

# The Berenstain Bears' Trouble with Money

By Stan and Jan Berenstain / ISBN: 0-394-85917-0

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## Lesson Author

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## Standards and Benchmarks (see page 11)

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## Lesson Description

In this lesson, students hear a story about two little bears whose parents use several figures of speech relating to money. Students draw a picture of a bank and write a caption explaining their illustration. Students follow along with the story by listening for additional figures of speech and how they relate to the concepts of banks and interest. The students also construct a story map of an event in the story relating to why people choose to keep their money in banks.

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## Grade Level

1-3

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## Economic Concepts

Bank  
Interest

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## Language Arts Concepts

Caption  
Figure of speech

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## Objectives

Students should be able to

- define bank, interest, caption, and figure of speech; and
- explain why people would choose to keep their money in banks.

## Time Required

Approximately 60 minutes

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## Materials

- *The Berenstain Bears' Trouble with Money* (ISBN: 0-394-85917-0) by Stan and Jan Berenstain
  - Visual 1
  - Handouts 1, 2, and 3, one copy of each for each student
  - Pen, pencil, markers or crayons for each student
  - Scrap paper for each student
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## Procedure

1. To introduce the lesson, display *Visual 1: Pictures*. Ask the students if they know what the explanatory words under the pictures are called. (*Captions*) Explain that a **caption** is a written explanation that accompanies a picture to explain what is shown in the picture. Ask students the following question:
  - What other places have you seen captions? (*Answers will vary, but some students might say in cartoons, in textbooks or newspapers, on bulletin boards, or on billboards.*)
2. Turn to page 12 in the book and show the students the pictures of the cubs imagining Papa Bear being made of money and money growing on trees. Ask students the following question:
  - What points are these pictures trying to make? (*Answers will vary.*)
3. Instruct students to work with a partner to create a caption for each picture. Reiterate that captions are written explanations that help readers understand what is shown in a picture. Give students a few minutes to come up with ideas and then call on a few student pairs to share their captions.
4. Distribute a copy of *Handout 1: Create a Caption* to each student. Tell the students to draw a picture of a bank and then write a few sentences explaining their picture. If they have trouble describing their illustration, prompt them with questions such as the following:
  - Why do people go to banks?
  - Have you ever been to a bank? What did you see there?
  - What does a bank do?

Keep these drawings for discussion later in the lesson.

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5. Tell students that the pictures in the book each illustrate a **figure of speech**. Explain that a figure of speech is a word or words used to mean something other than the literal meaning or usual meaning. Show the pictures from page 12 again and explain that the picture on the left illustrates the figure of speech “made of money” and the one on the right illustrates the figure of speech “money growing on trees.” Ask students the following questions:
  - Have you ever heard someone use these figures of speech? (*Answers will vary.*)
  - What are some other figures of speech you have heard? (*Answers will vary but some common ones include falling in love, dead tired, it's raining cats and dogs, light as a feather, or burning a hole in my pocket.*)
6. Distribute a scrap of paper to each student. Tell the students they are going to hear a story about two little bears whose parents used several figures of speech relating to money. Instruct them to listen for more figures of speech as you read the story and to jot them down on a piece of scrap paper. There will be two more (*Saving for a rainy day [page 13] and nest egg [page 25]*).
7. Begin reading the story. At the end of page 26, ask students the following questions:
  - Where did Papa say the cubs should put their money? (*Bear County Bank*)
  - Why did Mama say they should put their money in a bank? (*Banks pay interest.*)
  - What is **interest**? (*Students should answer based on the definition in the story: Interest is money paid to you by the bank for leaving your money there.*)
  - What other figures of speech did you hear in the story? (*Saving for a rainy day and nest egg*)
8. Finish reading the story and tell the students that a **bank** is a business that accepts people’s deposits of money and makes loans to people who want to borrow money. Ask students the following questions:
  - What was the name of the bank where the Bears deposited their money? (*Bear County Bank*)
  - What is a bank? (*Answers will vary, but some students may say that a bank is a business in a community that accepts deposits from its customers and makes loans.*)
  - What are the names of some of the banks in our area? (*Answers will vary depending on your location.*)
9. Explain that interest is the price for using someone else’s money. When people deposit money in banks, the banks pay the depositors money called interest. In exchange for the interest paid, banks are allowed to use the depositors’ money to make loans. When people borrow money from banks, banks charge the borrowers interest. Borrowers pay interest in exchange for using someone else’s money.

10. Explain that people often borrow money from banks to buy houses and cars, to remodel their houses, or to start businesses. In the book, Papa and Mama could have perhaps borrowed money from the Bear County Bank to add a room to the tree house or start a business.
11. Explain that people keep their money in a bank because banks are a safe place to keep money, it is easy to pay bills if you have a bank account, and banks pay interest on deposits. Ask students the following questions:
  - Why do you think Papa suggested the cubs put their money in the bank? (*Answers will vary but should be based on the story, such as it was a large amount, he wanted the cubs to start saving, or they would get paid interest for leaving their money in the bank.*)
  - Do you have any money in a bank? (*Answers will vary.*)
  - Why did you put your money in a bank? (*Answers will vary, but the students should say because banks are safe; banks pay interest; and if their money is in a bank, they can't spend it right away.*)
12. Refer the students back to the pictures they drew and the captions they wrote. Call on a few students to share their pictures and captions. Tell them that when they were writing sentences about their pictures of a bank, they were creating captions. Invite students to change their captions now based on what they have learned about banks. Ask a few students to share their changes. (*Some students may want to change their captions to say things such as banks pay interest, banks are a safe place to keep money, banks are businesses, or banks make loans.*)

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## Closure

13. Distribute a copy of *Handout 2: Describing an Event* to each student. Instruct students to work with their partners to answer the questions about when, who, how, where, why, and the significance of the event. Once complete, call on students to discuss their answers.

### Handout 2: Describing an Event—Answer Key

**When?** At the end of the story

**Who?** Brother Bear and Sister Bear

**How?** Mama and Papa took them to the bank.

**Where?** The bank

**Why?** Banks are a safe place to keep money; it is easy to pay bills if you have a bank account; or banks pay interest.

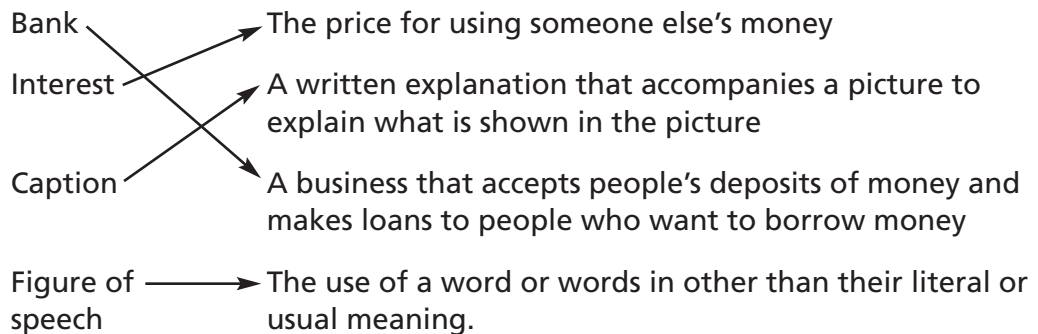
**Significance?** Brother and Sister Bear's money is safe in a bank and they will receive interest—money.

## Assessment

14. Distribute copies of **Handout 3: Assessment** to each student. Allow a few minutes for students to complete and then review their answers using the answer key below.

### Handout 3: Assessment—Answer Key

1. *Answers will vary.*
2. However students choose to illustrate the picture is fine.
3. *Answers will vary but could include the following: Banks are a safe place to keep money. The money will be safer in a bank than her closet. It is easy to pay bills if you have a bank account. Banks pay interest—she could earn more money.*
- 4.



Visual 1: Pictures



Loretta reads a book about savings to her little sister, Sasha.



Loretta must get her chores done before she can go play with her friends.



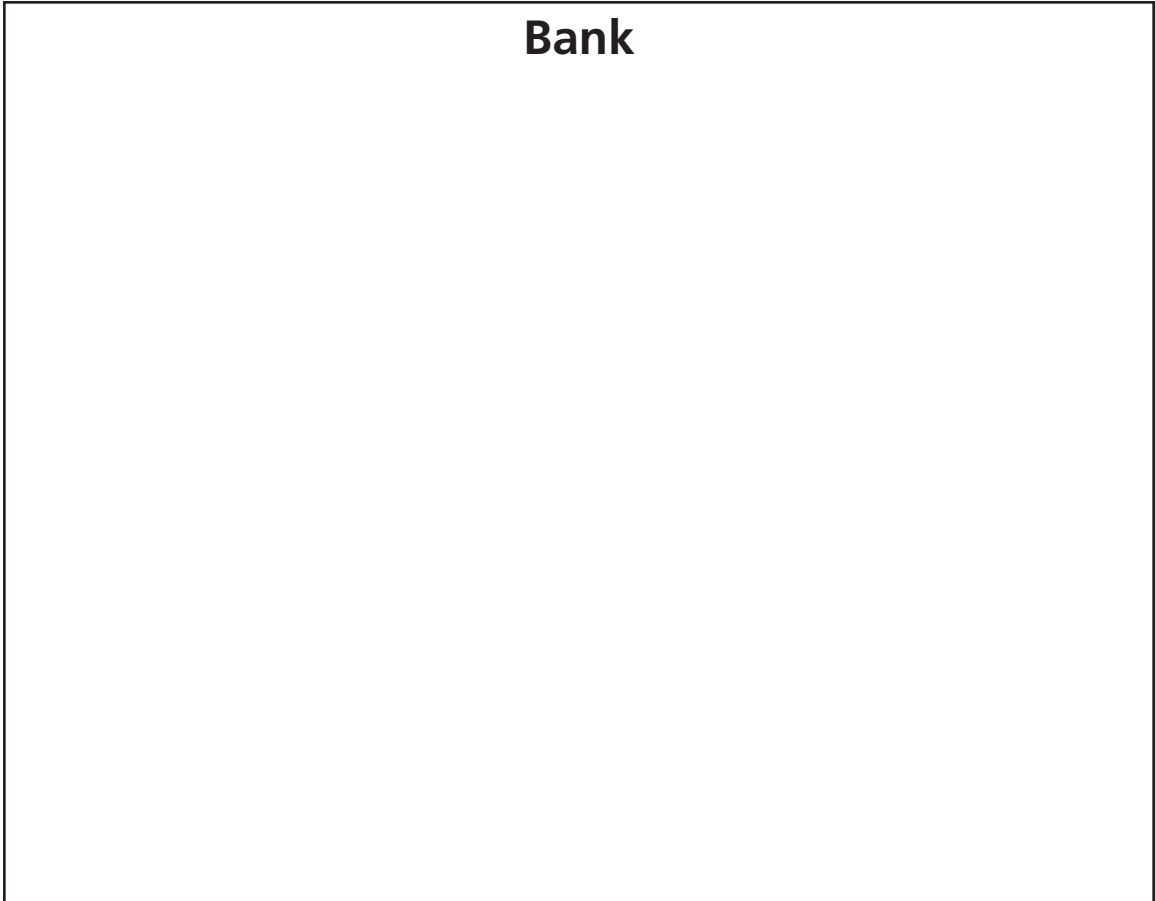
Juan donates some money for the new panda exhibit at the zoo.

**Handout 1: Create a Caption**

Name \_\_\_\_\_

Directions: In the box below, draw a picture of a bank and then write a sentence or two to explain your picture.

**Bank**



**Caption**

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Handout 2: Describing an Event

**Event**

Brother Bear and Sister Bear put their money in the bank.

**When?**

**Who?**

**How?**

**Where?**

**Why?**

**Significance?**



Handout 3: Assessment (page 1 of 2)

1. Write a caption to explain the picture below.



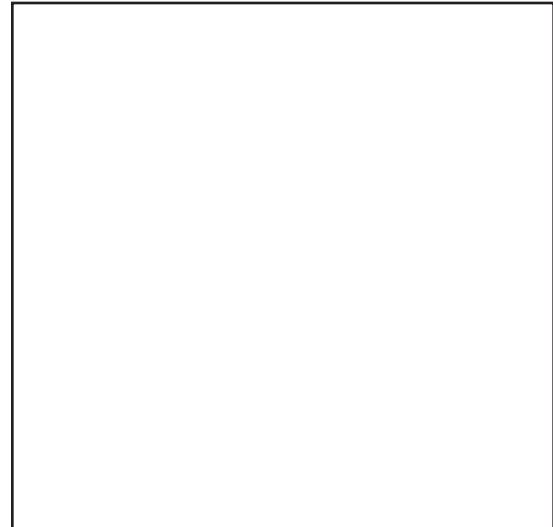
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2. Draw a picture to illustrate the figure of speech shown.



**Saving for a rainy day.**

3. Your neighborhood friend has been saving money by putting spare change in an empty milk jug. It is almost full and very heavy. She wants to keep the jug in her closet when it is full. You tell her she should take the money to the bank instead of keeping it in her closet, but she doesn't understand why. Provide two reasons why she should put her money in a bank.

Reason 1:

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Reason 2:

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**Handout 3: Assessment (page 2 of 2)**

4. Draw lines to match each vocabulary word to the correct definition.

**Bank**

The price for using  
someone else's money

**Interest**

A written explanation  
that accompanies a  
picture to explain what  
is shown in the picture

**Caption**

A business that accepts  
people's deposits of  
money and makes loans  
to people who want to  
borrow money

**Figure of speech**

The use of a word or  
words in other than  
their literal or usual  
meaning

## Standards and Benchmarks

### National Standards in Economics

**Standard 10:** Institutions evolve and are created to help individuals and groups accomplish their goals. Banks, labor unions, markets, corporations, legal systems, and not-for-profit organizations are examples of important institutions. A different kind of institution, clearly defined and enforced property rights, is essential to a market economy.

- **Benchmark 1, Grade 4:** Banks are institutions where people save money and earn interest, and where other people borrow money and pay interest.

### National Standards for Financial Literacy

**Standard 1:** Income for most people is determined by the market value of their labor, paid as wages and salaries. People can increase their income and job opportunities by choosing to acquire more education, work experience, and job skills. The decision to undertake an activity that increases income or job opportunities is affected by the expected benefits and costs of such an activity. Income also is obtained from other sources such as interest, rents, capital gains, dividends, and profits.

- **Benchmark 4, Grade 4:** People can earn interest income from letting other people borrow their money.

**Standard 3:** Saving is the part of income that people choose to set aside for future uses. People save for different reasons during the course of their lives. People make different choices about how they save and how much they save. Time, interest rates, and inflation affect the value of savings.

- **Benchmark 3, Grade 4:** People can choose to save money in many places—for example, at home in a piggy bank or at a commercial bank, credit union, or savings and loan.

### Common Core State Standards: English Language Arts

#### Reading: Literature

- **Key Ideas and Details**

CCSS.ELA.Literacy.RL.2.1: Ask and answer such questions as *who*, *what*, *where*, *when*, *why*, and *how* to demonstrate understanding of key details in a text.

CCSS.ELA.Literacy.RL.2.3: Describe how characters in a story respond to major events and challenges.

- **Craft and Structure**

CCSS.ELA-Literacy.RL.4.4 Determine the meaning of words and phrases as they are used in a text, including those that allude to significant characters found in mythology (e.g., Herculean).

- **Integration of Knowledge and Ideas**

CCSS.ELA-Literacy.RL.4.7 Make connections between the text of a story or drama and a visual or oral presentation of the text, identifying where each version reflects specific descriptions and directions in the text.

**Speaking & Listening**

- **Comprehension and Collaboration**

CCSS.ELA-Literacy.SL.4.1: Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on *grade 4 topics and texts*, building on others' ideas and expressing their own clearly.

**Language**

- **Vocabulary Acquisition and Use**

CCSS.ELA-Literacy.L.5.5: Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.