

GRADE 1, 2, AND 3

SMART MONEY

LESSON 1: MAKING SPENDING DECISIONS

Overview: From birth, a child has choices. At first, parents make the decisions, but before the end of the first year, children are capable of making some simple selections. If children are allowed to make easy choices as toddlers, then making decisions for themselves as they grow becomes less difficult. This lesson introduces guided, money-related, decision-making activities for children in preschool and kindergarten.

Lesson Objectives:

- Gain self-confidence in making decisions.
- Analyze simple alternatives.
- Develop rational behavior patterns.
- Practice making decisions in structured situations.

Student Activities:

1. **Grocery Shopping**
 - Related Worksheet: Identifying Coins
 - Using playtime or math time, have children spend play money for play food items.
 - Talk about buying only one or two items for themselves when they go grocery shopping.
2. **Toy Shopping**
 - Related Worksheet: Identifying Bills
 - Help children learn that money is exchanged for toys they want.
3. **Snack Time Decisions**
 - Related Worksheet: Identifying Coins
 - Provide a time to role-play exchanging money for snack food.
4. **Lesson One Quiz**
 - Coloring Activity
 - Young Reader - Answer Key

role-play grocery shopping

Set up a pretend grocery store in the classroom.

- Provide empty food containers for shopping choices. If necessary, students can contribute to the empty boxes and cans. [Note: Soft-sided containers, such as bread wrappers, can be stuffed with crumpled tissue paper to hold their shape.]
- Pictures of various nutritious snack foods cut from magazines can be glued on the front of boxes to represent food choices for fresh fruits and vegetables or foods for which you cannot find empty containers.
- Mark prices on each pretend item. Price the food in 10 cent increments (for example: 20¢, 30¢, 40¢). For older children (ages five to seven), the prices could be in five-cent increments. Brightly colored tickers are great for placing the prices on items.
- Give each child in the class play money coins equal to \$1.00.
- Set the ground rules. Tell them they may purchase only one or two items with their money.
- Let children pay for their pretend grocery store purchases with their play money.
- Help one child be the cashier who takes the money. Children can take turns being the cashier.
- Let children carry their purchases away from the store using small paper bags.

discussion



student activity



toy shopping

Provide a pretend toy shopping experience for the children.

- Label prices on brightly colored stickers and place them on the toys that are part of the children's playtime.
- Let the children use play money to purchase toys for playtime.
- Make the prices proportional to the real price of the toys, but keep the prices all under \$1.00. (For example, put higher prices on the more expensive toys and lower prices on the less expensive toys.) For older children, the total price could go up to \$2.00 to \$5.00 each.

discussion



student activity



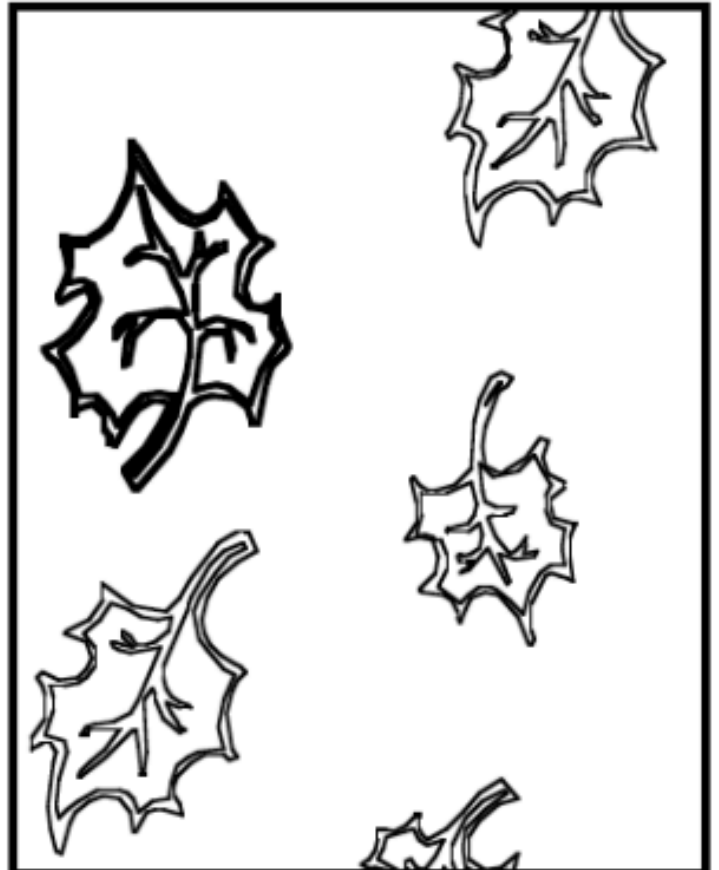
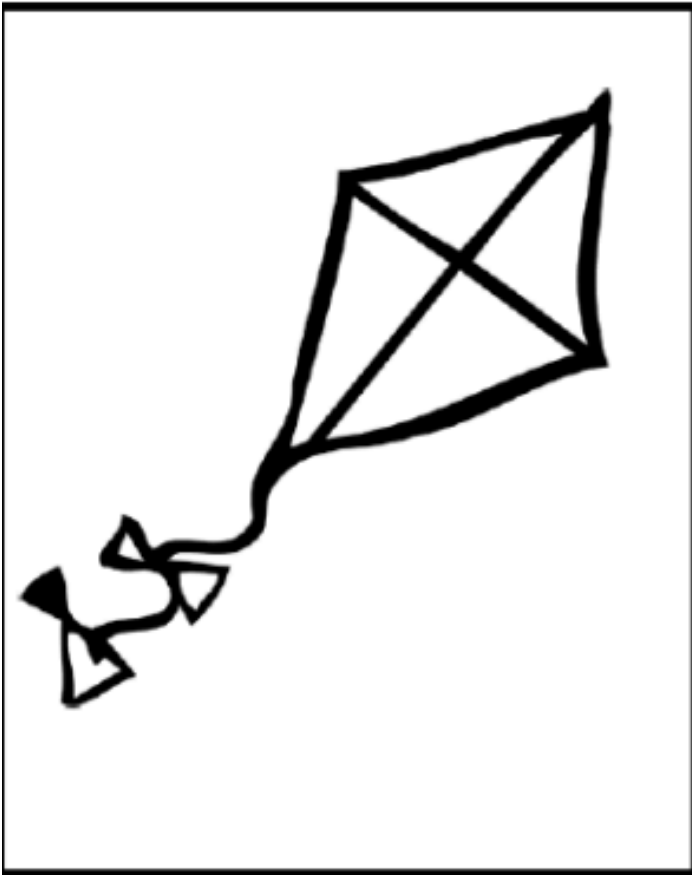


lesson 1 quiz: what costs money



directions

Color in the picture of the toy that costs money.



LESSON 2: SPENDING PLANS

overview

Preschool-aged children are capable of learning simple spending plans. Early training in categorizing money establishes patterns for future money-management behavior.

This lesson introduces children to the concept of dividing their money into categories, namely "save," "spend," and "share." We present activities that will help children understand that money is limited in quantity and must be divided for different purposes.

As children grow older, more categories can be added to their spending plans. Children learn to manage their own limited supplies of money.

Making saving a category in spending plans can encourage this important habit as children reach their late teens. As adults, saving will seem natural for them and they will be inclined to save on their own.

goals

Introduce structured spending decisions to assist young children in making choices. Help children recognize that money comes in limited amounts.

lesson objectives

- Identify categories for spending plans.
- Recognize the importance of saving some money for future needs.

student activities

2-1 Spending Plan Containers

Related Materials: Letter to Parents

- Provide a place for children to keep money for saving and spending.

2-2 Spending Plan Envelopes

Related Worksheet: Spending Plans Envelope

- Have students prepare take-home envelopes for their spending plan categories.

2-3 Financial Goal Posters

- Have children identify and display their financial goals.
- Discuss the need for money to pay for these goals.

2-4 Reading About Money

- Select books about money for story time.

2-5 Spending Plan Game

Related Worksheets: Game Squares

- Play a game that teaches children to divide money into "spend" and "save" categories.

2-6 Class Field Trip

- Have children learn to share with a local charity.
- Introduce children to the "give" category of their spending plans.

2-7 Lesson Two Quiz

- Coloring Activity
- Young Reader - Answer Key

spending plan containers

- Give each child two containers to decorate. The containers can be two small plastic jars, recycled coffee cans with plastic lids, or small cardboard boxes, but try to make the containers the same for everyone in the class.
- Have old magazines, stickers, construction paper, crayons, and magic markers available. Allow the children to be creative in decorating their two containers.
- After the children have decorated the containers, they should label one container as "SAVE" and the other as "SPEND."
- Make sure each container is labeled with the child's name.
- Send the completed containers home with the children.
- Optional: Include a note to parents to let them know that you have been discussing spending and saving in the classroom.
- Teachers can decide if they want to make a second set of "spend" and "save" containers for the children to keep in the classroom.

related materials

spending plan envelopes

- This activity is ideal for older children in the Pre-K to second grade age group.
- Give each child two or three envelope templates.
- Let the children color or decorate their envelopes with pictures and stickers or crayons. Pictures on an envelope can relate to what the envelope represents. For example, children may want pictures of toys on their "save" envelopes to show what they are saving for.
- Instruct the children to cut out their envelopes.
- Show the students how to fold the sides of their envelopes and fasten two of the sides together, leaving the flap open.

student activity 2-1





- Label the envelopes with SAVE, SPEND and GIFTS.

[Note: If you do this activity with children under five, just use save and spend. For students in first and second grades, you could use more categories for the envelopes, such as "gifts."]

financial goal posters

- Ask each student to think of one thing he or she wants to buy. Help the students to focus on only one item.
- Discuss with the students that each thing costs money. Explain that dollars and cents have to be exchanged for the items, and this is why we save money.
- Have each child make a poster to depict his or her financial goal.
- The poster can be made on 8 1/2 x 11-inch or larger paper.
- Let children cut pictures that represent the items they want from magazines or old catalogs.
[Alternative: Let children draw freehand pictures of what they want.]
- Mount the pictures on colored construction paper.
- Write the title "I am saving for:" at the top of each page.
- At the bottom of each poster, write: "Money needed to purchase this \$_____."

discussion



story time

- Use story time to read books about saving and spending money. Borrow books from the local public library if you do not have any available at the school.
- Here are some suggestions:
 - *The Great Tooth Fairy Rip-Off*, by Dori Hillestad Butler, Minneapolis: Fairview Press. Joey tries to negotiate with the Tooth Fairy for the amount he thinks his tooth is really worth, but he gets a surprise and learns the values of work, money, and saving when the Tooth Fairy starts bargaining back.
 - *Benny's Pennies*, by Pat Brisson, New York: Dragonfly Books, 1992. Benny sets off in the morning with five shiny new pennies to spend and eventually buys something for his mother, brother, sister, dog, and cat.
 - *The Lunch Line*, by Karen Berman Nagel and Marilyn Burns, New York: Cartwheel Books, 1996. In the school cafeteria at lunchtime, Kim eyes all the tasty food and tries to figure out what she can buy with her dollar.
 - *Pigs Will Be Pigs: Fun with Math and Money*, by Amy Axelrod and Sharon McGinley-Nally, New York: Aladdin, 1997. The hungry Pig family learns about money and buying power as they turn the house upside-down looking for enough money to buy dinner at the local restaurant.
 - *Susie Goes Shopping*, by Rose Greydanus, Mahwah, NJ: Troll, 1980. A young pig wants to buy a cake, a pie, and cookies to make her mother feel better, but she has only enough money for a loaf of bread.

reading

spending plan game

This floor game can be played by small groups of children at the same time. It teaches them to divide money received into two categories -- "save" and "spend."

- Make 8 1/2 x 11-inch posters that show spending and saving scenarios to place on the floor of the classroom. Arrange them in a maze.
- Use a pair of dice or a spinner from another game to determine how many spaces each child moves on the floor game.
- Provide each player with two envelopes: one marked "save" and one marked "spend."
- Appoint a game supervisor to give or collect the money associated with each landing spot.
- The student with the most money at the end of the path wins.

reading

field trip to a charity

This activity helps children understand how to give to other people. It should be viewed as a group activity.

- Discussion of sharing (or giving) part of money received can be accompanied with a field trip to a local charity, such as a Ronald McDonald House, a homeless shelter, or Humane Society.
- Decide on a local charity that the class can adopt for this activity.
- Help the students learn more about this charity.
- As a class, decide on a project to help meet a need for this charity.
- The students can work together on the project.
- Raise money to share with the charity.
- Have students make a contribution for the project.
- If collecting money isn't possible, select an activity that doesn't cost money (for example donate time and/or personal energy at the charity).
- Arrange for the students to visit the actual location of the charity.

related materials



lesson two quiz: spending and saving

circle the correct answer for each question.

1. Saving money is a good idea.

Yes

No

2. If you save your money now, you will have more money to spend later.

Yes

No

3. Part of your saved money can be used to buy things now.

Yes

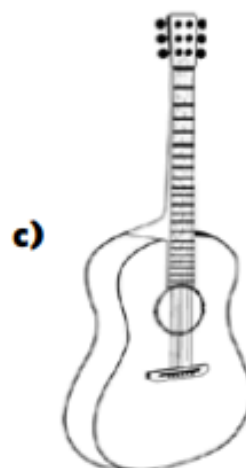
No

4. If you do not have enough money to buy something, you can:

- buy something that costs more.

- save more money and then buy it.

5. When I save money, I can buy:



d) all of these

LESSON 3: EARNING MONEY

overview

Adults must earn money to provide for their needs and wants. In this lesson, children learn that money is earned and does not come free. Children also learn that money is limited in quantity. Early training in earning small amounts of money provides a foundation and understanding that work and money are connected.

Young children perform certain tasks at home just because they are part of the family or household. Children can do additional tasks to earn money for their spending plans. Children need to distinguish between shared responsibilities as members of a family and responsibilities that earn them money.

This lesson introduces young children to activities and ideas for earning money. The money earned helps children meet their financial goals. Remember that the financial goals for a preschool-aged child may seem simple to an adult, but they are not simple to the child. Children learn the concept that money is a reward for working.

goals

Develop an understanding about working to acquire resources to meet needs and wants.

lesson objectives

- Recognize that money is earned from work done.
- Understand that money is limited in quantity.

student activities

3-1 Classroom Task Chart

- Create and use a classroom task chart to help students learn to share in responsibilities for things that need to be done.
- Reward students with play money for their work efforts.

3-2 "Jobs I Do" Chart

Related Worksheet: Chores Chart

Related Materials: Letter to Parents

- Help students recognize their work efforts at home.
- Discuss with children the concept of money as an exchange for work.
- Teach younger children to exchange stars for work.

3-3 Card Match Game

Related Worksheet: Earning Money

- Encourage children to recognize tasks they do to earn money.
- Discuss the exchange of work efforts for rewards.

Lesson Three Quiz

- Coloring Activity
- Young Reader - Answer Key

class job list

This activity reinforces the concept that money is earned through extra work.

- Make a chart of activities that students can perform to help in the classroom. Place the tasks in columns across the top of the chart. Write each student's name on a row down the length of the chart.
- Assign a monetary value to each job.
- Give the students turns doing the tasks.
- Give recognition for tasks completed by placing stars on the chart next to their names.
- At the end of each week, pay them with classroom play money.
- Provide each child with a container for his classroom play money.
- Provide opportunities for the children to spend their classroom play money (pay for toys at play time, extra time at the computer lab, etc.).
- Make a poster of the costs for these opportunities so children know how much each will cost.
- Earned classroom play money can also be combined with math activities for counting, simple addition, and subtraction.

discussion



create a job chart

Provide children with a tool to use for jobs done at home. This activity can accompany a discussion of tasks that children can do at home to earn money.

- Make a list of jobs that the children can do at home to earn their allowance.
- Give each child a piece of paper with a blank table on it.
- Leave a margin that the students can decorate.
- Have the students fill in the jobs they do at home.
- Send the Job Chart home with the students to use at home.

student activity 3-1



related materials

- If possible, send a page of star stickers home for them to use on their charts.
- Send a letter home describing to parents that they may choose to give real or pretend money to their children, and encourage them to use their children's "save" and "spend" containers.

matching chore cards

This activity helps children identify family tasks that they can do at home to earn money for their saving and spending categories.

- Use cardstock-quality paper and place images of jobs done at home on them.
- Make two cards of each image.
- The images can be placed on 3 x 5-inch index cards.
- Make at least 12 sets of cards.
- Use jobs suggested by the children.
- Lay the cards face down on a table.
- Ask the children to find the matching cards.
- Two or more children can play this game at the same time.

discussion



student activity 3-2



lesson three quiz

coloring activity



young reader 1 key





chores chart

directions

Keep track of daily chores using this chore chart. Add any additional chores you have in the chores list, and mark off your chores under each day you finish them.

[illegible]

ROAD SIGNS

LESSON 1: Road Traffic Safety Signs for Kids

		
Stop	No pedestrians	No bicycles
		
Roadwork ahead	Signal ahead	Left turn ahead
		
Yield	Railroad crossing	School ahead
		
Do not enter	Hospital	Speed advisory

1. **STOP:** Drivers must come to a complete stop at the intersection or crossing.
2. **No pedestrians:** Pedestrians are not allowed in this area.
3. **No bicycles:** Bicycles are not permitted in this area.
4. **Roadwork ahead:** There is road construction or maintenance work ahead.
5. **Signal ahead:** Traffic signals are ahead; be prepared to stop or proceed as indicated by the lights.
6. **Left turn ahead:** There is a left turn coming up on the road.
7. **YIELD:** Drivers must slow down and give way to other road users.
8. **Railroad crossing:** There is a railroad crossing ahead; watch for trains.
9. **School ahead:** There is a school zone ahead; drive carefully as children may be crossing.
10. **Do not enter:** Entry is prohibited in this area for vehicles.
11. **Hospital:** There is a hospital nearby; be aware of potential emergency vehicles.
12. **Speed advisory - 35 MPH:** The recommended speed limit is 35 miles per hour for safe travel.

Traffic Signs Quiz

Instructions: Look at each description and write the name of the traffic sign it describes.

1. **This sign tells drivers to come to a complete stop before proceeding.**
 - Answer: _____
 2. **This sign indicates that bicycles are not allowed in this area.**
 - Answer: _____
 3. **This sign warns drivers of upcoming road construction or maintenance work.**
 - Answer: _____
 4. **This sign shows that there is a school zone ahead, and drivers should be cautious of children crossing.**
 - Answer: _____
 5. **This sign tells drivers to slow down and give way to other road users.**
 - Answer: _____
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HOME SKILLS

Overview of Home Skills for Grades 1, 2, and 3

Subject: Home Skills

Grade Levels: 1, 2, and 3

Objective: The Home Skills subject aims to equip young students with essential life skills that they can use in their daily lives. These skills will help them become more independent, responsible, and capable of contributing to their household and community.

Key Areas of Focus:

1. **Personal Hygiene and Self-Care:**

- Grade 1: Basic hygiene practices such as handwashing, brushing teeth, and bathing.
- Grade 2: Understanding the importance of grooming, dressing appropriately for different occasions, and basic first aid.
- Grade 3: Developing routines for personal care, understanding the importance of sleep, and learning about healthy eating habits.

2. **Household Chores:**

- Grade 1: Simple tasks like tidying up toys, making the bed, and helping set the table.
- Grade 2: More involved chores such as dusting, sweeping, and helping with laundry.
- Grade 3: Learning to follow a chore schedule, understanding the use of basic cleaning tools, and assisting in meal preparation.

3. **Safety and Emergency Skills:**

- Grade 1: Recognizing common household hazards, understanding the importance of safety rules, and knowing how to ask for help.
- Grade 2: Learning basic emergency procedures, such as what to do in case of a fire or how to call emergency services.
- Grade 3: Practicing emergency drills, understanding the basics of first aid, and knowing how to stay safe in different environments.

4. **Basic Cooking and Nutrition:**

- Grade 1: Identifying different types of food, understanding the importance of a balanced diet, and helping with simple food preparation tasks.
- Grade 2: Learning to prepare simple snacks, understanding kitchen safety, and recognizing healthy food choices.
- Grade 3: Following simple recipes, understanding portion sizes, and learning about the nutritional value of different foods.

5. Social and Communication Skills:

- Grade 1: Basic manners, polite greetings, and sharing with others.
- Grade 2: Developing listening skills, understanding the importance of cooperation, and practicing simple conflict resolution.
- Grade 3: Enhancing communication skills, understanding empathy, and learning to express feelings appropriately.

Teaching Methods:

- Interactive Activities: Hands-on tasks and role-playing to practice skills.
- Visual Aids: Charts, diagrams, and videos to illustrate concepts.
- Group Work: Collaborative projects to encourage teamwork and social interaction.
- Worksheets and Quizzes: To reinforce learning and assess understanding.

Home Skills Quiz

Instructions: Answer the following questions by writing the correct answer in the space provided.

1. Personal Hygiene:

- What should you do before eating to keep your hands clean?
■ Answer: _____

2. Household Chores:

- What is one thing you can do to help keep your room tidy?
■ Answer: _____

3. Safety and Emergency Skills:

- What number should you call in case of an emergency?
■ Answer: _____

4. Basic Cooking and Nutrition:

- Name one healthy snack you can prepare at home.
■ Answer: _____

5. Social and Communication Skills:

- What should you say when you meet someone for the first time?
■ Answer: _____