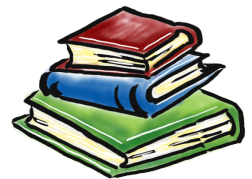


Kiddynomics

An Economics Curriculum for Young Learners

2023 Revised Edition



FEDERAL
RESERVE
BANK of
ST. LOUIS



Kiddynamics

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Introduction

Kiddynomics: An Economics Curriculum for Young Learners is a set of lessons designed to introduce young children to the economic way of thinking. Informed decisionmaking is a critical-thinking skill that students can use throughout their school, personal, and work lives. And, as citizens in a democratic society, they should understand basic principles of how the economy operates. Beginning economic education early and building on that learning throughout students' education is the best way to ensure they develop vital decisionmaking skills.

In this curriculum, students are introduced to basic personal finance and economic concepts, such as scarcity, choice, goods, services, saving, spending, and banks. They explore these concepts through children's literature to reinforce reading fluency. In addition to reading integration, all lessons incorporate activities to enhance school-readiness skills, such as categorizing objects, counting, and letter recognition. Practicing these skills in a variety of contexts helps students prepare for their transition to kindergarten and beyond.

All lessons feature active-learning strategies that encourage students to ask and answer questions, participate in group discussions, and build vocabulary. Each lesson can be taught in about 45 minutes but can be easily divided into smaller segments. Songs, dramatic play, and art—all things young learners enjoy—are incorporated throughout to maintain student engagement. Finally, several extension activities are suggested at the end of each lesson to further student learning.

The curriculum is divided into the following five lessons:

Lesson 1: **Betty Bunny Wants Everything**

Students learn about wants, choice, and scarcity. They listen to the story *Betty Bunny Wants Everything* and identify all the wants that Betty Bunny has at the toy store. Students learn that because of scarcity, they must make choices. They practice making choices by selecting a treat they want, a toy for one of the book characters, and finally a school item. They sing a song about choices and scarcity.

Lesson 2: **Nizzy and Cooper's ABC Adventure**

Students learn what goods and services are. They listen to the story *Nizzy and Cooper's ABC Adventure*. Students categorize goods and services labeled on alphabet cards. They learn a song about goods and services, identify goods and services they use, and identify the first letter of their first or last names and draw a good or a service that starts with that letter. The extension activities provide opportunities for role-playing and counting.

Lesson 3: **An Orange in January**

Students learn about the economic concepts of consumer and producer. They give examples of consumers and producers from the book *An Orange in January*. They become producers by helping make orange juice popsicles and consumers when they eat the popsicles. They are asked to correctly order three pictures based on the story.

Lesson 4: **Just Saving My Money**

Students learn about banks and money. They recognize coins as money and manipulate them with classifying, sorting, and pattern-making activities. They draw a picture in a piggy bank of a good they would like to buy, cut out the bank, and hang it in the room. They hear the story *Just Saving My Money* and listen for the words “money” and “bank.” Finally, each student draws a self-portrait of going to a bank.

Lesson 5: **Saving, Spending, and Income: Save It!**

Students learn about income, saving, and spending. They listen to the story *Save It!* and identify examples of when Honey is earning income, saving, and spending. Students also participate in a die-rolling activity to track whether Honey has saved enough money for her playhouse. Next, students identify whether certain pictures are examples of kids saving or spending money. They then have the option to follow along with another story about saving and spending by counting with pennies and copying actions mentioned in the story.

Acknowledgments

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Views expressed do not necessarily reflect official positions of the Federal Reserve System.



Lesson 1:

Betty Bunny Wants Everything

By Michael B. Kaplan / ISBN: 978-0-8037-3408-1

Lesson Author

Bonnie Meszaros, PhD, University of Delaware

Lesson Description

In this lesson, students learn about wants, choice, and scarcity. They listen to the story *Betty Bunny Wants Everything* and identify all the wants that Betty Bunny has at the toy store. Students learn that because of scarcity, they must make choices. They practice making choices by selecting a prize they want, a toy for one of the book characters, and finally a school item. They sing a song about choices and scarcity.

Grade Level

PreK-K

Economic Concepts (Vocabulary)

Choice

Scarcity

Wants

School Readiness Skills

- Practice book awareness (reading front to back, recognizing title/author/illustrator)
- Count in sequence from 1 to 10
- Match two like pictures in a set of five pictures
- Attempt to write letters in own name
- Understand concept of more and less with up to five objects

Time Required

Approximately 60 minutes

Materials

- *Betty Bunny Wants Everything* by Michael B. Kaplan (ISBN: 978-0-8037-3408-1)
- Visuals 1.1 and 1.2, one copy of each
- Handouts 1.1 and 1.2, one copy of each for each student
- Two small prizes such as animal erasers and fidget toys, enough for each student to have just one of either but not both
- 5"× 8" index cards, one for each student
- Pencils, one for each student
- Tape

Procedure

1. Ask the students if they would like a prize. (Most will.)
2. Show the students two prizes such as animal erasers and fidget toys, but be sure that there isn't enough for each student to have both prizes—only one of either. Discuss the following:
 - Raise your hand if you want an animal eraser.
 - Raise your hand if you want a fidget toy.
 - Raise your hand if you would like both.
3. Tell the students that a **want** is something they would like to have.
4. Explain to the students that there isn't enough of each prize for everyone to have both prizes. Invite the students to come to the front of the room one at a time and select only one prize.
5. Explain to the students that they had to make a **choice**. When they make a choice, they must pick among different options. They had two options, animal erasers and fidget toys. Discuss the following:
 - Which prize did you choose? (*Answers will vary.*)
6. Discuss the following:
 - Why couldn't you have both an animal eraser and a fidget toy? (*There was not enough of each for every student.*)
7. Tell the students that not having enough is called **scarcity**. Scarcity means that there isn't enough for everyone to have everything they want. Discuss the following:
 - What are some things in our classroom that are scarce? (*Answers will vary but may include blocks, scissors, or crayons.*)

8. Show the students the cover of the book, *Betty Bunny Wants Everything*. Discuss the following:
 - Where is the title of the book? (*On the front of the book*) Point to the title and read it aloud.
 - Where is the name of the author, the person who writes the book? (*On the front of the book*) Point to the author's name and read it aloud.
 - Where is the name of the illustrator, the person who draws the pictures for the book? (*On the front of the book*) Point to the illustrator's name and read it aloud.
 - What do you think the book is about? (*Answers will vary but may include toys or shopping.*)
9. Read the book and ask the students to listen for all of the things Betty Bunny wants.
10. Discuss the following:
 - What toys did Betty Bunny want? Write the students' answers on the board or a large sheet of paper. (*A little stuffed bunny, a Fairy Princess Doll, a Shake and Rattle Music Set, a Techno Monster Figures Pack, an Ultra Blast Rocket, a Captain Gizmo Detective Kit, a Spin Art Paint Set, a Slide 'N' Splash Inflatable Pool, a giant stuffed panda, five rubber balls, a yellow dump truck, and a 1,000-piece jigsaw puzzle*)
 - What problem did Betty Bunny have? (*Her parents said she couldn't have all of these toys.*)
 - Why do you think her parents said she couldn't have all of the toys she put in her cart? (*Answers will vary but may include the following: The toys cost too much. They didn't have enough money to buy everything. She didn't need all of the toys.*)
 - What did her parents tell her? (*You can't have everything you want.*)
 - What do we call the problem when you can't have everything you want? (*Scarcity*)
11. Remind the students that Betty Bunny's parents gave her some money. Discuss the following:
 - Could Betty Bunny buy all of the toys she wanted with the money her parents gave her? (*No*)
 - What did she have to do? (*She had to make a choice.*)
 - What did she choose? (*She chose to save some money and spend some on a little stuffed bunny that looked like her.*)
12. Tell the students that once Betty Bunny bought the stuffed bunny, she had a new problem. Discuss the following:
 - What was her new problem? (*She wanted to buy lots of toys for the stuffed bunny.*)
 - Will she be able to buy all of the things she wants for Little Betty? (*No*) Why not? (*She doesn't have enough money.*)

13. Tape copies of *Visual 1.1: Toys* in a row along on the board. Give each student a 5"× 8" index card. Instruct the students to write their first name on the card. Point out the pictures of toys on the board. Tell the students that these are some of the toys Betty Bunny wanted to buy for Little Betty. They are each going to vote for one toy they think Betty Bunny should buy. Have each student come to the board and vote for the toy they think Betty Bunny should buy by taping their name under that toy.
 14. Have the students count with you the number of votes for each toy. Discuss the following:
 - Which toy got the most votes?
 - Which toy got the fewest votes?
 15. Select individual toys and ask students which toys got more votes or fewer votes than that toy.
 16. Tell the students you are going to teach them a new song, "Choices, Choices." It is sung to the tune of "My Bonnie Lies Over the Ocean." Show *Visual 1.2: Song*. Sing each line in turn and have the students repeat it.
-

Closure

17. Distribute a copy of *Handout 1.1: Wants* to each student. Read each want statement (A, B, and C) and ask students to circle the two items that satisfy that want.
 - A. Betty Bunny wants some fruit. Circle the two items that satisfy her want. (*The apple and the grapes*)
 - B. Betty Bunny wants something to keep her warm. Circle the two items that satisfy her want. (*The jacket and the sweater*)
 - C. Betty Bunny wants a toy she can play with outside. Circle the two items that satisfy her want. (*The soccer ball and the basketball*)
18. Provide each student with a copy of *Handout 1.2: Make a Choice*. Tell the students the handout shows two things they could buy for school, a box of crayons and a fancy pencil. Because they don't have enough money to buy both items, they must make a choice. Instruct the students to circle the item they want and put an "X" through the item they didn't choose.

Extension Activity Suggestions

Creative Play

- Place a child-sized shopping cart (or a box) on the floor. Instruct the students to get a toy from the play area. Tell them they can play with only the toys that fit in the cart. Make sure the cart is small enough that all of the toys will not fit. Ask the students to identify the problem.

Literacy

- Read *If You Give a Mouse a Cookie* (ISBN: 978-0-06-024586-03), *If You Give a Moose a Muffin* (ISBN: 978-0-06-024405-7), or *If You Give Pig a Pancake* (ISBN: 978-0-06-026686-8) by Laura Numeroff and list all the wants that the mouse, moose, or pig had; or read *The Berenstain Bears Get the Gimmies* by Stan and Jan Berenstain (ISBN: 978-0-394-80566-5) and list all the wants Brother and Sister Bear had.

Math

- Ask the students to count the number of people in their individual families and compare as follows: Who has the most people in their family? Who has the fewest people in their family? Who has the same number of people in their families?

Social

- Identify the members of Betty Bunny's family in the story *Betty Bunny Wants Everything* and then have students identify members of their families.
- Ask the students to role-play and act out the part of the story *Betty Bunny Wants Everything* where Betty's mother tells her that she can't have everything she wants. Discuss what behavior would be more appropriate. Have students role-play that part of the story again and use appropriate behavior.

Visual 1.1: Toys (page 1 of 5)



Visual 1.1: Toys (page 2 of 5)



Visual 1.1: Toys (page 3 of 5)



Visual 1.1: Toys (page 4 of 5)



Visual 1.1: Toys (page 5 of 5)



Visual 1.2: Song

Choices, Choices

(Tune: "My Bonnie Lies Over the Ocean")

Betty Bunny wants so many things.
Her mom says that Betty must choose.
No, Betty can't have all she wants,
There are things that Betty must lose.

Chorus

Choices, choices,
Oh, we can't have all that we want, we want.
Choices, choices,
Oh, scarcity means we must choose.

We all want to have lots of things.
Like Betty we all have to choose.
And when we choose things that we want.
There will be some things that we lose.

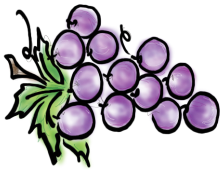
Chorus

Choices, choices,
Oh, we can't have all that we want, we want.
Choices, choices,
Oh, scarcity means we must choose.

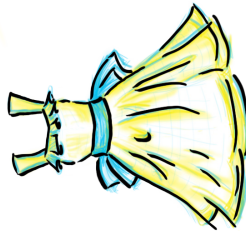
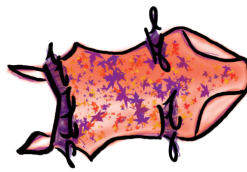


Handout 1.1: Wants

A. Betty Bunny wants some fruit. Circle two items that satisfy her want.



B. Betty Bunny wants something to keep her warm. Circle two items that satisfy her want.



B. Betty Bunny wants a toy she can play with outside. Circle two items that satisfy her want.



Handout 1.2: Make a Choice

Directions: Circle the item you want, and put an “X” through the item you didn’t choose.





Lesson 2:

Nizzy and Cooper's ABC Adventure

Lesson Authors

Andrea Caceres-Santamaria, Federal Reserve Bank of St. Louis

Mary C. Suiter, PhD, Federal Reserve Bank of St. Louis

Lesson Description

In this lesson, students learn what goods and services are. They listen to the story *Nizzy and Cooper's ABC Adventure*. Students categorize goods and services labeled on alphabet cards. They learn a song about goods and services, identify goods and services they use, and identify the first letter of their first or last names and draw a good or a service that starts with that letter. The extension activities provide opportunities for role-play and counting.

Grade Level

PreK-K

Economic Concepts (Vocabulary)

Goods

Services

School Readiness Skills

- Understand and follow directions with at least two steps
- Use categorization
- Participate in repeating a song
- Recognize letters in own name
- Attempt to write letters in own name
- Recognize 10 alphabet letter names
- Use writing and drawing tools

Time Required

Approximately 45 minutes

Materials

- PowerPoint slide deck of *Nizzy and Cooper's ABC Adventure* story
 - Visuals 2.1 and 2.2, one copy of each
 - Handout 2.1, one copy cut apart to provide a "Goods" sign and a "Services" sign
 - Handout 2.2, one copy cut apart into cards, making sure the letters are not in alphabetical order
 - Handout 2.3, one copy for each student
 - Container in which to put the cards from Handout 2.2
 - A crayon, book, comb, stuffed dog, and stuffed cat
 - A sheet of paper for each student (for extension activity)
 - Crayons and/or markers for each student
 - Masking or painter's tape
-

Procedure

1. Introduce the lesson by showing the first slide. Point out the title of the story, *Nizzy and Cooper's ABC Adventure*. Explain that just as the books they read have authors and illustrators, this story does too. The author is Andrea Caceres-Santamaria. She is the author because she wrote the story. The illustrator is Jennifer Edwards. She is the illustrator because she drew the pictures. Ask the students what they think the story is about. (*Answers will vary but may include the alphabet, letters, or an adventure.*)
 2. Explain that the story is an alphabet story but that it is also about **goods** and **services**.
 3. Display *Visual 2.1: Goods Vocabulary Sheet*. Tell the students that the pictures are called goods. Goods are things that people use to satisfy their wants. You can touch, see, eat, drink, or play with goods. Discuss the following:
 - If you were hungry, which good would you want? (*The cupcake*)
 - If you want to sit down, which good would you want? (*The chair*)
 - If you were cold, which good would you want? (*The coat*)
 - What are some other examples of goods you use? (*Answers will vary but may include crayons, markers, paintbrushes, lunch boxes, toys, or candy.*)
-

4. Display *Visual 2.2: Services Vocabulary Sheet*. Discuss the following:
 - What are the people in the pictures doing? (*Giving/getting a haircut, delivering food, and teaching*)
5. Tell the students that services are things that people do for us. Discuss the following:
 - What service is the stylist doing for the child? (*Cutting the child's hair*)
 - What service is the server doing? (*Bringing a drink*)
 - What service is the teacher doing? (*Helping children learn*)
 - What are some other examples of services—things people do for you? (*Answers will vary but may include teaching, reading, cooking, driving, or fixing a broken bike or toy.*)
6. Tell the students that in the story there are examples of goods and services. You are going to read the story and point out the goods and services. Read the story beginning with Slide 2 and continue through the slide deck until the end. Pause on each page to point out the goods and services. (*Goods—apple, dish soap, eggs, flashlight, gas, ice cream, lunch [food], onion, souvenirs, tire, umbrella, waffle fries, xylophone, yo-yo, zucchini fries; Services—baker, cashier, campground host, janitor, knitter, musician, narrator, painter, quilter, repair service, violinist*)
7. When you complete the story, discuss the following:
 - What are goods? (*Goods are things that people use to satisfy their wants. We can touch, see, eat, drink, or play with goods.*)
 - What are some examples of goods from the story? (*Answers will vary. Accept answers from the book, such as apple, cookies, yo-yo, flashlight, gas, lunch [food], etc.*) NOTE: If students need help, show pictures from the story to remind them of the goods.
 - What are services? (*Services are things that people do for us.*)
 - What are some examples of services from the story? (*Answer will vary. Accept answers from the book, such as the cashier took money; the baker made cookies; the campground host welcomed them; the janitor cleaned the mess; the tire repair shop fixed the tire; etc.*) NOTE: If students need help, show pictures from the story to remind them of the services.
8. Tell students that they will play a game sorting goods and services. Use the cutouts from both *Handout 2.1: Goods and Services Signs* and *Handout 2.2: Goods and Services Alphabet Cards*. Tape the “Goods” and “Services” signs on the wall next to one another or place them on the floor next to one another for circle time. Demonstrate how to play by drawing a letter card from the container, stating the letter, identifying the item with the letter, and placing the card in the correct column on the wall or floor. Discuss the following:
 - Did I say the correct letter? (Yes)

- Did I put the letter in the correct column? (Yes)
 - How do you know it is in the correct column? (*Because it is a good—we can touch it or use it; because it is a service—something people do for us*)
9. Allow students to take turns drawing cards from the container, stating the letter, identifying the good or service on the card, and placing the card in the correct column. After each card is placed, check with the other students to see if the card is in the correct column and ask how they know. Work with students to correct any that aren't placed in the correct column. Continue until students have worked through the cards.
 10. Have students count together the number of goods (15) and services (11) from the story. Ask the students if there are more goods or more services in the story. (*Goods*) Place all cards in the container to use later in the lesson.
 11. Tell the students you are going to teach them a new song called "We Use Goods and Services." Ask them if they know the song "Mary Had a Little Lamb." (*Hopefully, many will say yes, but if not, sing the song for them.*) Explain that the new song is called "We Use Goods and Services" and is sung to the same tune as "Mary Had a Little Lamb." Sing each verse in turn and have the students repeat it.

We Use Goods and Services

- ♪ We use goods and services, services, services.
- ♪ We use goods and services each and every day.
- ♪ Goods are things that we can touch, we can touch, we can touch.
- ♪ Goods are things that we can touch when we work and play.
- ♪ People provide services, services, services.
- ♪ People provide services to help us through our day.

12. Next, sing the entire song as a class. At the end of the song, discuss the following:
 - What are some goods and services that you use throughout the day? (*Answers will vary but may include the following: Services—school [teaching], rides to and from school, dance lessons, mail delivery, computer service, service at a restaurant, a dental checkup, a medical checkup, soccer/baseball coaching, and so on; Goods—food, clothing, crayons, glue, shoes, pencils, books, toys, tables, chairs, forks, spoons, and so on*)
13. Select four students. Give one student a crayon and one student a book. Complete the following:
 - Tie a child's shoe and ask the rest of the class whether tying a shoe is a good or a service. (*A service*) Why? (*Because it is something you did for the child*)

- Ask the student holding the crayon if the crayon is a good or a service. *(A good) Why? (Because you can touch it and use it)*
- Comb a child's hair and ask the rest of the class whether combing hair is a good or a service. *(A service) Why? (Because it is something you do for someone else)*
- Ask the child holding the book whether the book is a good or a service. *(A good) Why? (Because you can touch it and use it)*
- Ask the students whether you reading the story to the class was a good or a service. *(A service) Why? (Because it was something you did for the class)*

Closure

14. Distribute a copy of *Handout 2.3: Alphabet Activity* to each student. Explain that students should write the first letter of their first or last name in the first box. Then they should draw a picture of a good or a service that starts with that letter. Allow time for students to work.
15. When students have completed their work, staple their completed work on a bulletin board or tape the pictures to the wall. Ask the students if posting their work on the bulletin board or wall is an example of you providing a good or a service. *(A service)*
16. Have students role-play providing services for one another using the following (or other) scenarios:
 - Have one student pretend to be a doctor and another a patient who gets a checkup. Ask the rest of the class whether the doctor provides a good or a service. *(A service)*
 - Have one student with the stuffed dog ask another student to take the dog for a walk. Ask the rest of the class whether the dog walker provides a good or a service. *(A service)*
 - Have one student pretend to be a firefighter who rescues the stuffed cat from a tree. Ask the rest of the class whether the firefighter provides a good or a service. *(A service)*
 - Have one child act as a bus driver. Have several other children be riders on the bus. Ask the rest of the class whether the bus driver is providing a good or a service. *(A service)*
17. Display Visual 2.1 again. Ask students what a good is. *(Something we can touch and use; a thing that satisfies our wants)*
18. Draw a letter card from the container one at a time. Do as many as needed for students to demonstrate understanding. For each letter, discuss the following:
 - What is the letter?
 - What is on the card?
 - Is it a good or a service?
 - Name another good or service that starts with this letter.

Extension Activity Suggestions

Literacy

- Read the story *Little Nino's Pizzeria* by Karen Barbour (ISBN 978-0-15-246321-6) and discuss which goods and services are illustrated in the book.
- Have students work together to create an alphabet book of goods and services. Assign each student a letter, and then have them write their letter on a sheet of paper and draw a picture of a good or service that starts with that letter. Assemble the book and have students practice "reading" the book to one another—pointing out each letter and the good or service pictured.
- Read the story *Dr. Suess's ABC: An Amazing Alphabet Book!* by Dr. Suess (ISBN 0-679-88281-2) and use the lesson found here: <https://www.stlouisfed.org/education/dr-seuss-abc-lesson>.

Math

- Have students identify and count goods they use in the classroom. (*Tables, chairs, pencils, markers, crayons, paper, books, paint, puzzles, playdough, milk, snacks, and so on*) Have them create a pictogram of the goods.

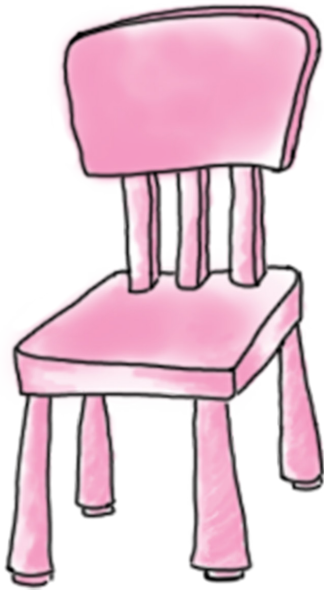
Social

- Identify people in the school who provide a service.

Visual 2.1: Goods Vocabulary Sheet

Goods

Goods are things that people use to satisfy their wants. You can touch, see, eat, drink, or play with goods.



Visual 2.2: Services Vocabulary Sheet

Services

Services are things that people do for us that satisfy our wants.



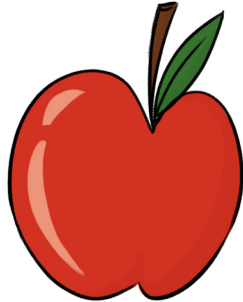
Handout 2.1: Goods and Services Signs

GOODS

SERVICES

Handout 2.2: Goods and Services Alphabet Cards (page 1 of 5)

A



Apple

B



Baker

C



Cashier

D



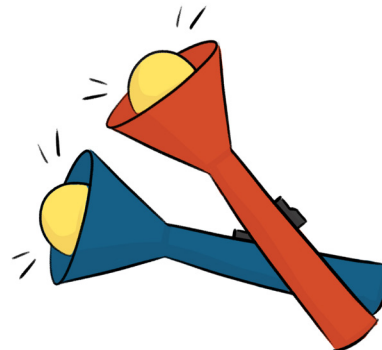
Dish Soap

E



Eggs

F



Flashlight

Handout 2.2: Goods and Services Alphabet Cards (page 2 of 5)

G



Gas

H



Campground Host

I



Ice Cream

J



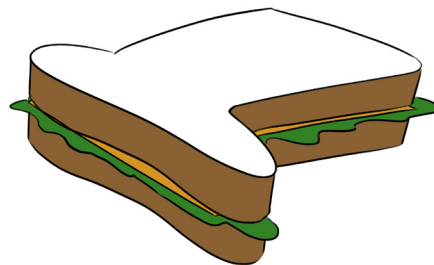
Janitor

K



Knitter

L



Lunch

Handout 2.2: Goods and Services Alphabet Cards (page 3 of 5)

M



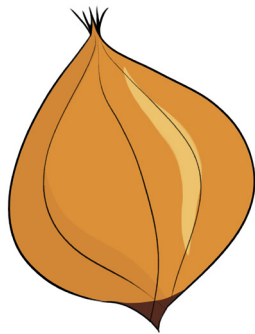
Musician

N



Narrator

O



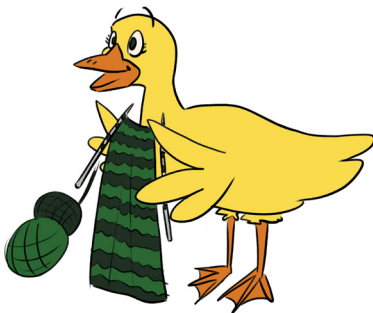
Onion

P



Painter

Q



Quilter

R



Repair Service

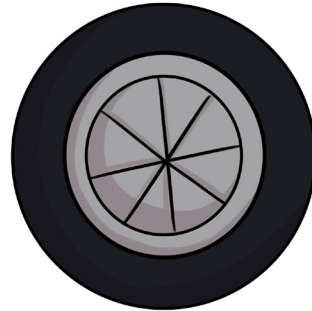
Handout 2.2: Goods and Services Alphabet Cards (page 4 of 5)

S



Souvenirs

T



Tire

U



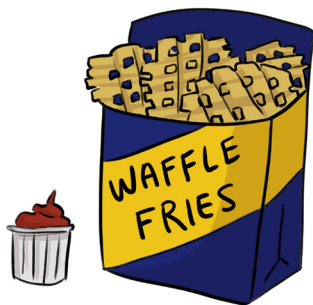
Umbrella

V



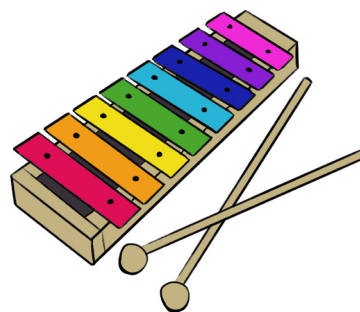
Violinist

W



Waffle Fries

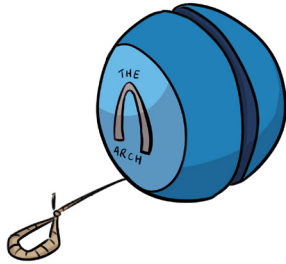
X



Xylophone

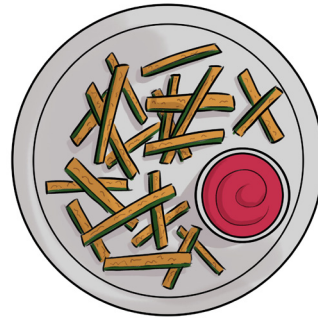
Handout 2.2: Goods and Services Alphabet Cards (page 5 of 5)

Y



Yo-Yo

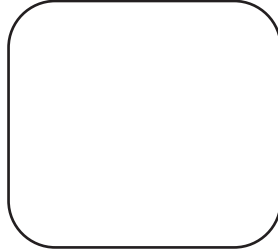
Z



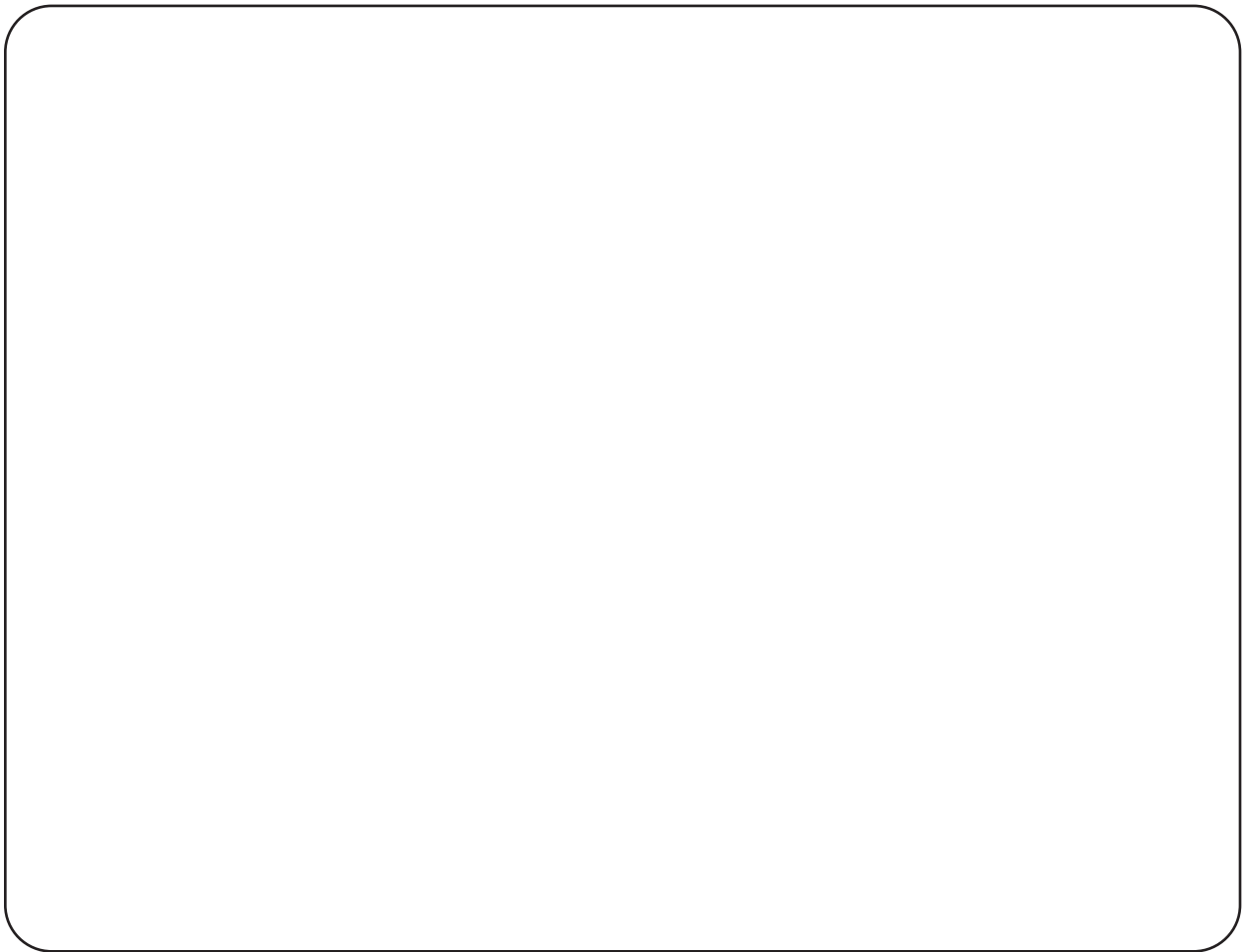
Zucchini Fries

Handout 2.3: Alphabet Activity

My name starts with the letter



**This is a picture of a good or a service that
starts with the same letter as my name.**



An Orange in January

By Dianna Hutts Aston / ISBN: 978-0-8037-3246-2

Lesson Author

Erin A. Yetter, PhD, Federal Reserve Bank of St. Louis–Louisville

Lesson Description

In this lesson, students learn about the economic concepts of consumer and producer. They give examples of consumers and producers from the book *An Orange in January*. They become producers by helping make orange juice popsicles and consumers when they eat the popsicles. They are asked to correctly order three pictures based on the story.

Grade Level

PreK-K

Economic Concepts (Vocabulary)

Consumer

Producer

School Readiness Skills

- Practice book awareness (reading front to back, recognizing title/author/illustrator)
- Understand and follow directions with at least two steps
- Correctly put in order (sequence) up to three story pictures
- Participate in repeating a song

Time Required

Approximately 45 minutes (not including time for freezing the popsicles)

Materials

- *An Orange in January* by Dianna Hutts Aston (ISBN: 978-0-8037-3146-2)
- Visuals 3.1 and 3.2, one copy of each
- Handout 3.1, one copy for each student
- Materials for popsicles:
 - Orange juice
 - Toothpicks
 - Plastic wrap
 - Ice cube tray(s)
 - Freezer

Procedure

1. Show the students the cover of the book, *An Orange in January*. Discuss the following:
 - Where is the title of the book? (*On the front of the book*) Point to the title and read it aloud.
 - Where is the name of the author, the person who writes the story? (*On the front of the book*) Point to the author's name and read it aloud.
 - Where is the name of the illustrator, the person who draws the pictures for the book? (*On the front of the book*) Point to the illustrator's name and read it aloud.
 - What do you think the book is about? (*Answers will vary but may include oranges, winter, being cold, or a little boy.*)
2. Display *Visual 3.1: Producers Vocabulary Sheet*. Discuss the following:
 - What are the jobs of the three people in the pictures? (*Florist, painter, and chef*)
3. Tell the students that the people in the pictures are called **producers**. Producers are people who make or grow goods and provide services. Sometimes they are called workers, and they help us do things. For example, a plumber is a producer. A plumber helps fix our pipes if there is a leak. A farmer is also a producer. A farmer grows food for us to eat. Discuss the following:
 - Name some examples of producers. (*Answers will vary but may include doctors, teachers, police officers, or firefighters.*)
4. Tell the students that anytime you make something, such as drawing a picture or making other artwork, you are a producer. You are also a producer whenever you provide a service, such as cleaning your room or helping watch your younger sibling.

5. Display *Visual 3.2: Consumers Vocabulary Sheet*. Discuss the following:
 - What are the people in the pictures doing? (*The girl is drinking a smoothie, the person is shopping, and the child is playing in a sandbox.*)
6. Tell the students that the people in the pictures are called **consumers**. Consumers are people who buy or use goods and services to satisfy their wants. Satisfying their wants makes them happy. For example, when you eat your dinner tonight, you will be a consumer. You will be hungry, and eating the meal will make you feel full. You will be a consumer of food. You are also a consumer every day when you go to school. You are learning. You are a consumer of knowledge. Discuss the following:
 - Name some examples of consumers. (*Answers will vary but may include people buying toys, children riding skateboards, a child playing on the playground, or an adult watching a movie.*)
7. Read the book, *An Orange in January*.
8. Tell the students that in the book there were producers, the people who grew the oranges, and consumers, the people who ate an orange. Tell them you are going to read the story again. Ask them to pay close attention to who the producers of the oranges are and who the consumers of the orange are.
9. Read the story again and discuss the following:
 - Who were the producers in the story? (*The producers were the people who worked on the farm.*)
 - Who were the consumers in the story? (*The consumers were the little boy and his friends. [It is OK if they name only the little boy.]*)
 - What did the farm workers produce? (*Oranges*)
 - What did the little boy and his friends consume? (*An orange*)
10. Tell the students you are going to teach them a new song. It is sung to the tune of “All Around the Mulberry Bush.” Sing each line in turn and have the students repeat it.
 - ♪ The farmer who grows an orange, he is a producer.
 - ♪ The little boy who eats it up, he is a consumer.
11. Tell the students they are going to be producers and make popsicles out of orange juice. Have the students help you make the popsicles by pouring the orange juice, counting toothpicks, and so on to make the popsicles:
 - Pour the orange juice into an ice cube tray.
 - Cover the tray tightly with plastic wrap.

- Stick a toothpick through the plastic wrap into each individual compartment.
- Place the tray in the freezer until frozen—2 to 4 hours.
- Remove the plastic wrap, loosen the ices cubes, and remove the popsicles.

Optional: Show students the following directions (with steps and photos) for how to make popsicles: <http://www.wikihow.com/Make-Popsicle-Snacks>.

12. When the students finish making the popsicles, remind them that they have just been producers. Discuss the following:
 - How were you producers? (*They made popsicles.*)
 - How can you use the popsicles? (*Eat them.*)
 - When you eat a popsicle, are you a consumer or a producer? (*A consumer*)
13. Tell the students you have another verse to add to the song they sang previously (to the tune of “All Around the Mulberry Bush”). Sing each line in turn and have the students repeat it.
 - ♪ When I make an OJ pop, I am a producer.
 - ♪ When I eat my yummy treat, I am a consumer.
14. Now sing the entire song together:
 - ♪ The farmer who grows an orange, he is a producer.
 - ♪ The little boy who eats it up, he is a consumer.
 - ♪ When I make an OJ pop, I am a producer.
 - ♪ When I eat my yummy treat, I am a consumer.

Closure

15. Tell the students that there are different parts to a story. Stories have a beginning—the start of the story. There are things that happen after the beginning—in the middle of the story—that help us know more about the story. And then there is an end to the story. Discuss the following:
 - What happened at the beginning of the story, *An Orange in January*? (*The land “glowed with spring light.” An orange blossomed. The bees feasted. The orange began to grow.*)
 - What are some things that happened in the middle of *An Orange in January*? (*The orange was picked. The orange was bagged. The orange rode a long way in a truck. The orange arrived at the grocery store.*)
 - What are some things that happened at the end of *An Orange in January*? (*A little boy took the orange home. He took the orange to school. He shared the orange with friends.*)

16. Distribute a copy of *Handout 3.1: Story Order* to each student. Instruct the students to color the pictures and then number them in the order they occurred in the story. They will put a “1” under what happened at the beginning of the story, a “2” under what happened in the middle of the story, and a “3” under what happened at the end of the story. When they are finished, instruct them to circle the picture of the producer and underline the pictures of the consumers.
-

Extension Activity Suggestions

Color

- Identify items around the classroom that are orange.
- Ask the students to bring something for show-and-tell that is orange.

Literacy

- Read the story *The Little Red Hen Makes a Pizza* by Philemon Sturges (ISBN: 978-0-525-45953-7). Discuss who the producers and consumers are in that story.

Science

- Talk about the likely weather in the month of January. Discuss the change that occurred while the orange juice was in the freezer.

Shapes

- Tell the students an orange is a sphere, or round, like a ball. Identify other objects around the room that are spheres or ask the students to bring something for show-and-tell that is a sphere.

Social

- In *An Orange in January*, the little boy shares an orange with his friends. Ask the students to give examples of times they shared with friends.
- Talk about holidays that take place during the month of January, such as New Year’s Day and Martin Luther King Jr. Day.

Visual 3.1: Producers Vocabulary Sheet

Producers

Producers are people who make or grow goods and provide services.



Visual 3.2: Consumers Vocabulary Sheet

Consumers

Consumers are people who buy and/or use goods and services to satisfy their wants.



Handout 3.1: Story Order

Directions: Color each picture and then number them in the order they occurred in the story.

What happened at the beginning of the story? Put a 1 under that picture.

What happened in the middle of the story? Put a 2 under that picture.

What happened at the end of the story? Put a 3 under that picture.

Circle the producer. Underline the consumers.



Just Saving My Money

By Mercer Mayer / ISBN: 978-0-06-083557-6

Lesson Author

Erin A. Yetter, PhD, Federal Reserve Bank of St. Louis–Louisville

Lesson Description

In this lesson, students learn about banks and money. They recognize coins as money and manipulate them with classifying, sorting, and pattern-making activities. They draw a picture in a piggy bank of a good they would like to buy, cut out the bank, and hang it in the room. They hear the story *Just Saving My Money* and listen for the words “money” and “bank.” Finally, each student draws a self-portrait of going to a bank.

Grade

PreK-K

Economic Concepts (Vocabulary)

Bank

Money

School Readiness Skills

- Practice book awareness (reading front to back, recognizing title/author/illustrator)
- Classify (same/different, alike/not alike) objects by physical features of shape, color, and/or size
- Recognize, copy, or repeat a patterning sequence
- Demonstrate scissors skills
- Participate in repeating a song
- Identify/point to the circle shape
- Use writing and drawing tools
- Attempt to write letters in own name

Time Required

Approximately 45 minutes

Materials

- *Just Saving My Money* by Mercer Mayer (ISBN: 978-0-06-083557-6)
 - Visuals 4.1 and 4.2, one copy of each
 - Handouts 4.1 and 4.2, one copy of each for each student
 - Coins, about 10 of each denomination: penny, nickel, dime, and quarter
-

Procedure

1. Show the students one penny, nickel, dime, and quarter. Discuss the following:
 - What are these things called? (*Answers will vary but may include coins, money, or names of the denominations.*)
 2. Display *Visual 4.1: Money Vocabulary Sheet*. Tell the students the coins are called **money**. Money is what we use to buy goods and services. Coins (like the ones you showed them) and paper bills (like the \$5 bill on the visual) are the most common types of money used.
 3. Discuss the following:
 - Do you have any money—coins or dollars—at home? (*Answers will vary, but students may say something like “Yes, my Grandma gave me \$5 for my birthday.”*)
 - Where do you keep your money? (*Answers will vary, but students may say in a piggy bank or money jar or with an adult.*)
 4. Tell the students those are all good places to keep their money so that they don’t lose it. Another good place to keep their money is in a **bank**.
 5. Display *Visual 4.2: Bank Vocabulary Sheet*. Explain to the students that a bank is a safe place to keep money. Ask the students if they have ever been to a bank. (*Answers will vary.*) Ask those who have been to a bank to describe the bank. (*Answers will vary.*) Tell the students some names of banks in your area.
 6. Distribute a copy of *Handout 4.1: Piggy Bank* to each student. Have the students pretend they just got some money for their birthday. Tell them to draw in the piggy bank a picture of a good they would like to buy and then color it. Once completed, have them write their name on the piggy bank and cut it out. Hang the pictures around the room. (You will refer back to these in the next lesson, “Saving, Spending, and Income: Save It!”)
-

7. Show the students the four coins again and discuss the following:
 - Are all of these coins the same shape? (*Yes*)
 - What shape are they? (*A circle, or round*)
 - Are all of these coins the same color? (*No*)
 - Which coin is not the same color as the others? (*The penny, the copper/brown one*)
 - Are all of these coins the same size? (*No*)
 - Which coin is the biggest? (*The quarter, the big silver one*)
 - Which coin is the smallest? (*The dime, the small silver one*)
8. Mix up the four coins in your hand and then lay them on a table. To reinforce what they just learned, call on students and instruct them to sort the coins by shape, color, and size, as follows:
 - Instruct one student to put all of the coins that are a circle, or round, together. (*The student should group all of the coins together on the table.*)
 - Instruct another student to put the coins that are the same color together in groups. (*The student should put the dime, nickel, and quarter together and leave the penny separate.*)
 - Finally, instruct another student (or two) to put the coins in order by size, from the smallest to the biggest. (*The student[s] should order them dime, penny, nickel, and quarter.*)
9. Tell the students they are going to play a game with the coins where they try to recognize a pattern. Gather all of the coins you have prepared for the lesson. Lay them out in various patterns. Call on individual students or pairs of students and have them complete each pattern by selecting the correct coin and placing it in the sequence. Some suggestions are below:



10. Show the students the cover of the book, *Just Saving My Money*. Discuss the following:
 - Where is the title of the book? (*On the front of the book*) Point to the title and read it aloud.
 - Where is the name of the author, the person who writes the book? (*On the front of the book*) Point to the author's name and read it aloud.
 - Tell the students that the illustrator is the person who draws the pictures for the book. The author, Mercer Mayer, is also the illustrator of the book.
 - What do you think the book is about? (*Answers will vary but may include saving or going to the bank.*)
11. Tell the student that when a coin is dropped into a money jar or piggy bank, it makes a sound like this: "clink." Tell them they are going hear a story about Little Critter, who does some things to earn money. As you read the story, every time they hear the word "money," they are to say "clink!" (Money is mentioned 16 times in the book—specifically on the following pages: 8, 9, 10, 11, 12, 16, 17, 18, 23, 24 (two times), 25, 27, 28, 29, and 32.) Read the story.
12. Tell the students you are going to read the story again. This time they should listen for where Little Critter takes his money jar when it is full. Once you are done, discuss the following:
 - Where did Little Critter take his money jar when it was full? (*To the bank*)
 - What is a bank? (*A bank is a safe place to keep money.*)
13. Tell the students that in addition to banks being a safe place to keep money, they are also a convenient place to keep money. It is much easier to keep money in a bank, and to take it out when needed, than to carry around a money jar or piggy bank full of money. That would be heavy (coins are heavy) and unsafe (someone could steal it)!
14. Distribute a copy of *Handout 4.2: Going to the Bank* to each student. Tell the students to pretend they have filled up their piggy banks or money jars and are going to take their money to the bank. Have them draw themselves in the picture taking their money to the bank.

Closure

15. Tell the students you are going to teach them a new song, “My Piggy Bank.” It is sung to the tune of “The Wheels on the Bus.” Sing each verse in turn and have the students repeat it.

My Piggy Bank

- ♪ Oh, when my piggy bank is nice and full, nice and full, nice and full,
- ♪ Oh, when my piggy bank is nice and full I take it to the bank.

- ♪ The teller at the window counts my coins, counts my coins, counts my coins.
- ♪ The teller at the window counts my coins when I am at the bank.

- ♪ I know the bank will keep my money safe, my money safe, my money safe.
- ♪ I know the bank will keep my money safe until I take it out.

Extension Activity Suggestions

Art

- Have students make their own piggy banks.
- Have students create rubbings of coins.

Community

- Take a field trip to a bank.

Literacy

- Read the story, *The Berenstain Bears Trouble with Money* by Stan and Jan Berenstain (ISBN: 0-394-85917-0). Discuss how the story is similar to and different from *Just Saving My Money*.

Social

- Ask students if they ever help around the house like Little Critter in *Just Saving My Money*. Make a chore chart of things students could do to earn money at home (e.g., help with the dishes, play with pets, or put toys away).

Math

- Practice counting using pennies. Have students drop one penny at a time into a jar, counting as they go.

Science

- Discuss what type of animal the students think Little Critter in *Just Saving My Money* is and what other animals are shown in the story.

Visual 4.1: Money Vocabulary Sheet

Money

Money is what you use to buy goods and services.



Visual 4.2: Bank Vocabulary Sheet

Bank

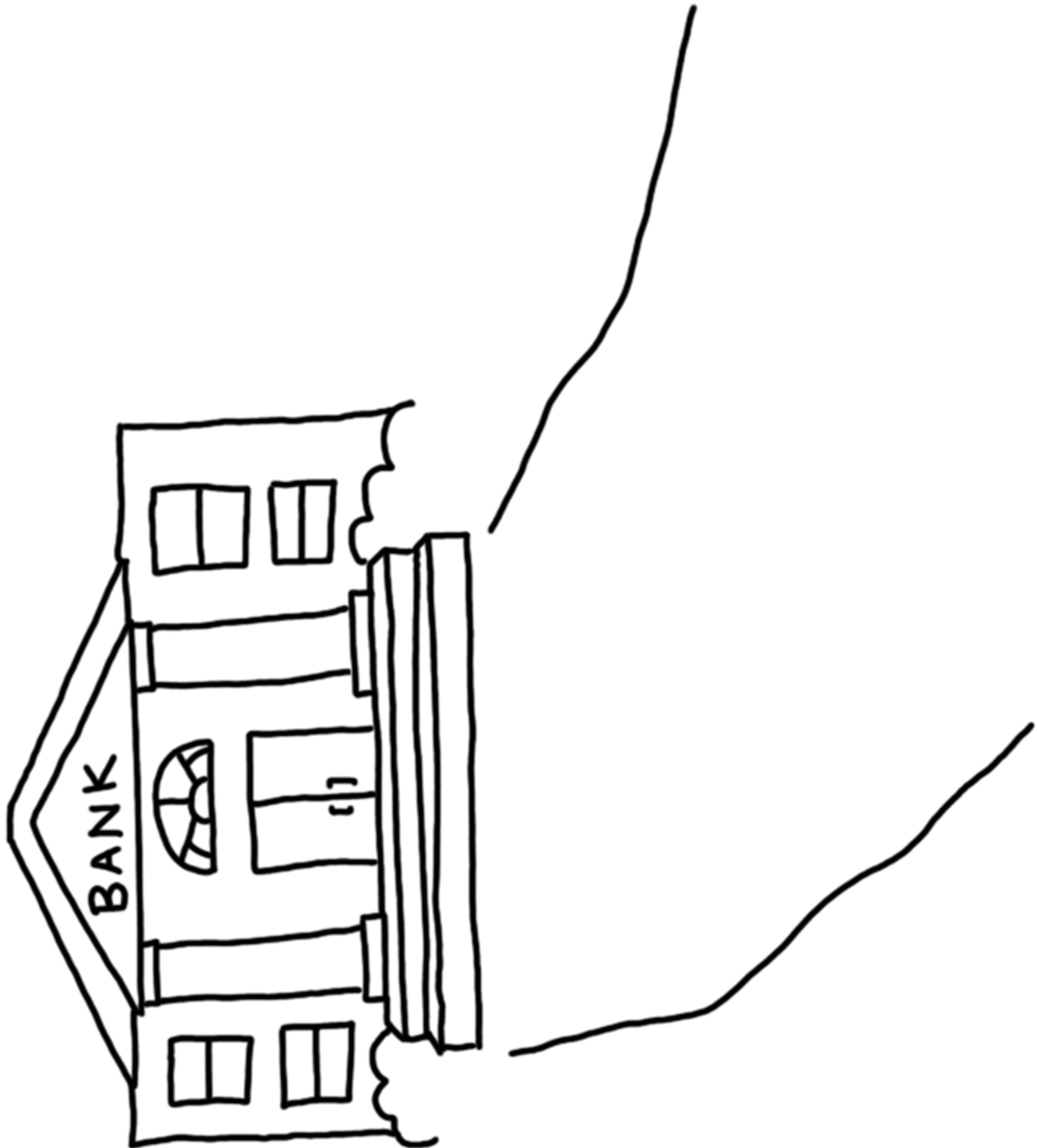
A bank is a safe place
to keep money.



Handout 4.1: Piggy Bank



Handout 4.2: Going to the Bank





Lesson 5:

Saving, Spending, and Income: Save It!

Save It! by Cinders McLeod / ISBN: 978-0-593-40621-2

Lesson Authors

Andrea J. Caceres-Santamaria, Federal Reserve Bank of St. Louis

Mary C. Suiter, PhD, Federal Reserve Bank of St. Louis

Lesson Description

In this lesson, students learn about income, saving, and spending. They listen to the story *Save It!* and identify examples of when Honey is earning income, saving, and spending. Students also participate in a die-rolling activity to track whether Honey has saved enough money for her play-house. Next, students identify whether certain pictures are examples of kids saving or spending money. They then have the option to follow along with another story about saving and spending by counting with pennies and copying actions mentioned in the story.

Grade Level

PreK-K

Economic Concepts (Vocabulary)

Income

Saving

Savings goal

Spending

School Readiness Skills

- Demonstrate gross motor skills
- Recognize details of a story as they appear in the beginning, middle, and end
- Practice book awareness (reading front to back, recognizing title/author/illustrator)
- Participate in repeating a song

Time Required

Approximately 45 minutes

Materials

- *Save It!* by Cinders McLeod (ISBN: 978-0-593-40621-2)
 - Handout 5.1, one copy for each student pair and a copy for the teacher
 - Handout 5.2, one copy for each student pair
 - Optional (if doing kindergarten activity):
 - Handout 5.3, one copy for each student pair
 - Masking tape
 - Handout 5.4, one copy for each student
 - Scissors; glue sticks or tape; and an orange crayon, marker, or colored pencil for each student
 - Piggybank, jar, or can
 - One classroom toy
 - One coin
 - Optional closure activity:
 - *Shiny Pennies* by Charlotte Hughes (see page 5.15 in this lesson)
 - Visual 5.1, one copy
 - Visual 5.2, one copy, cut apart so there are five large pennies
-

Procedure

1. Select one student to hold a piggy bank (or jar or can) and another to hold a toy. Drop a coin into the bank. Ask the students if they think you are spending or saving your money. Tell them you are saving it. **Saving** means putting money aside to buy goods and services later.
 2. Take the coin out of the bank and go to the student with the toy. Say that you want to buy the toy. Give the student the coin and take the toy. Ask the students if they think you are spending or saving your money. Tell them you are spending it. **Spending** means using money to buy goods or services now.
 3. Ask the students for examples of when they have saved and spent their money. (*Answers will vary.*)
-

4. Refer the students to the pictures they drew inside their piggy banks from the previous lesson ("Just Saving My Money") and discuss the following:
 - What are you saving for? (*Answers will vary.*)
 - What was Little Critter saving for? (*A new skateboard*)
 - What did Little Critter actually end up spending his money on? (*A robot*)
5. Ask the students how they would get money to be able to save. (*Answers will vary but may include birthday money, finding money, or doing something to earn money.*)
6. Tell the students that **income** is the payment people earn for the work they do. The payment people earn usually comes in the form of money, dollars, and coins.
7. Discuss the following:
 - What chores or work could you do around your home to earn income? (*Answers will vary but may include sweeping, vacuuming, cleaning dishes, or picking up toys.*)
 - If you did chores and earned \$5, what would you do with that money? (*Answers will vary but may include examples of choosing to either spend, save, or do both.*)
8. Show the students the cover of *Save It!* by Cinders McLeod. Tell them the story is about a bunny named Honey who earns income, spends her money, and saves her money. Discuss the following:
 - Where is the title of the book? (*On the front of the book*) Point to the title and read it aloud.
 - Where is the name of the author, the person who writes the book? (*On the front of the book*) Point to the author's name and read it aloud.
 - What do you think this book is about? (*Answers will vary but may include a bunny, saving, or carrots.*)
9. Tell the students to listen to the story for examples of earning income, saving, and spending. Read *Save It!*
10. Discuss the following:
 - What vegetable is used as money in Bunnyland? (*Carrots*)
 - What job does Honey do to earn carrots? (*She takes care of her siblings.*)
 - How many carrots does Honey earn each week for caring for her siblings? (*Two carrots*)
 - What do we call the money that Honey earns for the work she has done? (*Income*)
 - In the middle of the story, Honey tells her dad that she wants her own house. Why can't her dad buy her a house? (*Houses cost a lot of money, and he does not have the money to buy a house.*)

- A real house costs too much money, so Honey decides that she can save up for what type of house? (*A playhouse*)
 - Why does Honey decide to spend one carrot and save one carrot each week? (*Honey likes to go out, so she decides to do both.*)
 - Where does Honey save her carrots? (*In a bag labeled "Savings"*)
11. Tell the students they will play a game to track if Honey has saved enough money to purchase the playhouse. Instruct students to pair up with a classmate. Distribute a copy of *Handout 5.1: Spending and Saving Die* and a copy of *Handout 5.2: Keeping Track of Honey's Carrots*, along with two orange crayons, markers, or colored pencils; scissors; and tape or glue sticks to each student pair.
 12. Use your copy of Handout 5.1 to demonstrate how to make the die and allow student pairs to follow along using their copies.
 13. Refer to Handout 5.2. Tell the students to look at Part A. Instruct them to count the number of carrots the playhouse costs and fill in the blanks to complete the sentence.
 14. Review the following instructions for either a pre-kindergarten or kindergarten activity:

Pre-kindergarten activity

- Review each side of the die with the students. One side of the die states "Now you choose!" This means that students have a saving or spending choice to make.
- Review the table in Part B of Handout 5.2 as follows:
 - Before rolling the die, color the two carrots that Honey earns each week for taking care of her siblings in the column labeled "Earns." In the "Spend" column, you will color in the number of carrots she spends, and in the "Save" column, you will color in the number of carrots she saves. What you color in the Spend and Save columns depends on the side the die lands on.
 - Once you have rolled the die five times, you will add up the total amount of carrots saved.
- For Part C of Handout 5.2, explain that students will color the total number of carrots saved and fill in the blanks.
- Demonstrate how to color the carrots that Honey earns, roll the die, and color the carrots in the Spend and/or Save columns. Remind students that they will roll the die only five times. Allow time for students to play and then debrief with each pair on their results. Discuss the following:
 - Did Honey save enough carrots? (*Answers will vary.*)
 - If she didn't, what could she have done differently? (*Save more and spend less.*)

Kindergarten activity

- Display *Handout 5.3: Image of Playhouse*. Tell students that in the story, Honey sets a goal to save her carrots over time to buy something in the future; this is called a **savings goal**. When Honey decides that, with the two carrots she earns as income, she will spend one carrot and save one carrot, she is setting a savings goal—to spend her saved carrots on the playhouse in the future.
- Hand each pair of students a copy of Handout 5.3 and masking tape. Instruct each student pair to place a strip of masking tape on the floor. From the strip of masking tape, students should count 10 steps and place the playhouse image on the floor. Tell students to walk back to the strip of masking tape.
- Review each side of the die with the students. One side of the die states “Now you choose!” This means that students have a saving or spending choice to make. Discuss the following instructions:
 - You will roll the die five times.
 - You will take one step toward the playhouse if Honey is saving.
 - You will not step forward or backward if Honey is spending her carrots.
 - For example, if you roll the die and land on Honey saving both carrots that she earned, you will take two steps toward the playhouse. If the next roll of the die lands on Honey spending both carrots, you will not move forward. If, on another roll, the die lands on Honey saving one carrot and spending one carrot, you will take only one step forward.
- Review the table in Part B of Handout 5.2 as follows:
 - Before rolling the die, you will color the two carrots that Honey earns each week for taking care of her siblings in the column labeled “Earns.” In the “Spend” column, you will color in the number of carrots she spends, and in the “Save” column, you will color in the number of carrots she saves. What you color in the Spend and Save columns depends on the side the die lands on.
 - Once you have rolled the die five times, add up the total amount of carrots saved.
- For Part C of Handout 2, explain that students will color the total number of carrots saved and fill in the blanks.
- Demonstrate how to color the carrots that Honey earns, roll the die, and color the carrots in the Spend and/or Save columns. Remind students that they will roll the die only five times. Allow time for students to play and then debrief with each pair on their results. Discuss the following:
 - Did Honey save enough carrots? (*Answers will vary.*)
 - If she didn’t, what could she have done differently? (*Save more and spend less.*)

15. Sing the song “Saving and Spending” to the tune of “If You’re Happy and You Know It.”

Saving and Spending

- ♪ If you want to save some money, clap your hands.
- ♪ If you want to save some money, clap your hands.
- ♪ If you save it and you know it, then your bank will surely show it.
- ♪ If you want to save some money, clap your hands.
-
- ♪ If you want to spend some money, stomp your feet.
- ♪ If you want to spend some money, stomp your feet.
- ♪ If you spend it and you know it, then your bank will surely show it.
- ♪ If you want to spend some money, stomp your feet.

Closure

16. Distribute a copy of *Handout 5.4: Saving or Spending* to each student. Instruct the students to underline the pictures that show kids saving their money and to circle the pictures that show kids spending their money. Discuss the following:
- Which pictures show someone saving their money? (*The two pictures with the kids counting money into their piggy bank*)
 - Which pictures show someone spending their money? (*The two pictures with the kids paying for something*)
17. After students complete Handout 5.4, discuss the following:
- What job did Honey do to earn income? (*She took care of her siblings.*)
 - What jobs could you do to earn income? (*Answers will vary but may include set the table, help a neighbor rake leaves, or clean up after a pet.*)

Optional Closure Activity

18. Have students form a circle. Place *Visual 5.1: Alligator* on the floor in the center of the circle. Show them the picture of the alligator on the front of the story, *Shiny Pennies* (see page 5.15). Discuss the following:
- What do you think the alligator wants? (*Candy*)
 - How much would the alligator have to spend to get the candy? (*5 cents*)

19. Give each of five students one of the large pennies from *Visual 5.2: Pennies*. Have the class count the pennies aloud (1-2-3-4-5).
20. Tell the students you are going to read this short story. They are to stand in their places and copy the alligator's actions. For example, when the alligator jumps, they should jump up and down.
21. Read the story, pausing after each page so the students can act out how the alligator went to the store (walk, run, drive, skip, and hop.) At the end of each page, complete the following:
 - Instruct one of the students holding a penny to place it on the alligator in the center of the circle.
 - Ask how many pennies the alligator has and count them as a class.
 - Ask if the alligator has saved enough pennies to buy the candy or whether he has to save some more.
22. After the story, discuss the following:
 - Why didn't the alligator spend the five pennies on candy? (*He wanted to buy ice cream instead.*)
 - How many more pennies does he need to save to buy the ice cream? (*Five*)
 - Ask the students to raise their hand if they would spend the five pennies on the candy.
 - Ask the students to raise their hand if they would save for the ice cream.

Extension Activities

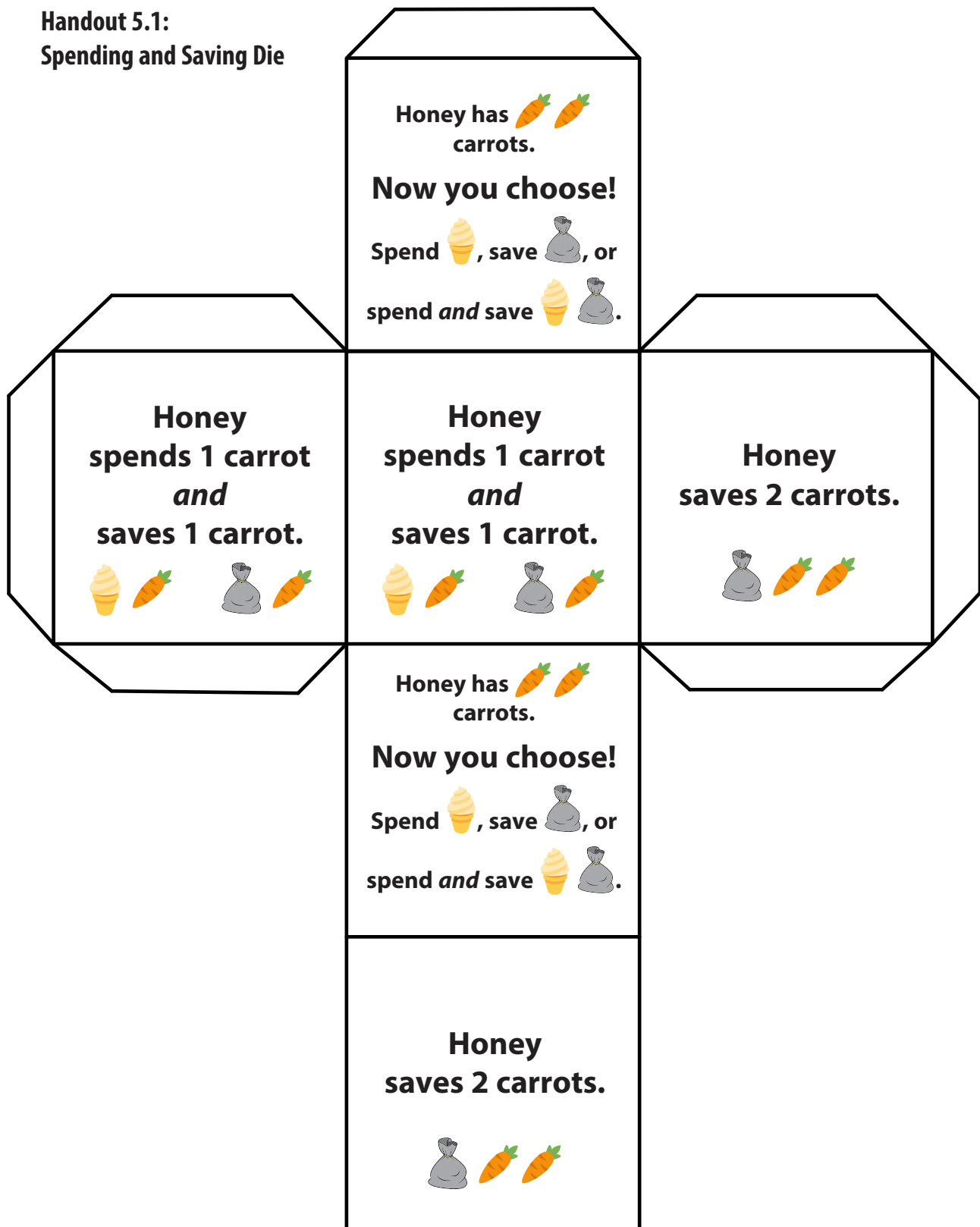
Literacy

- Read the book *Bunny Money* by Rosemary Wells (ISBN: 978-0-14-056750-2).

Science

- Discuss some fun facts about rabbits. Visit <https://www.natgeokids.com/uk/discover/animals/general-animals/10-hopping-fun-rabbit-facts/> for a list of top 10 rabbit facts.

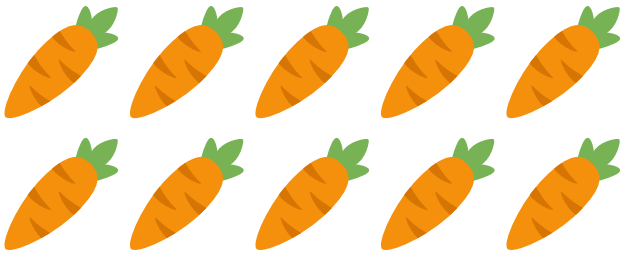
Handout 5.1: Spending and Saving Die



Handout 5.2: Keeping Track of Honey’s Carrots (page 1 of 2)

Part A





The playhouse costs _____ carrots.

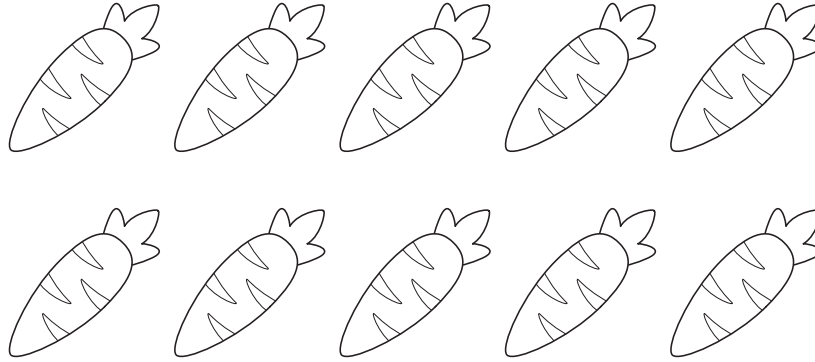
Part B

	 Earns	 Spends	 Saves
Week 1			
Week 2			
Week 3			
Week 4			
Week 5			

Handout 5.2: Keeping Track of Honey's Carrots (page 2 of 2)

Part C

How many carrots did Honey save?



Honey saved _____ carrots.

Did she save enough carrots for her playhouse? _____

Handout 5.3: Image of Playhouse



Handout 5.4: Saving or Spending

Directions: Underline the pictures that show kids **saving**. Circle the pictures that show kids **spending**.



Visual 5.1: Alligator



Visual 5.2: Pennies

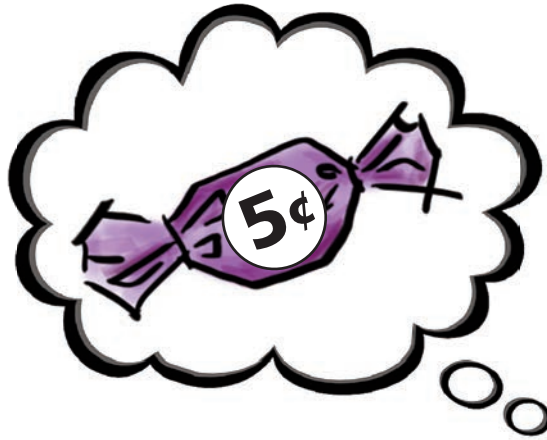


Shiny Pennies

By Charlotte Hughes



Illustrated by Katherine Ren



Al saves a shiny penny,
So he walks down to the store.
He wants to buy some candy,
But Ol' Al needs 4 cents more.





Al finds a shiny penny,
So he runs down to the store.
He *really* wants some candy,
But he still needs 3 cents more.





From Dad Al gets a penny,
So he rides down to the store.
He wants to taste that candy,
But he still needs 2 cents more.





Al earns a shiny penny,
 So he skips down to the store.
 Oh, how he wants that candy,
 But he still needs 1 cent more.





From Sis Al gets a penny,
So he hops down to the store.
He says, "I'll save my pennies,
Because ice cream's 5 cents more."

