

Utah Jump\$tart Coalition

**K-6
FINANCIAL &
ECONOMIC
LITERACY
TOOLKIT**



utahjumpstart.org



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K-6 FINANCIAL & ECONOMIC LITERACY TOOLKIT

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This guide identifies lesson plans and activities that meet Utah's General Financial Literacy Strands and Standards.

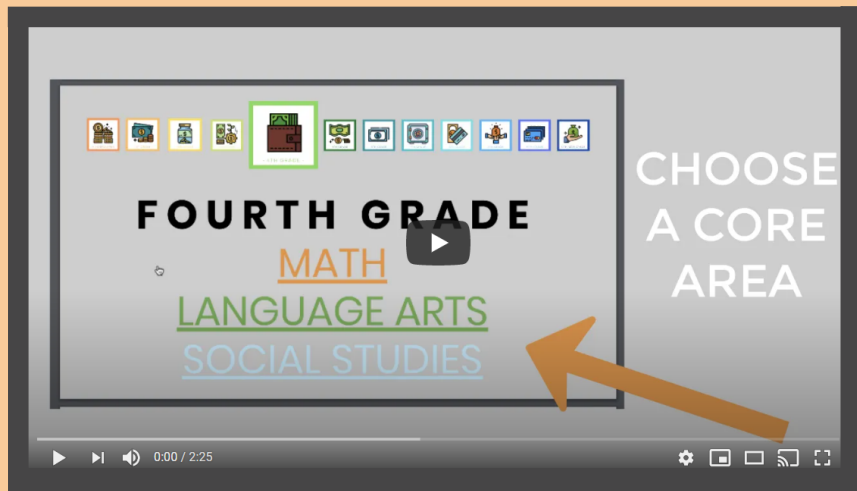
The Utah Jump\$tart Coalition gratefully acknowledges the following organizations that have created the resources identified in this toolkit:

- [Finance in the Classroom](#)
- [Utah Education Network](#)
- [Econedlink](#)
- [US Mint](#)
- [Practical Money Skills](#)
- [Take Charge America](#)
- [Federal Reserve Bank of St. Louis](#)
- [University of Missouri - St. Louis](#)
- [Scholastic](#)
- [Tinker Federal Credit Union](#)
- [TeacherVision](#)
- [Better Lesson](#)

Utah Jump\$tart Coalition

K-6 FINANCIAL & ECONOMIC LITERACY TOOLKIT

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How to Use the K-6 Toolkit

The brief introductory video introduces the K-6 Financial & Economic Literacy Toolkit and how to identify lesson plans and activities that meet a Utah math, language arts or social studies requirement while introducing a financial concept.

FINANCIAL & ECONOMIC LITERACY

Updated
August
2020

CONCEPT MATRIX



Help using this tool (VIDEO).	K	1	2	3	4	5	6	7	8	9	10	11-12
Values, Culture & Economic Forces												
Scarcity and Choices	☑	☑			☑	☑						☑
Coin Recognition & Counting*	☑	☑	☑									☑
Monetary and Fiscal Policy									☑			☑
Opportunity Cost & Tradeoffs		☑		☑								☑
Economic Reasoning			☑				☑					☑
Supply & Demand			☑			☑		☑				☑
Values, Priorities & Goals*				☑		☑				☑		☑
Free Markets & Prices	☑				☑		☑					☑
Career Preparation, Sources of Income and Earning Power												
Career Management & Income	☑	☑			☑	☑			☑	☑		☑
Entrepreneurship					☑				☑			☑
Business Plan Creation					☑					☑		☑
Taxes				☑					☑			☑
Productivity		☑										☑
Saving Methods and Investment Strategies												
Saving & Financial Investments	☑		☑						☑			☑
Insurance							☑	☑			☑	☑
Banking & Financial Services			☑								☑	☑
Retirement Planning											☑	☑
Money Management												
Budgeting				☑			☑			☑		☑
Charitable Giving				☑				☑				☑
Online Commerce						☑				☑		☑
Renting & Buying a Home										☑		☑
Loans & Borrowing Money			☑								☑	☑
Consequences of Gambling								☑			☑	☑
Identity Fraud & Theft							☑		☑		☑	☑
Bankruptcy									☑	☑	☑	☑



KINDERGARTEN

MATH

LANGUAGE ARTS

SOCIAL STUDIES

KINDERGARTEN - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Hey Now, It's Kids Counting Money</u>	<p>Materials: 1-100 counting chart, 1-20 counting chart, Pennies and Dimes (real or pretend)</p> <p>Time: 2 - 15 minute lessons (one for pennies and one for dimes)</p> <p>Using pennies and a 100 counting chart (or a 1-20 counting chart), practice counting by ones from 1 – 100 (1-20). Introduce the value of a penny as one cent, therefore we can use pennies to count by 1's.</p> <p>Using dimes and a 100 counting chart, practice counting by tens to 100. Introduce the value of a dime as 10 cents, therefore we can use dimes to count by 10's.</p>
CATEGORY	Coin Recognition & Counting	
STANDARD	K.CC.1 K.CC.4 K.CC.5	
OTHER	<u>Counting Chart 1-100</u> <u>Counting Chart 1-30</u>	



KINDERGARTEN - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Making Spending Decisions</u> (Click on the title from options listed)	<p>Materials: Coins (real or pretend), Dramatic Play Area, Snacks Time: Initial discussion – 20 minutes.</p> <p>This lesson introduces guided, money-related, decision-making activities for children in preschool and kindergarten. Very young children are able to analyze and choose between two equally positive alternatives without major negative consequences. As children grow older, they become able to select the best from among a greater number of alternatives.</p> <p>Making structured spending decisions will assist young children in making choices. Help children recognize that money comes in limited amounts.</p>
CATEGORY	Scarcity & Choices	
STANDARD	K.CC.1 K.CC.2 K.CC.4 K.CC.5	
OTHER	<u>Lesson Plan</u>	



KINDERGARTEN - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>A Penny a Day</u>	<p>Materials: Jar to keep pennies in, pennies brought daily by students (with parent permission), chart paper Time: Initial lesson 30 minutes (should be done at the beginning of the year), Ongoing all year with penny saving, Ending lesson 30 minutes (last month of school). During this lesson the children will learn that making a spending goal and saving money will help attain this goal. Discuss that our classroom also has needs, and there are things we might want. Make a T-chart listing the items that our classroom needs and wants along with the approximate cost of the items.</p> <p>Explain that the students will help your classroom by bringing a penny every day to put in our classroom jar. Make sure to send the parent note home asking for permission for the children to participate. Collect pennies in the classroom jar until the last month of school.</p> <p>Discuss ways to count the pennies in the jar to determine how much money we have collected. After determining the total amount of money collected, revisit the T-chart to see which items could be purchased. Have a classroom vote to decide which items will be purchased, and determine if each choice is a need or a want. If it is the class' decision to purchase a want, make sure they understand that it is okay for people to purchase wants if all of their needs are met first.</p>
CATEGORY	Scarcity & Choices	
STANDARD	K.CC.1 K.CC.2 K.CC.4 K.MD.2 K.MD.3	
OTHER		



KINDERGARTEN - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>How Much/How Many</u>	Materials: Book: <u>Monster Money</u> , by Grace Maccarone, chart paper or chalkboard, coin Posters Time: 20-25 Minutes Students share the book <u>Monster Money</u> , by Grace Maccarone, to learn to recognize coins, know their value, and develop understanding of the concept of money as a medium of exchange.
CATEGORY	Coin Recognition & Counting Free Market & Prices	
STANDARD	K.MD.3	
OTHER	<u>Lesson Plan</u>	



KINDERGARTEN - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>I Can Save</u>	<p><i>This lesson can help children understand why saving is important.</i></p> <p>Materials: Can for every student, Wrapper for cans, Video Clip Time: 15 Minutes</p> <p>Unlike some lessons, children catch on to the idea of saving pretty quickly. After all, children are natural savers – they save everything from stickers to the latest giveaways at a fast-food restaurants. With some encouragement, children can apply this same concept to saving their pennies. One of the easiest ways to get children started on a savings plan is to put money away in a bank. You can use the bank “wrapper” to make a bank out of a can. This exercise can help children understand why saving is important: saving now can help you get things you want later.</p>
CATEGORY	Savings & Financial Investments	
STANDARD	K.CC.4 K.MD.3	
OTHER	<u>Video</u>	





KINDERGARTEN - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>The Gingerbread Man</u>	<p>Students will learn about the types of jobs in their school and meet the people who do them.</p> <p>Students tour their school building and meet the staff along the way (principal, secretary, custodian, etc). After discussing the people they met and their jobs, students listen to the story of The Gingerbread Man. The class then retells the story having the gingerbread man run from the workers at school rather than the characters in the book.</p>
CATEGORY	Career Management	
STANDARD	L.RL.2 K.RL.3	
OTHER	<u>Read Aloud Video</u>	



KINDERGARTEN - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Wants and Needs</u>	<p>Read <u>If You Give a Mouse a Cookie</u> then use PDF slides to discuss what wants and needs are. Ask the class if some of the things the Mouse wanted were wants or needs. Divide the class into groups and have them sort pictures into wants or needs categories and discuss with their group why each item is sorted where it is. Have students independently sort the pictures on the worksheet into wants and needs categories.</p>
CATEGORY	Scarcity & Choices	
STANDARD	K.RL.1	
OTHER	<u>Slides</u> <u>Needs and Wants Sort</u> <u>Worksheet</u>	



KINDERGARTEN - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Money Mini Book</u>	<p>Develop vocabulary in the classifying of coins. As a whole class or divided into groups, examine each side of every coin and a dollar bill; come up with list of attributes for each.</p> <p>Teach the class the names and the amount of each coin and find each value on the hundreds chart. Have students complete posters (as a class or as individuals) that show the coin, the name, the worth and the value compared on a hundreds chart.</p>
CATEGORY	Coin Recognition & Counting	
STANDARD	K.SL.5 K.SP.6	
OTHER	<u>Chart Slides</u>	



KINDERGARTEN – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>All I Really Need</u>	<p>Read a story and discussing what would be needed for a trip.</p> <p>Read <u>I'm Taking a Bag to Grandma's House</u> and discuss what wants and needs are. As a class or as individuals, sort the pictures of items into what you need to take to Grandma's house and what you would want to take to Grandma's house.</p>
CATEGORY	Scarcity and Choices	
STANDARD	K.SS.4 K.SS.4.1	
OTHER	<u>Sort</u>	



KINDERGARTEN – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>We Can Earn Money</u>	<p>Discover different job requirements and how each job earns money.</p> <p>Ask the class how adults earn money. This should lead to a discussion about different kinds of jobs and careers. Complete the interactive sort while discussing certain jobs, job responsibilities, job qualifications, etc. Then ask what things could children do in order to possibly earn money (chores at home). Discuss different kinds of jobs or chores that children could do, those job responsibilities and qualifications. Complete the interactive assessment as a class.</p>
CATEGORY	Career Management and Income	
STANDARD	K.SS.4 K.SS.4.2	
OTHER	<u>Interactive Sort</u> <u>Interactive Assessment</u>	



KINDERGARTEN – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Sorting Money</u>	Rotate three centers where students can practice coin recognition. Center 1: Hide different coins in containers of sand, rice or other sensory items. Students must find and sort into labeled containers, each coin. Center 2: Have coins or labeled pattern strips for students to create patterns. Once they create a pattern, they need to say that pattern to a partner. Center 3: Glue coins or pictures of coins onto popsicle sticks, write "Bankrupt" on a few sticks. Student pass the container of popsicle sticks around as each student chooses one stick and announces what the coin is and how much it is worth. If someone pulls out a "Bankrupt" stick, they have to put all their sticks back into the container.
CATEGORY	Coin Recognition	
STANDARD	K.SS.4 K.SS.4.2	
OTHER	<u>Activity Description</u>	





KINDERGARTEN – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>A Good Choice</u>	Analyze needs and wants in real-life scenarios. Have students complete the worksheet and then discuss as a class their answers. Define what wants and needs are in those and other real-life scenarios.
CATEGORY	Scarcity and Choices	
STANDARD	K.SS.4 K.SS.4.1	
OTHER	<u>Worksheet</u>	





FIRST GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

FIRST GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Adding Nickels Pennies Dimes</u>	<p>Students will add pennies, nickels, and dimes and will organize the coins to display a variety of price values.</p> <p>Students will discuss the importance of money in daily life.</p>
CATEGORY	Coin Recognition and Counting	
STANDARD	1.MD.5	
OTHER		



FIRST GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Beat the Bank</u>	<p>Students will compare numbers between 1 and 100 using manipulatives.</p> <p>Students will recognize and express the value using cent notation of penny, nickel, dime, and quarter.</p> <p>Students will add coin amounts together.</p>
CATEGORY	Coin Recognition and Counting	
STANDARD	1.MD.5	
OTHER		



FIRST GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>What Can I Buy With \$5</u>	<p>Materials: Ads Time: 20 Minutes</p> <p>Have the students brainstorm ways that they can earn money. Ask students what they usually do with money after they earn it. Have they saved it or have they spent it? Tell the students to pretend that you have just paid them \$5 for the work they have done. Pass out the different ads and allow the students to decide what they can to buy with their \$5, are they spending it all on one item or have they been able to get more than one item? How do they know that they did not go over their \$5? Did they have any money left over? Ask them why they chose to buy what they did? Is it a need or want? Would this be something that would help their family or is it just for them? Have a class discussion about how to make the decisions they need to as a family to make sure that the needs of everyone are met?</p>
CATEGORY	Opportunity Cost & Tradeoffs	
STANDARD	1.MD.4 1.NBT.4	
OTHER		



FIRST GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Making Spending Decisions</u>	<p>Practice guided, money-related, decision-making with different activities.</p> <p>Guiding young children in simple choices now will give them the experience and confidence to make their own decisions as they grow. Making decisions teaches children responsibility and enhances their ability to function successfully in their teen and adult years. Confidence in decision-making enhances children's control over their lives and gives them power.</p>
CATEGORY	Opportunity Cost & Tradeoffs	
STANDARD	1.MD.4 1.NBT.4	
OTHER	<u>Activities PDF</u>	



FIRST GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Monster Musical Chairs</u>	<p>Students listen to the book <u>Monster Musical Chairs</u> and identify the scarcity problem the monsters had—not enough chairs for every monster to have one.</p> <p>Students wear a picture of a want they have drawn and play a version of musical chairs where the chairs are labeled goods. Students learn that a good can satisfy a want. They also learn that because of scarcity not everyone’s wants are satisfied.</p>
CATEGORY	Scarcity & Choices	
STANDARD	1.RL.1 1.SL.2	
OTHER	<u>Read Aloud</u>	



FIRST GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Choose</u>	Help students understand priorities, or the things that are most important to them. Prioritizing needs and wants helps an individual determine what is obtainable.
CATEGORY	Opportunity Cost and Trade-offs	
STANDARD	1.W.2 1.W.8	
OTHER	<u>Worksheet</u>	



FIRST GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Communities: What They Provide For Us</u>	Using the video, the power point slides, or just a discussion, talk with the class about the different kind of goods and services needed in a community. Have groups use the Activity House cut-out to build their own communities and label their business and homes. Students can complete the interactive activity to sort goods and services before the complete the quiz.
CATEGORY	Productivity	
STANDARD	1.W.1 1.W.2	
OTHER	<u>Video</u> <u>Power Point</u> <u>Activity</u> <u>Interactive Activity</u>	



FIRST GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Dog Gone Job</u>	<p>Explain to students that they will be talking about types of jobs within a business that that they will watch a video clip taken in a kennel. Ask students to list “jobs” that they observed in the kennel and what that worker does at the kennel.</p> <p>After creating a list of jobs, explain to students that workers are sometimes “specialized” and that they have special skills. This allows a worker time to get very good at one skill instead of learning all of the skills needed to operate a kennel. Ask the students what they think might happen if all of the workers had to know how to do all of the jobs in a kennel? What would happen if all of the employees had to learn how to care for sick animals?</p> <p>Have the students complete this comparing two workers’ jobs. They will need to have an understanding of Venn Diagrams before they can complete the activity.</p>
CATEGORY	Career Management	
STANDARD	1.SL.1 1.SL.4	
OTHER	<u>Virtual Tour</u>	



FIRST GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Something Good</u>	Distribute a worksheet to each student, have them identify each item as a want or a need. Review the sheets together and discuss the difference between needs and wants. The students should realize that in some situations more than one item may be necessary, i.e., to take a bath you need both soap and water. In other cases, what is necessary for one person may not be necessary for someone else, i.e., the flat tire on a bicycle may require a new tire in some situations.
CATEGORY	Opportunity Costs and Tradeoffs	
STANDARD	1.SS.4.1D 1.SS.4.2	
OTHER	<u>Worksheet</u>	



FIRST GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Jobs</u>	<p>Students envision a career & practice making paycheck spending choices.</p> <p>Students share the book <u>Bear About Town</u> by Stella Blackstone, to learn about productive resources and jobs in the community. They complete worksheets on spending paychecks and draw pictures of a job they would like to have.</p>
CATEGORY	Career Management	
STANDARD	1.SS.4.1 1.SS.4.2	
OTHER	<u>Read Aloud</u>	



FIRST GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>"Bad Kitty" Gets Good</u>	<p>With a copy of <u>Bad Kitty</u>, ask students what the word 'bad' means and what the opposite of bad is. Then ask them what 'good' means. Read or watch <u>Bad Kitty</u>.</p> <p>Discuss with the class the good or bad services or outcomes that came about because of something Bad Kitty did. Explain what goods and services are and discuss some of the goods and services available in your community and who provides those.</p>
CATEGORY	Productivity	
STANDARD	1.SS.1.2 1.SS.4.1	
OTHER	<u>Video</u>	



FIRST GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>How People Make Things</u>	Watch video <i>“How People Make Things.”</i> Discuss the steps of production of item and list them on chart paper or board. What is used to create the item? How are people involved?
CATEGORY	Productivity	
STANDARD	1.SS.4.1 1.SS.4.2	
OTHER	<u>Video</u>	



FIRST GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Producing and Consuming</u>	<p>Experience being a producer and consumer in a mini-production line.</p> <p>Students will produce their own booklets that will later be used or consumed at the end of the lesson. Teach the students how to form a production line where each student or group of students has a different job to fulfill in the production of the paper books. Once the books are made, have the students draw and write definitions of what it means to be a producer or consumer.</p>
CATEGORY	Productivity	
STANDARD	1.SS.4.1 1.SS.4.2	
OTHER	<u>Instructions</u>	





SECOND GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

SECOND GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Big Banks and Piggy Banks</u>	<p>Advantages and disadvantages of saving at home or saving in a bank.</p> <p>Identify the advantages and disadvantages of saving at home or saving in a bank. Choose the appropriate savings place for having money easily available, having it earn interest, and having it be safe. Recognize that saving means not spending.</p>
CATEGORY	Loans & Borrowing Money	
STANDARD	2.NBT.1 2.NBT.5 2.NBT.6 2.MD.8	
OTHER	<u>Quiz</u>	



SECOND GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Great Graphs (click link then scroll down)	<p>Students will compare sets of coins and determine the value.</p> <p>Materials: Worksheet Time: 15-20 Minutes</p> <p>Students will compare sets of coins and determine which group is greater than, less than, or equal to the other according to the number and value of each set. Students will read and interpret a simple bar graph to answer questions.</p>
CATEGORY	Coin Recognition & Counting Economic Reasoning	
STANDARD	2.NBT.6 2.MD.8 2.MD.10	
OTHER	PDF	



SECOND GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Learning About Money (click link then scroll down)	<p>Materials: Variety of real coins, laminated large coins, chart paper, containers to make banks (boxes, jars, or bottles), stickers, markers, etc. for decorating banks, large 100 chart</p> <p>Time: 45 minutes</p> <p>This lesson's goal is to teach the children how to identify and count coins, learn about saving and the value of earning money.</p> <p>Circle Time - Open a brainstorming discussion on ways each student could earn money to save for something special. Share the history of the piggy bank, since the students will be making their own bank. Years ago, when metal was very expensive, people made their dishes and pottery from an inexpensive clay, called pygg. They would save their money in jars made of pygg. This is where the "piggy bank" comes from.</p> <p>Activity - Decorate a bank.</p> <p>Math - Working with a number chart 1-100, give each child a "nickel". Place the first nickel on the zero. As each child comes up, he or she will count to 5 and tape the nickel on the number 5. The next student counts five and tapes the nickel on the number 10.</p>
CATEGORY	Saving & Financial Investments	
STANDARD	2.NBT.1 2.NBT.2	
OTHER	PDF	



SECOND GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Let's Go Shopping</u>	<p>Students will create different coin combinations to buy their daily snack.</p> <p>Students will apply their knowledge of adding coins to a real life situation.</p> <p>Students will create different coin combinations to buy their snack.</p>
CATEGORY	Economic Reasoning	
STANDARD	2.NBT.5 2.NBT.6	
OTHER		



SECOND GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Country Bears</u>	<p>Read "Country Bear's Good Neighbor" to open discussion about borrowing.</p> <p>Students will learn the importance of being a responsible borrower and lender as they learn about Country Bear who continually borrowed items from his neighbor who became concerned until Country Bear surprised her with a cake he had baked using the borrowed items!</p>
CATEGORY	Loans & Borrowing Money	
STANDARD	2.RL.1 2.RL.3	
OTHER	<u>PowerPoint</u>	



SECOND GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Click, Clack, Moo</u>	<p>Perform a reader's theater and write opinion paragraphs.</p> <p>Students will read and perform the readers theater for <u>Click, Clack, Moo</u>. They will answer discussion questions about wants/needs and supply/demand then write an opinion piece about what they think the cows should spend their money on.</p>
CATEGORY	Supply & Demand	
STANDARD	2.W.1	
OTHER	<u>Discussion</u> <u>Reader's Theater</u>	



SECOND GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Banks, Bankers, Banking</u>	<p>Students role-play bank positions to envision the purpose of banks.</p> <p>Students and teacher can rearrange classroom layout to resemble a bank lobby. Students will participate in role-playing different positions and tasks at a bank including: hiring employees, opening accounts, guarding money, and greeting patrons.</p>
CATEGORY	Banking & Financial Services	
STANDARD	2.SL.1	
OTHER	<u>Interactive Activity</u> <u>PDF</u>	



SECOND GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Savings Accounts and Interest</u>	<p>Students will learn about money, banks, savings, and interest.</p> <p>Students share the book <u>Berenstain Bears' Trouble with Money</u>, by Stan and Jan Berenstain, to learn about saving money, banks, and interest.</p>
CATEGORY	Saving and Financial Investments	
STANDARD	2.SS.4 2.SS.4.2	
OTHER	<u>Video</u>	



SECOND GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>The Ant and the Grasshopper</u>	<p>Discuss what characters had to give up to save for something else.</p> <p>After telling the story or reading the story from the PowerPoint, discuss the following questions about “The Ant and the Grasshopper” with students.</p> <ul style="list-style-type: none"> - What were the ants saving for? - What did the ants give up? [- What was the grasshopper’s opportunity cost? - What have you had to give up to get something else?
CATEGORY	Saving and Financial Investments	
STANDARD	2.SS.4 2.SS.4.2	
OTHER	<u>PowerPoint</u>	



SECOND GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Giving Vicki Credit</u>	<p>Use an interactive story to explain credit, borrowing and lending.</p> <p>"Giving Vicki Credit" is an interactive story that explains credit, borrowing, and lending. Project the story and read out loud or have students take turns reading. There is an assessment at the end.</p>
CATEGORY	Loans & Borrowing Money	
STANDARD	2.SS.4 2.SS.4.2	
OTHER	<u>Interactive Story</u>	

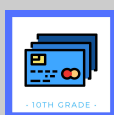
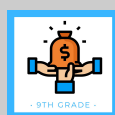
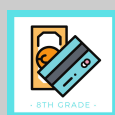
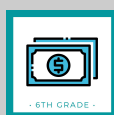
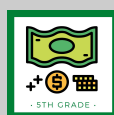
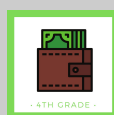


SECOND GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Goods and Services Centers</u>	<p>Discuss then conduct centers to explore producers and consumers.</p> <p>Use the PowerPoint to explain that producers are people who make goods or provide services. Producers receive income for their work. Consumers are people who buy services and goods. Consumers have many choices to make about what to buy. Consumers cannot buy everything they would like to because money is limited. People's choices about which goods and services they want and need determine what producers make.</p> <p>Goods are physical objects that are made that can be weighed or measured.</p>
CATEGORY	Economic Reasoning	
STANDARD	2.SS.4 2.SS.4.2	
OTHER	<u>PowerPoint</u>	





THIRD GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

THIRD GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Make a Plan. Start a Budget!</u>	Students will budget money and plan for things that they want and need. Lesson Time: 30 minutes
CATEGORY	Values Priorities & Goals	Materials: Make a Plan. Start a Budget! worksheet for each student.
STANDARD	3.NBT.2 3.NBT.3 3.OA.8	Is there something your students want that requires money? Is it a new book, a bicycle, a Gameboy®, a vacation, or something else? Help your students use the planner to figure out how to budget their money and plan for the things that they want and need.
OTHER	<u>Worksheet</u>	Students will need to have an understanding of what “needs” and “wants” are.



THIRD GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Tim's Turn to Learn</u>	Read an interactive, online story and complete a money tracker. Lesson Time: 40 minutes
CATEGORY	Budgeting	Materials: Weekly Budget worksheet, computer to access Tim's Turn to Learn.
STANDARD	3.NBT.2 3.NBT.3	After viewing <u>Tim's Turn to Learn</u> complete the worksheets on budgeting.
OTHER	<u>Worksheet</u>	



THIRD GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Future Wants</u>	<p>Consider future wants, figure out how long it will take to earn the money. Lesson Time: 30 minutes Materials: paper and pencil, chart paper</p> <p>Ask students to carefully consider some future wants and then list the one that they would obtain first. Have students also list the cost of the item.</p> <p>Have students pretend that they are getting \$2.00 allowance per week. Ask them to figure out how long it will take before they can have the item they want.</p> <p>Have students pretend that they are getting \$5.00 allowance per week. Ask them to figure out how long it will take before they can have the item they want. Compare the difference between having a \$2.00 allowance and a \$5.00 allowance. In a class discussion ask students if the item is worth the amount of time needed to save the money to purchase it. Why?</p>
CATEGORY	Budgeting	
STANDARD	3.NBT.2 3.NBT.3	
OTHER	<u>Song</u>	



THIRD GRADE - MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Alexander Who Used to be Rich Last Sunday</u>	<p>Manipulate money as you read Alexander's story and he spends his money. Lesson Time: 30-40 minutes (Could be continued with the extension activities over a few days.) Materials: Book: <u>Alexander, Who Used to be Rich Last Sunday</u>, 12" x 18" paper divided into 10 boxes, paper and pencil, coin manipulatives, pencils Read the book to the class. Divide the class into pairs, and give each a set of coin manipulatives. Tell them that they are going to read the book again and that they are to remove the number of coins Alexander spends at each point in the story from their manipulatives. When you've finished the book, check to see if any pair still has "unspent" coins. Provide a work page that is 12" x 18" which contains 10 boxes marked off for the student to record each "transaction" that is made. Read the book again, stopping at each "transaction" so the students can record it on the paper. For example, have students write the amount of money Alexander receives from his grandparents in the first box. Then in the second box, have them calculate how much money Alexander has left after he buys all his gum. Continue this way throughout the story until Alexander has spent his last 20 cents.</p>
CATEGORY	Opportunity Cost & Tradeoffs	
STANDARD	3.NBT.2	
OTHER	<u>PDF</u>	



THIRD GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Trade to the Tailor</u>	<p>Read <u>A New Coat for Anna</u> to illustrate and then role-play trading and bartering.</p> <p>In the book <u>A New Coat for Anna</u>, Anna's mother does not have the money to buy Anna a new coat, and even if she did, the shops did not have anything to sell due to post World War II shortages. Students will learn that they can sometimes get the things they want without money by trading/bartering things they have so that both sides benefit. They will also learn that sometimes we cannot get what we want as soon as we want it. Sometimes we have to plan ahead to reach our goals and when we do reach them, they are even sweeter. By reading this book, students learn about resources, scarcity, costs, trade/bartering, and decision making through the experiences of Anna.</p>
CATEGORY	Opportunity Cost and Trade-offs	
STANDARD	3.RL.1	
OTHER	<u>Read Aloud</u>	



THIRD GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Cowboy Bob Builds a Community</u>	<p>Rebuild a ghost town, determine services provided by taxes.</p> <p>Have a class discussion on what businesses would need to be present in a community to make it a safe and a pleasant place in which to live. In your discussion talk about public goods and services like schools and police stations. Explain to the class how these services are provided to communities by the government. Then talk to the class about private goods and services, sold in places like toy stores, grocery stores, clothing stores, or law offices. The businesses that sell these goods and services are not owned by the government; they are usually owned by people in your community.</p>
CATEGORY	Taxes	
STANDARD	3.SL.1 3.SL.3 3.SL.6	
OTHER	<u>Interactive Quiz</u>	



THIRD GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Heather Learns about Earnings</u>	<p>Read an interactive story and discuss budgeting decisions.</p> <p>The class will read an interactive online story, "Heather Learns about Earnings" and discuss budgeting questions as a class or with groups, referring back to the text to answer questions and extend conversation; questions could include: "What was Heather's problem? How did she earn the money she needed?" and "What else could Heather have done to earn the money she needed?"</p>
CATEGORY	Budgeting	
STANDARD	RIT.1: RIT.2 RFS.4	
OTHER	<u>Interactive Story</u>	



THIRD GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Off to Interactive Island	<p>Students use tokens to create a new community and make trade decisions.</p> <p>This activity provides a fun way to explore the concept of economic decision making. In the lesson, students are given a limited number of "tokens" and asked to exchange those tokens for goods in preparation for pioneering a new land. They are then asked to identify what they have left behind and give reasons for their choices. Finally, they are asked to identify the costs and benefits and the opportunity costs of their choices. Have students choose between four toys. Ask them to write, draw a picture, or verbally explain their choice. Ask them to indicate the opportunity cost of that choice. Arrange several treats, be sure to provide a variety of inexpensive choices. Allow students to choose either one treat, a no homework day, or 10 extra recess minutes. Ask students to explain the cost of their choice and the benefits.</p>
CATEGORY	Opportunity Cost and Trade-offs	
STANDARD	3.RIT.1 3.RIT.2	
OTHER	PDF	



THIRD GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>The Gift of Time</u>	<p>Read <u>Horton Hatches and Egg</u> and write about charitable actions/gifts.</p> <p>Students will read <u>Horton Hatches the Egg</u> and discuss different ways in which one can give a gift. Students will create simple art projects to write or illustrate certain non-monetary gifts they can give to others. Student will then write a paragraph or essay explaining what actions they could take to produce a gift for someone and how that charitable act makes them feel.</p>
CATEGORY	Charitable Giving	
STANDARD	3.W.4	
OTHER	<u>Read Aloud</u>	



THIRD GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Make a Difference</u>	<p>Discuss charitable options and create posters advertising charities.</p> <p>Ask students to share a time that someone helped them solve a problem and how they felt when someone helped them and imagine how the helper felt. Have students think about someone that they know that has donated money to a charity and imagine how they felt when donating money or services. Come up with a list of charities and then have students work individually or in groups to create posters advertising different charities and the purposes of donating.</p>
CATEGORY	Charitable Giving	
STANDARD	3.SS.3 3.SS.3.1A	
OTHER		



THIRD GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Plans and Goals</u>	<p>Demonstrate budgeting and planning to meet certain goals.</p> <p>Read a scenario to the class that involves earning money and some options as to what to do with that income. Explain that just as time is budgeted at school for the activities that are done, money needs to have a budget that allows it to be spent or saved for wants or needs. Show the class a list or advertisement of a variety of items and their prices. Students need to create a budget for a certain amount of money and be able to justify their purchases.</p>
CATEGORY	Values, Priorities & Goals	
STANDARD	3.SS.3 3.SS.3.1A	
OTHER	<u>Worksheet</u>	



THIRD GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Building a Community</u>	<p>Develop a community with plans for how taxes will be collected and used.</p> <p>Begin this lesson by reading <u>Me on the Map</u>. Have the children look closely at the page with the map of the town. Observe how the town is laid out and what kinds of places are found in the town.</p> <p>As a class, brainstorm lists of the various businesses, goods, and services that can be found in a community. Turn this into an organized T-chart. Next, have the children develop a community of their own. This can be done with individual or whole class maps or models. Begin with a few housing developments and perhaps a store, gas station and factory. Explain that as these people and businesses work together, they pay money called taxes to a general community fund so that they can bring in other services that they want like a school, fire department, library, roads, etc.</p>
CATEGORY	Taxes	
STANDARD	3.SS.3.1C 3.SS.3.2B 3.SS.2.1	
OTHER	<u>Read Aloud</u>	



THIRD GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Stone Fox</u>	<p>Read a story and discuss the characters' actions to pay taxes.</p> <p>In this lesson, students use the book, Stone Fox, to understand income, capital, saving, taxes, and credit. Stone Fox tells the story of Little Willy, a ten year old who enters a challenging dog-sled race in hopes of winning money to pay the back taxes on his grandfather's farm.</p>
CATEGORY	Taxes	
STANDARD	3.SS.3.1C 3.SS.3.2B	
OTHER	<u>Worksheet</u>	

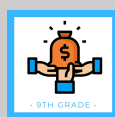
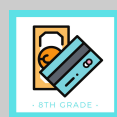
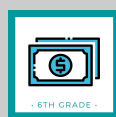
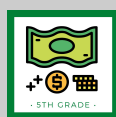
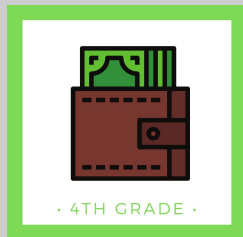


THIRD GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>You Can't Buy a Dinosaur with a Dime</u>	Time: 20 Minutes (This lesson could be extended over two – three days using the extensions in the complete lesson plan.)
CATEGORY	Taxes	Materials: Handout – page 12, 1” x 2” Post-It notes, writing paper, play coins, chart paper. Drawing paper and crayons (optional)
STANDARD	3.SS.3.1C 3.SS.3.2B	Read a story and discuss how taxes are collected and used.
OTHER	<u>Read Aloud</u>	Students share the book <u>You Can't Buy a Dinosaur with a Dime</u> , by Harriet Ziefert, to learn about earning money through labor, making choices, and paying sales tax.





FOURTH GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

FOURTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Writing a Math Story</u>	Students will write a story that involves adding and subtracting money. Lesson Time: 40 minutes
CATEGORY	Free Market & Prices	Supplies: paper and pencil, <u>Alexander, Who Used to be Rich Last Sunday</u> .
STANDARD	4.MD.2	After reviewing how to add and subtract using decimals, the students will listen to <u>Alexander, Who Used to be Rich Last Sunday</u> by Judith Viorst; then write their own story that involves adding and subtracting money. Students will be required to show their math work. A rubric will be used to assess the completed assignment.
OTHER	<u>PDF</u>	



FOURTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Double Your Money</u>	<p>Students will understand the concept of exponential growth.</p> <p>Time: 40 minutes</p> <p>Materials: book, <u>The King’s Chessboard</u> by David Birch and handout</p> <p>Begin a discussion about one million by asking students questions, such as “How much is one million?” “Do you consider one million a large number?” “Can you think of a number larger than one million?”</p> <p>Students will choose between two options:</p> <p>Option 1: one million dollars.</p> <p>Option 2: one cent on the first day, two on the second, with the amount doubling and accumulating each day for one month.</p>
CATEGORY	Career Management & Income	
STANDARD	4.NBT.5	
OTHER	<u>Lesson Plan</u>	



FOURTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>I Can Be an Entrepreneur</u>	<p>Calculate the profit and loss in a sales transaction.</p> <p>Students will be able to plan and develop entrepreneurial activities, as well as calculate the profit and loss in a sales transaction.</p>
CATEGORY	Entrepreneurship	
STANDARD	4.NBT.4	
OTHER	<u>Worksheet</u>	



FOURTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Comparison Shopping</u>	<p>Understand how to carefully consider options before making a purchase.</p> <p>This lesson introduces students to the concepts associated with comparison shopping and choosing the best option. The activities in this lesson will introduce students to the difference between needs and wants. Students will also learn to scrutinize advertising to discover messages that may affect their decisions. Armed with these skills, students will be better consumers. They will develop healthy spending habits and learn to avoid spending traps.</p>
CATEGORY	Free Market & Prices	
STANDARD	4.OA.3	
OTHER		



FOURTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Clipping Coupons</u>	<p>This lesson will help students learn how to calculate savings for different products when using coupons. They will identify factors that influence the choices consumers make.</p> <p>Students will understand how advertisers use economic incentives to encourage consumers to purchase their products.</p>
CATEGORY	Scarcity and Choices	
STANDARD	4 MD.2	
OTHER	<u>Interactive Activity</u>	



FOURTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>ABCs of Saving</u>	<p>Read, discuss and write about savings goals and plans.</p> <p>Student will read short story about 3 elements of saving (Aim, Bank, Coins and Currency). The class will have a discussion answering questions like: What is saving? What are your short-term savings goals? What are your long-term savings goals? Where might you earn money to save? Have you ever created a savings plan with the money you earned?</p> <p>Students will then create a plan to reach a savings goal. Provide students with catalogs and advertisements that contain things students might want to purchase. Guide students in creating a plan for how they might go about saving for that particular item.</p>
CATEGORY	Savings and Financial Investments	
STANDARD	4.RL.2 4.RL.9 4.RL.4	
OTHER	<u>Slides</u>	



FOURTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Old Business, New Business</u>	<p>Students explore businesses and how they change over time.</p> <p>In this lesson students are introduced to several businesses from the past. They see that, while the names for these businesses are different, many of the elements of that job are seen in occupations today. The web site, "Business Cards..." explains that many of our family names may have come the occupations of preceding generations. The activity at the end of this lesson allows children to create a paper object to symbolize the name of the job described. Ultimately, students may wish to investigate the origins of their own surnames and family businesses from long ago.</p>
CATEGORY	Entrepreneurship	
STANDARD	4.SL.4 4.SL.5	
OTHER	<u>Website</u>	



FOURTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Alexander Who Used to be Rich Last Sunday</u>	<p>Students create their own narrative that includes the exchange of money. Lesson Time: 40 minutes Supplies: paper and pencil, Alexander, Who Used to be Rich Last Sunday.</p> <p>After learning how to add and subtract decimals, the students will listen to <u>Alexander Who Used to be Rich Last Sunday</u> by Judith Viorst, then write their own story that involves adding and subtracting money. Instructor will give them an example: “I started with \$200 that I got for my birthday. I wanted to buy this really cool CD so I did. It cost \$15.95. That left me with \$184.05. I had to babysit for my neighbor on Tuesday and I made \$12. Now I have \$196.05.”</p> <p>When students are finished they must turn in their story and show their math work for each step of the problem. The students will be assessed on the accuracy of the math work in the story.</p>
CATEGORY	Budgeting	
STANDARD	4.W.3	
OTHER	<u>Read Aloud</u>	



FOURTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>The Ant and the Grasshopper</u>	<p>Read, discuss and analyze the ants and grasshoppers decisions. Pass out a copy of <u>The Ant and the Grasshopper</u> for each student. Have them read or listen to the fable once, circling five words they do not know.</p> <p>Have students figure out the meaning of the five words they circled by using the context around those words.</p> <p>In pairs, have students explain their words to their partner. The following questions about <u>The Ant and the Grasshopper</u> should also be discussed and reflected upon with your students.</p> <p>What were the ants saving for? [Food for the winter] What did the ants give up? [Time playing or relaxing] What was the grasshopper's opportunity cost? [Food for winter] What have you had to give up to get something else? [answers will vary] Opportunity cost: The second-best alternative (or the value of that alternative) that must be given up when scarce resources are used for one purpose instead of another.</p>
CATEGORY	Scarcity and Choices	
STANDARD	4.RL.2 4.RL.4	
OTHER	<u>Audio Story</u>	



FOURTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Competition Pizza</u>	Identify and evaluate market competition using pizza shops. Students will be able to: Identify business competition in the community. Explain how the opening of a second pizza shop in a small community affects prices, profits, service, quality and choices. Identify benefits to consumers when competition is present in the marketplace.
CATEGORY	Scarcity and Choices	
STANDARD	4.SS.2	
OTHER	<u>Worksheet</u>	



FOURTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>What's Your Angle</u>	Students will learn about market research and ways to influence consumer behavior through non-price competition. They will look for ways to make their products or innovations more appealing to consumers through advertisements.
CATEGORY	Business Plan Creation	
STANDARD	4.SS.2	
OTHER	<u>Interactive Activity</u>	



FOURTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Lemonade For Sale</u>	<p>Economic concepts of producer, consumer, and productive resources.</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> - Define and give examples of natural, human, and capital resources. - Determine which productive resources (natural, human, and capital) were used in the construction of a product. - Describe in pictures and words the concepts of consumers and producers. - Apply the concepts of consumer and producer to a real life situation.
CATEGORY	Entrepreneurship	
STANDARD	4.SS.2	
OTHER		

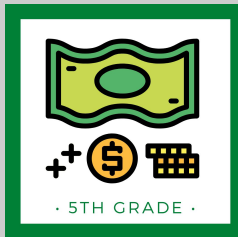


FOURTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Pioneer Backpacks</u>	<p>Learn that sometimes choices have to be made out of necessity. Divide the class into two groups; assign one group as pioneers and the other as modern-day children. Hand out the empty backpacks to each group. Allow students to work as a group to determine what they would pack for their trip.</p> <p>When students are finished with their individual list, come together as a whole group and discuss a few ideas and the reasoning behind each child's choice. Discuss the similarities and differences in needs between pioneer and modern-day children. Discuss why some items from the pioneer times are no longer used, what items are used today that were not needed in pioneer times, and which items are still used today but may have been modified to fit our current needs.</p> <p>Math Connection: Students can total their items they decided on as a group and individually. Compare who is paying more for their camping trip, pioneers or modern-day kids. Brainstorm why items with the same use would change in cost over time.</p>
CATEGORY	Scarcity and Choices	
STANDARD	4.SS.2	
OTHER		





FIFTH GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

FIFTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Taste Test</u>	<p>Compare quality and cost of food products.</p> <p>Time: 45 Minutes Materials: two jars of peanut butter or other food (Oreos, fruit snacks, etc. Make sure you have one expensive brand and one economy brand), one box of crackers, a knife, two colors of construction paper cut in two inch squares (two squares per student), one voting box, math journal, and writing materials.</p> <p>Becoming informed about products and services helps an individual to determine the highest quality. This activity will help students be able to compare food products by taste and determine that cost is not the only consideration when choosing a product.</p> <p>Teachers provide a taste test to see if students can identify which of the items tasted was the cheapest or most expensive.</p>
CATEGORY	Scarcity and Choices	
STANDARD	5.NBT.7	
OTHER		

FIFTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>The Battle of Sullivan's Island</u>	<p>Use coordinate graphing to create a map of the Battle of Sullivan's Island.</p> <p>The students will describe the role of William Jasper as a participant in the Battle of Sullivan's Island. The students will create a map of the Battle of Sullivan's Island using coordinate graphing.</p>
CATEGORY	Coin Recognition	
STANDARD	5.G.1	
OTHER	<u>Worksheet</u>	

FIFTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Money Doesn't Grow on Trees</u>	<p>Students will examine earned and unearned income.</p> <p>Once students have some money, they can use it to get more money. Students can save or invest by letting someone else borrow your money. Banks, credit unions, businesses, and even the government will pay them to let them use your money. When people work for money, they are getting earned income. When money earns money, the money paid is called unearned income. This is because no one did a job to get it. The money did the work!</p>
CATEGORY	Career Management & Income	
STANDARD	5.OA.2	
OTHER	<u>Worksheet</u>	

FIFTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Hello Working World</u>	<p>Students will learn about the options of the working world.</p> <p>Materials: Hello Working World Worksheet, pencils Time: 45 Minutes</p> <p>Students will learn about the options of the working world. They will consider choices for careers, see how income is connected to education and profession, and be able to create a budget with various expenses. Students will record their data in a graphic organizer and create appropriate constructive responses.</p>
CATEGORY	Career Management & Income	
STANDARD	5.NBT.7	
OTHER	<u>Worksheet</u>	

FIFTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>All About Prices</u>	Determine how prices are set by comparing supply and demand. Students will be able to: <ul style="list-style-type: none"> - Explain the basic principles of demand and supply. - Determine how prices are set by comparing supply and demand.
CATEGORY	Supply & Demand	
STANDARD	5.NBT.7	
OTHER	<u>Worksheet</u>	

FIFTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Competition Pizza</u>	<p>Students assume role of business owner as they create competitive prices, etc.</p> <p>Distribute the Business Competitors in Your Community worksheet to students. Challenge them to identify four markets in their community and competitors in each of the markets. Examples could include: fast food, discount stores, banks, gas stations, grocery stores. Ask the class the following question, “What is competition in the marketplace?” The effort of two or more individuals or organizations to get the business of others by offering the best deal. Consumers compete with other consumers for goods and services. Producers compete with other producers for sales to consumers. Explain to students that competition among buyers can happen when there is more than one business selling the same or similar item. They are competing for customers. Competition can also happen when there is one business, but many customers competing to get limited goods.</p> <p>Tell students that today’s lesson is about competition among businesses. These businesses have to convince customers to buy their items. Consumers get to make a choice about where to spend their money.</p>
CATEGORY	Online Commerce	
STANDARD	5.W.1	
OTHER	<u>Worksheet PowerPoint</u> <u>PowerPoint 2</u> <u>Interactive Game</u>	

FIFTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Bartering Game</u>	<p>Students list occupation skills and trade/barter their skills for others' services.</p> <p>Give each student a card with an occupation written on it. The occupations should be typical of what you would find in your community. Next, have students create a set of "barter cards" for their occupation. They should list their professional and personal skills, hobbies, resources, etc., that can be traded, one per card. Ask students to create a set of "need" and "want" cards, listing desired one good or service on each card.</p> <p>After setting time limits, allow the class to trade cards among themselves, bartering their skills for goods and services. Remind students to consider the value of the trades both in money and time.</p> <p>At the conclusion of the activity, lead a class discussion summarizing the experience. Encourage students to draw conclusions about the relative value of skills and the bartering process and what careers are involved.</p>
CATEGORY	Careers	
STANDARD	5.SL.1	
OTHER		

FIFTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Castaway</u>	<p>Create want and need list stemmed from the introduction of <u>Robinson Crusoe</u>. Read the beginning part of <u>Robinson Crusoe</u> or <u>Swiss Family Robinson</u> in which the family's circumstances are described. Have the students make a list of all the things they would want if they found themselves in similar circumstances. Working from this list make two additional lists, one for absolute needs and one for items that would make life nicer.</p> <p>Relate this to the students' lives by making lists of their needs and wants. Keep in mind that not all students will have exactly the same needs and wants.</p>
CATEGORY	Scarcity and Choices	
STANDARD	5.W.9 5.W.10	
OTHER	<u>Read Aloud</u>	



FIFTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Then, Now, and for the Future</u>	<p>Students interview an adult about their occupation and write a short story. Have students interview an adult who has worked in the same type of job for at least 10 years using the following questions:</p> <p>What is your job? What skills did you need to get your job? What education did you need? How did you get your education and skills? Have you had to do additional training to keep current in your job? Do people being hired now have to have different skills and training? Where and how are they getting their training? How have job responsibilities changed since you first worked in the field? Why do you think your responsibilities have changed? Are there more people being hired in your field from diverse backgrounds? How do you see your job changing in 10 years? 20? Why do you think your job will change? What education and skills will be needed then?</p> <p>With their information, have students write a short story about the person they interviewed (can be fiction or non-fiction). This can be first or third person, but should reflect how society has changed over the span of the person's life experience. Include cultural trends, societal changes, and differing family expectations.</p>
CATEGORY	Careers	
STANDARD	5.SL.1 5.SL.4	
OTHER		



FIFTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Ad Notebook</u>	<p>Students create ads to entice employees towards certain positions.</p> <p>Describe the following situation to the students : You are an advertising executive who has been hired by an employment agency. You must create ads for four careers, using the propaganda techniques that follow. Ads must be creative, neat, and appealing. You must include the background skills needed, and positive aspects of this career.</p>
CATEGORY	Careers	
STANDARD	5.W.1 5.W.4	
OTHER	<u>Worksheet</u>	

FIFTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Technology and Labor Reform: The Role of Lowell in the Industrial Revolution</u>	<p>Using the 2019 America the Beautiful Quarter about Lowell National Historical Park in Massachusetts, students will learn about the history of the Lowell textile mills and explore their significance to the Industrial Revolution.</p> <p>Students will design their own coin.</p>
CATEGORY	Values, Priorities & Goals	
STANDARD	5.SS.4	
OTHER	<u>Worksheet</u> <u>Rubric</u>	

FIFTH GRADE – SOCIAL STUDIES

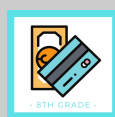
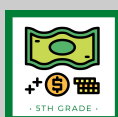
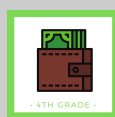
FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>First Stop: The American Dream</u>	<p>Students will research different jobs associated with Ellis Island.</p> <p>Students will examine various occupations of people who worked on Ellis Island. Students will demonstrate an understanding of the importance of the occupations to Ellis Island. Students will create a product that demonstrates knowledge about these occupations.</p>
CATEGORY	Career Management & Income	
STANDARD	5.SS.4	
OTHER		

FIFTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Specialists Light Up Our Lives!</u>	<p>Learn about specialists in the community and the value that each provides.</p> <p>Peppe and his family moved to America to pursue the American dream. His mother has passed away, his father is ill, and all the children need to find work to help provide for basic essentials. Peppe is excited to find a job, only to be told by his dad that it is not a job he should be proud of.</p> <p>This lesson will challenge students to consider specialists in the community and the valuable goods and services they produce. They will also learn how specialists depend on each other to satisfy their wants.</p>
CATEGORY	Career Management & Income	
STANDARD	5.SS.5	
OTHER		



SIXTH GRADE

MATH

LANGUAGE ARTS

SOCIAL STUDIES

SIXTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Allowances and Spending Plans</u>	<p><i>Learn how to balance income and expenses.</i></p> <p>This lesson provides an introduction to allowances for third through sixth graders. Allowances are the first step to understanding written spending plans or budgets. With guidance managing allowances in childhood, children can become financially responsible adults.</p> <p>Adults with effective budget skills create healthier family relationships and contribute to building a stronger economy.</p> <p>Teachers and parents can encourage children to keep track of the money that they spend for their needs and wants.</p>
CATEGORY	Budgeting	
STANDARD	6.NS.3	
OTHER		

SIXTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>The Bean Game</u>	<p>This game will let students practice managing money. Materials: 30 beans/group, set of spending category sheets for each group of students Time: 45 Minutes</p> <p>Managing money means making choices. There is never enough money available for all of the things we'd like to have or do. This game will help students decide what is most important to them.</p> <p>This game may be played individually, but optimum results come from playing in a group of 2 or more. Divide participants into groups of at least 2 and not more than 5. Each individual/group receives 20 beans and a set of spending category sheets. The individual/ group must decide how to spend their "income" based on life circumstances, values and goals. Each item has a set number of squares which indicates how many beans are needed to "pay" for that item.</p>
CATEGORY	Budgeting	
STANDARD	6.RP.3 6.SP.2 6.SP.3	
OTHER	<u>PDF</u>	

SIXTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Mixed Economy</u>	<p>Learn why most countries have a mixed economy.</p> <p>Show the Mixed Economy PowerPoint on a projector, or print slides for students to see. Guide them through the slides then let them answer the following questions on the last slide.</p> <p>With your partner, answer the following questions:</p> <ul style="list-style-type: none"> - What bad things could happen if an economy was pure market? (Be specific, at least 3 sentences) - What bad things could happen if an economy was pure command? (Be specific, at least 3 sentences).
CATEGORY	Economic Reasoning	
STANDARD	6.SP.5	
OTHER	<u>PowerPoint</u>	

SIXTH GRADE – MATH

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	Hello Working World	<p>Income is connected to education and profession.</p> <p>Materials: Hello Working World Worksheet, pencils Time: 45 Minutes</p> <p>Students will learn about the options of the working world. They will consider choices for careers, see how income is connected to education and profession, and be able to create a budget with various expenses. Students will record their data in a graphic organizer and create appropriate constructive responses.</p>
CATEGORY	Budgeting	
STANDARD	6.NS.3	
OTHER	PDF	

SIXTH GRADE – LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Career Writing Prompts</u>	<p>School and workplace skill writing prompts. For this activity, students write responses to prompts that relate to skills applicable to both school and the workplace.</p> <p>The following are writing prompts to be used as bell work or class starters. The responses need to be a minimum of three to five sentences.</p> <p>I usually solve problems by... The easiest way for me to learn something new is... When something is difficult for me, I... I can help my community by... Something I would like to change at school is... Something I would like to accomplish this month... I plan to be a lifelong learner by... Something I admire in one of my family members is... I am proud of... I always feel successful when I... When a friend has a problem I... When I'm not prepared for class I... When I am upset I would like... The best way for me to study is... One of my favorite places is... I would like to save money for... In five years I would like to be... Someday I would like my children to... People say this about me... My ideal job is...</p> <p>“The Wishing Fairy” One day, as you were cleaning your room, a wishing fairy popped out from behind your bed. She promised to make you rich for the rest of your life, but to earn the money you would have to choose a job that would make you happy every day! What job would you choose? What kinds of things would you do in this job? Why would you be happy?</p>
CATEGORY	Careers	
STANDARD	6.W.4	
OTHER		

SIXTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Lemonade for Sale</u>	<p>Students analyze every step in preparing a lemonade stand.</p> <p>Students will become online entrepreneurs, taking risks and changing their production method to increase their profit while running a lemonade stand. This lesson might best be taught after students have learned about the basic concepts of productive resources, profit, and loss. Students then would apply this prior knowledge to their new situation as entrepreneurs.</p>
CATEGORY	Supply and Demand Productivity	
STANDARD	6.W.10 6.SL.1	
OTHER	<u>Worksheet</u> <u>Interactive Game</u>	

SIXTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Drowning in Debt?</u>	<p>Students read and respond to information about General Motors bankruptcy.</p> <p>Students will read an article about General Motors bankruptcy, discuss what bankruptcy is and write short answers to explain how this company dealt with bankruptcy.</p>
CATEGORY	Bankruptcy	
STANDARD	6.SL.1C 6.W.2	
OTHER		

SIXTH GRADE - LANGUAGE ARTS

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Cybersecurity & Personal Finance</u>	<p>Explain the definition of bankruptcy and students discuss the process.</p> <p>Students will work as a group to write a rap, song, a poem, a role-play or a infomercial that they will present in class. Their presentations should be at least 30 seconds long and a topic will be assigned. The content must include at least four tips for protecting against identity theft. Students can use the sources provided or their own, but they need to be documented.</p>
CATEGORY	Identity Fraud & Theft	
STANDARD	6.W.4	
OTHER	<u>Worksheet</u>	

SIXTH GRADE - SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>The Columbian Exchange</u>	<p>In this lesson, students learn that the Columbian Exchange resulted in an enormous exchange of goods, resources, and institutions between the Old World and the New World and that the results of the Exchange were both positive and negative. The lesson begins with an activity in which students are divided into two groups: Old World consumers and New World consumers. Students are given food cards to keep or trade within each group, and later, among consumers from both groups. Although the expansion of trade provides students with more choices and has positive effects, some trades result in negative effects.</p>
CATEGORY	Economic Reasoning	
STANDARD	6.SS.1	
OTHER	<u>Activity</u>	

SIXTH GRADE - SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Coming and Going: Imports and Exports Throughout the World</u>	<p>Explore how nations trade by importing and exporting goods and services.</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> - Comprehend the benefits of trade between people and nations. - Recognize the efficiency of specialization. - Understand the costs when nations do not trade.
CATEGORY	Free Market Prices	
STANDARD	6.SS.4	
OTHER		

SIXTH GRADE – SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Transportation: They Say We Had a Revolution</u>	<p>Understand the economic incentives within the transportation revolution.</p> <p>Advancements in transportation have played a key role in the growth of our nation. U.S. government policies have also had a considerable impact on the development of transport as we know it today. In this series of three lessons, the students examine transportation and its impact on our nation (and vice versa) since the United States declared its independence in 1776. The lesson focuses on improvements in transportation during the 19th century, particularly the development of a national rail system, to show how invention, innovation and infrastructure encouraged western expansion and economic growth.</p>
CATEGORY	Economic Reasoning	
STANDARD	6.SS.3	
OTHER		

SIXTH GRADE - SOCIAL STUDIES

FINANCIAL & ECONOMIC EDUCATION

RESOURCE INFORMATION		DESCRIPTION
TITLE	<u>Insurance Your Protection</u>	<p>Insurance is the best way to manage risk.</p> <p>This unit is intended to help students understand the importance of avoiding, reducing, and transferring risk. Insurance is the best way to manage risk.</p>
CATEGORY	Insurance	
STANDARD	6.SS.4 6.SS.3	
OTHER	<u>PowerPoint</u> <u>Video</u>	

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K-6 FINANCIAL & ECONOMIC LITERACY TOOLKIT

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