maria have enough money to buy both the beads she needed and the video game she wanted?* ***(No.)*** *What did she decide to do? Why did she decide to do this?* ***(Maria decided to buy the beads. She could earn more money if she sold more bracelets.)***
   - *What did Maria plan to do with any money she had left after buying the beads?* ***(Maria planned to save the money she had left so that someday she could buy things to satisfy her wants.)***

6. Illustrate the concept of prioritizing and purchasing needs before wants using snap cubes and the following situation. Tell students about a relative of yours (son, niece, cousin, or other) who just finished college and is living on his/her own. He/she has a weekly income of $500. You will use five towers of 10 cubes each to represent this income. Have students count the cubes with you by tens to show them that this is 500. Your relative wants to buy a new phone for $100, a chair for his/her apartment for $90, a haircut for $10, and a movie ticket and dinner with his friends for $40. He/she also needs a new jacket for $60 and tennis shoes for $50. Groceries for the week will cost $70 and paying his/her weekly rent is $120. Record this information on chart paper.

Weekly income: $500	
New phone	$100
chair	$ 90
haircut	$ 10
Movie & dinner	$ 40
New jacket	$ 60
Tennis shoes	$ 50
Groceries	$ 70

Rent	$120

Ask students to help your relative make a plan to use his/her weekly income. Ask:

- *What is the first thing my relative should do with his income?* ***(Accept any reasonable answer. Students should decide that he/she should take care of his/her needs first. Jacket - $60; shoes - $50; groceries - $70; rent - $120)*** *As each need is listed, count off that number of cubes by tens and put them aside as used.*
- *Why should he/she use money for these things first?* ***(He/she needs to eat and live somewhere. He/she needs to have clothes.)***
- *After using money for needs, will there still be money left?* ***(yes)*** *How much money has been used?****($300)*** *How much is left?* ***($200)***
- *What should he/she buy next? Why do you think that?* As students prioritize from the remaining list, have a volunteer lead the class in counting by tens until the total for the item is reached. Set those cubes aside with the other used cubes.
- *Can my relative get everything he/she wants?* ***(no)*** *What should my relative do with the money left?* ***(He/she can save it or buy something for that amount.)***

Elaborate

7. Tell students that now you will teach them a game in which they will be making some choices. The name of the game is Making Choices. Model playing the game.

   Either have children sit in a circle on the floor where they can see the game board or use a document camera to model. You, the teacher, will play this time against the class.

   - Use **Activity 1.3-1a** (game board), **Activity 1.3-1b** (recording sheets), and **Activity 1.3-1c** (spinner).
   - Each player receives 50 cubes.
   - To be eligible to be a winner, player must "buy" at least one food item, at least one clothing item, and have a place to live. All other "purchases" are at the discretion of the player. Players may not pass and must choose one of the items.
   - Use the paperclip and a pencil to complete the spinner as described in lesson 1.
   - Player spins the spinner and moves that number of spaces. Player decides which item he/she chooses to "buy" and counts off that number of cubes. Spent cubes are dropped into a bowl or other container.
   - Player records his/her actions.
     Example: Player spins a 3 and moves 3 spaces from START. Player decides which to buy: a tablet for 10 cubes or a sandwich for 1 cube. If player buys the tablet, 10 cubes are counted off and dropped into the bowl. The tablet is circled on the recording sheet. Player answers

questions: *Is it a want? (Yes) Is it a need? (No) Do you have enough cubes? (Yes)*
If the player chooses to buy the sandwich, I cube is dropped into the bowl. The sandwich is circled on the recording sheet. Player answers questions: *Is it a want? (No)Is it a need? (Yes) Do you have enough cubes? (Yes)*

- Note: Not every row on the recording sheet will be filled in. Only those spaces where players' markers land will have responses.
- Play continues with other players in the same manner.
- When players have reached Finish, only those who have bought all needed requirements are eligible to win. Among those, the player with the most remaining cubes is the winner.

Evaluate/End

As students play Making Choices, monitor to be sure that students understand how to play.

8. Once students have had an opportunity to play Making Choices, bring the group back together and discuss some of the difficulties they may have experienced. Some problems that arose may be:

   - Students did not meet their needs. *Why do you think this happened? What might you do differently next time?*
   - Students ran out of cubes before reaching Finish. *Why do you think that happened? How could you avoid that in the future?*
   - *What advice would you give a friend to help him/her be successful in this game?*

9. Finish my sentences by using words from today's lesson:

   I can use money earned from my __(income)__ to buy goods and ___(services)__ that I want. I should use my money to take care of my __(needs)__ first before spending money on my __(wants)__.

EXTENSION

Have students cut out pictures of goods (3-5 pictures) and services (3-5 pictures) they would like to have. A sheet of paper can be folded in half with goods glued on one side and services glued on the other. If it is difficult to find pictures of services or specific goods a student would like to have, it can be written out in words or drawn. Students may then go back and label each picture/idea as either a *want* or a *need*. Students may make a small tally chart to compare the number of wants to the number of needs they chose.

Visual 1.3-1

My Eyes are Bigger than My Wallet

Maria was so excited that the zoo gift shop would sell her bead bracelets. She began to dream about all the great things she would be able to buy with the money she made. She really wanted the latest and greatest phone her mother would let her have! But then wouldn't it be great to have a TV in her room. And how about a trampoline in the backyard? Wouldn't that be fun?

Maria couldn't wait to get started on her bracelets. The first batch she sold had 10 bracelets. The gift shop gave her $5.00 for each bracelet. Maria skip counted by five, ten times until she got to 50. That meant her income was $50.

Maria's mother was so proud that Maria had found the gift shop to be a market for her bracelets. Maria had done such a wonderful job producing goods by making her bracelets. But her mother was a little concerned that Maria wanted more than she could buy with $50. Maria was going to have to make choices.

Mother and Father sat down with Maria that night and asked her to make a list of the different ways she might use her earnings. They wanted her to think about each thing she wanted. Was it a good idea or a bad idea? Then they asked her to decide if she had enough money for all the items on her want list. Maria thought this was a great idea and went to her room to begin working on the list.

(Stop the story at this point and have your class brainstorm along with Maria. Evaluate each of Maria's wants to weigh the pros and cons of the want and determine if she has enough money to obtain it. Record their thoughts on a class chart. See number 3 in the teacher directions for possible responses.)

Continue with story:

Maria brought her list back to her parents and looked a little sad.

Her dad asked, "Why the sad face?"

"Well, Dad, I think I want more than I can have," answered Maria.

"Maria, that happens to our family all the time. That's when we have to make choices. Remember when we were having problems with the family car? Our family could have bought an expensive car we couldn't really afford and spend our vacation money to help pay for it. Or, we could buy a less expensive car or take our car to a mechanic to see if he could fix the problem. If we did one of those, we could still take a vacation. We had to make a choice," Dad explained.

(Stop here and have your class vote as to which choice your students would make. Have students give reasons why they chose their response. See number 4 in the teacher directions for additional directions.)

Continue with story by saying, "Let's see what choice the family made.":

"I remember that, Dad. We took the car to our mechanic. He put a new timer 'thing-a-ma-jig' on and it ran just fine. The mechanic saved us a lot of money," Maria said.

"Maria, life is about choices. You need time to think about good choices whether you are buying goods like a trampoline or a service like getting your mechanic to fix your car. Have you made any choices?" Mom asked.

"Yes, I can't afford any of the things on my wish list with the income I've earned so far," answered Maria. "So I've decided to buy a new video game." Maria thought for a moment and added, "But I also need to buy more beads so that I can make more bracelets. The gift shop will sell them for me, and then I will have even more income!"

Dad said, "A new video game costs about $40. How much will you need to spend on beads?"

"Hmmmm. I think the beads I will need cost about $20. Is that about right, Mom?"

"Yes, Maria. But don't forget you will need more fasteners and more string. The string will be about $6 and the fasteners will be $10. How much would all your supplies cost, Maria?"

Stop and work with your class to determine how much money Maria will need to purchase supplies to make more bracelets. To support students with the addition, use cubes or other manipulatives or provide a drawing.

Maria thought a bit and said, "Supplies to make another batch of bracelets will cost about $36."

Mom asked, "How much money would you need to have to buy both the video game and the beads?" asked Mom.

Stop and work with your class to determine how much money Maria will need to meet her needs and her wants. Does she have a problem? What do you think she will do to solve the problem?

"Uh-oh. I think I have a problem," Maria said. "I think I should buy the beads I need so that I can make more bracelets, and I can save any money I have left so that someday I can have other things I want."

"Congratulations, Maria," said her parents. "You've made a great choice!"

Activity 1.3-1a

Instructions

Spin the spinner and move that number of spaces. Decide what you will buy and record your purchase. Put that number of cubes in the bowl. You must take care of your needs by buying food, clothing, and shelter. The winner is the player who has met his/her needs and has the most cubes left at the end of the game.

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Name _____

Activity 1.3-1b

Making Choices

Item	Is it a <u>want</u>?	Is it a <u>need</u>?	Do you have enough cubes?

I have _____ cubes left.

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Activity 1.3-1c

Big Money Means Big Decisions

Lesson Description

Maria earned money by selling her bracelets. What should she do with the money---spend it or save it? Dad gives Maria some things to think about before she uses her money. As the story progresses, students are asked to give their input on Maria's big decision.

Following discussion of the story, students construct an answer paddle and use it to identify several short scenarios as either spending or saving. The teacher then models solving a guess and check problem that involves both spending and saving. Students next solve a second guess and check problem independently.

Texas Essential Knowledge and Skills (Target standards)

- **PFL Math 1.9C:** distinguish between spending and saving

Texas Essential Knowledge and Skills (Prerequisite standards)

- **Math 1.1:** Mathematical Process Standards
- **Math 1.3D:** apply basic fact strategies to add and subtract within 20 using spoken words, objects, pictorial models, and number sentences

Texas Essential Knowledge and Skills (Connected standards)

- **Social Studies 1.9B:** explain why wanting more than they can have requires that people make choices
- **Social Studies 1.9C:** identify examples of choices families make when buying goods and services

National Standards (Supporting standards)

CEE - Council for Economic Education

- **CEE Buying Goods and Services 4.1:** Economic wants are desires that can be satisfied by consuming a good, a service, or a leisure activity.
- **CEE Buying Goods and Services 4.2:** People make choices about what goods and services they buy because they can't have everything they want. This requires individuals to prioritize their wants.
- **CEE Buying Goods and Services 4.3:** People spend a portion of their income on goods and services in order to increase their level of satisfaction or happiness.
- **CEE Saving 4.1:** Income is saved, spent on goods and services, or used to pay taxes.
- **CEE Saving 4.2:** When people save money, they give up the opportunity to spend that money to buy things now in order to buy things later.
- **CEE Saving 4.4:** People set savings goals as incentives to save. One savings goal might be to buy goods and services in the future.

PFL Terms

- goods
- earn
- decision
- spend
- save

Time Required

30-40 minute class lesson

Materials Required

- One copy of **Visual 1.4-1, Visual 1.4-2,** and **Visual 1.4-3**
- One copy of **Activity 1.4-1** for each student
- Chart paper or white board
- Markers
- Index cards, one per student
- Craft sticks, one per student
- Stapler or tape
- Red and green crayons
- Pencils
- Document camera (optional)

Procedure

Engage

1. Ask students *Have you ever made a big decision? What does the word 'decision' mean?* Allow students to share what they think the word 'decision' means and also share some decisions they might have made. Share with the class a simple decision you made that involved spending money and what you had to think about before making that decision.

Explore/Explain

2. Gather students to you while you read a story. Tell students that today you have another short story about Maria, a first grader in Miss Lee's class. Read the story "Big Money Means Big Decisions" to the class. The story is found on **Visual 1.4-1**.

3. Stop the story where indicated and have your class brainstorm along with Maria how she should use her money. Record their thoughts on a class chart. Consider these four options:

   - Spend all the money at the mall
   - Save all the money for a trampoline
   - Spend some of the money and save some of the money
   - Save all the money

   Students should defend their responses by telling why they think their choice is the best decision.

4. After brainstorming, continue the story.

5. After reading the story, pose the questions below.
   - *How much income did Maria earn making bracelets last summer?* ***(Maria earned $120.00 selling her bracelets.)***
   - *What do you think Maria's dad meant when he said, "Big money means big decisions?"* ***(Possible response: Maria had a lot of money to spend and wanted to spend it wisely.)***
   - *What did Maria's father do before buying a car?* ***(Maria's father saved part of his paycheck each week until he was ready to buy a car.)***
   - *How did Maria decide to use her income?* ***(Maria decided to buy more beads to make more bracelets so she could make more money. She also decided to save some of her money to buy a tablet and then spend some for an adventure with her friends at Jump-a-Rama.)***
   - *How is spending different from saving?* ***(Accept any reasonable response.)***

6. Explain to students that as Maria's dad saved money so that he could buy a car, people do not spend all their money but put some of it in a safe place to spend later. This is called saving. Ask:
    - *For what did Maria decide to save money?* ***(Maria saved money for a tablet.)***
    - *Why didn't she just buy one with the money she had?* ***(Maria did not have enough money to buy a tablet.)***
    - *How would saving help Maria get a tablet?* ***(If she saved some of her money, Maria's total amount of money would be more. If she continues to earn more money and save some, she will be able to buy the tablet.)***

    Tell the class about something for which you saved, such as a vacation, a TV, or even a new pair of shoes. Be sure to emphasize that you first took care of your needs, such as rent or mortgage, groceries, and necessary clothing before saving.

7. Pass out an index card to each student. Using a red crayon, students write *Spend* on one side of the card and use a green crayon to write *Save* on the other side. Use tape or a stapler to affix the index card to the end of a craft stick. Students will hold up their craft stick on the count of three and display which action is described after you read each scenario on **Visual 1.4-2**. Model for students how they should hold their answer paddle in front of their chest just under their chin. (Hint: It is easier for you to scan the room for the correct color than reading each student's written words.)

8. Using **Visual 1.4-2**, read the first scenario. After reading the scenario, have students hold up their answer paddles showing the side that describes the action featured in the scenario. If there is agreement among students, ask a volunteer to explain his/her answer choice. If there is a difference of opinion, have student volunteers representing each answer choice explain their thinking and tell why they selected the answer they did.

Elaborate

9. Model solving a Guess and Check problem for students. Show students **Visual 1.4-3**:

    Maria's brother, José, earned $10 mowing the lawn. He decided to save $3 for the new tennis shoes he wants and then spend the rest. José bought four different things. What did José buy?

    Ask students
    - *How much money does José have to spend?* ***(José has $7 to spend.)***
    - *How did you determine that?* ***($10 - $3 savings = $7)***
    - *How many different items did José buy?* ***(He bought 4 different items.)***
    - *What do you think José bought?*

    As students offer their suggestions, record them on one of the charts. List the item and its price on the right. Have student volunteers add to find the total. If the listed items do not total $7, have students offer another combination. It is important that students understand they are not expected to have an exact answer on the first try. This is a Guess and Check strategy. If the total is too high, point out that they will need to choose items that do not cost as much. If the total is too low, students will need to select higher priced items.

10. After modeling the Guess and Check strategy, distribute **Activity 1.4-1** for students to complete. Students may work independently or you may choose to let those needing additional support work with a partner. After students have had sufficient time, allow a

volunteer to share his/her solution.

Evaluate/End

11. Ask students:

- *What does the word spend mean?* ***(Spend means to give money in exchange for goods or services.)***
- *Give an example of spending.* ***(Accept any reasonable answer.)***
- *What does the word save mean?* ***(Save means not spending your money now. Save means keeping your money and adding to it until you have enough money to get what you want.)***
- *Give an example of saving.* ***(Accept any reasonable answer. Be sure students include saving in a piggy bank and in a savings account at a bank.)***

EXTENSION

Children's literature on spending and saving found at http://www.moneyandstuff.info/books.htm

A Chair for My Mother by Vera B. Williams

Fancy Nancy and the Fabulous Fashion Boutique by Jane O'Connor

The Berenstain Bears' Trouble With Money by Jan and Stan Berenstain

The Penny Pot by Stuart J. Murphy

A Bargain For Frances by Russell Hoban

A Quarter From The Tooth Fairy by Caren Holtzman

Alexander, Who Used To Be Rich Last Sunday by Judith Viorst

Something Special For Me by Vera B. Williams

The Purse by Kathy Caple

Isabel's Car Wash by Shelia Bair

No Time For Christmas by Judy Delton

Visual 1.4-1

Big Money Means Big Decisions

Maria spent last summer making bracelets that were sold in the zoo's gift shop. She sold her goods for $5 for each bracelet. Over the summer she earned $120 from selling bracelets. That was lots of money for a first grader to earn. Like her daddy always said, "Big money means big decisions."

Maria never really understood what her dad meant when he said, "Big money means big decisions." She thought she only had one decision to make and that was how do I spend my money!

One Saturday afternoon Maria saw her dad outside washing the car. She walked outside to see if she could help.

"Hey, Dad, what are you doing?" Maria asked.

Dad answered, "Well, Maria, I'm bathing my baby."

"Daddy, I thought I was your baby!" whined Maria.

"No," Dad said. "You are my little angel."

"Daddy, why do you love that car so much?" questioned Maria.

"Sweetie, I love my car because I had to make many decisions before I bought it," Dad explained. "Every time I got a paycheck, I had decisions to make such as how much of that money did I need to pay our bills and how much of that money could I put into the bank to save for a new car. Then I had more big decisions to make when I got ready to buy this car. It had to have room for the four people in our family. It had to get good gas mileage because my work is 25 miles away, and gas costs money. I wanted a car that could carry things like our groceries. That meant the car needed a large trunk. There was a lot to think about!"

"Now," said Dad, "let's talk about that $120 dollars you earned. You have a lot of decisions to make about how you will use the money. Do you want to save it for something really nice, like a trampoline, or do you want to spend a little money at the mall? The big question is *how much do you spend and how much do you save?"*

Maria spent that night thinking about what her dad said. By morning she knew what she would do.

Stop the story here and have the class discuss Maria's options. See step 3 in the teacher directions.

"Dad, I've thought about what you said, and I'm ready to start saving money for my own tablet. I will use a tablet more than a trampoline. Once I save part of my earnings for a tablet, I'm going to use some of my money to buy more beads and make more bracelets. That could help me earn even more money. After that, I'm taking a little of my money and meeting my friends at Jump-a-Rama and jumping on *their* trampolines. I can't wait!"

"Maria," said Dad, "you're not just my angel; you are my *wise* little angel. I am so proud of you."

Visual 1.4-2

Spend or Save?

1. Rex wants the newest Disney video game. His father said that he would pay half the cost if Rex would not spend his allowance until he had the other half of the cost of the video game.

2. Carrie has decided to put her dog walking earnings away so that someday she will have enough money for her own puppy.

3. Max thinks rocks are interesting. He is ready to go back to the zoo to purchase the rock collection in the zoo's gift shop.

4. Maria must buy two more bags of beads so she can make more bracelets.

5. Miss Lee is getting married next year and wants to have a big wedding. Miss Lee and her future husband opened a savings account at the bank to help save for their wedding. Each month they put money in this account.

6. Emily opened her piggy bank to see how much money is in the bank. After adding her baby sitting money, she had a total of nine dollars.

7. Troy asked his dad to take him to the bike shop. He decided he needs a bike if he is going to start delivering newspapers in his neighborhood.

8. Elizabeth is invited to a swimming party with her friends, but she doesn't like her bathing suit. Her mother says it still fits and isn't too old. Mother doesn't feel Elizabeth needs a new swim suit. She has agreed to a new suit if Elizabeth is willing to use her own money. Elizabeth agrees and empties her piggy bank.

Key Visual 1.4-2

Spend or Save?

1.	Rex wants the newest Disney video game. His father said that he would pay half the cost if Rex would not spend his allowance until he had the other half of the cost of the video game.	Save
2.	Carrie has decided to put her dog walking earnings away so that someday she will have enough money for her own puppy.	Save
3.	Max thinks rocks are interesting. He is ready to go back to the zoo to purchase the rock collection in the zoo's gift shop.	Spend
4.	Maria must buy two more bags of beads so she can make more bracelets.	Spend
5.	Miss Lee is getting married next year and wants to have a big wedding. Miss Lee and her future husband opened a savings account at the bank to help save for their wedding. Each month they put money in this account.	Save
6.	Emily opened her piggy bank to see how much money is in the bank. After adding her baby sitting money, she had a total of nine dollars.	Save
7.	Troy asked his dad to take him to the bike shop. He decided he needs a bike if he is going to start delivering newspapers in his neighborhood.	Spend
8.	Elizabeth is invited to a swimming party with her friends, but she doesn't like her bathing suit. Her mother says it still fits and isn't too old. Mother doesn't feel Elizabeth needs a new swim suit. She has agreed to a new suit if Elizabeth is willing to use her own money. Elizabeth agrees and empties her piggy bank.	Spend

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Visual 1.4-3

Maria's brother José earned $10 mowing the lawn. He decided to save $3 for the new tennis shoes he wants and then spend the rest. José bought four different things. What did José buy?

$5

baseball

$2

baseball cards

$1

ice cream

$3

movie ticket

$1

drink

50¢

gum

First Guess:

1	
2	
3	
4	
Total	

Second Guess:

1	
2	
3	
4	
Total	

Third Guess:

1	
2	
3	
4	
Total	

Fourth Guess:

1	
2	
3	
4	
Total	

Key Visual 1.4-3

Maria's brother José earned $10 mowing the lawn. He decided to save $3 for the new tennis shoes he wants and then spend the rest. José bought four different things. What did José buy?

$5

baseball

$2

baseball cards

$1

ice cream

$3

movie ticket

$1

drink

50¢

gum

Answer:

1 movie ticket	$3
2 baseball cards	$2
3 drink	$1
4 ice cream	$1
Total	$7

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Activity 1.4-1

Maria got $20 dollars for her birthday. She used her money on 4 different things. What did Maria do with her money?

$2

candy

$7

t-shirt

$20

blue jeans

$3

savings

$15

shoes

$5

board game

$5

movie ticket

First Guess:

1	
2	
3	
4	
Total	

Second Guess:

1	
2	
3	
4	
Total	

Third Guess:

1	
2	
3	
4	
Total	

Fourth Guess:

1	
2	
3	
4	
Total	

Activity 1.4-1

Maria got $20 dollars for her birthday. She used her money on 4 different things. What did Maria do with her money?

$2

candy

$7

t-shirt

$20

blue jeans

$3

savings

$15

shoes

$5

board game

$5

movie ticket

Answer:

1 savings	$3
2 t-shirt	$7
3 board game	$5
4 movie ticket	$5
Total	$20

Giving Makes Us Feel Good

Lesson Description

In the lesson 5 story, Miss Lee mentions to her class that she is going to work at the food kitchen during the school holidays to help provide food for families who are without. Miss Lee explains that giving money or time to a charity is done not expecting anything in return except the good feeling for helping others. This leads to a discussion of charitable giving.

Students learn about various charities both in their communities and beyond. They also identify charitable causes that are supported in their school. The activity in this lesson has students cut out a variety of items, decide which would be found in a food pantry, and then glue those on empty shelves. Students should organize the items as they glue.

Texas Essential Knowledge and Skills (Target standards)

- **PFL Math 1.9D:** consider charitable giving

Jumpstart Coalition for Personal Financial Literacy (Supporting standards)

- **Standard 5:** consider charitable giving

PFL Terms

- goods
- charity
- donate
- share

Additional terms:

- volunteer
- non-perishable
- perishable

Time Required

30-40 minute class lesson

Materials Required

- One copy of **Visual 1.5-1**
- One copy of **Activity 1.5-1** for each student
- Chart paper or white board
- Markers
- Scissors
- Glue
- Pencils

Procedure

Engage

1. Tell the class that you worked really hard over the weekend cleaning out your closet (or your children's closets, toys, etc.). You have a few boxes filled with clothing that you no longer wear but the clothes are still in good condition. If you have children, they outgrow their clothes and toys but many are still good. You think it would be a shame just to throw the boxes in the garbage. Ask students, "*What do you think I should do with the boxes of clothing and toys?*" Allow a brief amount of time for students to share their responses.

2. Have students move to the floor so that you may read a story. Tell students that today you have another short story about Miss Lee, a first grade teacher, and her class. Read the story

"Giving Makes Us Feel Good" to the class. The story is found on **Visual 1.5-1**.

Explore/Explain

3. After reading the story, pose the questions below.
   - *What did Miss Lee plan to do during the Thanksgiving holidays?* ***(Miss Lee planned to help out at the city's food pantry.)***
   - *Why did she want to help at the food pantry?* ***(The food pantry helped Miss Lee's family when she was a little girl and her father had lost his job. The food pantry gave them cheese and vegetables.)***
   - *What is a charity?* ***(A charity is an organization that helps others who need help by providing goods and/or services for little or no charge.)***
   - *What kinds of help do charities offer?* ***(Accept any reasonable answer. Some charities help others by giving them food and clothes. Charities provide various kinds of help from free medical care to building homes. Some children may have awareness of the expanse of charitable goods and services.)***
   - *What did some of the parents do to help the food pantry?* ***(They took groceries to the food pantry.)***
   - *What did Miss Lee and the families get for helping the food pantry?* ***(They got a good feeling because they helped people in need.)***

4. Revisit the question asked earlier about what you could do with good clothing and toys you no longer need or want. Students should mention that the items could be given to charity so that others might enjoy them.

5. Ask, "*Do you know the names of any charities? Can you think of any charities that we help support here at school?*" As students answer, list appropriate responses on chart paper or on the board. Some examples of charities that many schools support include:
   - Jump Rope for Heart
   - Pennies for Cancer Research
   - Thanksgiving Food Drive
   - Fun Runs for various charities
   - Used eye glasses for third world countries
   - Used books for third world countries

   Your list may include other charities. Be sure to not just focus on charities the school supports but also other charities that your students suggest. Only write the names of charities suggested by your students.

6. Tell students that they should go home and ask their families what charities are familiar to them. Each day for the next several days you will add one or more of these charities to the list. Students should be able to tell you the name of the charity and how it helps others. Some charities that might be of interest to first graders:
   - Toys for Tots – U.S. Marine Corps collect new, unwrapped toys for needy children in the same community. (www.toysfortots.org)
   - Locks of Love – Real hair that has been donated is used to make hairpieces or children who have experienced hair loss due to medical conditions. (www.locksoflove.org)
   - March of Dimes – Money is collected to be used toward improving the health of babies. March of Dimes began by asking people to send dimes to help fund polio

research. (www.marchofdimes.com)

- St. Jude Children's Research Hospital – St. Jude's treats children with serious illnesses such as cancer, AIDS, and sickle cell anemia at no cost to their families. It also includes a research facility for many diseases. (www.stjude.org)
- Canines for Disabled Kids – This new charity provides assistance dogs to children under the age of 12 who are autistic or have hearing or physical disabilities. (www.caninesforkids.org)
- Special Olympics – This organization offers year-round training and competition in many Olympic sports to both children and adults who are intellectually disabled. (www.specialolympics.org)
- Reach Out and Read – Reach Out and Read makes reading a part of pediatric primary care by giving children between 6 months and five years old a new children's book to keep. They encourage parents to read to their children and provide waiting rooms with children's books and sometimes even volunteer readers. (www.reachoutandread.org)
- Shriners Hospitals for Children – These hospitals provide care for children up to the age of 18 who have burns and other injuries or birth defects. There is no charge for this care. (www.shrinershq.org)
- Make-a-Wish Foundation – The Make-a-Wish Foundation grants wishes to children suffering from life-threatening medical conditions. (www.wish.org)
- KaBoom – KaBoom helps build playgrounds, athletic fields, and other recreational areas in low-income areas. They also renovate play areas and provide training for communities to build their own. (www.kaboom.org)

Elaborate

7. Ask, "*Where did Miss Lee volunteer? What does this charity do to help others?"* Tell students that a food pantry is usually a large space filled with shelves that are stocked with non-perishable groceries. The groceries are usually organized so that all the canned goods are in one area but grouped by their particular fruit, vegetable, meat, etc.
   - *What do you think 'non-perishable' means?* ***(Non-perishable means that the food will not spoil or go bad if it is not refrigerated. Non-perishable foods will usually be good sitting on a shelf for 6 months or longer.)***
   - *What do you think 'perishable' means?* ***(Perishable means that the product will spoil or rot in a fairly short amount of time. These foods usually need to be refrigerated to stay fresh longer.)***
   - *Why do you think it's important that the food pantry deals with non-perishable food?* ***(Accept any reasonable answer. The food pantry does not know what demand there will be for certain food items. They do not want the food to go bad before it can be used.)***

8. Distribute **Activity 1.5-1** for students to complete. Students are to cut out the items along the dotted lines on the second page. They then glue the pictures that show items that would be found in a food pantry on the empty shelves on page 1 of **Activity 1.5-1**. Students should group similar items together. Example: Put canned goods together, cereal together, etc. Be sure to go over what each picture shows before students work. Some pictures need to be discarded as they do not show items that would be found in a food pantry.

9. Ask students:

   - *What does the word charity mean?* ***(A charity is an organization that helps***

others who need help by providing goods and/or services for little or no charge. Charity can also mean helping others without charging them for the goods and services.)

- *Give an example of a charity.* ***(Possible answers: Salvation Army, food pantries, clothes closets, Make-a-Wish Foundation, etc. Accept reasonable answers.)***
- *What does it mean to give someone charity?* ***(Charity means giving others help when they need it and not getting paid for it.)***
- *Give an example of a charitable act.* ***(Accept any reasonable response. A student helping a classmate struggling with an assignment might also be considered a charitable act.)***

Evaluate/End

10. Have students stand up. Explain that you are going to read a few statements. If the statement describes a charitable act, students should jump twice. If the statement does not describe a charitable act, students should stand at attention.

- You donate your old toys to a children's shelter. **(Jump)**
- Your family buys groceries for a jobless family. **(Jump)**
- You get new shoes for baseball season.
- You buy dog food at the store and put it in the red barrel to help feed dogs at the animal shelter. **(Jump)**
- Mom and Dad take the family to Pizza Palace for a treat.
- Your Dad helps fix the neighbor's car because the neighbor doesn't have enough money to take it to the repair shop. **(Jump)**
- Your teenage sister gets her long hair cut and donates the hair for a wig for a child who has lost her hair. **(Jump)**
- You give money to the offering at your place of worship to help buy schoolbooks for children in Africa. **(Jump)**
- You and your friend go see the latest animated movie.
- Your older brother mows the yard down the block for an old woman who lives there by herself. He does not take any money from her. **(Jump)**

EXTENSION

Invite a speaker from a charitable organization in your community to talk with your class. (S)he should share what the organization does, who it serves, how funding is obtained, and jobs volunteers do. Provide time for students to ask questions. Some suggested organizations include Goodwill, the Salvation Army, Purple Heart, United Way, Red Cross, and Star of Hope.

Visual 1.5-1

Giving Makes Us Feel Good

The children in Miss Lee's class are very excited about the Thanksgiving holiday. The class has just returned from their first grade Thanksgiving feast wearing their pilgrim hats while having a great lunch. Miss Lee asked the children what they planned to do over the holiday. Some said they would invite relatives over for turkey dinner, while others would be going to their grandparents' homes. Each child had a wonderful plan for the time off from school.

Judy asked Miss Lee what she planned to do during her holidays.

"I am going to help out down at our city's food pantry. You see, when I was a young girl, my father lost his job. For a few months we didn't have enough money to buy many groceries. The city's food pantry gave us cheese and vegetables so we could eat healthy food. Our family appreciated the help they gave us when we needed it. When my dad got a new job, our family would go down to the food pantry and help. We organized cans of food and helped to keep the pantry clean. We wanted to help other families just like they helped us."

Judy raised her hand. "Miss Lee, how much did they pay you?"

"Well, Judy, when you give your money, your goods, or your time to a charity, you don't get paid in money, you get paid with a good feeling that you helped someone."

Max asked, "What's a charity? You said you give things to a charity, but what is that?"

"A charity is an organization that helps others who need help. People who can donate money, items like food or clothing, and their time. Then the

organization makes sure the contributions go to others who need them. The people who receive help do not have to pay for what they get," explained Miss Lee.

The children went home that night and talked to their parents about the food pantry. They told their parents about Miss Lee feeling grateful for the help her family received when she was a little girl.

A few of the parents got together and planned a trip to the food pantry for the next Saturday with their families. Each family brought a sack full of groceries to give the food pantry so they might help the people in their city. And Miss Lee was right! They all felt good after helping their new favorite charity.

Activity 1.5-1

Name _____

Cut out the items along the dotted lines. Pick which ones would be in a food pantry, group similar items together, and glue them on the shelves on Activity 1.5-1.

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Lesson Description

Students listen to a story about Miss Lee who is about to have her teacher evaluation. Her class wants to know how a teacher gets a good grade. This leads to a discussion of what different jobs require and what it takes to do them well.

After discussing the story, students choose characteristics of a good elementary school principal and then work with their teacher to decide five qualifications for a first grade teacher. Students complete a class project by talking with an adult to find out what they do and how they know if they have done a good job. These may be compiled into a class book.

Texas Essential Knowledge and Skills (Target standards)

- **PFL Social Studies 1.10A:** describe the components of various jobs and the characteristics of a job well performed

Texas Essential Knowledge and Skills (Connected standards)

- **Math PFL 1.9A:** define money earned as income

National Standards (Supporting standards)

CEE - Council for Economic Education

- **CEE Earning Income 4.1:** People have many different types of jobs from which to choose. Different jobs require people to have different skills.
- **CEE Earning Income 4.2:** People earn an income when they are hired by an employer to work at a job.

PFL Terms

- income
- earn
- job
- spend
- save

Additional terms:

- Job description
- components
- characteristics
- curriculum
- skills

Time Required

30-45 minute class lesson

Materials Required

- One copy of **Visual 1.6-1** and one of **Visual 1.6-2**
- One copy of **Activity 1.6-1** for each student
- One copy of **Activity 1.6-2** for each student
- One copy of **Activity 1.6-3** for each student (extension)

Procedure

Engage

1. Begin the lesson by asking students what they remember about Miss Lee's first grade class. Questions such as the following may be posed:

   - *Who are some of the children in Miss Lee's class?* ***(Some of the children in Miss Lee's class are Maria, Rex, Carrie, and Max.)***
   - *What are some of the things we learned by listening to the stories about Miss Lee's*

first grade class and doing the activities? ***(Possible responses: We learned that money that you earn is called income. We learned about goods and services and wants and needs. We learned about spending and saving money.)***

- *Can you use what you learned in your own life? How?* ***(Accept any reasonable answers.)***

Explore/Explain

2. Gather students on the rug or wherever you prefer to have them sit while you read a story. Tell students that today you have another story about Miss Lee's first grade class to share with them. *What do you think this story may be about?* ***(Accept any reasonable response.)*** Read the story "Making the Grade" to the class. The story is found on **Visual 1.6-1**.

3. After reading the story, pose the questions below.

   - *Who was coming to visit Miss Lee's classroom?* ***(Mrs. Davis, the principal, was coming to visit Miss Lee's classroom.)***
   - *Why was Mrs. Davis, the principal, coming to visit Miss Lee's classroom?* ***(She was coming to see if Miss Lee is doing a good job teaching her class.)***
   - *What are some of the things the principal is coming to see?* ***(She wants to see what Miss Lee's students are learning, if her students follow the rules and procedures, if Miss Lee has good lesson plans, and if she gets to school on time.)***
   - *What might happen if you are always late to work?* ***(You could get fired and not have a job.)***
   - *If you don't have a job, you won't get paid. What do we call the money that a person earns from his/her job?* ***(Income is money earned from working.)***

4. While students are gathered around you, explain what they are to do on **Activity 1.6-1**. Your students' job is now to evaluate a local elementary principal's job performance. They must decide what characteristics would make a good principal and help determine if the principal is doing the job well. Students are to color in the bubble before each characteristic that a candidate for an elementary principal should possess. Distribute **Activity 1.6-1** to each student as he/she returns to his/her seat. Read each sentence aloud and allow time for students to respond. You may wish to have students share their thinking after each sentence is read.

Elaborate

5. When students have completed **Activity 1.6-1**, explain that they will now work with you to create a job description for any teacher wanting to teach first grade at your school. What should a first grade teacher be able to do?

   Example: A first grade teacher should be able to teach children how to read.

   Using a document camera, have students brainstorm and list at least five qualifications on **Visual 1.6-2**.

Evaluate/End

6. Explain to students that they will participate in a class project in which each student will interview an adult about his/her job. Each member of the class will contribute toward this project. Have each student talk to an adult he/she knows. Each student should ask the adult what he or she does on the job and have the adult write down two things he/she does every day and how he/she knows when the job has been done well. The adult writes

his/her responses on **Activity 1.6-2a**. Each student can then draw a picture of the result of the adult doing his/her job well on Activity **1.6-2b**. If desired, these pages may be put together in a class book for all students to enjoy.

If desired, you may substitute **Activity 1.6-3** for the class book. Both activities address the characteristics of a job done well.

EXTENSION

1. Tell students that you will read a few riddles. The answer to each riddle is a job that someone performs at your school. They may answer with the title of the job or, even better, the name of a person who does that job.

   I have a driver's license and a good safety record for my driving.
   I know where to stop to pick up and drop off children.
   I am on time for my job so that no one is late for school.
   Who am I?

   (Bus Driver)

   I understand how to serve nutritious meals.
   I know how to store food safely so no one gets sick.
   My kitchen is always clean.
   Who am I?

   (Cafeteria cook/worker)

   I make sure that the building is kept clean because I empty the trash every night and clean the floors in the classrooms.
   I'm the one who makes sure you have paper towels for your wet hands.
   I set up tables and chairs for your special programs.
   Who am I?

   (Janitor/custodian)

2. Distribute activity 1.6-3 to students. Students match the characteristic of a job done well to the letter by the person who would do that job. Write the correct letter in the blank that matches.

Visual 1.6-1

Making the Grade

"Children, today Mrs. Davis will be coming to see us. She will be watching to see what you are learning, what is expected, and how I am teaching. Everything we do today will be the same as every other school day. The only difference is we will have a visitor. Do you have any questions?"

"Miss Lee," said Jerry. "How does Mrs. Davis know what we are expected to learn? Don't you just decide what to teach us every day?"

"It doesn't quite work that way, Jerry. We have something called a curriculum. The curriculum tells me what I am to teach you in first grade. That is one part of what I am expected to do. My job description lists all the things I am expected to do as a first grade teacher. Another component of my job is to keep you safe and to teach you how to work with others. I'm expected to keep up with what you know and what you need more help to learn. Your grades help me with that. When I interviewed to become your teacher, Mrs. Davis showed me the components of my job, my job description. She made sure I was willing to do this job and do it well."

"How does Mrs. Davis know you are doing a good job?" asked Cliff.

"Well, Cliff, it's the little things as well as the big things. She looks to see if I get to school on time. She looks to see if I have good lesson plans showing what I will be teaching each week. She looks at how much I care for you and that I teach you procedures. She wants you to be ready for second grade just like I do."

"Wow, you get a grade just like we do!" said Cliff.

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"Cliff, believe it or not, most people who work and earn income get a grade, either from their boss or sometimes even from their customers. We are all expected to do our jobs well. That kind of "do your best" attitude makes our country strong. Well, look who just walked in. Good morning, Mrs. Davis, we were just talking about you. Are you ready to learn, class?"

"Yes, ma'am," answered Miss Lee's class.

Activity 1.6-1

Name _____

SELECT THE **CHARACTERISTICS** THAT YOU THINK ARE NEEDED FOR CANDIDATES TO APPLY FOR AN ELEMENTARY PRINCIPALSHIP.

- ○ The principal must be able to run a school where children are well-behaved.
- ○ The principal must be tall and very good looking.
- ○ The principal must help give the students a good education.
- ○ The principal must teach the teachers new ideas.
- ○ The principal must drive a new car.
- ○ The principal must have children of his/her own.
- ○ The principal must be willing to work with the parents to help the students.
- ○ The principal must be able to cook tasty meals in the cafeteria.

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Activity 1.6-1 Key

Name _____

SELECT THE **CHARACTERISTICS** THAT YOU THINK ARE NEEDED FOR CANDIDATES TO APPLY FOR AN ELEMENTARY PRINCIPALSHIP.

- ● The principal must be able to run a school where children are well-behaved.
- ○ The principal must be tall and very good looking.
- ● The principal must help give the students a good education.
- ● The principal must teach the teachers new ideas.
- ○ The principal must drive a new car.
- ○ The principal must have children of his/her own.
- ● The principal must be willing to work with the parents to help the students.
- ○ The principal must be able to cook tasty meals in the cafeteria.

Visual 1.6-2

Application for a First Grade Teacher Position

Available at _____ Elementary School

Qualifications listed below.

1. _____

_____

2. _____

_____

3. _____

_____

4. _____

_____

5. _____

_____

Activity 1.6-2a

Student's Name _____

Doing a Good Job

Talk to a person you know who has a job. Ask him or her to tell you how he or she knows when the job has been done well.

Name of person interviewed _____

Type of job_____

Training that was needed_____

_____

Characteristics of a job well performed:

1. _____

_____

2. _____

_____

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Activity 1.6-3

Name _____

Match the characteristic of a job done well to the letter by the person who would do that job. Write the correct letter of the characteristic in the blank that it matches.

_____ 1. Car runs well

_____ 2. Cookies taste good

_____ 3. Fire is out; people are safe

_____ 4. Spells correctly; types fast

_____ 5. Grass is mowed; no weeds

_____ 6. Pictures are beautiful

_____ 7. Makes change correctly

_____ 8. Patients get well

_____ 9. Builds strong furniture

_____ 10. Puts criminals in jail

_____ 11. Animals get better

_____ 12. Vegetables are delicious

A. Car mechanic	**B.** Artist	**C.** Police Officer	**D.** Gardener
E. Doctor	**F.** Baker	**G.** Carpenter	**H.** Secretary
I. Fire fighter	**J.** Veterinarian	**K.** Cashier	**L.** Farmer

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Activity 1.6-3 Key

Name _____

Match the characteristic of a job done well to the letter by the person who would do that job. Write the correct letter of the characteristic in the blank that it matches.

__A__ 1. Car runs well

__F__ 2. Cookies taste good

__I__ 3. Fire is out; people are safe

__H__ 4. Spells correctly; types fast

__D__ 5. Grass is mowed; no weeds

__B__ 6. Pictures are beautiful

__K__ 7. Makes change correctly

__E__ 8. Patients get well

__G__ 9. Builds strong furniture

__C__ 10. Puts criminals in jail

__J__ 11. Animals get better

__L__ 12. Vegetables are delicious

A. Car mechanic	**B.** Artist	**C.** Police Officer	**D.** Gardener
E. Doctor	**F.** Baker	**G.** Carpenter	**H.** Secretary
I. Fire fighter	**J.** Veterinarian	**K.** Cashier	**L.** Farmer

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