

# A Chair For My Mother

By Vera B. Williams / ISBN: 0-688-04074-8

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## Lesson by

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## Lesson Description

In the story, *A Chair for My Mother*, a little girl and her family save money in a jar to buy a chair after their furniture is destroyed in a fire. In this lesson, students will learn that characters in the book are human resources who save part of the income they earn. Students will identify other human resources, discuss how their work allows them to earn income and name strategies that will help them save part of their income to reach a savings goal.

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## Age Level

6-9 years

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## Content Standards:

### National Content Standards in Economics

- **Standard 13:** Income for most people is determined by the market value of the productive resources they sell. What workers earn depends, primarily, on the market value of what they produce and how productive they are.
  - Benchmark 2, Grade 4: People can earn income by exchanging their human resources (physical or mental work) for wages or salaries.

### National Standards in Personal Finance

**Income and Careers Overall Competency:** Use a career plan to develop personal income potential

- Benchmark 1, Grade 4: People can acquire income in several ways, including wages, salaries, and money gifts.

### Saving and Investment Standards

- Benchmark 1, Grade 4: People save for future financial goals.

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## Concepts

Human resources  
Income  
Saving  
Savings goal

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## Objectives

Students will be able to:

1. Define human resources, income, saving, and savings goal.
  2. Provide examples of human resources.
  3. Determine a savings goal.
  4. State strategies for reaching a savings goal.
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## Time Required:

30-45 minutes

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## Materials

- A copy of *A Chair for My Mother* by Vera B. Williams (ISBN: 0-688-04074-8)
- Visual 1
- A copy of Handout 1 for each student
- A copy of Handout 2 for each pair or group of three students (may be cut into strips ahead of the lesson, may be cut into strips by students, or, to avoid cutting, the sentences may be placed in order by numbering them in the boxes provided)
- A copy of Handout 3 for each student
- Scissors (optional)

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## Procedures:

1. Explain that most people work. The work they do is both physical and mental. People who do physical work move around a lot and use their muscles. They must think about what they're doing so they don't make any mistakes. Thinking is mental work. Carpenters and plumbers do physical and mental work. Ask students to name other workers who do physical and mental work. (*police, mechanics, bricklayers, farmers*)
2. Explain that other people do jobs that require sitting at a desk and thinking about their work. Some of these people are bankers, teachers, and writers. Ask students to name other workers who mostly do mental work. (*computer programmers, lawyers, doctors*)
3. Explain that people who do mental and/or physical work are called **human resources**. Human resources work hard to make and do things for us.
4. Introduce *A Chair for My Mother* by saying that two characters in the story, the little girl and her mother, are human resources.
5. After reading the book, ask the following questions.
  - What work does the little girl do? (*peels onions, fills ketchup bottles, washes salt and pepper shakers*)
  - In what way is the work the girl does physical? (*She is peeling and washing.*)
  - In what way is the work the girl does mental? (*If she is using a knife to peel onions, she must concentrate so that she doesn't cut herself; she must be careful not to overfill the salt and pepper shakers and the ketchup bottles.*)
  - What work does the mother do? (*waits on people at a diner*)
  - In what way is the work the mother does physical? (*She must walk to tables to take orders; she must carry food to people; she must clean dirty dishes from tables.*)
  - In what way is the work the mother does mental? (*She must write the orders, she must answer customers' questions, she must add the items on the bill, she must make change.*)
  - What do the little girl and her mother receive for their work? (*money*)

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6. Explain the money people earn for work is called **income**. People spend some of their income to buy things they want. People can keep some of their income to buy things in the future. This is called **saving**.
7. Ask the following questions.
  - Why did the mother and the little girl save some of their income? (*to buy a chair*)
  - Why did they have to save? (*They didn't have enough money to buy the chair right now.*)
8. Explain that the girl and her mother had a savings goal. A **savings goal** is a good or service that people want in the future. It can be hard to reach a savings goal because there are so many things people might want to buy with the money they have saved.
9. Ask the students for examples of thing for which they want to save. (toys, books, games, bikes) Explain that all of these are examples of savings goals.
10. Display *Visual 1: Savings Jar*. Explain that one way people can concentrate on their goal is to remind themselves of the item they wish to purchase with the money they are saving. One way the girl and her mother could remind themselves of the goal would be to place a picture of the goal in the jar with their savings.
11. Distribute *Handout 1: My Savings Jar* and instruct students to draw their savings goal on the note inside the jar. Call on individual students to discuss their goals. Suggest that they cut out the note, take it home and place it in a jar or in the bank in which they save their money so that they will remember their goal. Ask students to suggest other ways to help them reach their savings goals. (*Answers will vary.*) Comment on their saving strategies and suggest the following.
  - Draw a picture of your savings goal on a sticky note and place it on your bathroom mirror.
  - Ask your mom or dad to remind you of your goal whenever you receive money.
  - Keep your bank in a place where you will see it every day.
  - Never take money from your bank.
  - Save one-half of your gift money or allowance.
  - Save something each week.

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12. Ask students to state which strategy they will use to reach their savings goal. (Answers will vary.)

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## Closure

13. Place students as partners or in groups of three. Distribute *Handout 2: Anita Meets her Goal*. Students may place cut strips in order, or they may number the order of the sentences on the handout. The correct order of sentences is as follows.

*Anita raked leaves and earned income of \$5.00 each week.*

*Anita wanted to buy a new pair of sport shoes.*

*The shoes Anita wanted cost \$15.00.*

*After her first week of raking leaves, she put \$3.00 in the jar.*

*After her second week of raking leaves, she put \$4.00 in the jar.*

*After her third week of raking leaves, she put \$3.00 in the jar.*

*Anita put all of her income from the fourth week in the jar.*

*Anita met her goal and bought shoes.*

14. After students complete the activity, ask the following questions.
- Who is the human resource in the story? (*Anita*)
  - What was Anita's work? (*She raked leaves.*)
  - What is income? (*Money received for doing work.*)
  - How much income did Anita earn each week? (*\$5.00*)
  - What was Anita's savings goal? (*shoes*)
  - How much did she save toward her goal during the first week? (*\$3.00*)
  - How many weeks did it take to meet her goal? (*4 weeks*)
  - Do you think Anita was proud of her accomplishment? (*Yes.*)
  - What steps or strategies could Anita have used to reach her goal? (*Answers will vary, but may include one of the strategies previously discussed.*)

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## Assessment

15. Distribute a copy of *Handout 3: Chris Meets his Goal* to each student. Explain that students will develop their own saving story by choosing work for Chris, choosing the item Chris wants, determining the price, and deciding how much money Chris will save each week to meet his goal. After students have completed their work, discuss their answers as follows. For younger students, it may be necessary to provide a realistic wage for the work they choose. It may also be necessary to check the accuracy of the prices of the item they choose as their savings goal.
- Who is the human resource in the story? (*Chris*)
  - What was Chris's work? (*Answers will vary.*)
  - What is income? (*Income is money received for doing work.*)
  - How much income did Chris earn each week? (*Answers will vary, but should be reasonable compensation for the work the student has chosen.*)
  - What was Chris's savings goal? (*Answers will vary, but students should indicate an amount that would help him arrive at his goal.*)
  - How much did he save toward his goal during the first week? (*Answers will vary.*)
  - How many weeks did it take to meet his goal? (*Answers will vary.*)

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## Visual 1: Savings Jar



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## Handout 1: My Savings Jar



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## Handout 2: Anita's Savings Goal

These are sentences about a girl named Anita. She has a savings goal. Place the sentences in order to help her meet her goal.

After her second week of raking leaves, she put \$4.00 in the jar.

The shoes Anita wanted cost \$15.00.

After her first week of raking leaves, she put \$3.00 in the jar.

Anita raked leaves and earned wages of \$5.00 each week.

Anita wanted to buy a new pair of sport shoes.

After her third week of raking leaves, she put \$3.00 in the jar.

Anita met her goal and bought shoes.

Anita put all of her wages from the fourth week in the jar.

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## Handout 3: Chris Meets his Goal

Write your own story by filling in the blanks in the sentences below.

Chris worked as a \_\_\_\_\_ and earned income of \$\_\_\_\_\_ each week.

Chris wanted to buy \_\_\_\_\_.

The \_\_\_\_\_ Chris wanted to buy cost \$\_\_\_\_\_.

After his first week of work, he put \$\_\_\_\_\_ in \_\_\_\_\_.

After his second week of work, he put \$\_\_\_\_\_ in \_\_\_\_\_.

After his third week of work, he put \$\_\_\_\_\_ in \_\_\_\_\_.

After his fourth week of work, he put \$\_\_\_\_\_ in \_\_\_\_\_.

If Chris hasn't met his goal, add more weeks here.

After his fifth week of work, he put \$\_\_\_\_\_ in \_\_\_\_\_.

After his sixth week of work, he put \$\_\_\_\_\_ in \_\_\_\_\_.

After his seventh week of work, he put \$\_\_\_\_\_ in \_\_\_\_\_.

Chris met his goal and bought \_\_\_\_\_.

Answer the following questions:

Who is the human resource in the story?

What was Chris's work?

What is income?

How much money did Chris earn each week in income?

What was Chris's savings goal?

How much did he save toward his goal during the first week?

How many weeks did it take to meet his goal?