

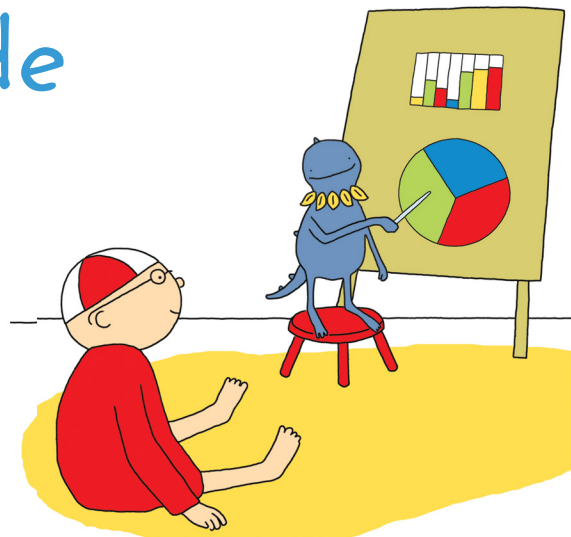


Moonjar®

BUILDING DREAMS BY LEARNING TO SPEND, SAVE AND SHARE

A Math Based Curriculum That teaches Money Basics®

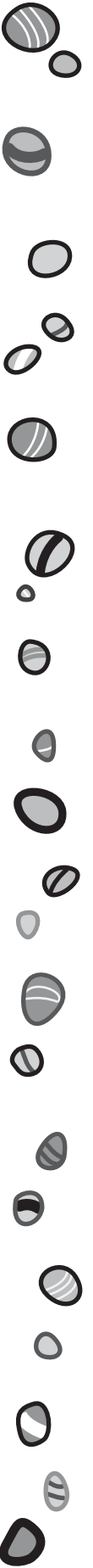
k-1
grade



THREE 45 MINUTE LESSONS

SAVE
SPEND
SHARE

k-1
grade
SAVE



Kindergarten /First Grade- SAVING

Objective: *To teach students the concept of earning money to SAVE for a purchasing goal.*

Vocabulary:

Earn

Saving

Purchasing Goal

Math Concepts:

Money: Dollars

Adding

Time

Supplies

Placards for Roles

Jobs

Record Sheet

MOONJAR

Dollar Bills

Moonjar Spending, Saving and Sharing Curriculum

Assessment:

1. Student will verbally define the word **SAVE**.
2. Student will be able to define different ways of **EARNING** money to save for a **PURCHASING GOAL**.

LESSON:

1. Explain to students that the school event (carnival, bake sale, book sale) is coming up. You can use attached sample or use an actual event from your school. Tell them the prices of items are up on board. Explain that if they want to buy something, it becomes their **PURCHASING GOAL**.
2. Discuss concept of saving. Ask students the difference between earning money, borrowing money, and saving money. (earning money – when you make it by working, borrowing money – when someone gives it to you but you have to return it, saving money – putting money somewhere safe until you have reached enough money for the goal)
3. Tell students that the focus will be on **SAVING** money that they earn to reach their goal, not earning the exact amount in one time or borrowing it from someone else.
4. Have students select an item they would like and explain that it is the purchasing goal.
5. Prepare for role play.

Assign roles:

- Kid #1 and #2
- Parents of Kid #1 and #2
- Neighbors

- Grandparents
- Record keeper for Kid #1
- Record keeper for kid #2
- Saver for Kid #1
- Saver for Kid #2
- Calendar Keeper for Student #1
- Calendar Keeper for Student #2

(You can either rotate roles or you can assign a few people to the Parents, Grandparents, and Neighbors so each child can have a role)

6. Give Parents, Grandparents and Neighbors money. Give the record keepers a piece of paper in which to tally the money, and the Savers the Moonjars. Have the calendar keepers stand in front of the calendar.
7. Explain that both kids will be saving \$5.00 for the event. Prompt the kids to talk about the things they might want to do at the event.
8. Explain that the kids might reach their savings goals at different times, but they will both reach them. It is not a competition.
9. Calendar Keeper starts at Day 1 and moves the marker every time a card is drawn. (Each time a card is read it signifies the passing of a day- card is read for student #1, calendar keeper moves the marker from 1 to 2, card is read for student #2, and calendar keeper for student #2 then moves the marker from 1 to 2. Process continues individually for both student #1 and #2 until \$5.00 goal is reached)
10. Savers put money in to Moonjar as it comes in, counting it out loud as it goes in the jar.
11. Record Keepers tally the dollars as they come in.
12. BEGIN ROLE PLAY
 - Teacher reads cards. Start with student #1 and facilitate action.

*Quietly read card to the main character (e.g. With the card “Grandpa gives you \$1.00 to water garden”. Go to Grandpa and read it quietly)

*Encourage role play. Say things like “Grandpa, do you have a job for Joey?”, “Joey, what kind of gardening are you good at?”, “Grandpa, how much does Joey get for this?”

- Grandpa gives Student #1 (e.g. Joey) the money. Joey gives it to Moonjar saver #1 who puts it in the Moonjar. Record Keeper #1 tallies the income (e.g. 2 tally marks = \$2.00). Calendar Keeper #1 moves the marker from Day 1 to Day 2.

- Proceed with student two, alternating students. When one student reaches \$5.00, stop. Ask record keeper to recount. Ask Moonjar saver to take money out and count it with the class. Once \$5.00 is said, encourage the class to cheer!!! The student made the goal!!

- Proceed until the other student reaches the goal and follow the proceeding steps again.

14. Ask each student what will be their purchasing goal at the carnival.

15. Once both students have reached their goal, ask the following questions:

- Why did one student get the money faster? (They had higher paying jobs earlier.)

-Does it matter who made the money first, if they both had enough for the carnival? (No)

Moonjar Spending, Saving and Sharing Curriculum

K/1 Saving

p. 4

- Sometimes you have to be patient saving for a goal because it takes a while. What do I mean by this? (You don't always get the money right away, but if you try, you can make it)

- Why is earning money an important thing to be able to do? (It helps you when you want to buy something)

- What is a purchasing goal? (What you want to buy)

16. Review the concept that students can EARN money to SAVE for a PURCHASING goal.

In Class Supplemental Activities:

1. Create a store where students have money and items for purchase. Have students calculate the difference between cost of item and money in hand.

At Home Supplemental Activities:

2. Using toy or circular catalogs, each student cuts out an item they want. Estimate how long it would take to save for item.
3. Student and parent discuss items that parents save money to buy. Include in discussion the merits of saving for bigger items (vacation, new roof, etc)

RELATE TO OTHER SUBJECTS:

Language Arts – Write a sentence about how you plan to save for something you would like to buy. Illustrate it.

Social Studies - Learn about ways your state saves money for new things, such as better roads and transportation.

PE– Play tag! One person is it. When they tag someone, they stay together. The two people tag someone else. The three stay together. Game continues until most people are tagged. (At least five) Play in a small enough space so tagging is achievable. Learn how this illustrates that when saving, you start with one dollar, but eventually get more.

Science – Plant a seed. Take care of it with water and sunlight exposure. Learn how with care the seed grows, just like money.

Save for the School Carnival

Choose Your Saving Goal

1.

Candy \$1.50
 Game \$2
 Popcorn \$1
 Raffle Ticket \$1

2.

Hot Dogs \$1
 Game \$2
 Drink \$1
 Raffle Ticket \$1

3.

Cakewalk \$1
 Game \$2
 Pizza \$1
 Popcorn \$1
 Raffle Ticket \$1

1

2

3

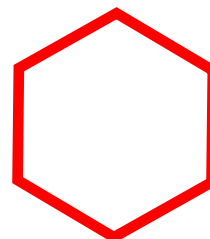
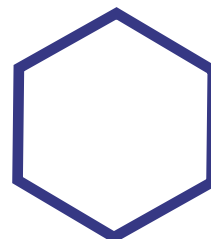
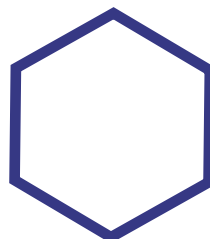
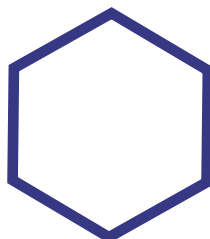
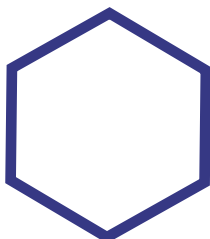
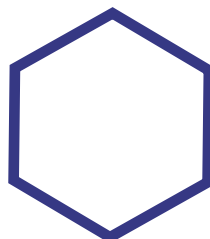
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5

Total

Name: _____

Goal: _____



Sun

Mon

Tues

Weds

Thurs

Fri

Sat

1

2

3

4

5

6

7

8

9

10

11

12

13

14







Neighbor



Record Keeper



Grandparent



Parent



JOBS

Grandma needs help with a project. She gives you \$2.00.

Dad is designing a house for work. You sharpen all his pencils. He gives you \$1.00

Dad asks you to help with the dishes. You do it then you watch a show on TV.

The neighbor hires you to garden. You get \$2.00

The neighbor is going out of town. You feed the cat. \$2.00

Mom needs help with her resteraunt. You offer. Mom gives you \$2.00

Mom needs help with your little brother. She gives you a \$1.00

Grandpa gives you \$1.00 for cleaning the garage

Grandma is training for a marathon. She asks you to help time her. You do, and she does great!

Mom asks you to clean your room. You do it then you go and play.

The neighbor asks you to walk her dog. You get \$1.00

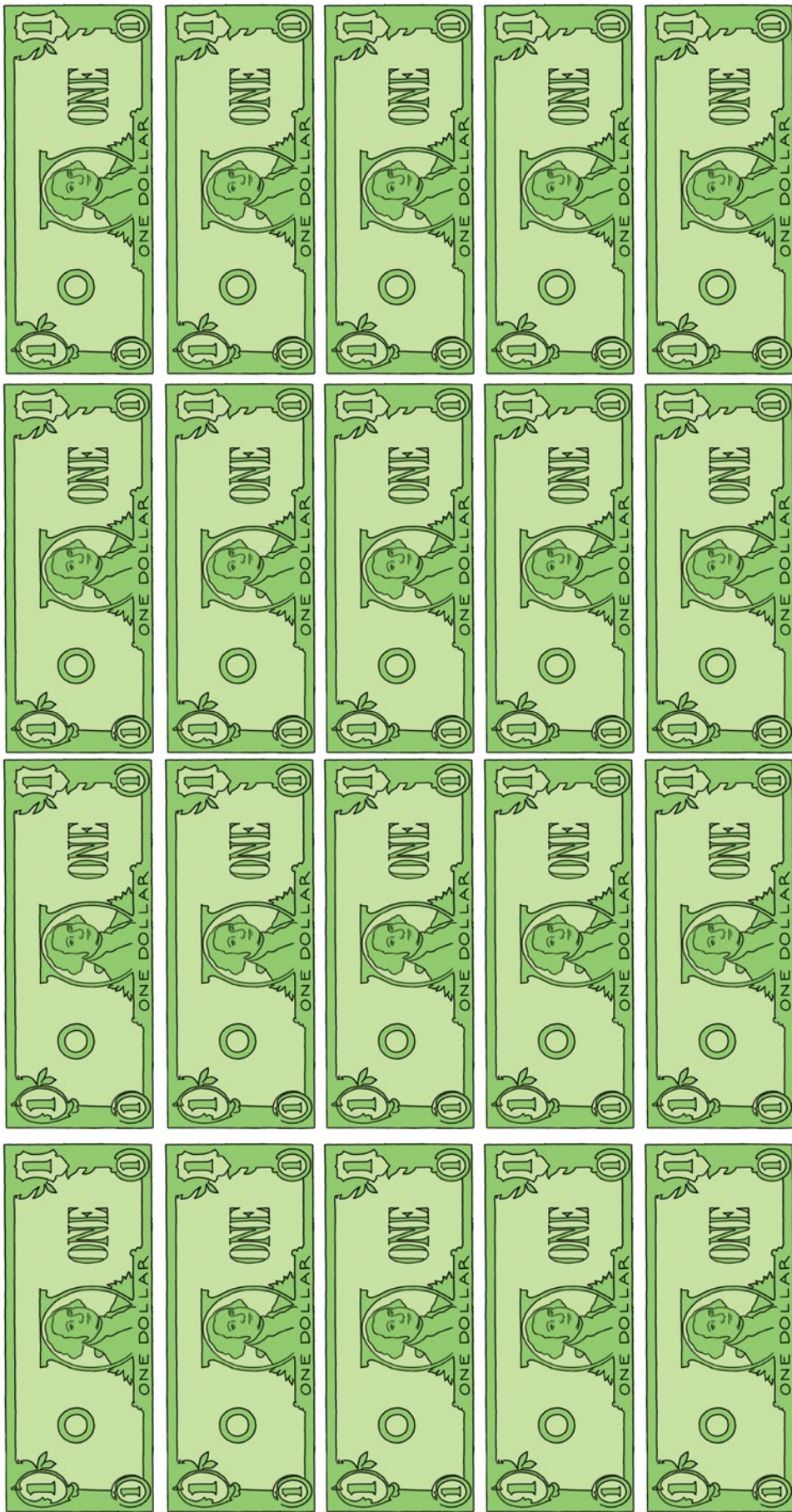
You babysit your cousin. Mom gives you \$2.00.

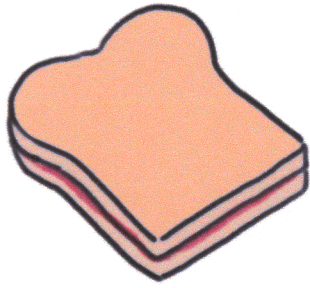
Grandma needs help cleaning her closet. You help, then enjoy cookies together.

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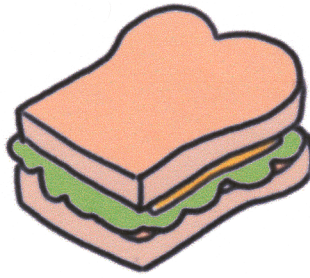
Dad asks you to clean the car. He gives you \$2.00.

You help dad at his work. He gives you \$3.00.

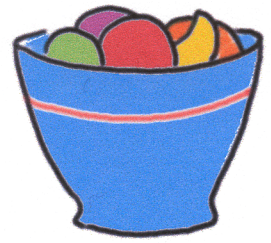




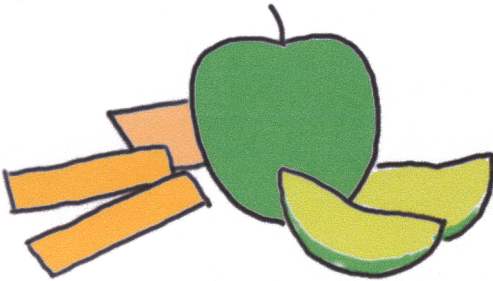
Peanut Butter and Jelly Sandwich
\$2.00



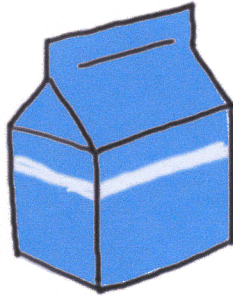
Cheese Sandwich
\$2.00



Cup of Fresh Fruit & Yogurt
\$1.00



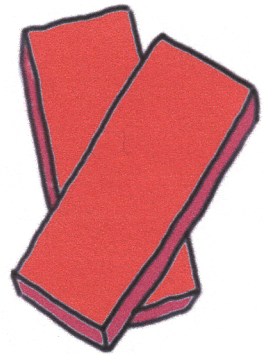
Apple Slices with Cheese and Crackers
\$1.50



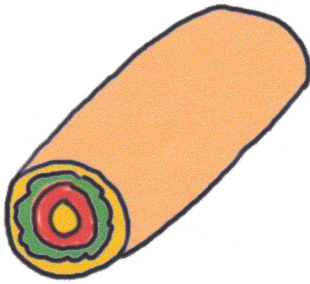
Milk
\$.25



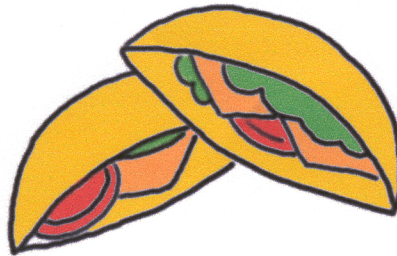
Juice
\$.25



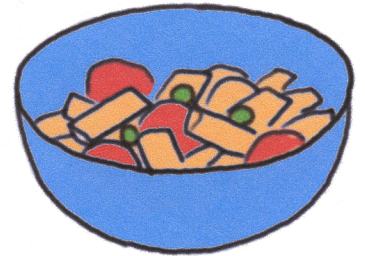
Fruit Bar
\$.50



Deli Roll Up
\$2.00



Pita Pocket Salad
\$2.00



Pasta Salad
\$1.50

Wii \$150
 X Box 360 \$500
 Pet shop "Angel" \$5
 new wii game \$20
 new bicycle \$100
 computer \$400 or \$500
 DS \$300
 own room
 Piggy bank \$7-
 books \$10
 shoes \$40-\$65-
 cereal \$5
 Hello Kitty notebook \$2.00
 Cookies \$2.00
 doughnut \$1.00

Saving by not Spending

Doughnut \$1.00
 Bank \$7-
 Pet Shop \$5-
 Toy
 Under \$10-

Money Jar

Wii game \$20-
 Books \$10-
 \$10 - \$30-

Saving Account

own room \$\$\$\$
 \$\$\$

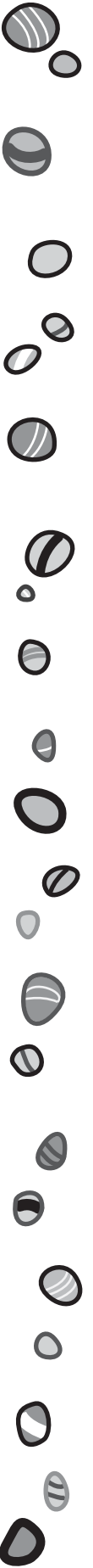
Computer

DS

X Box

\$30 or 40 +

k-1
grade
SPEND



KINDERGARTEN /FIRST – SPENDING

Objective: To teach students that one way to BUY is to SPEND money.

Vocabulary:

Spending

Buy

Math Concepts:

Money: Dollars

Adding

Supplies:

Image Sheet (Illustration of Items for Sale)

Dollars (Illustration of Dollar Bills)

Worksheet

Assessment:

1. Students will be able to define the word SPEND
2. Students will explain the difference between SPEND and SAVE
3. Students will explain the word BUY

Lesson:

1. Review the word **EARN**. (One way to get money)
2. Review the word **SAVE**. (To put money somewhere safe until you have enough for a goal)

3. Ask students the difference between the words SAVE and SPEND. Explain that spend means to use money right away and save means to put it away for later.
4. Put Picture Sheet up.
5. Tell students they have a dollar. Ask which item they would spend the dollar on. Ask students which item for which they would save.
6. Pass out five dollars, an Image Sheet and Moonjar section of spend to each student. Discuss the activity for save. Talk about ways they “made” money. Ask them to pretend that they put some away to save, and some to spend.
7. Explain that each student will decide how to spend their money.
8. Using the Image Sheet, show students how they have enough money for some items, and not enough for others. Count out \$5.00. Demonstrate by selecting chips \$2.00 and a sandwich \$4.00. Show the students that you could buy the chips (put \$2 aside) Count remaining money. Ask students if there is enough for the sandwich. (No, there is only \$3.00 left. \$4.00 is needed for the sandwich)
9. In pairs, students complete Worksheet. Explain that they can use whatever combination of food they want to equal the dollar amount. Using \$2.00, demonstrate how for question #1, they could purchase a milk (put down a dollar) and a juice. (put down the other dollar) Explain that they should take out the dollar amount and set it aside for each question. (e.g. #2, use \$5.00, #3, use \$7.00)
10. As a large group, discuss all the options that the students have discovered. Review the difference between spend and save, want and need.

In Class Supplemental Activities:

1. Create a lunch room. Have students act out spending and saving for items they want.

Home Activities:

1. At home, have students and parents discuss household items that they spend money on, and household items that they save for.
2. Create a book with a pictures either drawn or cut out, separated in to SAVE and SPEND sections.

RELATE TO OTHER SUBJECTS:

Language Arts – Draw a picture and tell a story about an item you would spend money on and an item you save money for.

Social Studies - Look up George Washington in a book or on the internet. Draw a picture of him and discuss why he is on the dollar bill.

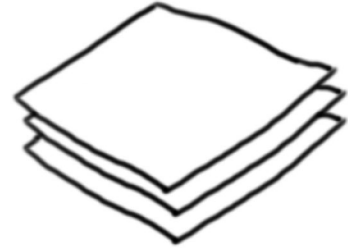
ART – Design your own toy and create an ad for it. Don't forget to put the price! Explain why this is either an item you could spend money for right away or for which you would need to save.



Cups \$



Plates \$3



Napkins \$2



Balloons \$7



Chips \$2



Drinks \$2



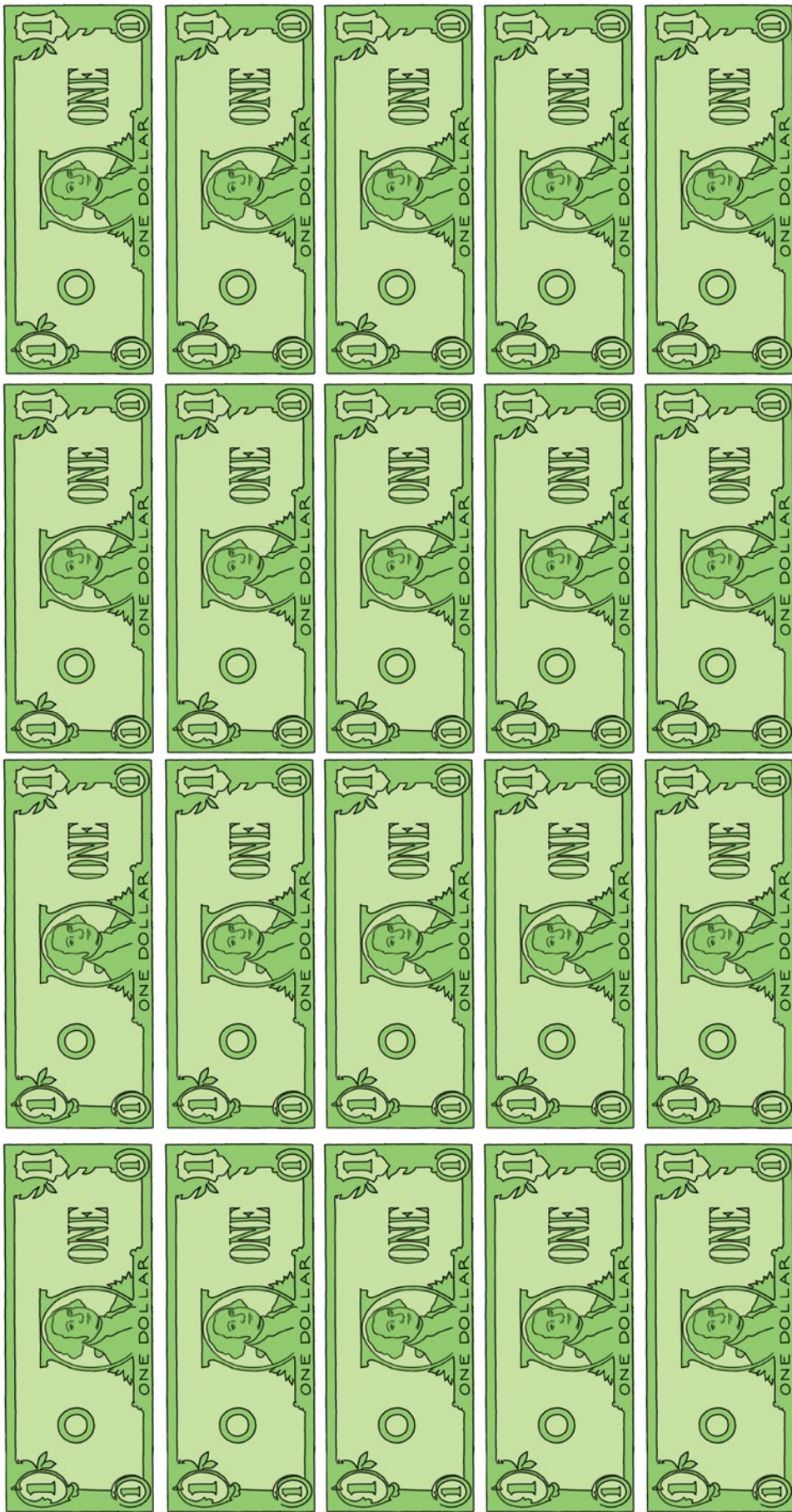
Cake \$10



Flowers \$30



Invitations \$15



Use the Image Sheet to answer the questions:

1. **You have \$2.00. What can you buy?** *A milk and a juice*

2. You have \$5.00. What can you buy?

3. You have \$7.00. What can you buy?

4. You have \$6.00. What can you buy?

k-1
grade
SHARE



Kindergarten/First - SHARING

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

Vocabulary:

Share

Earn

Fundraiser

Math Concepts:

Addition

Subtraction

Supplies:

Cookie Cutout

Moonjar

Dollars (Moonjar handout)

Books (from classroom library)

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 purchasing ten new books, and each book costs \$1.00.
4. Ask the students how much money is needed for 10 new books. (\$10.00)
5. Ask students what the word fundraising means? (To raise money for an organization with a need)
6. Ask students to brainstorm ideas to earn money as a group. (garage sale, bake sale, car wash)
7. Using the bake sale as a model, show students how the pricing of the baked goods relates to the price of the library needs. Explain that if you sell one cookie for \$1.00, you get one book.
8. Put the cookie cutouts on the table with a Moonjar nearby.

Ask students to volunteer for jobs for role play:

- Principal
- Passbook keeper
- Money Saver
- Bake sales people
- Cookie buyer
- Librarian
- Kindergarten teacher
- Bookstore representative

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

9. Ask the Librarian and the Principal to come to the front. Librarian asks principal for money for books. Principal asks how many books the Librarian would like (ten) and how much it would cost.(ten) Principal says yes, we will have a fundraiser.
10. Principal goes to Kindergarten teacher and asks if he or she will have a fundraiser for the library. The response is yes.
11. 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”
12. Ask students to keep track of money saved at their desk. Ask them to raise their hand when \$10 is saved.

13. 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.

14. Continue with process until \$10 is saved.

15. When goal of \$10 is reached, have students cheer! Goal was reached!

16. 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.

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

- Why would you have a fundraiser?
- Even though ten books won't make a full library, why are they important?
- 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?
- Ask students what it means to add to a world that is already good? (Help make it better)

In Class Supplemental Activities

1. Plan a bake sale and purchase supplies for the library.
2. Design a poster for an imaginary fund raiser. 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 you can share in different ways.



PASSBOOK KEEPER



MONEY SAVER



LIBRARIAN



BAKE SALE PERSON





PRINCIPAL



COOKIE BUYER

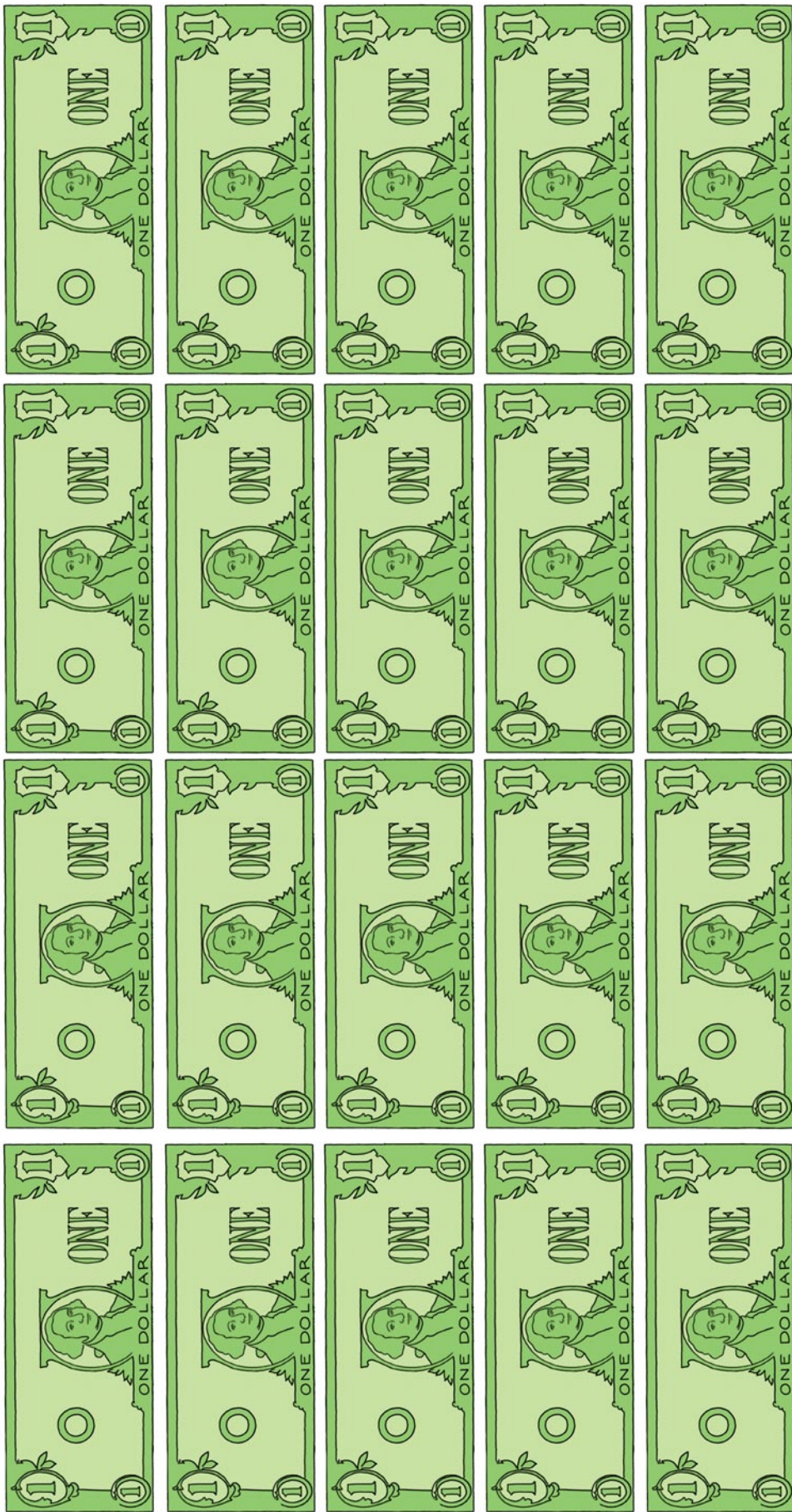


KINDERGARTEN TEACHER

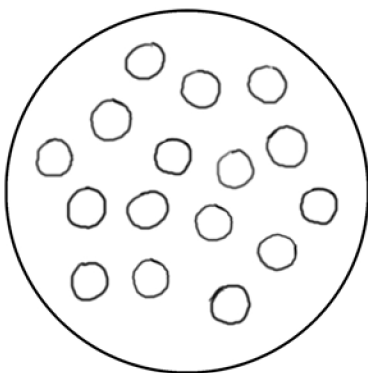
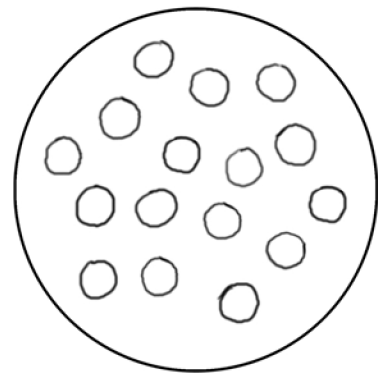
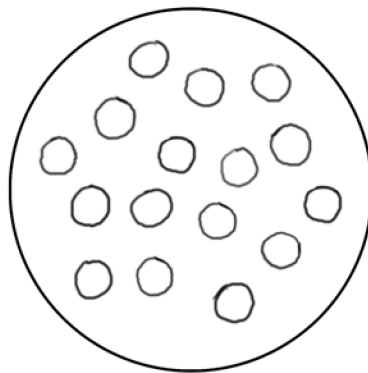
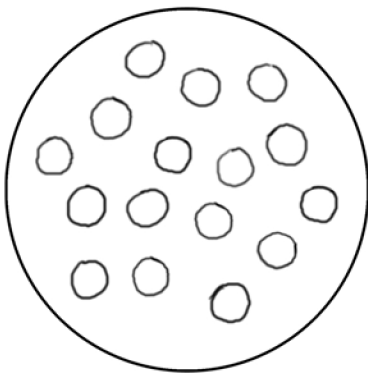
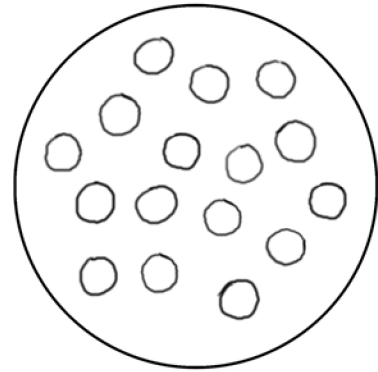
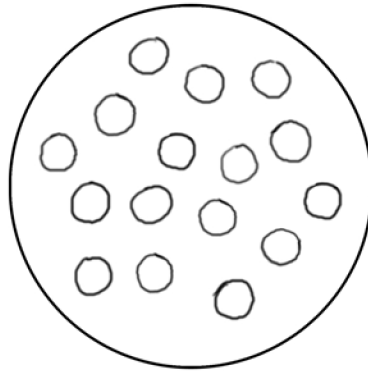
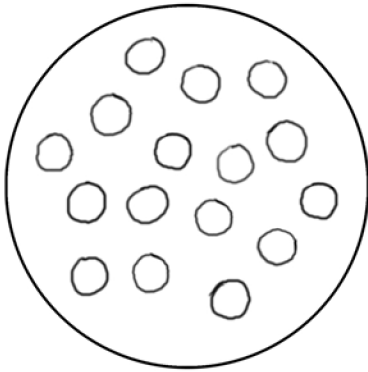
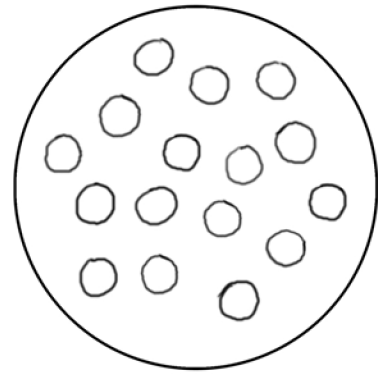
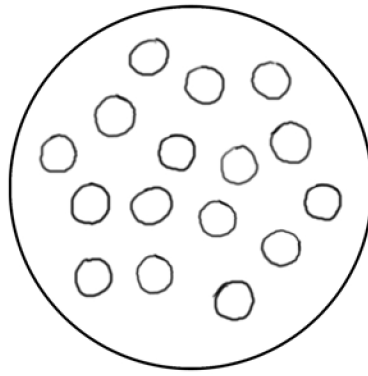
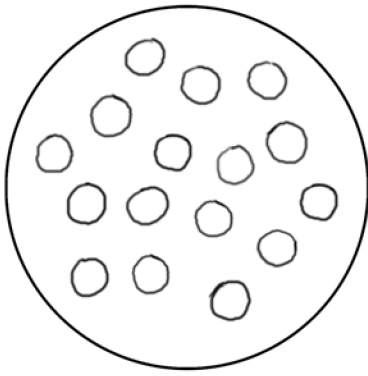


BOOKSTORE REPRESENTATIVE





COOKIES



K-1 SHARING