

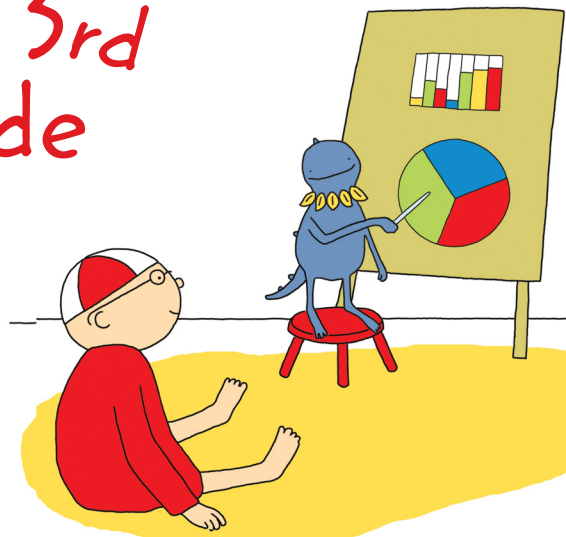


Moonjar®

BUILDING DREAMS BY LEARNING TO SPEND, SAVE AND SHARE

A Math Based Curriculum That teaches Money Basics®

*2nd - 3rd
grade*



THREE 45 MINUTE LESSONS

*SAVE
SPEND
SHARE*

2nd - 3rd
grade
SAVE



Second and Third Grade - SAVING

Objective: To illustrate to students the reasons for different methods of saving.

Vocabulary:

Moonjar

Savings Account

Saving

Math Concepts:

Number Comparisons

Estimation

Ordering of numbers

Supplies

Image Sheet (Illustrations of Objects)

Worksheet #1

Optional – Supplemental questions for A Chair for My Mother by Vera Williams from your library

Assessment:

1. Students will be able to define the meaning of a saving by not spending, Moonjars, and savings account.
2. Students will give an example of an item that would fit into each of the three categories of saving.

LESSON:

Optional- Start lesson by reading a Chair for My Mother by Vera B. Williams

(See attached questions for lead in to lesson)

1. Ask students to think of what season is coming up. Ask them to name things they would like to have for the upcoming season. Write ideas on board.
2. Ask students to estimate cost of each item, write down figures next to items. Help students with estimating.
3. Write the following words on the board: **saving by not spending, Moonjar, savings account** on the board.
4. Discuss meanings. **Saving by not spending** means that if you do not spend money now, you can add it to money you get later, to buy something that is more expensive than what you have. Using a wallet is a good example of how this works. **A Moonjar** is a way to keep track of money for a short term spending goal by putting money in a specific place at home; **Savings accounts** work for long term purchasing goals. It works by putting money in a bank. Explain that if a purchasing goal might take a long time, a bank is a safe place to keep the money. *For example, you have a dollar. If you want a candy bar that is \$2 you might save it in your wallet until you have another dollar. If you want something a little bigger, like a toy for \$10 you would save your money in the Moonjar. If you want something even more expensive, like a skateboard that is \$60, you might put the money in a savings account.*

5. Discuss the benefits and draw backs of each concept. **Saving by not spending** keeps money handy, but it is hard to keep track of money. **Moonjars** keep money in one place, but it is still available. **Savings accounts** keep money safe and make it easy to save because it is harder to get to the bank, but the draw back could also be that the money is harder to access.
6. Ask students which category would be best for each item on the board. With students, discuss ways to determine where each item would go. *(e.g. Smaller items - \$5.00 or less would go under saving by not spending, items \$5 - \$25 in Moonjar, \$25 plus in bank account – e.g.)* Write amounts on board next to corresponding savings plans. (\$5 or less – Saving by not spending, \$5 - \$25 – Moonjar, \$25 plus – bank account) Explain that it is not necessarily the amount of money that an item costs that tells where it should go. The amount of time it would take to save for the item is the key factor. After determining the dollar amount for each category, ask students if they agree.
7. In pairs, students complete worksheet #1. *Optional: Hand out catalogues or circulars that have a variety of items and prices for students to use as a reference or use Attachment A.*
8. Discuss ideas in a large group.

In Class Supplemental Activities:

1. Each student states a purchasing goal. Make a class graph of which category it would fall under. (Not spending, Moonjar, savings account)
2. Using magazines, students create a collage of one kind of purchasing goal.

At Home Supplemental Activities:

1. Students create a journal tracking a purchasing goal. (Moonjar passbook)
2. Parents discuss with children family savings goals. Name one thing that would go under each category of saving. (not spending, Moonjar, saving account)

RELATE TO OTHER SUBJECTS:

Language Arts – Write a short story telling how someone saved and met a purchasing goal.

Social Studies - Read about historical figures that saved money to put themselves through school, had to buy supplies, or to travel. Write a sentence about the person and illustrate his or her accomplishments.

Science – Plant a seed. Take care of it with water and sunlight exposure. Learn how with care, a seed grows, just like money. Note – It is not as important that they get exact values for things. Students should grasp that items have varying prices.

Questions for the book A Chair for my Mother by Vera B. Williams.

1. What is this story about? (A family saving money for a chair)
2. Why did they want a chair? (They lost their things in a fire and they didn't have comfortable furniture)
3. Why did they have to save for the chair? Why didn't they just go buy one? (They did not have enough money to buy one)
4. How did they save for the chair? (They put the money in a jar)
5. Do you think it took a long time or a short time? Use clues from the book. (A long time. Clues: pictures of the jar filling up, the story describes lots of time passing as the jar fills, the mother said she thought they would never make it)
6. How did the family feel when they went to go and that the new chair? How do you know? (Excited, happy, etc. They went to lots of stores to pick the right one, the girl wanted to ride in the chair, they took pictures)
7. Have you ever felt like these characters? When?
8. Have you ever saved money for anything? Give examples.
9. Is it worth it to wait for something?
10. How did they save money in the book? Do you have a money jar or a Moonjar?

STUFF



Candy \$2



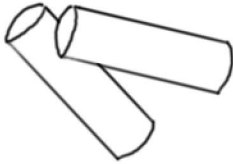
Soda \$2



Bouncy Ball \$4



Chips \$2



Chalk \$2



Trading Cards \$9



Jacks \$6



Sports Jersey \$12



Soccer Ball \$15



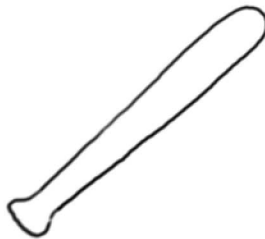
Tennis Racket \$20



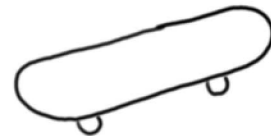
Video Game \$25



Hamster \$20



Bat \$35



Skateboard \$80



Bike \$100



Trampoline \$90



MP3 Player \$78



Computer \$150

MOONJAR SAVING WORKSHEET

Find items from your publications that would fit in each category. Don't forget to add the prices! Answer the question at the end.

SAVING BY NOT SPENDING

e.g. candy bar - \$2.00

MOONJAR

video game - \$20.00

SAVINGS ACCOUNT

new bike - \$200.00

How did you determine in which categories items would go?

2th - 3th
grade
SPEND



2nd Grade/ 3rd Grade - SPENDING

Objective: To illustrate to students the difference between WANTS and NEEDS and how that affects their SPENDING choices.

Vocabulary:

Spending

Want

Need

Math Concepts:

Adding

Subtracting

Estimating

Supplies:

Worksheet

Image Sheets

Assessment:

1. Students will be able to define the word spending
2. Students will be able to distinguish the difference between want and need.

LESSON:

1. Ask students to list things in their life. Write all ideas on the board.

2. Next to the list write the words **WANT** and **NEED**.
3. Discuss with students the concept that things you need are things you must have to survive. (Food, Water, Shelter, Clothing, Family)
4. Discuss with students the concept of things you want: Something you would like to have, but do not need for survival.
5. If a student identifies something in an alternative way, discuss with the group. Explain the difference, for example between fruit – need, and candy – want.
6. Explain to students that one way to get something is by spending money to buy it.
7. Tell the students they have \$10 to spend as a class. Brainstorm, then list items on the board under the two columns (Wants and Needs) that are less than \$10.00. Estimate prices with students and write down cost next to item. (Prices do not have to be exact)
8. As a class, discuss ways to split the money in order to make purchases on the board. (e.g. apple - \$1.00, Computer game - \$9.00) Students offer several different options of how to divide the money to get at least one want and one need.
9. Explain to students that you have to decide what to spend money on. Sometimes you have to decide between wants and needs. For example, you may want to buy a toy, but you need food for snack, so you need to choose. If you have food at home, maybe a toy would be a good purchase. If you know you need a snack and won't be home to get one, maybe a snack is a better purchase.

10. Discuss how the needs and wants of people are different. For example, a child in Arizona might want a hat to look “cool”, but doesn’t need it to keep warm. A child in Wisconsin needs a hat. Explain that by understanding their own ideas of needs and wants, it can help them in deciding how to spend money.
11. Break students in to groups of two or three and have them complete the attached worksheet. (Worksheet #1) Part of this activity is to encourage students to defend their ideas. If group members differ in opinions, ask them to prepare to share all ideas in a non-judgmental way. (For example, some members of our group believe that the money should be split in half for needs and wants, and some believe all should go towards needs)
12. Rejoin the large group and discuss decisions.

In Class Supplemental Activities

- A. Students cut items they want and need from magazines and put them in columns of wants vs. needs.
- B. In pairs, students create examples of how something could be a need for someone and how it could be a want for someone else. (Hat in Arizona, for example)

At Home Supplemental Activities

- a. Students discuss with parents wants and needs of the household. Students and parents discuss which items are priorities and why.
- b. Create a graph with two columns, things you want and things you need. See if any items fit in both columns.

Relate to other Subjects:

Language Arts – Write a letter to your parents explaining why something you want is would also qualify as something you need.

Social Studies – Research a different country. Do a report about the wants and needs of kids from somewhere else. Compare their wants and needs to yours.

Science – Research plants of regions in the United States. Determine their needs in terms of water, soil, sun, etc. Explain how this can be compared to the needs of children in different regions or areas of the world.

Give each group a set of scenarios and a list of supplies and/or catalogues and circulars:

GROUP ONE– You are going on an athletic field trip. List five things you need and five things you want to take. You have \$50.00 to spend.

Group TWO–You are going to go camping with friends. List five things you need and five things you want. You have \$50.00

Group THREE–You are helping your parents as they open a new business and you want to have a party. List five things you need and five things you want. You have \$50.00

Group FOUR–Your family is preparing for a new baby. List five things you need and five things you want. You have \$50.00

Group FIVE–You are having a play. List five things you need and five things you want. You have \$50.00

Athletic Field Trip



Candy \$2



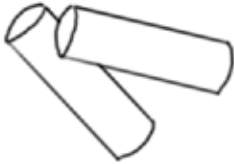
Soda \$2



Bouncy Ball \$4



Chips \$2



Chalk \$2



Trading Cards \$9



Jacks \$6



Sports Jersey \$12



Soccer Ball \$15



Tennis Racket \$20



Video Game \$25



Hamster \$20



Bike \$100



Bat \$35



Skateboard \$80



MP3 Player \$78



Trampoline \$90



Computer \$150

CAMPING



Flashlight \$3



Pillow \$5



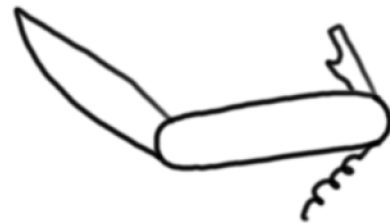
Tent \$15



Backpack \$20



Water Bottle \$2



Utility Knife \$15



Binoculars \$8



Field Guide \$2



Boots \$10

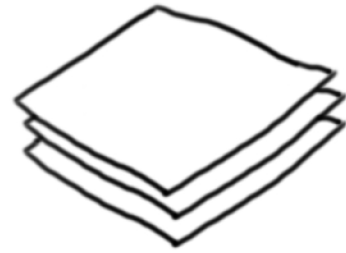
PARTY SUPPLIES



Cups \$



Plates \$3



Napkins \$2



Balloons \$7



Chips \$2



Drinks \$2



Cake \$10



Flowers \$30



Invitations \$15

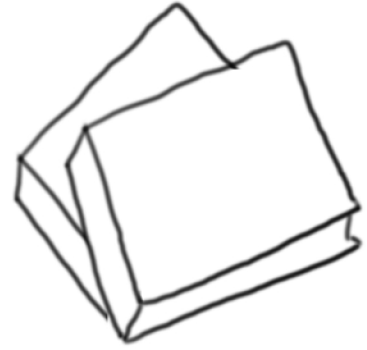
BABY'S ROOM



Diapers \$5



Stuffed Animal \$10



Books \$2



Rattle \$5



Doll \$10



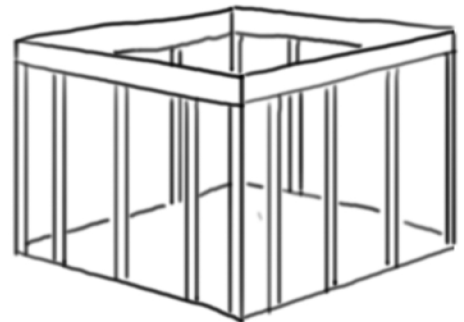
Clothing \$5



Crib \$15



Bottle \$3



Play Pen \$25

Performance supplies for the Play



Costumes \$5



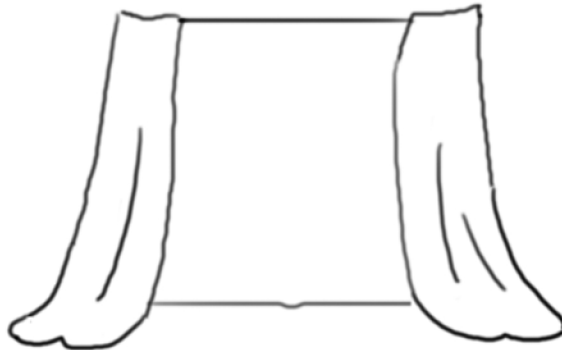
Makeup \$10



Wigs \$5



Tickets \$5



Curtains \$20



Puppets \$5



Popcorn \$3

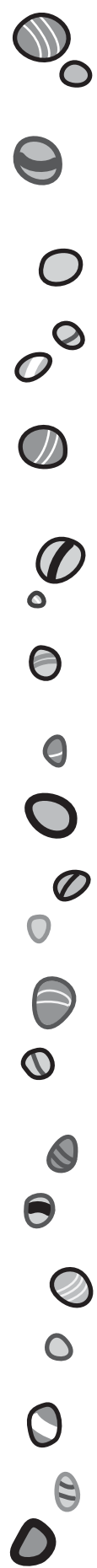


Hotdogs \$2



Drinks \$2

2nd - 3rd
grade
SHARE



Second/Third - Sharing

Objective: *To demonstrate to students that they could EARN money to SHARE with a cause that they find important.*

Vocabulary:

Sharing

Earning

Math Concepts:

Addition

Subtraction

Supplies:

Role Tags

Cookie Cutout

Books

Passbook

Moonjar

Assessment:

1. Students will be able to define the word share.
2. Students will be able to explain that if they earn a certain amount at a bake sale, they will be able to give that amount to the school for supplies.

LESSON:

1. Discuss the meaning of the word “share”. Relate to sharing with friends, sharing food, etc.
2. Explain that people share money sometimes to help others, e.g. money for the school library.
3. Set out ten books and put the included price tag by the books. Explain to the students that today you are going to pretend that the library is needs help purchasing some new books. Discuss the cost of the books.
4. Explain that the school would like \$25.00 worth of new books.
5. Ask students to brainstorm ideas to earn money as a group. (garage sale, bake sale, car wash)
6. Using the bake sale as a model, show students how the pricing of the baked goods relates to the price of the library needs. Discuss how prices affect the achievement of the goal.
7. Put the baked goods cutouts on the table, with prices, and with a saving section of the Moonjar nearby.
8. Ask students to volunteer for jobs:
 - Passbook keeper
 - Money Saver
 - Bake sales people
 - Cookie buyer
 - School representative
 - Bookstore representative

(Each job can have more than one student so each child can participate)

9. Ask the school representative to come to the front. Ask him or her how many books they would like to buy. Ask how much money they need. Ask them to sit down.
10. Ask the bake sale people to come up. Ask them how much money they would like to make. Have them stand in front as if selling the cookies. Have the passbook keeper sit at the front with the money saver. Explain that the passbook keeper writes down what money comes in and the money saver puts it in the jar. (Put on overhead so all can see progress) Put up sign "BAKESALE – MONEY FOR SCHOOL LIBRARY"
11. Ask students to keep track of money saved on a separate piece of paper. Ask them to raise their hand when \$25 is saved.
12. One cookie buyer comes to sale and purchases a cookie with a dollar. Encourage role play. "What kind of cookie would you like?" "Thank you for shopping with us" Passbook keeper records it, and money saver puts it in the Moonjar.
13. Continue with process until \$25 is saved.
14. When goal of \$25 is reached, have students cheer! Goal was reached!
15. Ask a student (who has not participated) to come up to the front. Ask the school rep to come up. Ask the student to present the money to the rep, and ask the rep to "buy" the books from the bookstore.

16. Students go back to seats. Discuss process with following questions:

- Why would you have a fundraiser?
- Why would you put the money in the Sharing portion of the Moonjar?
- Would it be easy or hard to have a fundraiser? Why?
- Could you save individually to share?
- How would you do that?

In Class Supplemental Activities

1. Plan a bake sale and purchase supplies for the library.
2. Design a poster for an imaginary fundraiser. Include important details. (Where, when, why, how and by whom).

At Home Supplemental Activities

1. As a family, discuss ways you could help others. Create a plan and do it!
2. At home, discuss a way you helped someone in need. Illustrate that action.

RELATE TO OTHER SUBJECTS:

Language Arts – Write a sentence about a time you shared something with someone. Illustrate it!

Social Studies - Learn about an organization that helps others, animals, or the environment

Art- Make a card for someone special. See how sharing can also be about taking time to think of someone else.



BAKE SALE PERSON



COOKIE BUYER



KINDERGARTEN TEACHER



BOOKSTORE REPRESENTATIVE





MONEY SAVER



PASSBOOK KEEPER



