Meet Kit: An American Girl

Lesson Author
Jeannette Bennett, Federal Reserve Bank of St. Louis—Memphis Branch

Standards and Benchmarks (see pages 17-18)

Lesson Description
In this lesson, students listen to (or read independently) the story Meet Kit: An American Girl. Through discussion and role-playing, students learn the impact unemployment and reduced consumer and business spending have on people’s lives.

Grade Level
3-5

Concepts
Unemployment
Bank

Objectives
Students will
• describe employment conditions during the Great Depression,
• explain that a combination of unemployment and reduced consumer and business spending can cause a depression,
• define banks and unemployment, and
• describe some costs unemployment imposes on individuals.

Time Required
60 to 90 minutes
Lesson Plan

Meet Kit: An American Girl

Materials

- One copy of each sign for the following skit locations (see pages 10-16): Unemployed Workers, Car Dealership, Worker One’s Home, Appliance Store, Delivery Company, Truck Factory, and Steel Mill
- Masking tape
- Chart paper and markers for each group of four to five students
- Handout 1, one copy for each student
- Handout 2, one copy cut apart
- Paper and pencil for each student for assessment

Procedure

1. Show the students a copy of *Meet Kit*. Ask the class to look at the picture of Kit in front of her house on the book’s cover and discuss the following:
   - How would you describe Kit’s appearance? (*Answers will vary but may include neat, nice, pretty, and that her outfit and accessories are coordinated.*)
   - How would you describe Kit’s house? (*Answers will vary but may include nice, expensive, and well maintained.*)
   - Based on the picture, predict the kind of life you think Kit has. (*Answers will vary but may include the following: She has a nice life. Her home looks comfortable. She has nice clothes.*)

2. Distribute a copy of *Handout 1: Vocabulary Word Splash* to each student. Instruct students to predict what the story is about based on the words in the box. To help students understand that they should make connections among the vocabulary words, review the sample prediction on Handout 1.

3. Have students share some of their predictions with the class. Point out that at the end of the lesson they will have the opportunity to change their predictions based on what they learned from the story.

4. Explain that *Meet Kit* is a story about a girl and her family that takes place in 1932 during the Great Depression. Tell the students that, although the story is fictional, it accurately describes some of the economic problems of the time.

5. Tell the students that the Great Depression was a time that many consider the worst economic disaster in our nation’s history. The Great Depression began in the late 1920s and lasted until the end of the 1930s. During that time, many people did not have jobs. When people don’t have jobs and they want to work, we say that they are...
unemployed. **Unemployment** exists when people who are actively looking for work do not have jobs. Unemployment has many consequences for people and the communities in which they live. Listen for examples of the consequences of unemployment as the story, *Meet Kit*, is read.

6. Read *Meet Kit* to the class (Option: Have the students read *Meet Kit* and continue the lesson when they have completed the book.) After reading the story, discuss the following:

- Why didn’t Kit want her paper to be like the “real” newspapers? (*The real newspapers were full of bad news because of the Great Depression, and Kit wanted her paper to have good news.*)
- What was the bad news? (*People had stopped buying goods and services. People were losing jobs. Stores were closing because people didn’t have money to buy goods and services. Factories were closing because stores could no longer sell the items factories were producing.*)
- Based on the Garden Club meeting, how can you tell that Kit had a nice life? (*They used their best china, crystal, linen, and beautiful plants for the Garden Club.*)
- Why was Mrs. Howard quitting the Garden Club? (*She said that she was going to Chicago to be with her husband. However, everyone knew that Mr. Howard was unemployed and in Chicago looking for a job and that the family could no longer afford to stay in their house.*)
- What does unemployed mean? (*Unemployed means to want a job but to be without one. Mr. Howard no longer had a job but wanted one. He was unemployed.*)

7. Explain that people earn income for the work they do when they are employed. When they are no longer employed, they no longer receive that income. People use their income to buy goods and services.

- How did unemployment affect the Howard family? (*The family didn’t have an income and lost their house. Mr. Howard left town to look for a job in Chicago. Mrs. Howard and Stirling moved into a room at the Kittredge’s house.*)
- What was Mr. Kittredge’s job? (*He ran a car dealership.*)
- How did Mr. Kittredge keep paying his workers? (*He used the family savings to pay his workers.*)
- Why did Mr. Kittredge have to close his business? (*No one was buying cars, and he had used all of his savings.*)
- How did the closing of the car dealership affect the Kittredge family? (*Charlie could not go to college. The parents were worried about paying the bank the money they borrowed to buy the house. Mrs. Kittredge decided to earn income by taking in boarders. Kit had to give up her room and move to the attic. Kit*
thought of ways to save, such as no dancing lessons, no fancy dresses, no tree house, no new books, no tickets to baseball games, and no sweets.)

• What were some fathers who had lost their jobs doing to try to earn money? (selling apples)
• Why had some kids disappeared from school? (Their fathers had lost their jobs. The families couldn’t pay their rent, so they had to move.)

8. Explain that a bank is a business in the community that accepts deposits from people (in savings and checking accounts) and makes loans to people.

• How did the Kittredges buy their house? (They got a loan, which is called a mortgage, from the bank.)
• How did they repay the loan to the bank? (They repaid a small portion of the loan each month.)
• What would happen if they couldn’t make these payments? (They would have to move out of the house, and the bank would take the house back.)

9. Explain that students will participate in several skits. Note that the participants in each skit represent a larger group. For example, unemployed workers represent a large group of people without jobs, and the store owners and factory owners represent many other business owners. Place the “Unemployed Workers” sign in one area of the room. Tell two students to sit in that area. Tape the signs for “Car Dealership,” “Worker One’s Home,” “Appliance Store,” “Delivery Company,” “Truck Factory,” and “Steel Mill” throughout the room. Distribute the scene cards (from Handout 2) and assign the noted roles. (Note: If you have fewer students, adjust the number of workers on the scene cards.) Allow time for the groups to prepare their skits:

• Scene 1: Car Dealership roles: Mr. Kittredge, Worker One (will also appear in Scenes Two and Three), two or more additional workers
• Scene 2: Worker One’s House roles: Worker One (from Scene 1), Worker One’s wife
• Scene 3: Appliance Store roles: Worker One (from Scenes 1 and 2), Appliance Store Owner, Appliance Store Worker
• Scene 4: Delivery Company roles: Delivery Company Owner, two delivery truck drivers
• Scene 5: Truck Factory roles: Truck Factory Owner, four truck factory workers
• Scene 6: Steel Mill roles: Steel Mill Owner, six steel mill workers

10. Beginning with Scene 1, have the groups act out their skits. After all six scenes are completed, discuss the following:
• What will happen to the consumer spending of the people who became unemployed in the skits? (*Their consumer spending will decrease.*)

• Based on the skits, what happens when consumers spend much less? (*Other workers become unemployed and businesses might close. The number of unemployed people increases.*)

• Give an example of what the reduction in consumer spending caused in the *Meet Kit* story. (*Because people were buying fewer cars, Mr. Kittredge had to close his dealership.*)

• In general, as more people become unemployed, what happens to consumer spending? (*Consumer spending declines as more people become unemployed.*)

11. Tell students that they will work in groups to create a cause-and-effect diagram of the sequence of events they witnessed during the skits. They will begin with Mr. Kittredge’s dealership closing. To demonstrate, write on the board “Car Dealership Closed.” Ask the students what happened as a result. (*unemployment, canceled orders, reduced spending on food*) Draw a box labeled “Workers Unemployed” and an arrow from the car dealership sign to the box.

12. Divide students into groups. Distribute chart paper and markers to each group. Instruct the students to start with the car dealership closing and draw cause-and-effect diagrams based on the skits. Allow time for the students to work.

13. Display the diagrams on the board and have each group explain their diagram.

14. Remind students that *Meet Kit* was set during the Great Depression. The Great Depression was a time in our history when there was a combination of high unemployment and reduced consumer and business spending. Kit’s family and the other characters in the book illustrate how people’s lives changed as a result.

15. Ask students to refer to Handout 1. Have them correct their predictions to reflect the content of the story—still using the words in the splash box. Students may refer to the book to clarify their predictions.

**Closure**

16. Review the important parts of the lesson by asking the following questions:

• What is a bank? (*A bank is a business in the community that accepts deposits and makes loans.*)

• What were employment conditions during the Great Depression? (*There were many people without jobs. Unemployment was high.*)
• Define unemployment. (Unemployment is when people who are actively looking for work can’t find jobs.)

• What are some costs that unemployment imposes on individuals? (When people are unemployed, they have less or no income to spend on goods and services. They aren’t able to have the things they want. They may be forced to give up things like houses or appliances because they are unable to pay for them.)

17. Read the following paragraph from the book: “[Kit] knew there hadn’t been much good in the real newspapers for a long time. The whole country was in a mess because of the Depression.” Ask students to explain what Kit meant by “a mess.” Encourage them to refer to the words in the word splash. (People were losing jobs and had to cut back on spending. When people spent less, more people lost their jobs. Businesses closed. People lost their homes and had to move. Some people used all of their savings to live.)

Assessment

18. Have the students write a newspaper article about unemployment and reduced consumer and business spending and its impact on people. Encourage students to incorporate words from the word splash in their newspaper articles. Students may refer to the diagrams on the wall to recall details from the skits for their articles.
Handout 1: Vocabulary Word Splash

Use all of the displayed words to make written predictions about what the story *Meet Kit: An American Girl* might be about. An example prediction is written below.

*Meet Kit* by Valerie Tripp

When people **lose** their **jobs**, they have no **money**.
Handout 2: Scene Cards (page 1 of 2)

Scene 1: Car Dealership
Roles: Mr. Kittredge, Worker One, extra workers (two or five)
(Note: Worker One will rehearse Scene 2, but join Scene 1 when it begins.)
Mr. Kittredge explains to the workers that because so many people have lost their jobs (Mr. Kittredge points to the area where the unemployed are sitting), they aren’t buying cars. He has used all of his savings to pay workers’ salaries. Now his only choice is to close the car dealership.
Mr. Kittredge and the extra workers go to the unemployed area of the room. Worker One goes home to talk with his wife.

Scene 2: Worker One’s Home
Roles: Worker One (from Scene 1), Worker One’s wife
Props: Paper and pencil
(Note to Worker One: When the skits begin, you will start in Scene 1 (the car dealership) and stand with the other workers. You will be fired then walk over to begin Scene 2.)
Worker One comes home and tells his wife that Mr. Kittredge closed the car dealership and that he has lost his job. He explains that the other workers from the dealership are unemployed, too. So he and his wife discuss how they can reduce expenses. His wife looks at her grocery list and crosses many things off her list. She decides that they can eat beans and bread several times during the week. The unemployed worker decides he must cancel his order for a new refrigerator at the appliance store.
Worker One walks to the appliance store and cancels his order for a new refrigerator.

Scene 3: Appliance Store
Roles: Worker One (from Scenes 1 and 2), Appliance Store Owner, Appliance Store Worker
(Worker One will walk over from Scene 2 to the appliance store and cancel his order for a new refrigerator.)
The Appliance Store Owner tells his worker that because sales have declined, he must let the worker go. The worker asks if the store owner could lower prices. The owner explains that people have to conserve their money for necessities, such as food and clothing. Right now, new appliances aren’t a necessity. (The unemployed worker joins the unemployed group.)
The appliance store owner then calls the delivery company and cancels the delivery of the refrigerator, explaining that business is so slow, he’s not sure he’ll be able to keep the store open much longer.
Scene 4: Delivery Company
Roles: Delivery Company Owner, two delivery truck drivers
The Delivery Company Owner tells his drivers that because orders for appliances are being canceled, he has to fire them. He explains that if he needs to make deliveries, he will have to drive the truck himself. (The two delivery truck drivers join the unemployed group.)
The Delivery Company Owner calls the truck factory to cancel his order for a new truck.

Scene 5: Truck Factory
Roles: Truck Factory Owner, four workers
The Truck Factory Owner tells his workers that he has to reduce production of trucks because businesses aren’t buying them. Reducing production means he needs fewer workers, so he has to lay off three of his four workers. (The laid-off workers join the unemployed group.)
The Truck Factory Owner calls the steel company and says that he must reduce his order for steel because he isn’t producing as many trucks.

Scene 6: Steel Mill
Roles: Steel Mill Owner, six workers
The Steel Mill Owner tells four of his workers that because orders for steel are very low, he must let them go. (These workers join the unemployed group.)
Unemployed Workers
Worker One’s Home
Appliance Store
Steel Mill
Standards and Benchmarks

National Standards in Economics

Standard 10: Institutions evolve in market economies to help individuals and groups accomplish their goals. Banks, labor unions, 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.

Standard 19: Unemployment imposes costs on individuals and the overall economy. Inflation, both expected and unexpected, also imposes costs on individuals and the overall economy. Unemployment increases during recessions and decreases during recoveries.

- Benchmark 1, Grade 4: Unemployment exists when adults can’t find jobs.

Common Core State Standards: English Language Arts, Grades 3-5

Reading: Literature

- Key Ideas and Details
  RL.3.1, RL.4.1, RL.5.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.

Writing

- Text Types and Purposes
  W.3.2, W.4.2, W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.
  - Introduce a topic clearly, provide a general observation and focus, and group-related information logically; include formatting (e.g., headings), illustrations, and multimedia when useful to aiding comprehension.
  - Develop the topic with facts, definitions, concrete details, quotations, or other information and examples related to the topic.
  - Link ideas within and across categories of information using words, phrases, and clauses (e.g., in contrast, especially).
  - Use precise language and domain-specific vocabulary to inform about or explain the topic.
  - Provide a concluding statement or section related to the information or explanation presented.

Speaking & Listening

- Comprehension and Collaboration
  SL.3.1, SL.4.1, SL.5.1: Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 5 topics and texts, building on others’ ideas and expressing their own clearly.
• Come to discussions prepared having read or studied required material; explicitly draw on that preparation and other information known about the topic to explore ideas under discussion.

• Follow agreed-upon rules for discussions and carry out assigned roles.

• Pose and respond to specific questions by making comments that contribute to the discussion and elaborate on the remarks of others.

• Review the key ideas expressed and draw conclusions in light of information and knowledge gained from the discussions.