

LESSON PLAN

Name: Lauren Caputo

Date: Monday, Nov. 11

Cycle Day: 5

GENERAL INFORMATION

Lesson Title & Subject(s): 3rd and 4th Gifted

INSTRUCTIONAL PLAN

Pass out packets and introduce students to the Zoo Design Project by reading the Job Description page together.

Step 1: Budget

- Read over the budget page and discuss what is a budget?
- Better understand budget by playing the bean game.

The Bean Game

- Hand out worksheets and beans, explain the game.
- Have students work in pairs to manage their “budget”.

Step 1: Budget Continued

- Allow students time to work on their zoo budget and purchase their animals.

Close out the activity by discussing with students what they learned about keeping a budget.

Allow 10 minutes at the end of the period for students to check their stocks on the iPads/Chromebooks.

LESSON PLAN

Name: Lauren Caputo
Date: Wednesday, Dec. 4
Cycle Day: 6

GENERAL INFORMATION

Lesson Title & Subject(s): 3rd and 4th Gifted

INSTRUCTIONAL PLAN

Finish review of area and perimeter, checking students' answers on worksheet from previous class. Begin Step 2 of the Design a Zoo unit. Together as a whole group, take students through the steps of figuring out the size of each enclosure needed for each animal, and how they can draw it on their graph paper. Double check their answers. Once students are comfortable with the process, let them work at their own pace on this stage.

Allow 10 minutes at the end of the period for students to check their stocks on the iPads/Chromebooks.

THE BEAN GAME

Living on a “20 Bean Salary”

**Recreated and Reproduced by
Jana Darrington, M.S.
Family and Consumer Science Agent
Utah State University Extension, Utah County**

Game Instructions

Purpose

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 you decide what is most important to you.

How to Play

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.

ROUND #1

First, each individual/group must select one item in each of the categories with the gold stars (Food, Housing, Furnishings, Transportation, Insurance and Clothing & Laundry). Once you have finished selecting items in the required categories, continue selecting items until you have used up your 20 bean income.

DISCUSSION QUESTIONS

Why did you choose the items you did? In what ways were you influenced by your values? Your goals? Your previous experiences? Compare what you spent your beans on with another individual/group.

ROUND #2

Your income has just been cut to 13 beans. What will you give up? What changes will you make? Make changes until you only have 13 beans on your spending sheets.

DISCUSSION QUESTIONS

What kinds of items did you choose to give up? Why? What did you learn about yourself and money in this process? Compare your budget-cutting choices with another individual/group.

OTHER CHOICES you may have to make...

- 1) Someone in the family just broke their leg. If you have insurance, you don't need to do anything. If you don't, take off 3 beans.
- 2) Your mom or dad just got a 2 bean raise! Decide where it should be spent.

Resources:

Parker, L. (n.d.). *The Bean Game*. Washington State University Extension, Family Resource Management Specialist.
Office of State Treasurer John Perdue. (n.d.). *The Budget Game: Living on a 20 Square Salary*. Financial Education Programs, Charleston, WV.
Retrieved October 26, 2008 from <http://www.wvtreasury.com>.

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Housing with Utilities

live with relatives sharing cost of utilities (no phone)



share an apartment or house with others, including basic utilities (no phone)

rent place of your own, including basic utilities (no phone)



Insurance



Auto

Liability coverage only

Complete coverage

Health and Disability

No coverage

Fringe benefits of job

Basic health coverage

Individual health & disability coverage

Renters

Property and liability coverage

Communications



No phone

No cost

Phone with limited long distance calls

Phone with many long distance calls

Cell phone



High-speed Internet

Gifts



Make your own

Purchase cards or small gifts occasionally

Purchase frequent gifts for family and friends



Savings



Change in piggy bank

No cost

Five percent of income

Ten percent of income

Invest for retirement

Contribution to charities and religious groups



Furnishings



Borrow from relatives or friends

No cost

Rent furniture or live in furnished apartment

Buy at a garage sale or thrift shop

Buy new furniture



Check Out These Budgeting Tips

- ◆ **Wants vs. Needs** — A *need* is a necessity, such as housing or food. A *want* can be anything and may not be a necessity. Be careful when spending on wants.
- ◆ **Pay Yourself First** — After budgeting for necessities and before spending anything for wants, always tuck away some money from each paycheck for emergencies into a rainy day savings account.
- ◆ **Before Charging** — Ask yourself: 1) Do I really *need* it? and 2) Will I still have this 5 years from now? If the answers are *No*, then wait until you can pay cash.
- ◆ **Rule of Percentages** — A good rule of thumb for budgeting your salary is: 70% pay current bills, 20% save for future purchases, 10% invest for long term.
- ◆ **Money Tracking** — We often spend money without thinking about it. Keep track of all your expenditures (cash, checks, debit cards, ATM withdrawals and credit cards), even the smallest ones. Record them every time in a notebook or register. Review them regularly to make yourself aware of where your money goes.
- ◆ **Fixed, Flexible or Luxury?** — Categorize the expenses in your budget. Is it *fixed*, such as rent or a car payment? Is it *flexible* such as groceries, gas or long distance use? Or is it *luxury*, such as entertainment or going out to eat?
- ◆ **Rule of 72** (to double your money) — If you know the interest rate you can get, divide 72 by the known interest rate and it will give you how many years it will take to double your money. If you know how many years you have, divide 72 by the number of years and it will tell you what interest rate you must have to double your money.

Average Expenditure Breakdown for Total Household Income

30%	Housing
18%	Transportation
16%	Food
8%	Charity / Misc.
5%	Clothing
5%	Medical
5%	Recreation
5%	Utilities
4%	Savings
4%	Other Debts

Examples: If interest rate is 6%. $72 \div 6 = 12$ years. If time is 10 years. $72 \div 10 = 7.2\%$ interest rate needed.

Recreation



Hiking, walking, visiting friends or library

No cost

TV, snacks, picnics, driving around

Cable TV, sports and movies

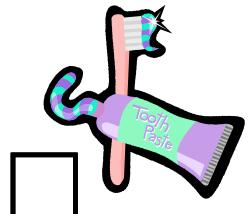
Fishing, hunting, hobbies

CDs/music, books, DVDs

Concerts, vacations & spectator sports

Personal care

Basic products like soap, shampoo, toothpaste, make-up, etc.



Occasional professional haircuts, basic personal care products

Regular professional hairstyling, name brand personal care products

Clothing & Laundry

Clothing

Wear present wardrobe

No Cost

Use your sewing skills

Buy at a discount store, thrift shop, or used clothing store

Buy at a department store

Shop for designer clothes

Laundry

Do laundry at parents

No Cost

Use Laundromat; some dry cleaning

Rent or purchase washer or dryer



Food



Cook at home; dinner out once a week

Frequent fast food lunches and weekly dinner out; cook other meals at home

All meals away from home

Transportation



Walk or bike

No cost

Ride bus or join a carpool

Buy fuel for family car

Buy used car and fuel

Buy new car and fuel

More choices

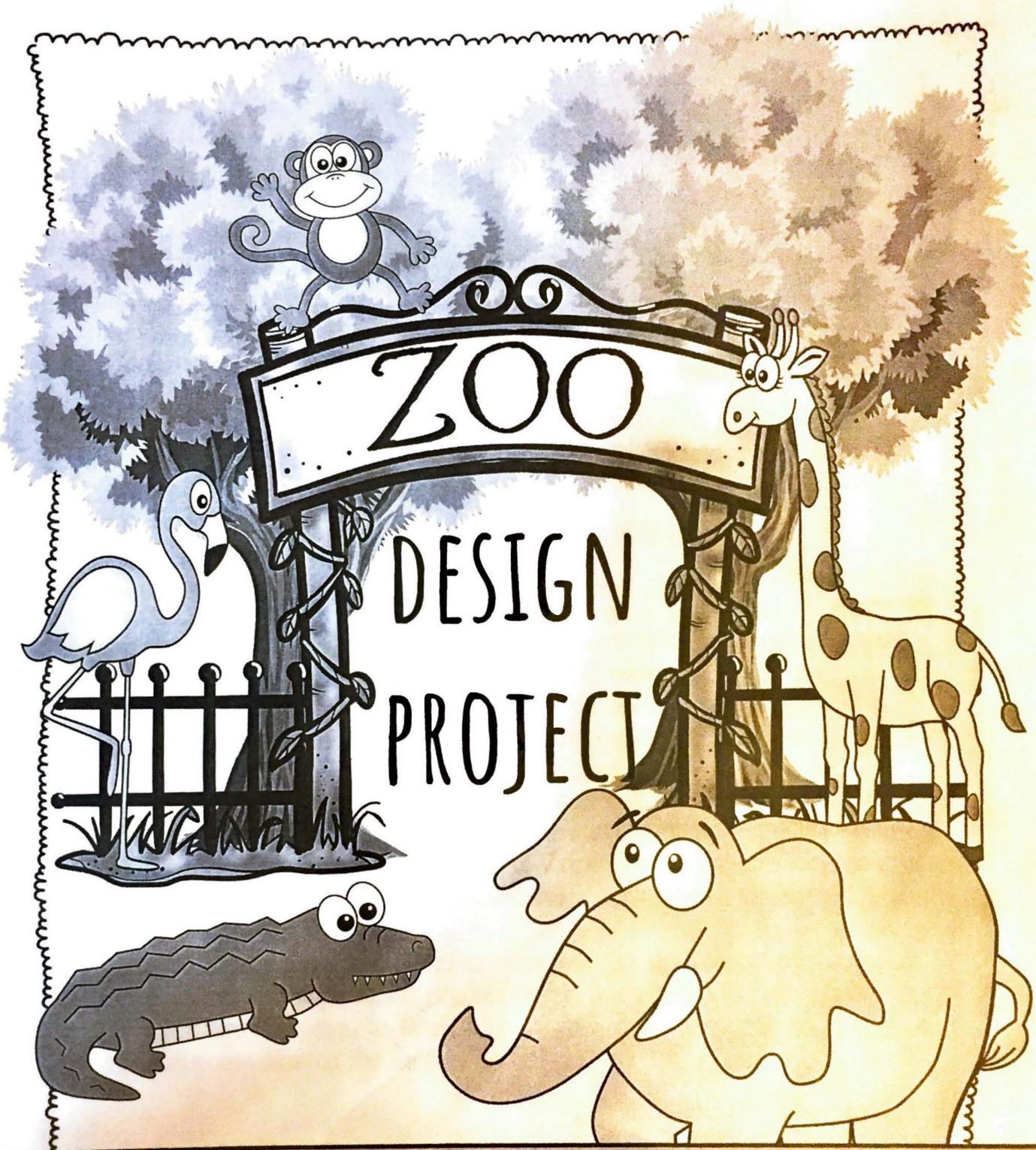
Books or other items purchased on installment plan

Newspaper and magazine subscriptions

New TV, DVD player or iPod

Gold Star denotes Required Category





A guide for real-world, independent Project Based Learning, focusing on:

- ★ Animal habitats
- ★ Area, perimeter & measurement
- ★ Engineering skills & concepts
- ★ Architectural design

BROWN'S 100 MAP DIRECTORY

MAP DIRECTORY

Panda
Bear

Giraffe

Penguin

Elephant

Gorilla

Polar Bear

Woolly Bear

Woolly

Foxhole

Longer
Gullies

Brick

Neck

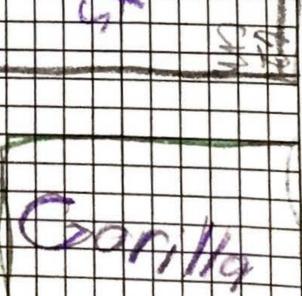
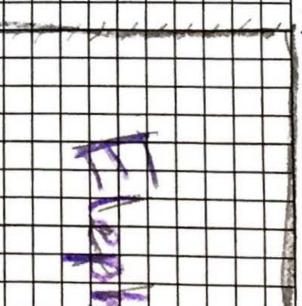
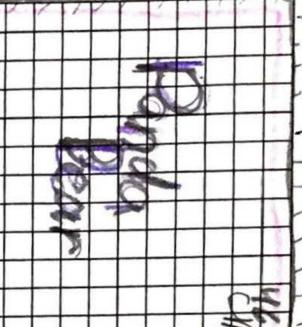
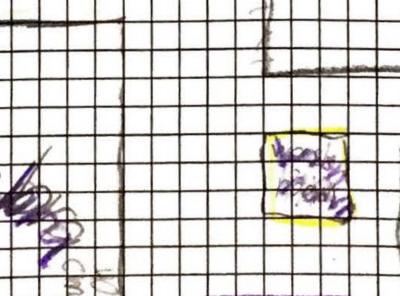
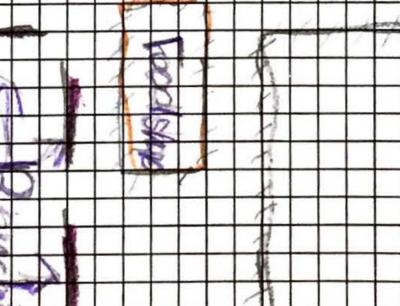
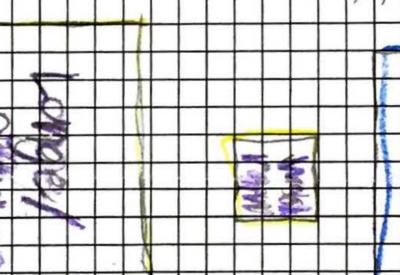
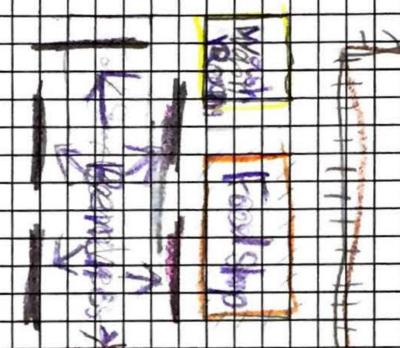
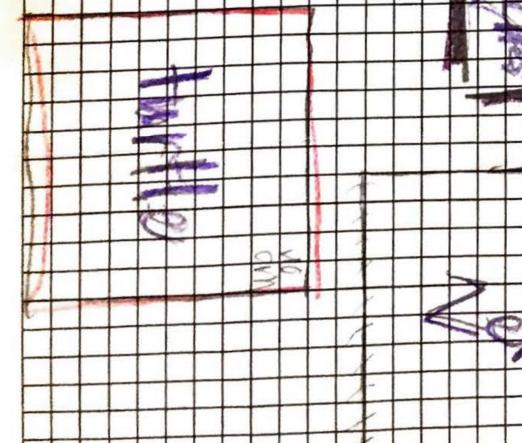
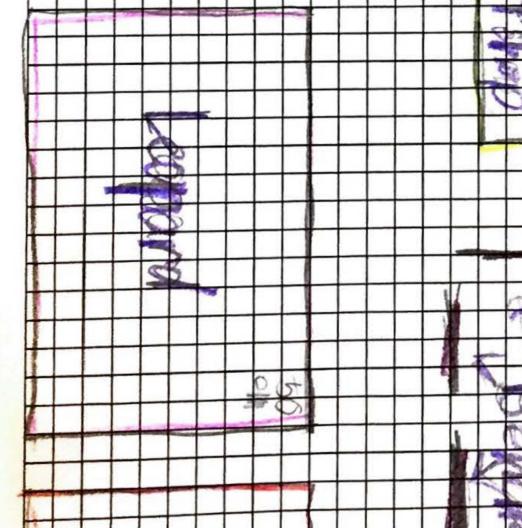
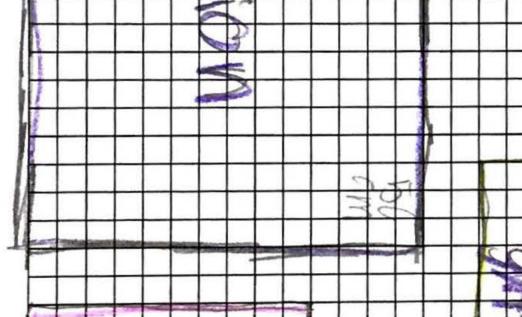
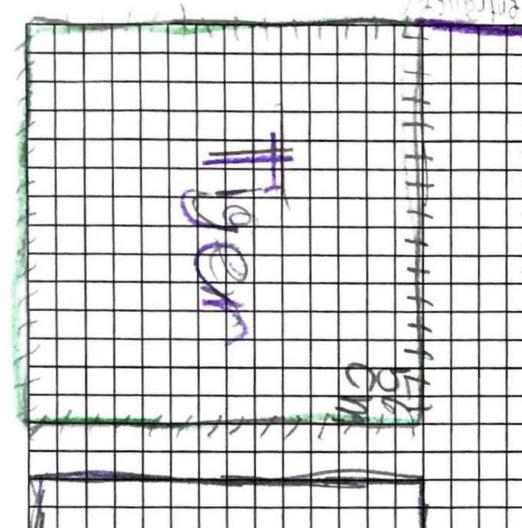
Brick

Tiger

Lion

Leopard

Hawk



entrance



3rd & 4th grade
students in the
Gifted program at
Lyter Elementary
work on their
Build a Zoo
projects.

