



Texas
COUNCIL ON
Economic Education
and Financial Literacy

Personal Finance, Language Arts, and Mathematics: KINDERGARTEN



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Federal Reserve
Bank of Dallas



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Introduction

The Federal Reserve Banks of St. Louis and Dallas are pleased to partner with the Texas Council on Economic Education to produce five lessons for the kindergarten classroom. The partners share the conviction that economics and personal finance should be taught as other disciplines such as mathematics and language arts are taught—by starting in the earliest grades and building and expanding understanding throughout the school years. The partners also recognize that classroom teachers are faced with a crowded curriculum, so providing lessons that integrate appropriate mathematics and language arts practice are the most useful.

The lessons in this unit employ active-learning strategies that engage young children. Each lesson is based on a story about two cousins—one who lives on a farm and one who lives in a city. Students listen to the stories and recall information from the stories to develop an understanding of concepts while applying language arts and mathematics skills. In Lesson 1, students learn about earning income. Students match animals and goods grown on a farm with products sold to generate income. They work in pairs to sort workers into school and community workers and use a number line to determine how much income is earned. In Lesson 2, students revisit the concept of earning income and learn about gift money as a source of income. They use manipulatives to count, categorize income as earned income or gift money, and identify more or less income in various scenarios. In Lesson 3, students learn about the skills people need to do work, and they use a bar chart to compare the number of skills the students have. In Lesson 4, students identify choices people have and the advantages and disadvantages of these options. They use a decision tree to make a decision among choices by evaluating the number of advantages and disadvantages of each option. In Lesson 5, students learn that trade is the exchange of goods for money or goods for goods and classify trades as those made *with money* and those made *without money*.

The lessons include essential questions, formative and summative assessments (with answers), and instructional support (procedure steps, handouts, and visuals). The lessons are aligned with the Texas Essential Knowledge and Skills standards (page iv), the Voluntary National Standards in Economics and the National Standards for Financial Literacy (page vii), and the Common Core State Standards (page ix).

We appreciate the partnership on the project and thank Dr. Bonnie Meszaros for her excellent work. We are proud of these lessons, and we hope that they are useful in the classroom.

Acknowledgments

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Texas Essential Knowledge and Skills (TEKS) Alignment		
Lesson	Kindergarten Math TEKS	Kindergarten Social Studies TEKS
<p>Lesson 1: Earning Income on the Farm</p>	<p>(2) Number and operations. The student applies mathematical process standards to understand how to represent and compare whole numbers, the relative position and magnitude of whole numbers, and relationships within the numeration system. The student is expected to</p> <ul style="list-style-type: none"> (B) read, write, and represent whole numbers from 0 to at least 20 with and without objects or pictures; (F) generate a number that is one more than or one less than another number up to at least 20; and (H) use comparative language to describe two numbers up to 20 presented as written numerals. <p>(9) Personal financial literacy. The student applies mathematical process standards to manage one’s financial resources effectively for lifetime financial security. The student is expected to</p> <ul style="list-style-type: none"> (A) identify ways to earn income and (D) distinguish between wants and needs and identify income as a source to meet one’s wants and needs. 	<p>(7) Economics. The student understands the value of jobs. The student is expected to</p> <ul style="list-style-type: none"> (A) identify jobs in the home, school, and community and (B) explain why people have jobs.
<p>Lesson 2: Gift Money to the Rescue</p>	<p>(2) Number and operations. The student applies mathematical process standards to understand how to represent and compare whole numbers, the relative position and magnitude of whole numbers, and relationships within the numeration system. The student is expected to</p> <ul style="list-style-type: none"> (E) generate a set using concrete and pictorial models that represents a number that is more than, less than, and equal to a given number up to 20; (G) compare sets of objects up to at least 20 in each set using comparative language; and (H) use comparative language to describe two numbers up to 20 presented as written numerals. 	

Texas Essential Knowledge and Skills (TEKS) Alignment		
Lesson	Kindergarten Math TEKS	Kindergarten Social Studies TEKS
<p>Lesson 2: Gift Money to the Rescue</p>	<p>(8) Data analysis. The student applies mathematical process standards to collect and organize data to make it useful for interpreting information. The student is expected to</p> <p>(A) collect, sort, and organize data into two or three categories.</p> <p>(9) Personal financial literacy. The student applies mathematical process standards to manage one’s financial resources effectively for lifetime financial security. The student is expected to</p> <p>(A) identify ways to earn income and (B) differentiate between money received as income and money received as gifts.</p>	
<p>Lesson 3: Why Do We Need Skills?</p>	<p>(2) Number and operations. The student applies mathematical process standards to understand how to represent and compare whole numbers, the relative position and magnitude of whole numbers, and relationships within the numeration system. The student is expected to</p> <p>(A) count forward and backward to at least 20 with and without objects; (E) generate a set using concrete and pictorial models that represents a number that is more than, less than, and equal to a given number up to 20; and (H) use comparative language to describe two numbers up to 20 presented as written numerals.</p> <p>(8) Data analysis. The student applies mathematical process standards to collect and organize data to make it useful for interpreting information. The student is expected to</p> <p>(C) draw conclusions from real-object and picture graphs.</p> <p>(9) Personal financial literacy. The student applies mathematical process standards to manage one’s financial resources effectively for lifetime financial security. The student is expected to</p> <p>(A) identify ways to earn income and (C) list simple skills required for jobs.</p>	<p>(7) Economics. The student understands the value of jobs. The student is expected to</p> <p>(A) identify jobs in the home, school, and community.</p>

Texas Essential Knowledge and Skills (TEKS) Alignment		
Lesson	Kindergarten Math TEKS	Kindergarten Social Studies TEKS
<p>Lesson 4: It's All About Priorities</p>	<p>(2) Number and operations. The student applies mathematical process standards to understand how to represent and compare whole numbers, the relative position and magnitude of whole numbers, and relationships within the numeration system. The student is expected to</p> <ul style="list-style-type: none"> (B) read, write, and represent whole numbers from 0 to at least 20 with and without objects or pictures; (E) generate a set using concrete and pictorial models that represents a number that is more than, less than, and equal to a given number up to 20; and (H) use comparative language to describe two numbers up to 20 presented as written numerals. <p>(9) Personal financial literacy. The student applies mathematical process standards to manage one's financial resources effectively for lifetime financial security. The student is expected to</p> <ul style="list-style-type: none"> (D) distinguish between wants and needs and identify income as a source to meet one's wants and needs. 	<p>(6) Economics. The student understands that basic human needs and wants are met in many ways. The student is expected to</p> <ul style="list-style-type: none"> (A) identify basic human needs of food, clothing, and shelter; (B) explain the difference between needs and wants; and (C) explain how basic human needs can be met such as through self-producing, purchasing, and trading.
<p>Lesson 5: Jumping for Joy Over a Good Trade</p>	<p>(2) Number and operations. The student applies mathematical process standards to understand how to represent and compare whole numbers, the relative position and magnitude of whole numbers, and relationships within the numeration system. The student is expected to</p> <ul style="list-style-type: none"> (G) compare sets of objects up to at least 20 in each set using comparative language. <p>(8) Data analysis. The student applies mathematical process standards to collect and organize data to make it useful for interpreting information. The student is expected to</p> <ul style="list-style-type: none"> (A) collect, sort, and organize data into two or three categories. 	<p>(6) Economics. The student understands that basic human needs and wants are met in many ways. The student is expected to</p> <ul style="list-style-type: none"> (C) explain how basic human needs can be met such as through self-producing, purchasing, and trading.

Voluntary National Standards in Economics (VNSE) and National Standards for Financial Literacy (NSFS) Alignment		
Lesson	Standard	Benchmark(s)
Lesson 1: Earning Income on the Farm	VNSE Standard 13: Income for most people is determined by the market value of the productive resources they sell. What workers earn primarily depends on the market value of what they produce.	Grade 4, Benchmark 2: People can earn income by exchanging the use of their labor (physical and mental work) for wages and salaries.
	NSFS 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.	Grade 4, Benchmark 2: People earn an income when they are hired by an employer to work at a job.
Lesson 2: Gift Money to the Rescue	VNSE Standard 13: Income for most people is determined by the market value of the productive resources they sell. What workers earn primarily depends on the market value of what they produce	Grade 4, Benchmark 2: People can earn income by exchanging the use of their labor (physical and mental work) for wages and salaries.
	NSFS 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.	Grade 4, Benchmark 2: People earn an income when they are hired by an employer to work at a job.
Lesson 3: Why Do We Need Skills?	VNSE Standard 13: Income for most people is determined by the market value of the productive resources they sell. What workers earn primarily depends on the market value of what they produce	Grade 4, Benchmark 1: People have many different types of jobs from which to choose. Different jobs require people to have different skills.

Voluntary National Standards in Economics (VNSE) and National Standards for Financial Literacy (NSFS) Alignment		
Lesson	Standard	Benchmark(s)
Lesson 4: It's All about Priorities	VNSE Standard 1: Productive resources are limited. Therefore, people cannot have all the goods and services they want; as a result they must choose some things and give up others.	Grade 4, Benchmark 1: People make choices because they can't have everything they want.
	VNSE Standard 2: Effective decision making requires comparing the additional costs of alternatives with the additional benefits. Many choices involve doing a little more or a little less of something: few choices are "all or nothing" decisions.	Grade 4, Benchmarks 1 and 2: Choices involve getting more of one thing by giving up something else. A cost is what you give up when you decide to do something. A benefit is what satisfies your want.
Lesson 5: Jumping for Joy Over a Good Trade	VNSE Standard 5: Voluntary exchange occurs only when all participating parties expect to gain. This is true for trade among individuals or organizations within a nation, and among individuals or organizations in different nations.	Grade 4, Benchmark 1: Exchange is trading goods and services with people for other goods and services (called barter) or for money.

Common Core State Standards (CCSS) Alignment	
Lesson	Standard
<p>Lesson 1: Earning Income on the Farm</p>	<p>CCSS Mathematics: Counting & Cardinality</p> <ul style="list-style-type: none"> • Count to tell the number of objects. CCSS.MATH.CONTENT.K.CC.B.5: Count to answer “how many?” questions about as many as 20 things arranged in a line, a rectangular array, or a circle or as many as 10 things in a scattered configuration; given a number from 1-20, count out that many objects. • Compare numbers. CCSS.MATH.CONTENT.K.CC.C.6: Identify whether the number of objects in one group is greater than, less than, or equal to the number of objects in another group, e.g., by using matching and counting strategies.
<p>Lesson 2: Gift Money to the Rescue</p>	<p>CCSS Mathematics: Counting & Cardinality</p> <ul style="list-style-type: none"> • Know number names and count the sequence. CCSS.Math.Content.KI.CCA.1: Count to 100 by ones and by tens. • Count to tell the number of objects. CCSS.Math.Content.K.CCA.4: Understand the relationship between numbers and quantities; connect counting to cardinality. CCSS.Math.Content.K.CCB4.A: When counting objects, say the number names in the standard order, pairing each object with one and only one number name and each number name with one and only one object. CCSS.Math.Content.K.CCB.4.C: Understand that each successive number name refers to a quantity that is one larger. • Compare numbers. CCSS.Math.Content.K.CC.C.6: Identify whether the number of objects in one group is greater than, less than, or equal to the number of objects in another group, e.g., by using matching and counting strategies. <p>CCSS Mathematics: Measurement & Data</p> <ul style="list-style-type: none"> • Classify objects and count the number of objects in each category. CCSS.Math.Content.K.MD.B.3: Classify objects into given categories; count the numbers of objects in each category and sort the categories by count.
<p>Lesson 3: Why Do We Need Skills?</p>	<p>Counting & Cardinality</p> <ul style="list-style-type: none"> • Count to tell the number of objects CCSS.MATH.CONTENT.K.CC.C.5: Count to answer “how many?” questions about as many as 20 things arranged in a line, a rectangular array, or a circle or as many as 10 things in a scattered configuration; given a number from 1-20, count out that many objects. • Compare numbers. CCSS.MATH.CONTENT.K.CC.C.6: Identify whether the number of objects in one group is greater than, less than, or equal to the number of objects in another group, e.g., by using matching and counting strategies.

Common Core State Standards (CCSS) Alignment	
Lesson	Standard
<p>Lesson 4: It's All About Priorities</p>	<p>Counting & Cardinality</p> <ul style="list-style-type: none"> • Count to tell the number of objects. CCSS.MATH.CONTENT.K.CC.C.5: Count to answer “how many?” questions about as many as 20 things arranged in a line, a rectangular array, or a circle or as many as 10 things in a scattered configuration; given a number from 1-20, count out that many objects. • Compare numbers. CCSS.MATH.CONTENT.K.CC.C.6: Identify whether the number of objects in one group is greater than, less than, or equal to the number of objects in another group, e.g., by using matching and counting strategies.
<p>Lesson 5: Jumping for Joy Over a Good Trade</p>	<p>Measurement & Data</p> <ul style="list-style-type: none"> • Classify objects and count the number of objects in each category. CCSS.MATH.CONTENT.K.MD.3: Classify objects into given categories; count the numbers of objects in each category, and sort the categories by count. <p>Counting & Cardinality</p> <ul style="list-style-type: none"> • Compare numbers. CCSS.MATH.CONTENT.K.CC.6: Identify whether the number of objects in one group is greater than, less than, or equal to the number of objects in another group, e.g., by using matching and counting strategies.

Lesson 1: Earning Income on the Farm

Author

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Lesson Description

Students listen to a story about a boy from the city who visits his cousin on her family farm. He learns how her family earns income and ways they use their income. In a matching activity, students match animals and goods grown on the farm with the products sold or made from products sold on the farm. Working in pairs, students complete a sorting activity to determine (i) what workers do to earn income and (ii) whether workers receive income from working at a school or in the community. The pairs then use a number line to determine how much income they earn from selling eggs and tell how they might use the income. As an assessment, students draw a worker and identify how the worker earns income and what the income may be used for.

Grade Level

Kindergarten

Concept

Income

Objectives

Students will be able to

- define income,
- explain how people earn income,
- give examples of how people use their income,
- sort into categories, and
- use a number line.

Essential Question

How and why do people earn income?

Time Required

45 minutes

Materials

- *Visual 1:1 Veterinarian*
 - *Handout 1.1: Story* for the teacher
 - *Handout 1.2: Where Does Farm Income Come From?*, one copy for the teacher and one copy for each student
 - *Handout 1.3: Worker Cards*, one copy, cut into cards
 - *Handout 1.4: Number Line*, one copy for each pair of students, cut apart and taped together
 - *Handout 1.5: Number Cards*, one copy for each pair of students, cut into cards
 - *Handout 1.6: Assessment*, one copy for each student
 - Game markers (e.g., bingo chips, buttons, or counting blocks), one for each student
 - Chart paper, one sheet
 - Tape
-

Procedure

1. Begin the lesson by discussing the following:
 - When have you received money for work you have done? (*Answers may vary but might include payment for cleaning their room, picking up toys, or setting the table.*)
 2. Tell the students that the money they received is called **income**. Explain that income is payment people earn for the work they do.
 3. Tell the students you are going to read them the story “Earning Income on the Farm.” Ask them to listen for the ways the farm family earns income. Read the story (*Handout 1: Story*) and then discuss the following:
 - Ken lives in the city. How did Ken earn income? (*Ken mowed lawns and walked dogs.*)
 - How did Jessica’s family earn income? (*They sold eggs, milk, and wool.*)
-

Lesson 1: Earning Income on the Farm

- Why is earning income important to Jessica’s family? (*They use some of their income to buy things to keep the farm running and some to buy things for the family.*)
 - Why is earning income important to all families? (*They use their income to buy things they want.*) **NOTE:** The story does not mention saving, but some students may recognize that families do not spend all their money and choose to save some of their income. Point out that saving means keeping some income to buy things in the future.
 - How do you think your family uses its income? (*Answers will vary but may include buying food, clothing, toys, paying bills, or saving.*)
4. Fold a copy of *Handout 1.2: Where Does Farm Income Come From?* in half vertically. Show the students the left-hand side of the paper only. Have the students identify each item pictured and tell what product the farmer produces with that item and sells to earn income. (*Hen/eggs, cow/milk, bees/honey, vegetable plants/vegetables, sheep/wool*)
 5. Distribute a copy of Handout 1.2 to each student. Instruct the students to draw a line from each picture on the left to the picture on the right that shows a product the farmer sells or someone makes from what the farmer sells to earn income. Review left and right. It may help the students if they put their left index finger on each picture as they draw a line to the corresponding picture on the right.
 6. Review student answers. (*Matches: Hen/eggs, cow/jug of milk, bees/honey, vegetable plants/vegetables, sheep/wool sweater*) **NOTE:** The farmer does not produce the wool sweater or the carton of milk. Explain to the students that the farmer sells the raw wool and milk and someone else turns the wool into sweaters and the milk into jugs of milk.
 7. Create a chart like the one below on a large sheet of chart paper. Remind the students that income is payment that people earn for the work they do.

School	Community

8. Display *Visual 1.1: Veterinarian*. Discuss the following:
 - What does a veterinarian do to earn income? (*Answers will vary but may include take care of sick animals or give animals shots and medicine.*)

- Refer to the chart. Does a veterinarian earn income for work she does for a school or in the community? (*Community*)
9. Tape the picture of the veterinarian under the “Community” heading.
 10. Arrange the students in pairs. Give each pair a card from *Handout 1.3: Worker Cards*. Instruct the pairs to decide how to answer these two questions:
 - What does your worker do to earn income?
 - Does your worker earn income for working at a school or in the community?
 11. Invite each pair to show the picture of their worker to the class, explain how the worker earns income, and tell whether the worker works for the school or in the community. Have the pair place their worker in the appropriate column. **NOTE:** Several pictures could go in either category, as noted below.

School or Community

Chef (*Prepares and cooks food*)

Nurse (*Helps people sick or injured*)

Librarian (*Helps run the library and people find books*)

Secretary (*Answers the phone and organizes information to help other people do their jobs*)

School

Lunchroom server (*Serves food*)

Coach/PE teacher (*Leads children in games or physical activities and teaches about health*)

Crossing guard (*Helps children cross streets safely*)

Community

Policeman (*Protects the community and helps people in trouble*)

Firefighter (*Puts out fires and helps people in trouble*)

Mailman (*Delivers mail*)

Trash collector (*Collects trash*)

Construction worker (*Builds or remodels homes and/or businesses*)

12. After each pair makes their presentation, ask the class if they agree with the placement of the worker’s picture on the chart. If a student disagrees, have that student explain why; if the picture is misplaced, have the student make the correction.
13. Wrap up this activity by asking the students what the workers might do with their income. (*Answers will vary but may include pay bills, buy things for their family, or save.*)

14. Distribute *Handout 1.4: Number Line*, a set of cards from *Handout 1.5: Number Cards*, and two game markers to each pair of students. Tell the students they are collecting eggs to sell to earn income. Review the following instructions:
- The tallest student of the pair will be Player 1.
 - Shuffle the cards and place them in a pile with the numbered sides face down.
 - Player 1 goes first and draws a number card. The number represents the number of eggs Player 1 sold for 1¢ each and the income earned. Player 1 then places his or her game marker on the appropriate space on the number line.
 - Next, Player 2 draws a number card. The number represents the number of eggs Player 2 sold for 1¢ and the income earned. Player 2 then places his or her game marker on the appropriate space on the number line.
 - The pair decides who earned more income and how much more.
 - Both players remove their game markers and play three to four more times.
15. Allow time for student to play and then discuss the following:
- How might you use the income you earned from selling eggs? (*Answers will vary but may include to buy a gift for a friend, save for a toy, or buy a game.*)
-

Closure

16. Review the key points of the lesson by discussing the following:
- What is income? (*Income is payment people earn for the work they do.*)
 - How do people earn income? (*They work at a job.*)
 - What do people do with their income? (*Answers will vary but may include that they spend it on things for themselves or others, pay bills, or save it.*)
-

Assessment

17. Brainstorm with the students a list of jobs that people do to earn income. List the jobs on the board.
18. Distribute a copy of *Handout 1.6: Assessment* to each student. Tell the students to choose one of the jobs listed on the board or another job that they know. Tell them to draw and color a picture of that person doing that job and complete the two sentences on the handout:

This person earns income by _____.

This income is used to _____.

Visual 1.1: Veterinarian



Handout 1.1: Story

Earning Income on the Farm

Ken was visiting his cousin Jessica at Jessica's family farm for the very first time. Ken lived in the city and had never been to a farm before. One morning, the two cousins decided to go exploring.

"Jessica, I have a question for you," Ken said. "What do you do to earn income? At home, I mow lawns and walk dogs to earn income. I don't see any lawns that need mowing or dogs that need walking here. Your dogs stay outside and work with your dad all day."

"Are you kidding me, Ken?" Jessica replied. "We have lots of ways to earn income on the farm! Follow me," she suggested. "Do you see that hen house over there? We have the best laying hens in the area."

"What's a laying hen?" Ken asked.

"Why, hens that lay eggs, of course," Jessica replied with a smile. "And we sell them to earn income. And, do you see that barn? It's full of cows that are being milked. We sell the milk, and that's another way we earn income. Our sheep are out in the fenced barnyard getting their winter coats sheered. It's like getting a really short haircut. We'll sell their wool, called fleece, to a business. They may turn the wool into things like that fancy sweater you're wearing."

"Wait a minute!" interrupted Ken. "You mean you cut their fuzzy hair off and sell it?"

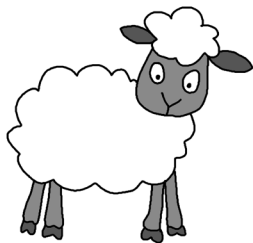
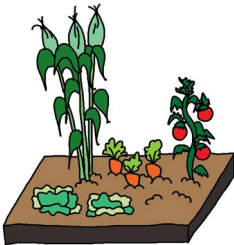
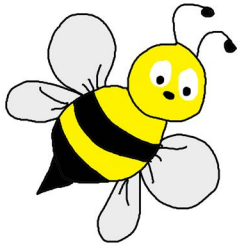
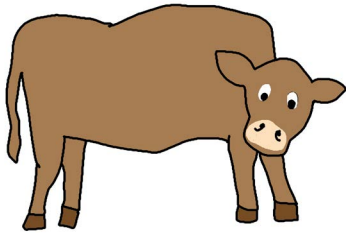
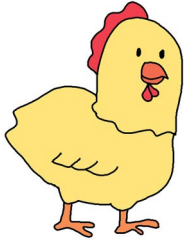
"We sure do," Jessica answered. "Without the income from selling goods like eggs, milk, and wool, we wouldn't have enough money to feed the animals and keep them healthy. Our income is very important to make sure we can buy things for our family and to run the farm. Just buying a tractor costs a lot of money!"

"I think I understand," Ken said. "You work hard to earn an income that lets you buy things for your family and to keep the farm running."

"That's right, Ken," Jessica replied. "And speaking of running, you had better start running because I'm going to beat you back to the house!"

Handout 1.2: Where Does Farm Income Come From?

Directions: Draw a line from each picture on the left to the picture on the right that shows a product the farmer sells or someone makes from what the farmer sells to earn income.



Handout 1.3: Worker Cards (page 1 of 3)



Handout 1.3: Worker Cards (page 2 of 3)



Handout 1.3: Worker Cards (page 3 of 3)



Handout 1.4: Number Line

1	2	3	4	5	Tape under next strip
6	7	8	9	10	Tape under next strip
11	12	13	14	15	Tape under next strip
16	17	18	19	20	

Handout 1.5: Number Cards (page 1 of 2)

1	2
3	4
5	6
7	8
9	10

Handout 1.5: Number Cards (page 2 of 2)

11	12
13	14
15	16
17	18
19	20

Handout 1.6: Assessment

This person earns income by

This income is used to

Lesson 2: Gift Money to the Rescue

Author

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Lesson Description

Students listen to a story about a girl from the country who visits her cousin in the city. The cousins plan to explore the city on their bikes, but they need money to purchase a backpack. Through the story, the students learn about gift money and income. After the story, students use different-colored blocks that represent money to count for various scenarios gift money received and income earned. They are asked whether the people in the scenarios had more gift money or more income. Students then sort scenario cards into two stacks: gift money and income earned. As an assessment, they hold up a "G" (gift money) card or an "I" (income) card to identify scenarios the teacher reads.

Grade Level

Kindergarten

Concepts

Gift money

Objectives

Students will be able to

- define income,
 - explain how people earn income,
 - explain that people also receive money as gifts,
 - categorize examples as either gift money or income, and
 - count up to 10.
-

Essential Question

How and why do people earn income?

Time Required

45 minutes

Materials

- *Handout 2.1: Story* for the teacher
 - *Handout 2.2: Income Earned and Gift Money Card Sort*, one copy for each student, cut into cards
 - *Handout 2.3: "I" (Income) and "G" (Gift Money) Cards*, one copy for each student, cut into cards
 - At least 15 green and at least 5 red counting blocks or other counting manipulatives (two different colors) for each pair of students
-

Procedure

1. To begin the lesson, remind the students that money they receive for the work that they do is called income. Gift money is also income.
2. Remind the students about the story they heard called "Earning Income on the Farm," which was about Ken visiting his cousin Jessica on her family farm. Discuss the following:
 - Ken lived in the city. How did Ken earn income? (*Ken mowed lawns and walked dogs.*)
 - Jessica lived on a farm. How did Jessica's family earn income? (*They sold eggs, milk, and wool.*)
 - Why is earning income important to people? (*They use it to buy goods and services, and they may save some.*)
3. Write "**gift money**" on the board. Discuss the following and list student examples on the board:
 - When have you received money as a gift? (*Answers will vary but may include for a birthday, a holiday, for losing a tooth, and so on.*)
4. Explain that the students are going to listen to another story about Ken and Jessica called "Gift Money to the Rescue." Discuss the following:
 - What do you think the title may mean? (*Answers will vary.*)
5. Read the story, "Gift Money to the Rescue" (*Handout 2.1: Story*), and then discuss the following:
 - What did Ken and Jessica want to do while Jessica was visiting the city? (*Visit museums and hike and bike in local parks*)

Lesson 2: Gift Money to the Rescue

- What did they want to take with them on their adventures? (*Backpacks, snacks, water bottles, and sunscreen*)
 - What problem did they have? (*Jessica didn't have a backpack.*)
 - What did they decide to do? (*Do extra chores to earn income*)
 - What types of chores did they do? (*They cut out pieces for a bulletin board, made student name tents, walked the neighbor's dog, and weeded the flower garden.*)
 - How much income did they earn? (*\$15*)
 - Did they earn enough to buy the backpack? (*No.*)
 - How much more did they need? (*\$5*)
 - What did Jessica's Aunt Kathy (Ken's mom) do? (*She gave Jessica an early birthday present—the \$5 Jessica needed.*)
 - What did Jessica ask Aunt Kathy about the money? (*Is this more income?*)
6. Point out that Aunt Kathy explained that the money wasn't income—Jessica didn't need to do anything to earn the \$5. The \$5 was gift money. Remind the students of the list on the board of other examples of gift money. Discuss the following:
- What did Jessica do with the gift money she received? (*She added it to the \$15 earned and bought a backpack.*)
7. Remind the students that the title of the story was *Gift Money to the Rescue*. Discuss the following:
- What do you think the title means now that you have heard the story? (*The \$5 that Jessica received as a birthday gift from Aunt Kathy made it possible for Jessica to have enough money to buy the backpack.*)
8. Explain that people use gift money and income earned to buy goods and services. Jessica and Ken used the \$15 they earned and the \$5 of gift money to buy Jessica a backpack.
9. Arrange the students in pairs. Give each pair at least 15 green counting blocks and at least 5 red counting blocks. Discuss the following:
- How much income did Jessica and Ken earn? (*\$15*)
10. Explain that each green block represents (or equals) \$1 of the income Jessica and Ken earned. Instruct the pairs to each make a column (or line) of 15 green blocks on their desk.
11. As a class, count the number of green blocks in the column. Discuss the following:
- How much more did Jessica and Ken need to buy a backpack? (*\$5*)

Lesson 2: Gift Money to the Rescue

- How did they get the \$5 they needed? (*Aunt Kathy gave it to Jessica as a birthday gift.*)
12. Explain that each red block represents (or equals) \$1 of gift money. Instruct the students to make a column (or line) of 5 red blocks next to the green blocks.
 13. As a class, count the number of red blocks in the column. Discuss the following:
 - Did Jessica and Ken have more gift money or more income? (*More income*)
 14. Tell students to put all the red blocks together and all the green blocks together. Explain that you will read math problems about people who earn income and receive gift money. For each problem, they are to stack the correct number of green blocks to represent the income earned and the correct number red blocks to represent the gift money received. Read the first problem:
 - Andrew earned \$3 for folding laundry. He received \$1 for a tooth he had lost and put under his pillow.
 15. After students have completed the work, ask one pair to count the number of green blocks out loud, allowing the other pairs to check their answers. Then ask another pair of students to count the number of red blocks out loud, allowing the other pairs to check their answers. Discuss the following:
 - Does Andrew have more income or more gift money? (*Income*)
 16. Read each scenario below and follow the same procedure—inviting pairs of students to count out loud—and then ask the follow-up question.
 - LaTanya earned \$5 for cleaning up dog poop from the yard. She also received \$2 from her grandmother as a gift.
 - Does LaTanya have more income or more gift money? (*Income*)
 - Halley earned \$2 for helping her mother carry in and put away groceries. She received \$5 from her grandmother for her birthday.
 - Does Halley have more income or more gift money? (*Gift money*)

Closure

17. Review the key points of the lesson by discussing the following:
 - What is income? (*Money people earn for the work they do*)
 - What is gift money? (*Money people receive from someone without doing any work to earn it*)
 - What do people use income and gift money for? (*To buy goods and services*)

Lesson 2: Gift Money to the Rescue

18. Give each student a set of cards from *Handout 2.2: Income Earned and Gift Money Card Sort*. Tell the students to sort the cards into two piles (categories)—income and gift money.
19. Allow time for students to work and then review which cards should be in each pile (noted below). Review and correct misunderstandings.

Income Earned Cards

A girl mowing the lawn
A dishwasher
A doctor
A dentist
A carpenter
A mechanic
A child walking a dog

Gift Money Cards

A dad giving a child money for popcorn
A child opening a birthday card with money in it
A grandpa giving money to a child
A child finding money under a pillow
A mom giving a child a quarter for a gumball

20. Discuss the following:
- How many cards are in each category? (7, 5).
 - Are there more, less, or the same number of cards in each category? (*There are more cards in the income category.*)

Assessment

21. Give each student an “I” card and a “G” card from *Handout 2.3: “I” (Income) and “G” (Gift Money) Cards*. Discuss the following and proceed as noted:
- Hold up the I card.
 - What letter is on this card? (*I*)
 - Hold up the G card.
 - What letter is on this card? (*G*)
 - Write the word “Income” on the board.
 - What letter does the word income start with? (*I*).
 - Ask the students to hold up their card with the letter I. Explain that this card stands for income.
 - Write the word “gift” on the board.
 - What letter does the word gift start with? (*G*)
 - Ask the students to hold up their card with the letter G.
 - Explain that this card stands for gift money.

22. Tell the students you are going to read some short stories about someone who is either earning income or receiving gift money. If the story is about earning income, the students should hold up their I card. If the story is about receiving gift money, the students should hold up their G card. Read the scenarios below, and use the first story to help the students practice using the cards:
- Sarah’s next-door neighbor asked if Sarah would walk his dog that afternoon, so Sarah walked his dog after school. The neighbor paid her \$5. Was this income earned or gift money? (*I—income*)
 - Ben and his family went to the pizza parlor after a wonderful day at the beach. His mother gave Ben and his two sisters each 50¢ to spend at the gumball machines. Was this income earned or gift money? (*G—gift money*)
 - Once Maria finished her chores for the week, her mother gave Maria her allowance for the week. Was this income earned or gift money? (*I—income*)
 - It was Thomas’s sixth birthday. His grandmother came to his house and gave him a \$10 bill. Was this income earned or gift money? (*G—gift money*)
 - Jennifer wanted to buy a new bow for her hair. She didn’t know how to make bows, but she did know how to make bracelets. Jennifer sold 10 bracelets for \$1 each. Was this income earned or gift money? (*I—income*)
 - Teddy received a birthday card from his cousins and opened it right away. He was very excited to find a gift card to the baseball batting cages. Was this income earned or gift money? (*G—gift money*)
 - LaShunda and her dad were practicing before her big soccer game. It was very hot. LaShunda’s dad told her to take \$5 from his wallet and go to the concession stand and buy each of them a cold drink. Was this income earned or gift money? (*G—gift money*)
 - Marco was ready for a new skateboard. His old one was worn out, wheels and all. He offered to work at Mr. Hernandez’s skateboard shop. At the end of six weeks, Marco had enough money to buy a new skateboard. Was this income earned or gift money? (*I—income*)

Handout 2.1: Story

Gift Money to the Rescue

Jessica is spending a few weeks with her cousin Ken at his home in the city. The cousins have lots of adventures planned. There are many museums that they want to visit, such as the science center and the children's museum. And they want to hike and bike on the paths in the local parks near Ken's house. They both want to bring a backpack, water bottle, snacks, and sunscreen with them on their treks. Jessica doesn't have a backpack, though. Jessica and Ken have looked at ads for backpacks at various stores in the area. The one that Jessica wants costs \$20.00. The cousins don't have the money to buy it.

"I know," Ken said. "We could earn some income by doing a few extra chores for my parents."

Jessica was a little confused. "I know there are lots of chores to do on the farm back home, but what kinds of chores can we do for your parents here in the city?"

"My parents always have work they want done around the house and in the yard," Ken replied. "And sometimes I even help my mom get things ready for her kindergarten class in the fall."

"Wow, that would be great," Jessica said.

The cousins worked together all week. They helped Ken's mom cut out decorations for a bulletin board in her classroom and make name tents for the desks. They also weeded the family's flower garden and took the neighbor's dog for a walk. They were able to earn \$15.00. At dinner on Friday, they told Ken's mom and dad about the income they had earned during the week and that they were close to reaching their goal.

Ken's dad asked, "How close are you to your goal?" Jessica quickly subtracted \$15 from \$20 and determined that they needed \$5 more dollars.

"Well, I have an idea," Ken's mom said. "Jessica has a birthday next week, and I'd like to give Jessica her gift five days early." Ken's Mom reached into her pocket and pulled out a \$5 bill.

Jessica asked her aunt, "Is this more income?"

Her aunt laughed and said, "No, Jessica. Don't look a gift horse in the mouth! This is gift money. We are giving it to you because it is your birthday, and we love you. You don't need to do anything to earn this money."

Jessica looked surprised. "Aunt Kathy," she said, "why would I look in a horse's mouth?"

"No, fear," Ken's mom said with a smile, "that just means you should appreciate the gift and say thank you!"

"Then I'll just say thank you, Aunt Kathy. And I love you, too!" said Jessica.

Jessica and Ken let out the biggest, happiest yelps possible.

The next morning was Saturday, and the whole family got up early and went to the local store. Can you guess what they came home with? You're right! It was a brand new backpack for Jessica. That afternoon, the two cousins packed their backpacks with water, snacks, and sunscreen. They hopped on their bikes and rode off on their first adventure.

Handout 2.2: Income Earned and Gift Money Card Sort (page 1 of 3)



Handout 2.2: Income Earned and Gift Money Card Sort (page 2 of 3)



Handout 2.2: Income Earned and Gift Money Card Sort (page 3 of 3)



Handout 2.3: "I" (Income Earned) and "G" (Gift Money) cards

I

G

Lesson 3: Why Do We Need Skills?

Author

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Lesson Description

Students learn about skills and why people need skills. First, they guess the worker who uses the skills read by the teacher. After listening to a story about two cousins who were asked to groom horses for the state fair, students generate a list of skills needed to do the job. Next, students are shown pictures of different workers and asked to give examples of the skills each worker needs to do his or her job. Using a chart, students collectively identify skills they have and then use greater than and less than to compare the numbers in the skill categories. As an assessment, students identify skills as either needed or not needed to do a specific job.

Grade Level

Kindergarten

Concept

Skills

Objectives

Students will be able to

- define skills,
- give examples of skills,
- explain why workers needs skills, and
- use greater than and less than to compare numbers.

Essential Question

Why do we need skills?

Time Required

45 minutes

Materials

- *Visual 3.1: Truck Driver*
 - *Visual 3.2: Dog Walker*
 - *Visual 3.3: Doctor*
 - *Visual 3.4: Tailor*
 - *Visual 3.5: Gardener*
 - *Handout 3.1: Story* for the teacher
 - Small stickers, two per student
 - Chart paper, one sheet
-

Procedure

1. To begin the lesson, ask the students to stand up if they like to play soccer. Ask the students what they need to know and be able to do to play soccer. (*Answers will vary but may include how to dribble a soccer ball, how to pass the ball, and what the rules of the game are.*) Write student answers on the board.
2. Repeat the activity, asking the students to stand if they like to ride a bike, help an adult make cookies, or another activity appropriate for your class. In each case, ask the students for examples of what they need to know and be able to do to accomplish the activity. Add student answers to the list on the board.
3. Explain to the students that all the things they suggested that were needed to play soccer, make cookies, and ride a bike are called **skills**. Define skills as the ability to do something well because of things you have learned and practiced.
4. Tell the students you are going to list some skills and ask them to think about who would use these skills to do their job. After listing each set of skills, ask the students what type of worker would use these skills.

Carpenter or Builder

- Knows how to measure things
 - Uses a hammer and nails
 - Cuts pieces of wood using a saw
-

Teacher

- Likes children
- Is good at helping others learn
- Reads well and knows math, science, and social studies
- Is responsible

Baker

- Measures ingredients
- Mixes ingredients
- Reads a recipe
- Knows how to set the temperature on an oven

5. Explain to the students that without the skills you described, the carpenter, teacher, and baker would not be able to do their jobs.
6. Tell the students you are going to read another story about Jessica and Ken on the farm. Jessica’s dad gives them a job to do. Ask the students to listen for the skills Jessica and Ken need to do the job. Read the story “Why Do We Need Skills?” (*Handout 3.1: Story*) and then discuss the following:
 - What special job did Jessica’s dad want Jessica and Ken to do? (*Get the horses ready to show at the fair.*)
 - Why was Ken worried? (*He didn’t know what it meant to groom a horse.*)
 - How did Jessica say she would help her cousin feel more confident about grooming a horse? (*Jessica said she would show Ken what to do with her horse so that he could do the same with his horse.*)
 - What skills were needed to get the horses ready for the parade? (*Wet the horses down with a hose, lather the horses with shampoo, rinse the shampoo off with the hose, dry the horses with towels, braid the horses’ tails, and tie bows on the horses’ tails.*)
7. Display *Visual 3.1: Truck Driver*. Discuss the following:
 - What skills does a truck driver need to do that job? (*Answers will vary but may include knowing how to drive a truck, how to read road signs, how to read a map, and what the rules of driving are.*)
8. Display *Visual 3.2: Dog Walker*. Discuss the following:
 - What skills does a dog walker need to do that job? (*Answers will vary but may include liking animals, being reliable, being able to follow the dog owners’ instructions, or knowing how to use a dog leash.*)

Lesson 3: Why Do We Need Skills?

9. Explain that all workers need skills to do their jobs. Discuss the following:
- What is your job as a student? (*Answers will vary but may include to learn or to be cooperative so that other students can also learn.*)
 - What skills do you need to do your job well? (*Answers will vary but may include to listen, answer questions, follow directions, or do the work assigned.*)
10. Use chart paper to make a chart like the one below. Tell the students that the chart lists skills they may have. Review the list. Give each student two stickers. Ask the students to think about two skills they have and place a sticker next to each skill. After all the students have identified their skills, have the class count the number of stickers in each row. Place the total in the “Class total” column.

Skills	Skills I have	Class total
Count from 1 to 10		
Write my name		
Jump rope		
Cut with scissors		
Know five alphabet letters		

11. Ask the students to look at the data and use the information to answer the following questions:
- Which skill do most of us have?
 - Which skill do very few of us have?
 - Which skill received more stickers than (pick a skill that has fewer stickers)?
 - Which skill received less stickers than (pick a skill that has more stickers)?

Closure

12. Review the key points of the lesson by discussing the following:
- What are skills? (*The ability to do something well because of things you have learned and practiced*)
 - What skills would a basketball player need? (*Answers will vary but may include how to dribble, shoot, or pass the ball or what the rules of the game are.*)
 - Why do we need skills? (*Skills make it possible for us to do our jobs.*)
 - What skills do you have? (*Answers will vary but might include the ability to read, write, count, jump, run, or play a sport or musical instrument.*)

Assessment

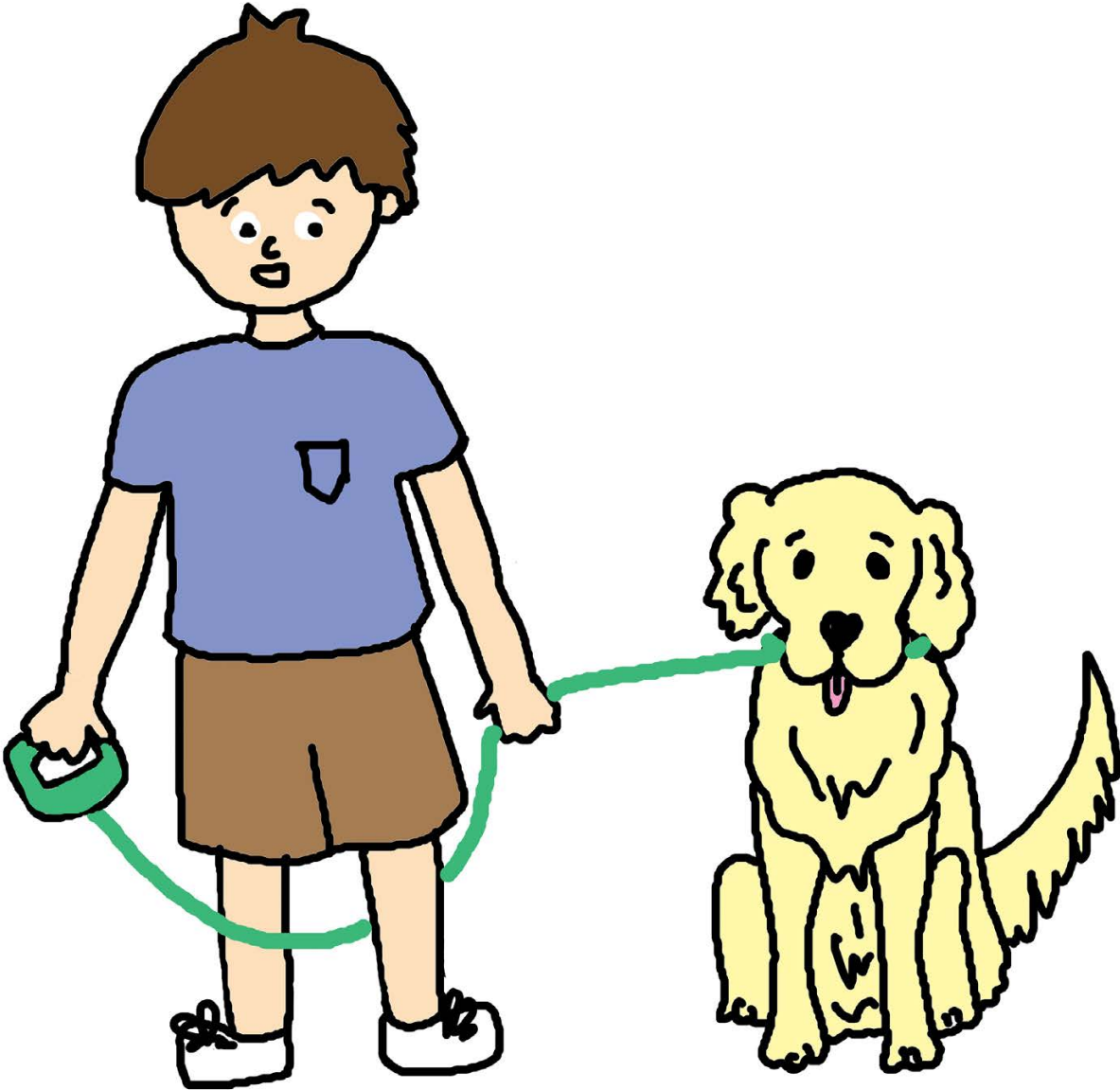
13. Show the students *Visual 3.3: Doctor*. Tell the students you are going to read some skills. If it is a skill doctors need to do their job, the students should clap their hands. If it is a skill not required to do the job, they should stomp their feet. Read the skills from the chart. Repeat the activity using *Visual 3.4: Tailor* and *Visual 3.5: Gardener*.

Worker	Skills needed	Skills not needed
Doctor	Give shots Read labels on medicine Listen to a heartbeat	Bake a pie Run fast Draw a picture
Tailor	Use scissors Thread a needle Read instructions	Drive a car Make a dessert Cut the grass
Gardener	Know what garden tools to use Know plants from weeds Know when to water plants	Talk on the phone Ride a bike Knit a sweater

Visual 3.1: Truck Driver



Visual 3.2: Dog Walker



Visual 3.3: Doctor



Visual 3.4: Tailor



Visual 3.5: Gardener



Handout 3.1: The Story

Why Do We Need Skills?

Ken was happy to be visiting his cousin Jessica at Jessica’s family farm for two whole weeks. One morning at breakfast, Jessica’s dad said that Jessica needed to groom her horses and get them ready to show at the state fair.

“No problem, Dad,” Jessica said. “Ken and I will start right after breakfast.”

They finished eating and began walking out to the barn. Ken was very quiet and looked worried.

“What’s wrong, Ken? Do you feel okay?” Jessica asked.

“I’m just a little confused,” Ken replied. “I don’t know what it means to groom a horse. Is the horse going to be a groom and get married?”

“No, silly,” Jessica chuckled. “We have girl horses.”

“Well then, if they are girl horses, do we paint their toenails and put red bows on their tails?”

Jessica let out a belly laugh.

“No way, Ken,” Jessica answered. “I have a lot to teach you about country life. First, horses don’t get married. Second, they don’t have toenails. They have hooves. And third, be careful if you ever see a horse in a parade with a red bow on its tail. It means be careful—I’m a kicker!”

“Don’t worry, Ken,” she continued as they walked into the barn. “You just need a few simple skills. If we do it right, we can earn some income. We’ll work on two horses. I’ll show you what to do with my horse, and then you do the same with your horse.”

“Okay, Jessica. I’m ready to learn. What do we need to do?” Ken asked.

“First, we’ll spray the horses down with the water hose and then lather them with shampoo,” Jessica explained. “Next, we’ll rinse them off and dry them with towels. Then, we’ll use a curry brush to brush their coats. Finally, we’ll braid their tails and tie bows on the end.”

“And, let’s use pink bows!” Jessica added.

Ken liked the idea. “Jessica, this sounds a lot more fun than washing a car,” Ken said excitedly. “And we’ll earn income, too. Now, where are those horses?”

Lesson 4: It's All About Priorities

Author

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Lesson Description

Students listen to a story about a girl from the country who visits her cousin in the city for Thanksgiving. The cousins watch advertisements and discuss how people's priorities help them decide how to spend their money. After the story, students identify the advantages and disadvantages of two snack options. As a class, they then revisit two choices the cousins in the story listed and use a decision tree to choose one. They identify the advantages and disadvantages of the choices to help them prioritize. Next, students listen to a brief story and then identify advantages and disadvantages of two choices by giving a "thumbs-up" or a "thumbs-down." As an assessment, they listen to another short story and complete a handout to count the advantages and disadvantages of two choices.

Grade Level

Kindergarten

Concepts

Advantages/disadvantages

Choices

Decision tree

Priorities

Objectives

Students will be able to

- define priorities, choices, and advantages and disadvantages;
 - explain why they must prioritize; and
 - add numbers up to five.
-

Essential Question

How do people make decisions?

Time Required

45 minutes

Materials

- *Visual 4.1: Priorities Word Card*
 - *Visual 4.2: Choices Word Card*
 - *Visual 4.3: Decision Tree*, two copies or draw two decision trees, like the one on the visual, on the board for use during the lesson (in Procedure Steps 5, 8, 9, and 12-15).
 - *Visual 4.4: Disadvantages Word Card*
 - *Visual 4.5: Advantages Word Card*
 - *Handout 4.1: Story* for the teacher
 - *Handout 4.2: Choices Cards*, cut into cards
 - *Handout 4.3: Advantage (☺) and Disadvantage (☹) Cards*, cut into cards
 - *Handout 4.4: Assessment*, one copy for each student
 - *Handout 4.4: Assessment—Answer Key* for the teacher
 - Tape
 - Orange, green, red, purple, and blue crayons or markers for each student
-

Procedure

1. To begin the lesson, discuss the following:
 - When have you received gift money or earned money for work that you did? (*Answers will vary.*)
 - What did you do with the money? (*Answers will vary but may include that they spent it, saved it, or spent some and saved some.*)
 - How did you decide what to do with the money? (*Answers will vary but may include that their parents told them how to spend it or that they just made a choice.*)
 - Explain that people spend money on many things. Some of these things are considered basic human needs, such as food, clothing, and shelter.
 2. Tell the students they are going to listen to another story about Ken and Jessica called “It’s All About Priorities.” Read the story (*Handout 4.1: Story*) and then discuss the following:
-

Lesson 4: It's All About Priorities

- Why were Ken and Jessica together? (*It was Thanksgiving.*)
 - Why were they excited? (*They were excited about the things they would like to buy with money they had been saving.*)
 - What two questions did Ken first ask Jessica? (*How do we decide what to get? How do we decide how much to spend?*)
 - What did Jessica tell him? (*You have to set **priorities** and choose.*)
 - What are priorities? (*Things that are more important than other things*)
 - When you received gift money or you earned money, did you have priorities that helped you decide what to do with the money? (*Answers will vary.*)
 - What were your priorities? (*Answers will vary but may be similar to the following: They wanted to save part of the money and spend some. They wanted a specific toy. They wanted a toy they could use with friends.*)
 - Has anyone ever told you that you can't have everything you want? (*Students will likely say yes.*)
3. Explain that because people can't have everything they want, they have to prioritize and make decisions, just like Jessica said. Higher priorities are often basic human needs, such as food, clothing, and shelter. Display *Visual 4.1: Priorities Word Card*. Remind the students that priorities are things that are more important than other things.
4. Explain that **choices** are the options we have when we make a decision. Display *Visual 4.2: Choices Word Card*. Use the following example:
- Suppose you have to choose between two afterschool snacks—a banana or an orange. The banana and the orange are your choices.
 - You have to prioritize—decide which choice is best or more important for you to have as a snack.
 - A **decision tree** can help you see the good and bad points about each choice so that you can prioritize—and decide.
5. Display *Visual 4.3: Decision Tree* (or use the one you've drawn). Complete the decision tree as follows:
- Write "Banana" on one "Choice" spot on the tree.
 - Write "Orange" on the other "Choice" spot on the tree.
6. Explain that there are **advantages** and **disadvantages** of each choice. Display *Visual 4.4: Disadvantages Word Card* and explain that disadvantages are bad points about a choice.

7. Display *Visual 4.5: Advantages Word Card* and explain that advantages are good points about a choice.
8. Redisplay the decision tree. Discuss the following and proceed as noted:
 - What are some advantages of an orange—reasons why you might want it as a snack? (*Answers will vary but may include that it tastes good or is juicy, sweet, or healthy.*) Draw a happy face on the tree for each advantage.
 - What are some disadvantages of an orange—reasons why you might not want it as a snack? (*Answers will vary but may include that it is hard to peel, messy [the juice drips], or unsweet or sour.*) Draw a sad face on the tree for each disadvantage.
 - What are some advantages of a banana—reasons why you might want it as a snack? (*Answers will vary but may include that it tastes good or is easy to peel, sweet, or healthy.*) Draw a happy face on the tree for each advantage.
 - What are some disadvantages of a banana—reasons why you might not want it as a snack? (*Answers will vary but may include that it is mushy or has brown spots.*) Draw a sad face on the tree for each disadvantage.
9. As a class, count the number of advantages (happy faces) and disadvantages (sad faces) for each fruit. Discuss the following (all answers will depend on the students' answers in Step 8):
 - How many good points are there for the orange?
 - How many bad points are there for the orange?
 - Are there more good points or bad points for the orange?
 - How many more good (or bad) points are there for the orange?
 - How many good points are there for the banana?
 - How many bad points are there for the banana?
 - Are there more good points or bad points for the banana?
 - How many more good (or bad) points are there for the banana?
 - Based on the decision tree, what would be our priority for a snack?
10. Tell the students you are going to read the last part of the story again. Read the following:

"Wow!" Ken said. "I never knew how hard it was. I am going to ask my mom about priorities. Are everyone's the same?"

"No, everyone has different priorities," Jessica replied. "For example, suppose we both want tennis shoes, a game, a new outfit for school, or a toy robot like we saw on TV. What would be the most important item you would buy?" Jessica asked.

"That's easy," Ken said. "I'd buy the tennis shoes. Mine from last year are too small. Would that be your first priority?" he asked.

"My first priority would be a new outfit for school. I've grown a lot, and my clothes are getting shorter and shorter," Jessica explained. "We both made a decision based on what was important to us."

"That's right," Ken agreed. "We have different priorities."

11. Discuss the following:

- What choices did Jessica list? (*Tennis shoes, a game, a new outfit, and a toy robot*)
- Why were tennis shoes Ken's priority? (*His were too small.*)
- Why was a new outfit Jessica's priority? (*She was growing a lot and her clothes were getting shorter.*)

12. Display a second decision tree. Distribute the two cards from *Handout 4.2: Choices Cards* to two students. Tell the students they are going to use the decision tree to prioritize two of the choices that Jessica and Ken had that neither one chose—a new game and a toy robot. The class will then make a decision. Ask the student with the game card to come up to the board and tape the card next to the tree on one side. Write "game" in the "Choice" spot on that side of the tree. Then ask the student with the toy robot card to come up to the board and tape the card next to the other side of the tree. Write "toy robot" in the "Choice" spot on that side of the tree.

13. Show the students the happy and sad face cards from *Handout 4.3: Advantage (⊗) and Disadvantage (☺) Cards*. Remind them that the happy faces represent advantages and the sad faces represent disadvantages. Discuss the following and proceed as noted:

- What is an advantage of the game? (*Answers will vary but may include it is fun or can be played with others.*) As advantages are named, invite students to pick up the correct card (smiley face) and tape it to the good points under that choice.
- What is a disadvantage of the game? (*Answers will vary but may include that you can't play the game alone or that it takes a long time to play.*) As disadvantages are named, invite students to pick up the correct card (sad face) and tape it to the bad points under that choice.
- What is an advantage of a toy robot? (*Answers will vary but may include that it is fun or can be played with alone.*) As advantages are named, invite students to pick up the correct card (smiley face) and tape it to the good points under that choice.
- What is a disadvantage of the toy robot? (*Answers will vary but may include that you can't easily use it to play with others or that you wouldn't play with it for a long time.*) As disadvantages are named, invite students to pick up the correct card (sad face) and tape it to the bad points under that choice.

14. Have the class (or one student) count the good and bad points for each choice. Write the totals next to each choice on the tree. (For example, if there were three advantages [three happy faces—☺] for the game and two disadvantages [two sad faces—☹], write “3 ☺” and “2 ☹” on the game side of the tree.)
15. Ask the students to consider the priorities they have identified. Discuss the following:
 - Based on the tree, which choice has more good points than bad points?
 - This would be their first priority. This would be the class decision.
 - Which choice has the second-most good points than bad points?
 - This item would be their second priority.
16. Explain that the decision they made as a class might be different from the decisions that Ken and Jessica made. And each of them might prioritize differently, too. People make decisions based on what is important to them.
17. If time permits, use the decision tree to have students make a decision between Ken and Jessica’s other two choices.

Closure

18. Review the key points of the lesson by discussing the following:
 - What is a priority? (*Something that is more important than something else*)
 - If you have to make a decision between seeing a new movie or going to the park, what would your priority be? (*Answers will vary.*)
 - Why didn’t everyone have the same priority? (*Because people like different things*)
 - What are choices? (*The options you have when you make a decision*)
 - What is a disadvantage? (*A bad point about a choice*)
 - What is an advantage? (*A good point about a choice*)
19. Tell the students you are going to read a short story and to listen carefully. Read the following:

Ms. Smith is a kindergarten teacher. Her students were doing some great work, so she decided to do something special for them. She said they could have a special story time with a mystery reader or they could have extra recess time.
20. Discuss the following:
 - What choices did Ms. Smith give her students? (*A mystery reader or extra recess time*)

21. Tell the students you will read some advantages and disadvantages for each choice. If what you read is an advantage, they should give it a “thumbs-up.” If what you read is a disadvantage, they should give it a “thumbs-down.” Read the advantages and disadvantages:
- It would be fun to be surprised by a mystery reader. (*Thumbs-up—it is an advantage of a mystery reader.*)
 - Kids have to sit still on the carpet when someone reads to them. (*Thumbs-down—it is a disadvantage of a mystery reader.*)
 - It feels good to play outside. (*Thumbs-up—it is an advantage of extra recess.*)
 - It is going to be a hot day and the kids will get sweaty. (*Thumbs-down—it is a disadvantage of extra recess time.*)
 - Some kids think it is boring to be read to. (*Thumbs-down—it is a disadvantage of a mystery reader.*)
 - Some kids don't like the playground equipment. (*Thumbs-down—it is a disadvantage of extra recess.*)
22. Discuss the following:
- Why can't Ms. Smith's class have extra recess and a mystery reader? (*There is not enough time.*)
 - What will Ms. Smith's class have to do? (*Prioritize and make a decision*)
 - How do people decide to how to spend their money? (*They set priorities.*)
 - What can you use to help you make a decision? (*A decision tree*)

Assessment

23. Distribute a copy of *Handout 4.4: Assessment* and an orange, green, red, purple, and blue crayon to each student. Read the story “Ice Skates or Roller Skates?” (below) to the children. When you are finished, instruct the students to answer the questions on the handout based on the story. Allow time for the student to answer the questions and then use *Handout 4.4: Assessment—Answer Key* to review their answers.

Ice Skates or Roller Skates?

Sue and Sam like to skate—they like to roller skate and ice skate. They both need new skates. Their parents said they can either get new roller skates or new ice skates. Sue and Sam have been talking about the advantages and disadvantages of each type of skate. They think it is easier to roller skate all year. They also think it is harder to ice skate in the summer. But they don't agree on all of the other advantages and disadvantages. Their mom suggested that each of them use a decision tree to help them make their decisions.

Visual 4.1: Priorities Word Card

Priorities

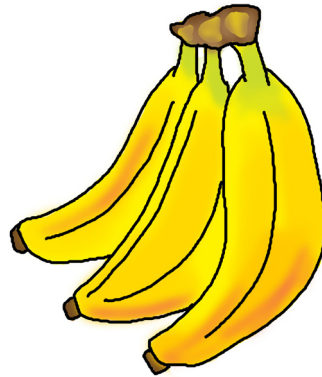
Priorities are things that are more important than other things.

1, 2, 3

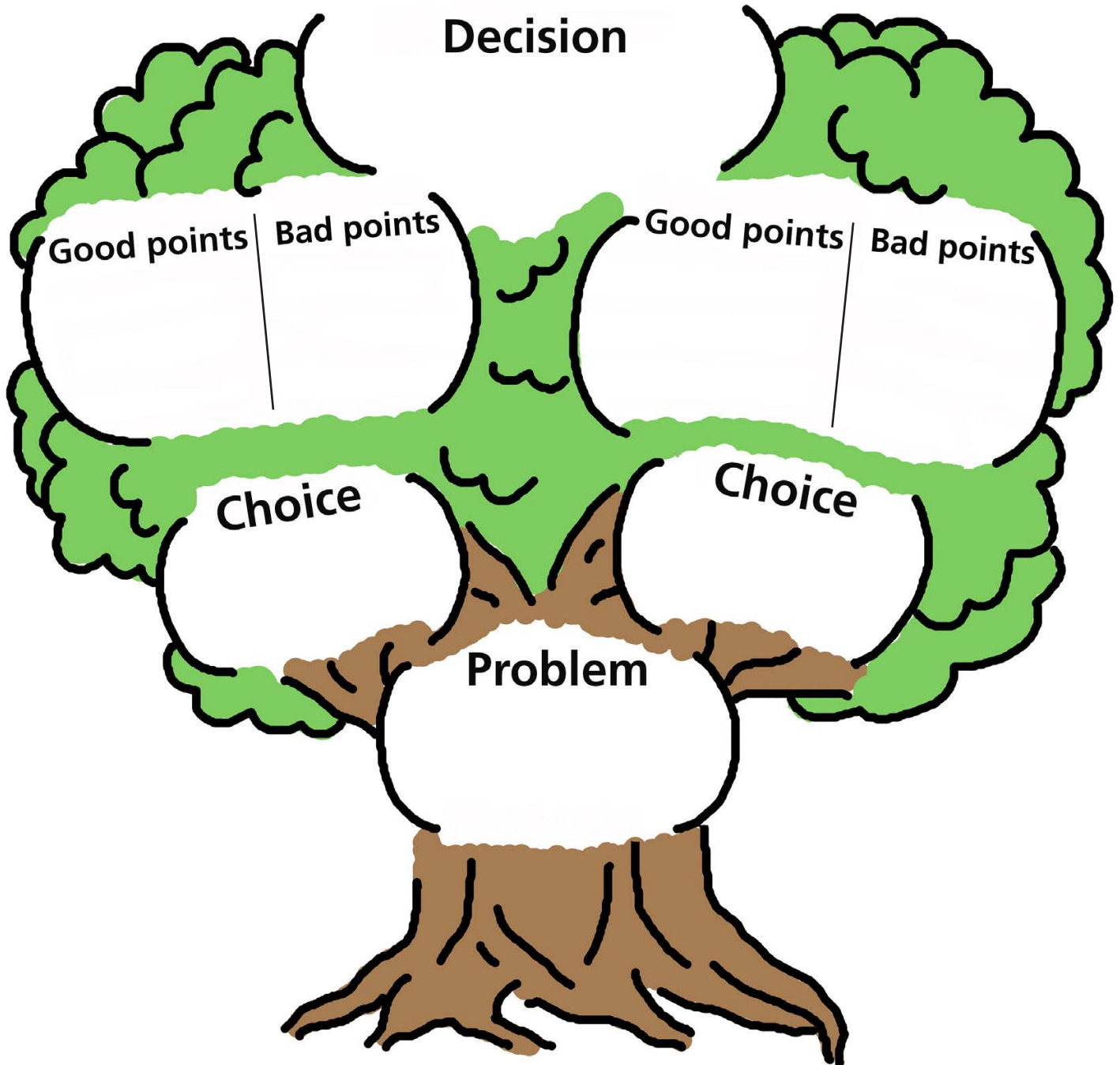
Visual 4.2: Choices Word Card

Choices

Choices are the options we have when we make a decision.



Visual 4.3: Decision Tree



Visual 4.4: Disadvantages Word Card

Disadvantages

Disadvantages are bad points
about a choice.



Visual 4.5: Advantages Word Card

Advantages

Advantages are good points
about a choice.



Handout 4.1: Story

It's All About Priorities

It is a family tradition. Every year Ken and his family visit his cousin Jessica and her family for Thanksgiving. After this year's Thanksgiving feast, Ken and Jessica settled down in front of the TV to eat pie and watch a Thanksgiving special. It was a great show, well, except for the ads. It seemed that every 10 minutes, there were three, or four, or five commercials. Pretty soon, they got bored watching the special and waited for the next set of commercials.

There were lots of stores advertising big sales on all kinds of things—sneakers, backpacks, new clothes, bicycles, lunch bags, toys, and more. Ken and Jessica started a list of all the things they would like to have, which was just about everything they saw.

They talked excitedly about things they would like to buy with the money they had been saving. Ken asked Jessica, "How do we decide what to get? How do we decide how much to spend?"

"Well," Jessica replied, "my mom and dad tell me that you have to set priorities and choose. They say you have to do that not just when spending money but with other decisions too."

"I'm not sure what priorities are," Ken said. "Do you know?" he asked.

Jessica replied, "Priorities are things that are more important than other things. Mom says that we should buy or pay for the most important things first. She says that for our family, that means paying for our house, paying for our electricity and water, and buying food to eat, gas for the car, and clothes to wear. She says that those are her priorities. There are other things we want, too, like new furniture for the family room, special clothes, tickets to a baseball game, and other stuff. She says that she and Dad prioritize those too. That means they decide which of those are most important."

"Wow!" Ken said. "I never knew how hard it was. I am going to ask my mom about priorities. Are everyone's the same?"

"No, everyone has different priorities," Jessica replied. "For example, suppose we both want tennis shoes, a new game, a new outfit for school, or a toy robot like we saw on TV. What would be the most important item you would buy?" Jessica asked.

"That's easy," Ken said. "I'd buy the tennis shoes. Mine from last year are too small. Would that be your first priority?" he asked.

"My first priority would be a new outfit for school. I've grown a lot, and my clothes are getting shorter and shorter," Jessica explained. "We both made a decision based on what was important to us."

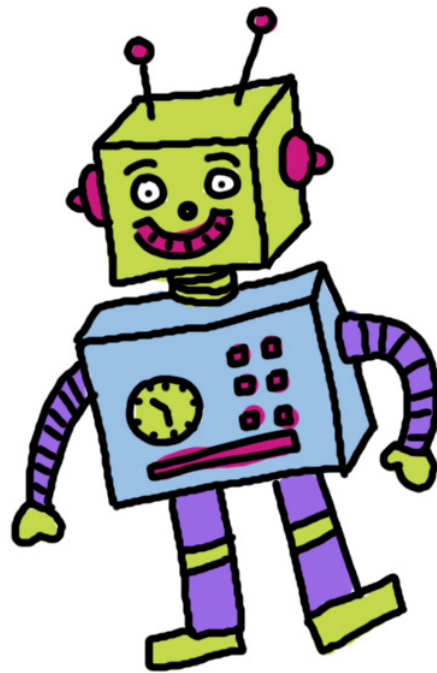
"That's right," Ken agreed. "We have different priorities."

Handout 4.2: Choices Cards

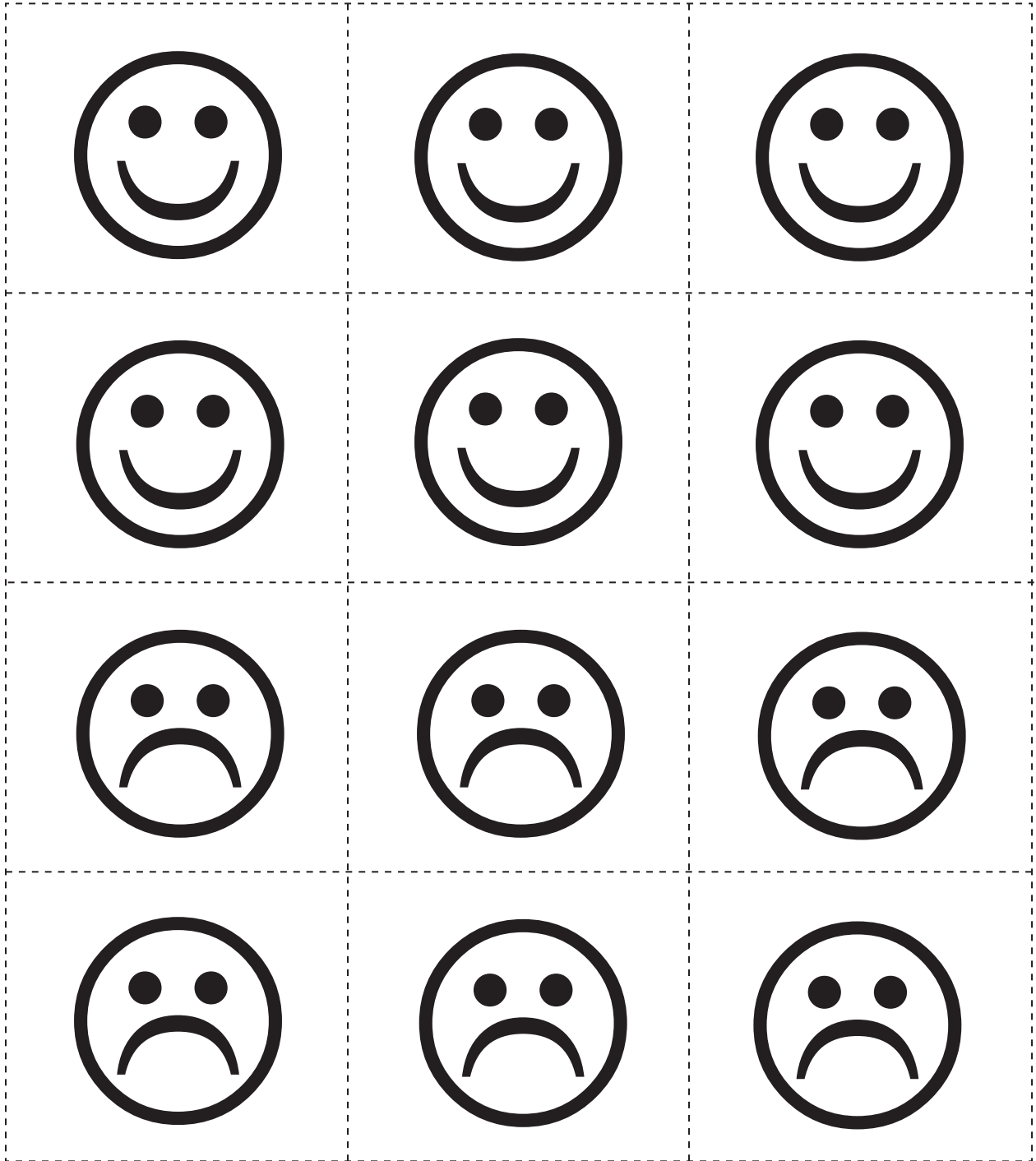
Game



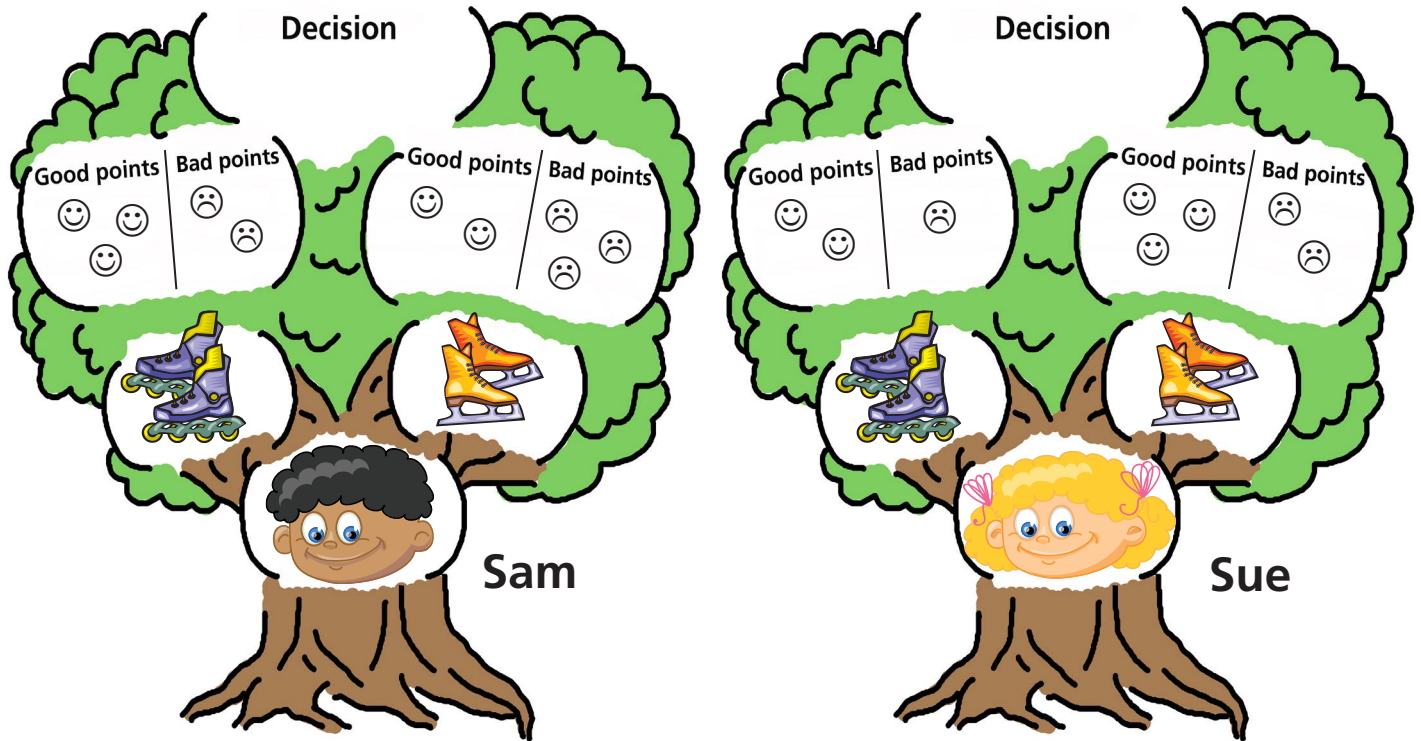
Toy robot



Handout 4.3: Advantage (😊) and Disadvantage (😞) Cards



Handout 4.4: Assessment



1. Write the correct number in each sentence.

Roller Skates

Sam has ____ advantages for roller skates.

Sam has ____ disadvantages for roller skates.

Sue has ____ advantages for roller skates.

Sue has ____ disadvantages for roller skates.

Ice Skates

Sam has ____ advantages for ice skates.

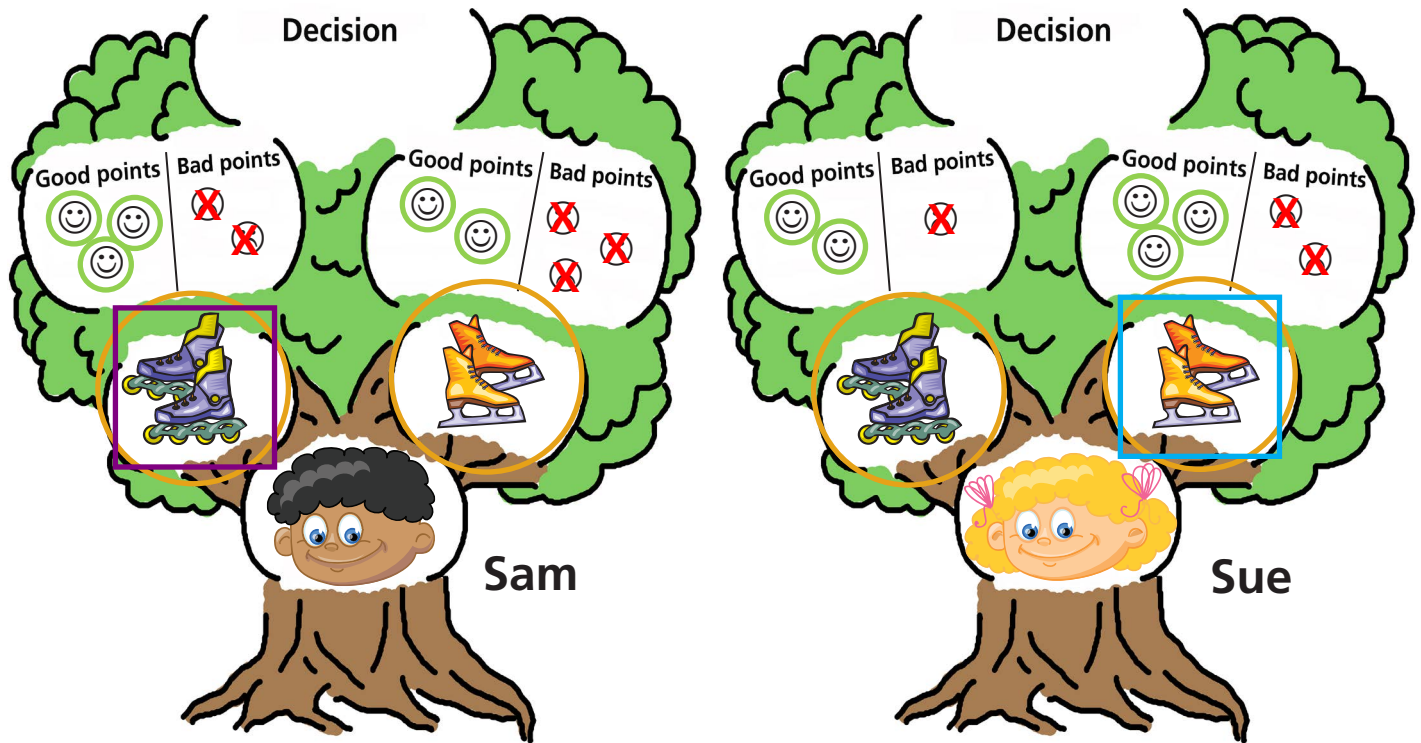
Sam has ____ disadvantages for ice skates.

Sue has ____ advantages for ice skates.

Sue has ____ disadvantages for ice skates.

2. Draw an orange circle around each choice for **Sam** and **Sue**.
3. Draw a green circle around each advantage of each choice.
4. Draw a red X over each disadvantage of each choice.
5. Draw a purple square around **Sam's** priority.
6. Draw a blue square around **Sue's** priority.

Handout 4.4: Assessment—Answer Key



1. Write the correct number in each sentence.

Roller Skates

Sam has **3** advantages for roller skates.

Sam has **2** disadvantages for roller skates.

Sue has **2** advantages for roller skates.

Sue has **1** disadvantages for roller skates.

Ice Skates

Sam has **2** advantages for ice skates.

Sam has **3** disadvantages for ice skates.

Sue has **3** advantages for ice skates.

Sue has **2** disadvantages for ice skates.

2. Draw an orange circle around each choice for **Sam** and **Sue**.
3. Draw a green circle around each advantage of each choice.
4. Draw a red X over each disadvantage of each choice.
5. Draw a purple square around **Sam's** priority.
6. Draw a blue square around **Sue's** priority.

Lesson 5: Jumping for Joy Over a Good Trade

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Lesson Description

Students learn that trade is the exchange of goods for money or goods for other goods. Students listen first to a short story and then to a longer story and identify examples of trades with money and trades without money. Students then provide their own examples of each type of trade and classify a set of cards into the two categories. As an assessment, students listen to short scenarios and classify them as either trade with money or trade without money.

Grade Level

Kindergarten

Concepts

Trade
Trade with money
Trade without money

Objectives

Students will be able to

- define trade
- give examples of trade,
- categorize examples of trade as trade with money or trade without money, and
- sort into categories.

Essential Question

How do people trade?

Time Required

60 minutes

Materials

- *Handout 5.1: Story* for the teacher
 - *Handout 5.2: Trade With Money Cards* and *Handout 5.3: Trade Without Money Cards*, each copied onto a different color of paper and cut into cards, with enough copies for each pair of students to have one card from each handout
 - *Handout 5.4: Types of Trade Cards*, one copy for each pair of student and one copy for the teacher, cut into cards
 - *Handout 5.5: Assessment*, one copy for each student
 - Two pencils
 - One marker
 - One quarter
 - Tape
-

Procedure

1. Introduce the lesson by asking two students to help you act out a scenario. Give each student a pencil and have a marker and a quarter for yourself. Tell the class that you would like to have two new pencils. Ask one of the students to trade you a pencil for a marker. Ask the other student to trade you a pencil for a quarter. Discuss the following:
 - How did I get the two pencils I wanted? (*You traded a pencil for a marker and paid a quarter for a pencil.*)
2. Explain to the students that in both cases you made a **trade** for your pencils. One was a **trade with money** and one was a **trade without money**. Trade is the exchange of goods for money or goods for other goods.
3. Tell the students you are going to read them a short story. Ask them to listen for the trades that are made. Read the story “Jackson’s Birthday Party.”

Jackson’s Birthday Party

Jackson was celebrating his fifth birthday with a party in his backyard. His friend Kianna gave him some puzzles she knew he would like. She bought them at her favorite store. The coolest present Jackson got, though, was a toy train that his Grandpa made out of wood. It had an engine, a caboose, and several cars in-between. Jackson’s

mom told him that people love Grandpa's trains. In fact, the lady who made the birthday cake for the party traded the cake for one of Grandpa's trains to give to her own son. That was a good deal!

4. Discuss the following:
 - What present did Kianna give Jackson? (*Puzzles*)
 - Where did Kianna get the puzzles? (*She bought the puzzles at her favorite store.*)
 - Is this an example of a trade with money or a trade without money? (*Trade with money*)
 - How did Jackson's mom get the cake for the party? (*Grandpa traded one of his trains for the cake.*)
 - Is this an example of a trade with money or a trade without money? (*Trade without money*)
5. Tell the students you are going to read them another Jessica and Ken story called "Jumping for Joy Trading for What We Want." Ask them to listen for an example of a trade made with money and an example of a trade made without money. Read the story (*Handout 5.1: Story*) and then discuss the following:
 - What did Jessica's dad have in the back of the truck? (*A trampoline*)
 - How did he get the trampoline? (*He traded vegetables for the trampoline.*)
 - Was this a trade with money or a trade without money? (*Trade without money*)
 - Why did Jessica's dad want safety netting? (*To keep Jessica and Ken from falling off the trampoline*)
 - How did he get the safety netting? (*He bought it.*)
 - Is this an example of a trade without money or a trade with money? (*Trade with money*)
6. Arrange the students in pairs. Give each pair one card from *Handout 5.2: Trade With Money Cards* and one card from *Handout 5.3: Trade Without Money Cards*.
7. Hold up a Trade With Money card. Ask the students to share examples of times they made a trade using money. (*Answers will vary but might include buying a candy bar or using allowance to buy a game.*) Hold up a Trade Without Money card. Ask the students to share examples of times they made a trade without using money. (*Answers will vary but might include exchanging a pencil for a crayon or an apple for a banana.*)
8. Instruct the students to place their Trade With Money and Trade Without Money cards on their desk. Give each pair a set of cards from *Handout 5.4: Type of Trade Cards*.

Lesson 5: Jumping for Joy Over a Good Trade

9. Instruct the students to sort the Type of Trade cards into two piles: one pile for trade with money and one pile for trade without money.
10. Once the task is completed, instruct the students to rearrange their piles into two columns, Trade With Money and Trade Without Money, and put the appropriate Trade With Money or Trade Without Money card at the top of each column.
11. Tape a Trade With Money and a Trade Without Money card on the board. Call on pairs of students to explain the trade happening in one of their Type of Trade cards, tape the card under the correct column, and explain their decision. (*Trade without money: Cards 3, 5, and 7; Trade with money: Cards 1, 2, 4, 6, and 8*)
12. Ask individual students to count the number of trading cards in each category. (*Trade without money: 3; trade with money: 5*) and then discuss the following:
 - Which category has the most cards? (*Trading with money*)
 - Which category has the fewest cards? (*Trading without money*)
13. Collect the sets of trading cards from the pairs and save one set for use in step 15.

Closure

14. Review the key points of the lesson by discussing the following:
 - What does trading mean? (*Exchanging goods for money or goods for other goods*)
 - How do people trade? (*People trade for things they want by trading goods for money or goods for other goods.*)
 - If I give you a peanut butter and jelly sandwich and you give me a hot dog, what type of trade would this be? (*Trade without money*)
 - What type of trade is it called if I go to the store and buy a backpack? (*Trade with money*)
15. Arrange the class in groups of two or three students. Randomly distribute one Trade With Money card or one Trade Without Money card (from Handouts 5.2 and 5.3) to each group. Ask each group to act out an example that illustrates the type of trade on their card. Have the rest of the groups identify if the performing group is acting out an example of a trade with money or a trade without money.

Assessment

16. Distribute *Handout 5.5: Assessment* to each student. Explain to the students that you will read sentences about people making trades. They will need to decide if each sentence is a trade with money or a trade without money and circle the correct answer on the handout. Before reading each sentence below, instruct the students to place their finger on the number of the statement you are reading. Read the sentences:
1. The new family dog needed a place to sleep at night. Mom, Dad, and their two children went to the local store and bought a doghouse. Is this an example of a trade with money or a trade without money? (*Trade with money*)
 2. Alice had a pear and traded with Rosie for an apple. Is this an example of a trade with money or a trade without money? (*Trade without money*)
 3. Mr. Adams exchanged a bucket of nails with Mr. White for five pieces of lumber. Is this an example of a trade with money or a trade without money? (*Trade without money*)
 4. Tim used his allowance to buy a ticket to visit the zoo. Is this an example of a trade with money or a trade without money? (*Trade with money*)
 5. Josh bought dessert at lunch. Is this an example of a trade with money or a trade without money? (*Trade with money*)
 6. Nate's jacket was too small. Jake's jacket was too big. Nate and Jake exchanged jackets. Is this an example of a trade with money or a trade without money? (*Trade without money*)

Handout 5.1: Story

Jumping for Joy Over a Good Trade

Ken was so happy to be visiting his cousin Jessica on her family farm for a few days. As they played catch in the yard, Jessica's dad drove up with a trampoline in the back of his pickup truck. Ken and Jessica were so excited. The trampoline was a big surprise!

"Dad, where did you buy the trampoline?" Jessica asked as she ran toward the truck.

"Well," Dad said, "I didn't buy it."

Ken looked puzzled. "How did you get it if you didn't buy it?" he asked.

"I sold most of the vegetables we just picked to the supermarket in town for money," his uncle replied. "The vegetables the supermarket didn't buy, I traded for the trampoline. I gave Mr. Brown the vegetables, and he gave me the trampoline because his children didn't play with it anymore. I thought it was a good trade. What do you think, Ken?"

"It was a great trade!" Ken exclaimed.

"The only thing I needed to buy was safety netting so you two jumpers won't fall off!" his uncle continued. "I used some of the money I got from selling our vegetables to buy the netting while I was in town."

"Let me see if I understand," Ken said. "You didn't need money to get the trampoline. You traded vegetables with Mr. Brown in exchange for the trampoline. Then, you made a trade for the safety netting. You used some of the money you received from selling the vegetables to buy the safety netting."

"That's right," said Jessica's dad. "I made two trades: one without money but with vegetables and one with money."

"Let's get that trampoline set up!" Jessica said. "We're ready to jump for joy! Get it, Dad?"

"Yes, Jessica, I get it, and I just might join you while you're jumping for joy!"

Handout 5.2: Trade With Money Cards



Trade With Money



Trade With Money



Trade With Money



Trade With Money

Handout 5.3: Trade Without Money Cards



Trade Without Money



Trade Without Money



Trade Without Money



Trade Without Money

Handout 5.4: Types of Trade Cards (page 1 of 2)

1



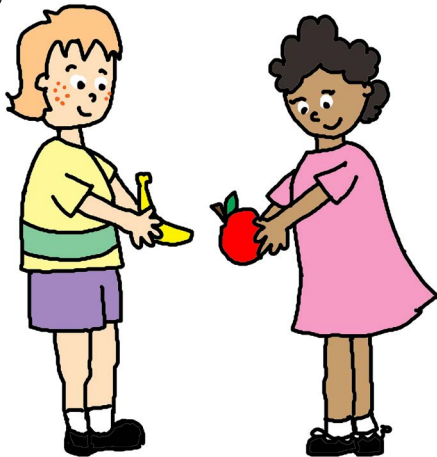
Sean bought a toy dinosaur at the store.

2



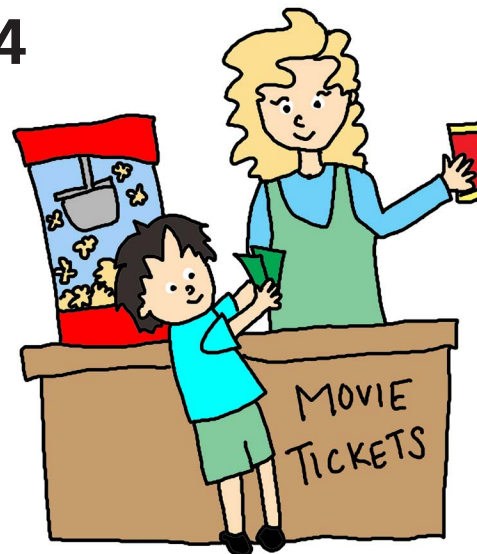
Alice bought an ice cream at the school fair.

3



Jack traded his banana for LaTanya's apple.

4



Jen bought a movie ticket.

Handout 5.4: Types of Trade Cards (page 2 of 2)

5



Mark exchanged his planet game for Kathy's robot game.

6



Jess paid Sue for walking her dog.

7



Cam traded a T-shirt for a sweater.



8



Parker bought candy.

Handout 5.5: Assessment

Directions: Listen to the sentences your teacher reads. Circle the correct answer for each one.

		
1.	Trade with money	Trade without money
2.	Trade with money	Trade without money
3.	Trade with money	Trade without money
4.	Trade with money	Trade without money
5.	Trade with money	Trade without money
6.	Trade with money	Trade without money