



LEADER'S LESSON PLAN  
a 45-minute activity-based guide for children grades K-3



## **GETTING STARTED:**

Enclosed is the Money Jar toolkit which includes a teacher's guide, books, worksheets, an evaluation form and Money Jars. The teacher's guide provides you with everything you need to lead the exercise while the worksheets give the students hands on activity to practice the concepts being taught.

Additional activities are provided and sorted by grade level.

Should you choose to fill out an evaluation form you may send it to:

STCU

Education Outreach

1620 N Signal Dr

Liberty Lake, WA 99019

## **MONEY JARS:**

Money Jar moneyboxes encourage kids to envision their dreams and creatively bring them to life. Money Jar offers a visual, tactile beginning for children to understand how to use money and build a strong financial foundation to reach their goals.

Three moneyboxes, one each for spending, saving and sharing act as teaching tools that connect wish-upon-a-star hopes with conscientious decision making and financial objectives. If you like, you can begin your presentation by asking the kids to write down what their dreams are. (*Activity sheet with Dream Bubble and face of child thinking.*) Incorporate Money Jar moneyboxes into the Building Dreams discussion about what they might do with \$1000. Will they spend, save or share the money?

Money Jar moneyboxes also inspire positive family communication, responsibility and commitment to the larger community. Remind students to bring their Money Jar home and start a discussion with their parents about their goals they outlined.

## **FINAL TIPS**

1. Make sure to share with your school teacher or program organizer a copy of the materials before you arrive.
2. Become familiar with the material and practice presenting before you lead the exercise.
3. Stress that Money Jars can make tracking their money easy and fun, and help them achieve their dreams.
4. Smile and have fun.
5. Send a letter thanking the school or organization for allowing you to present the exercises. (Sample attached)

## SETTING THE ENVIRONMENT

Children in K-3 are used to sitting in a circle on the floor. If this is comfortable and space is available, encourage children to sit on the floor in easy listening range. If you have access to a whiteboard with dry erase pen, you have the capability to write words on the board for kids to see (or prepare flash cards to show during presentation.)

Before starting, gather your Leader's Guide, activity sheets, assembled Money Jar and book (if reading to group). You're ready to go!

## INTRODUCTION

Introduce yourself to the students and give them a brief explanation of what you do for a living. This is a good time let the children know why this topic is important to you and a great time to share your own stories from your youth or as an adult about saving. Be honest about how you met challenges and/or make sacrifices.

"Good morning (or afternoon). I am \_\_\_(your name)\_\_\_\_. I was invited to come and speak with you today. We are going to spend some time today talking and learning about money. At the end, I will give each one of you a special tool that will help you put the things we talk about into practice."

## OPTION:

Start by reading a story. Each book incorporates different key money concepts.

### "Let's start by reading a story....."

1. A Chair for My Mother; Author: Vera B. Williams—story about saving (Available in Spanish)
2. Miss Rumphius; Author: Barbara Cooney—story about sharing (Available in Spanish)
3. A Money Adventure-Earning, Saving, Spending, Sharing; Author: Neale S. Godfrey (Q.4)
4. Berenstain Bears, Trouble with Money; Author: Stan & Jan Berentain

### Follow-up questions for story

1. Who were the main characters?
2. What were they trying to accomplish?
3. How does this story relate to the topic of money?
4. What kind of business would you like to start?

## Building Dreams

Read the following scenario to the group and ask for responses.

*"Close your eyes and imagine that you have just received a surprise from your Aunt Carol...\$100! What would you dream about doing or having?"*

Give children time to answer—many children love to share their thoughts in this age group.

*"Wow, it's very easy to think of all the things you can do with money, isn't it? You came up with a lot of great ideas!"*

There are three things you can do with your money—you can Spend it, Save it and Share it.

## Earning Money

Receiving money from a relative doesn't happen very often. Most people have to work to earn money to pay for things they need and want. Having your own money can be a great feeling. It lets you do so much more in life—you get to make choices on how to use it.

*“What other ways can you think of to get money?”*

Let kids respond.

- A reward you earn for doing something very special
- An allowance
- A job
- A business you start
- Win the lottery

*“So once you have your money, how do you suppose you can reach those dreams you talked about?”*

Let kids respond.

*“How about setting “goals”? What is a goal?”*

Goals are things you want to do or have in life that cost money or time. Writing down or drawing (or cutting out pictures) of your goals and setting a timeframe, either short or long term, with each one will help you visually see the goal and it will ultimately help you achieve it!

Pull out assembled Money Jar and show children tool.

Here is a Money Jar, a tool to help you separate your money and goals into three different categories-- your spending goals, saving goals and sharing goals. We are now going to spend a few minutes talking about each section of the Money Jar.

## Spend Box

Option: Bring in a few advertisements and coupons from newspapers to illustrate comparison shopping. (Grocery and/or toy advertisements work well.)

*What does spend mean?*

Let kids respond.

To spend means to use or pay out. Usually by purchasing something in exchange for your money. Right.

*What do you think wise spending means?*

1. Purchasing when items go on “sale” for price has been reduced.
2. Comparing prices between stores for the lowest price or best quality product available.
3. Using coupons when available

Example: How many of you go grocery shopping with your mom or dad. Do you look at different brands of peanut butter to check the prices before you buy? Which one costs more money or less for the same size? When you buy something, you want to make sure you are getting the best value for the money you spend.

Your spending box can be used to hold the money you plan to use to buy something soon—in the next couple months (your short term goal).

## Save Box

*What does saving mean?*

Let kids respond.

Saving means not spending your money now, but holding on to it to spend later. If you save a little bit each week or month, you will have a lot to spend at a later date.

*What does safety mean?*

Let kids respond.

Security, protection

Have you ever been to the circus and seen a trapeze artist? While he/she is performing, there is a safety net below him/her. This is a protection just in case he/she may fall. Saving your money can be like a safety net. It gives you the security of knowing that you have a little bit saved—just in case the need arises.

*What does “pay yourself first” mean?*

Let kids respond.

When you earn your allowance or get some money for your birthday, always put away a little bit of your money in a safe place, perhaps your saving jar for yourself later, you can call it your “rainy day savings fund”. By starting that habit at an early age, you will be very well prepared in the future when your allowance or monies get bigger. This “learning to take care of yourself” habit is as important as learning to tie your shoes and brush your teeth!

## Share Box

Option: Bring in four to six brochures and/or pledge cards from non-profit organizations and foundations soliciting donations to illustrate the variety of causes you can give to that are helping in your community.

*What does share mean? What can you share?*

Let kids respond.

To share means to split up or give your time, money or skills to people or places we care about and want to help.

Everyone has something to give that can help make the world a nicer place. We can share our time to help with a school project or church event, we can share our skills with others—knitting mittens and scarves for homeless people or sharing our time with someone who needs extra help in reading and you can share your money—sharing our money with those in need, or our favorite environmental or animal charity.

Any amount of sharing, no matter how big or small can make a difference! I know that all of you have already shared with your school—perhaps through a book fair or auction or spring carnival!

*Have any of you shared today? What did you share and how did it make you feel?*

Let kids respond.

Now that we have talked about each of the boxes, let’s take a few minutes to write down some of the things that you are dreaming about—your goals.

(Hand out Dream Bubbles sheet)

Inside the bubbles write or draw some of the things you have been thinking about.

Fill in the bubbles with your wish-upon-a-star dreams.

## Money Jars

If time permits, children can assemble Money Jars. Allow 15-20 minutes for assembly. Show them the Money Jar Passbook so they can record and keep track of how much money they have in each jar. The Guide offers other suggestions and activities to do with their parents.

## Wrap-Up

I encourage you to take your Money Jars home, show your mom and dad what we have done today. Talk about the goals you have set for your spending, saving and sharing jars. We have included some additional activity sheets to complete. You can also log on to [www.stcu.org](http://www.stcu.org) or [www.Moonar.com](http://www.Moonar.com) for additional financial literacy resources.

Thank you for inviting me to come and share the Money Jars with you today.

