



Junior
Achievement®

JA Ourselves®



Guide for Volunteers and Teachers
Early Elementary Grades



Junior Achievement®

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Guide for Volunteers and Teachers Early Elementary Grades

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Junior Achievement USA
Colorado Springs, Colorado

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Table of Contents

Introduction

Common Core Standards by Session.....	iii
Acknowledgments.....	1
Foreword.....	2
Program Overview.....	3
Preparing for Sessions.....	4
Volunteer Conduct Standards.....	5
Master List of Materials.....	6

Session Plans

Session One: This or That? Make a Choice.....	7
Session Two: Do I Need What I Want?.....	13
Session Three: A Penny Earned.....	20
Session Four: A Penny Saved.....	27
Session Five: A Penny Shared.....	33
Glossary.....	40

Common Core Standards by Session

The Common Core State Standards Initiative is a state-led effort coordinated by the National Governors Association Center for Best Practices and the Council of Chief State School Officers. Source: ©2010. All rights reserved.

Common Core English Language Arts Standards Grade K	Session:	1	2	3	4	5
RF. Reading Foundational Skills						
RF.K.1 Demonstrate understanding of the organization and basic features of print.		X	X	X	X	X
RF.K.2 Demonstrate understanding of spoken words, syllables, and sounds (phonemes).		X	X	X	X	X
RF.K.3 Know and apply grade-level phonics and word analysis skills in decoding words.		X	X	X	X	X
RF.K.4 Read emergent-reader texts with purpose and understanding.				X	X	X
W. Writing						
W.K.1 Use a combination of writing skills to compose opinion pieces.		X				X
W.K.2 Use a combination of writing skills to compose informative texts.		X		X		
W.K.8 Recall information from experiences or gather information provided to answer a question.		X		X		X
RL. Reading Standards for Literature						
RL.K.1. With prompting and support, ask and answer questions about key details in a text.			X	X	X	X
RL.K.2. With prompting and support, retell familiar stories, including key details.				X	X	X
RL.K.3. With prompting and support, identify characters, settings, and major events in a story.				X	X	X
RL.K.4. Ask and answer questions about unknown words in a text.			X	X	X	X
RL.K.7. With prompting and support, describe the relationship between illustrations and the story in which they appear.		X	X	X		X
RL.K.9. With prompting and support, compare and contrast the adventures and experiences of characters in familiar stories.				X		X
RL.K.10. Actively engage in group reading activities with purpose and understanding.				X		X

SL. Speaking and Listening Standards	1	2	3	4	5
SL.K.1. Participate in collaborative conversations with diverse partners about kindergarten topics and texts with peers and adults in small and larger groups.	X	X	X	X	X
SL.K.2. Confirm understanding of a text read aloud or information presented orally or through other media by asking and answering questions about key details and requesting clarification if something is not understood.	X	X	X	X	X
SL.K.3. Ask and answer questions in order to seek help, get information, or clarify something that is not understood.	X	X	X	X	X
SL.K.4. Describe familiar people, places, things, and events and, with prompting and support, provide additional detail.			X	X	X
SL.K.5. Add drawings or other visual displays to descriptions as desired to provide additional detail.	X		X	X	X
SL.K.6. Speak audibly and express thoughts, feelings, and ideas clearly.	X	X	X	X	X
LS. Language Standards					
L.K.4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on kindergarten reading and content.	X	X	X		X
L.K.5a. Sort common objects into categories.		X			X
L.K.5b. Demonstrate understanding of verbs and adjectives by relating them to their opposites.		X			
L.K.5c. Identify real-life connections between words and their use.		X	X		
L.K.6. Use words and phrases acquired through conversations, reading and being read to, and responding to texts.	X	X	X		X

Common Core Math Standards Grade K	Session:	1	2	3	4	5
CC. Counting and Cardinality						
CC.K.1. Count to 100 by ones and tens.			X			
CC.K.3. Write numbers from 0 to 20. Represent a number of objects with a written numeral 0 to 20.			X			
CC.K.4. Understand the relationship between numbers and quantities; connect counting to cardinality.	X	X	X	X	X	
CC.K.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 to 20, count out that many objects.		X	X	X		
CC.K.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.		X		X		
OA. Operations and Algebraic Thinking						
OA.K.1. Represent addition and subtraction with objects, fingers, mental images etc.				X		
MD. Measurement and Data						
MD.K.1. Describe measurable attributes of objects, such as length or weight. Describe several measurable attributes of a single object.		X		X		
MD.K.2. Directly compare two objects with a measurable attribute in common, to see which object has more of / less of the attribute, and describe the difference. For example, directly compare the heights of two children and describe one child as taller/shorter.				X		
MD.K.3. Classify objects into given categories; count the numbers of objects in each category and sort the categories by count.		X		X		

Acknowledgments

JA Areas

Junior Achievement USA acknowledges the following JA Areas for their work in piloting *JA Ourselves*:

- Junior Achievement of Chattanooga
- Junior Achievement of Greater St. Louis
- Junior Achievement of North Central Ohio
- Junior Achievement of South Dakota
- Junior Achievement of Southern Nevada
- Junior Achievement of Southwest Michigan
- Junior Achievement of Washington
- Junior Achievement of Western Pennsylvania

Consultants

Junior Achievement expresses its gratitude to the following consultants for their contributions to the development of *JA Ourselves*. Their expertise in social studies, mathematics, literacy, business, and financial literacy has enhanced the quality of this program.

Sheryl Szot Gallaher, Director, Office of Economic Education, Governors State University, IL

Molly J. Hellerman, Senior Strategy Manager, Atlassian, San Francisco, CA

Joy Nehr, National Board Certified Teacher, English Department Chair, Laurel Springs School, Tucson, AZ

Abigail L. Reynolds, National Board Certified Teacher, ESEA Facilitator, Carter Lawrence School, TN

Susan Thompson, National Board Certified Teacher, Minds on Fire LLC, Academic Coach, Cobb County Schools, Marietta, GA

Foreword

Junior Achievement USA

Junior Achievement USA (JA®; JA USA®) is a nonprofit organization financed by businesses, foundations, government, and individuals. Since its founding in 1919, Junior Achievement has contributed to the business and economic education of more than 117 million young people around the world.

Junior Achievement USA is the nation's largest organization dedicated to educating students in grades K–12 about entrepreneurship, work readiness, and financial literacy through experiential, hands-on programs designed to help young people understand the economics of life. In partnership with businesses and educators, JA brings the real world to students, opening their minds to their potential.

All Junior Achievement USA programs are developed by the Education Group and are piloted in classrooms and in after-school settings around the nation. Members of the Education Group who contributed to the development of *JA Ourselves* possess postgraduate degrees in education, have experience in the classroom, and are experts in curriculum development and design.


For more information about Junior Achievement USA programs designed for high school, middle school, and elementary school, visit JA online at <https://www.juniorachievement.org>.

Thank You, Volunteers and Teachers!

Junior Achievement USA appreciates the commitment you have made to the success of this program. We are certain you and your students will find *JA Ourselves* to be an informative, engaging, and enjoyable experience.

Digital Assets for Volunteers and Teachers

Here is the information you will need to access the digital assets used in this program.

- Go to CrossKnowledge at <https://learn.ja.org>.
- Log in with your username and password. If you don't have credentials, please contact your local JA Staff.
- Select JA Ourselves under My JA Courses-Resources.
- Under Digital Assets, select an item from the menu. Select  to launch the item.

Online Survey for Teachers and Volunteers

At the program's conclusion, you may access an online survey at <https://www.juniorachievement.org/web/programs/resources> to give feedback about your experience. Click on *JA Ourselves* and then Surveys. Please take a moment to complete the survey. Your comments will improve the quality of Junior Achievement programs.

Digital Assets Survey

If you use the digital resources for this program, please complete the following survey: <https://www.surveymonkey.com/r/jaourselves>.

Program Overview

JA Ourselves

Junior Achievement USA is committed to developing and implementing programs designed to help students acquire the knowledge and economic reasoning skills to make sound financial decisions. *JA Ourselves* is an interdisciplinary program that supports the attainment of academic standards of financial literacy, with a secondary focus on social studies, business, economics, reading, writing, and mathematics.

Through hands-on classroom activities, *JA Ourselves* introduces students to the intersection of financial literacy and early elementary grades social studies learning objectives. The program provides students with a fundamental introduction to personal economics and the choices consumers make to meet their needs and wants. The program also introduces students to the role of money in society while providing them with practical information about earning, saving, and sharing money. *JA Ourselves* is volunteer-taught and kit-based. There are five sessions, with additional extended learning activities offered throughout.

Following participation in the program, students will be able to:

- Practice personal economics by considering choices.
- Explain the difference between needs and wants.
- Understand the concept of money, particularly earning and saving.
- Identify the importance of giving to a worthy cause.

Preparing for Sessions

Junior Achievement USA provides additional resources online for first-time volunteers or volunteers who would like refresher training to prepare for implementing the sessions in this guide. Go to <https://www.juniorachievement.org>, scroll to the bottom of the page, and select “Go to the JA Central page.” Once there, select JA Volunteer Training. For even more support, watch the training videos.

Junior Achievement USA Website

For additional resources and activities for volunteers, educators, and students, please visit the Junior Achievement USA website at <https://www.juniorachievement.org>.

Volunteer Conduct Standards

Junior Achievement staff shall convey these standards in writing to all volunteers prior to their first visit to the classroom. Staff also shall review these standards verbally with volunteers teaching for the first time.

Junior Achievement (JA) serves youths. JA volunteers teach valuable lessons in their program delivery and especially in their conduct with students. Adult misconduct with or in the presence of youths carries serious consequences. Because Junior Achievement cares that its volunteers have healthy, appropriate relationships with the youths they serve, it has established the following standards.

















1. Young people look to adults for examples of appropriate behavior. JA volunteers must use appropriate language and model honorable behavior, such as respect, integrity, honesty, and excellence. Profanity or sexualized language or jokes are inappropriate when working with students, regardless whether it occurs face-to-face, over the Internet, or by any other means. JA strictly forbids violating any state law regarding interactions with youth; for example, providing them alcohol or legal or illegal drugs, or coaxing them into illicit relationships over the Internet or otherwise.
2. Volunteers should avoid all contact with students beyond a business handshake.
3. Interactions with students must both be appropriate and appear appropriate. It is expected that volunteers' interactions with students are at all times appropriate and professional, and are strictly related to the role of business mentor. It is unacceptable to seek or engage in one-to-one meetings with students at any time.
4. Volunteers are responsible for the quality of interactions. Students often find it difficult to state discomfort or objections. Volunteers must be especially sensitive to physical and verbal cues that youth provide.
5. Volunteers will be presenting, facilitating and discussing various programs, content and ideas with students that are likely owned by JA, its licensors or the students. A primary purpose of the JA programs is to encourage creativity by the students. By working with JA and the students, Volunteer agrees that they do not obtain any intellectual property rights therein, will not seek ownership in or to contest those intellectual property rights, and will not attempt to secure trademark, patent or other intellectual property rights or registrations therein without prior written consent from Junior Achievement USA.

The aforementioned standards do not represent a comprehensive list. Other actions not included could result in suspension or dismissal as a volunteer. JA volunteers also must read and comply with JA's Social Media Policy. Junior Achievement takes all complaints of misconduct seriously. Credible allegations of misconduct will be promptly reported to the appropriate authorities. During any such investigation, the JA volunteer will not perform services as a JA volunteer. If an investigation determines misconduct occurred, it will result in the immediate and permanent dismissal as a JA volunteer. Any JA staff member or volunteer who reasonably suspects misconduct must report these suspicions immediately to the appropriate JA staff person within their JA Area.

Junior Achievement volunteers are required to sign a Volunteer Conduct Standards Form. If you have not done so, please contact your local JA Area office before presenting your first session.

Master List of Materials

The following is a comprehensive inventory of items included in the *JA Ourselves* kit.

Qty	Item	Session(s)	1	2	3	4	5
1 per class	Junior Achievement Banner 		•	•	•	•	•
2 per class	Guides for Volunteers and Teachers 		•	•	•	•	•
20 per class	Name Tag Sheets (8 tags/sheet) 		•	•	•	•	•
1 set per class	Illustrated Key Term Flash Card Set (a-j) (digital asset available) 		•	•	•	•	•
1 per student	Junior Journal Minibooks (digital asset available) 		•	•	•	•	•
1 set per class	This or That? Picture Cards Set (a-f) (digital asset available) 		•				
1 per student	Postcards with Magnets 		•				
1 per class	Needs and Wants Poster (digital asset available) 			•			
1 per student	Needs and Wants Sticker Sheets 			•			
1 per class	<i>Welcome Home!</i> Storybook (digital asset available) 				•		
1 per class	Three Little Nickels Poster (two-sided) 					•	
1 per group of 4 students	Dice 					•	
1 per student	Take Home: Bank Sheets 					•	
1 per class	<i>Charlie Plants a Garden</i> Storybook (digital asset available) 						•
1 per student	Story Cards Sheets 						•
1 per student	Certificates of Achievement 						•

Digital Assets Survey

If you use the digital resources for this program, please complete the following survey:

<https://www.surveymonkey.com/r/jaourselves>

This or That? Make a Choice

Overview

Students practice personal economics by making choices.

Objectives

Students will be able to:

- Identify personal interests.
- Consider the factors that determine personal choices.
- Define *money*.

Preparation

Before the program begins, give the teacher a **Guide for Volunteers and Teachers** and a **Junior Journal Minibook** to review. Review the sessions and the lists of materials.

- Determine the best place to display the **Junior Achievement Banner**.
- Discuss the session presentation with the teacher in advance so he or she can assist you as needed. Establish how the students will be seated during the program. Ideally, students should be seated on the floor in a semicircle in front of you for the introduction of each session.
- Throughout this guide, you will find **Talking Points**. These discussion starters are designed to direct the students' attention to each session's topic. Use the suggested questions and ideas—and others you would like to add—to engage students.
- Flash cards help students see, hear, and learn words. Use the session's **Illustrated Key Term Flash Cards** or project the digital asset to introduce today's key terms. Key terms also are highlighted in bold in the guide and defined in the margin.
- Arrange to distribute the **Postcards with Magnets** at the close of this session or whenever the teacher recommends. This item is a take-home piece about Junior Achievement for students to share with their families.
- Prepare the student name tags before class or have the teacher prepare them for you.
- Review the session's **Extended Learning Opportunities** on page 12. Discuss application options with the teacher.
- Note:** The **Junior Journal Minibooks** contain activities for the students to complete each time you meet. Use the digital asset to introduce the activities.

Concepts

Choice
Interests
Money

Skills

Decision making
Following directions
Interpreting information
Listening responsively
Reading and writing
Reasoning
Verbal communication



Recommended Time

This session typically takes 30 minutes to complete. Ask the teacher to help you keep track of the time.

Materials

- Junior Achievement Banner
- Name Tag Sheets
- Illustrated Key Term Flash Cards (a, b) (digital asset available)
- This or That? Picture Cards Set (a–f) (digital asset available)
- Junior Journal Minibooks (digital asset available)
- Postcards with Magnets
- Pencils (not included)
- Crayons (not included)



Junior Achievement Banner



Name Tag Sheets



Junior Journal Minibooks



Illustrated Key Term Flash Cards



This or That? Picture Cards



Postcards with Magnets

Presentation

Introduction

Greet the students. Tell them your name, describe your job, and provide some information about your background. You may wish to share something memorable about your education.

Explain that you are a volunteer with Junior Achievement, an organization that helps young people learn about saving and spending money, working jobs, and starting businesses. Tell the students that you will visit the classroom five times to present *JA Ourselves*, a program that helps them make wise choices about earning, saving, sharing, and spending money.

Write your introduction ideas here.

Introduction Time
15 minutes

Presenting Tip

Young students often do best seated on the floor in a semicircle around the presenter. Remind students that good listeners sit quietly, pay attention, and raise their hands to speak. Be sure to model good classroom behavior throughout the program by saying “please” and “thank you” when appropriate.

Be sure to call students by name when they raise their hands (or stand) to ask or answer questions.

Display or project the *choice* flash card. Have the students repeat the word after you. Tell the students that today you would like to talk about choosing one thing over another, or making a **choice**. Ask the students the following questions.

Key Term

Choice

To pick one thing over another

Talking Points

- o If you had to choose only one of your toys to keep, which one would you choose?
- o Why would you choose that one?

Tell the students that they make choices every day at school and at home. Explain that children and adults make choices based on what is important to them.

Share an example with the class. Tell the students that you had a choice to (fill in the blank) or spend time with them at school today. Although you really like (your other choice), teaching Junior Achievement lessons is important to you. Explain that by making a choice, you had to give up something else. We often need to choose between the things we want. Emphasize that because we can't have everything we want, we have to make choices.

Presenting Tip

To redirect restless kindergartners, consider saying, "Give me 5!" (Have students raise one hand with their fingers spread.) Or instruct students to "make a banana" by clapping their hands once over their heads.

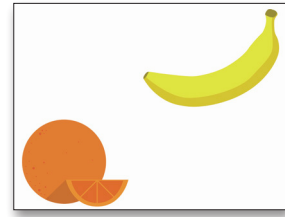
Tell the students that making choices can be hard to do. Making choices also may affect others. For example, if a classmate makes the choice to use all the building blocks, the other students can't play with them.

Tell the students that you will now hold up picture cards to help them practice making choices. With each card, ask students to do one of the following:

- Raise their hands and share their choice with the class.
- Or, have students turn and "whisper to a neighbor" why they made this or that choice.
- Or, to make the exercise more participatory, have students stand and move to one side of the room or the other depending on which item they pick. For example, say, "Will you eat this orange or that banana for breakfast? If you prefer a banana, go to the clock side of the room. If you prefer an orange, go to the whiteboard side of the room." (Bring everyone back to the center for the next card.)

This or That? Picture Cards

- Will you eat this orange or that banana for breakfast? *(Can you tell me why you chose this or that?)*
- Will you wear this pair of shorts or that pair of pants to school? *(Can you tell me why you chose this or that?)*
- Will you play with this ball or climb that jungle gym at recess? *(Can you tell me why you chose this or that?)*
- Will you read this picture book or that comic book? *(Can you tell me why you chose this or that?)*



Before presenting the last two picture cards, tell students that when we buy things like fruit, clothing, or books, we have to spend **money**. Ask the students to tell you what *money* means. After a brief discussion, display or project the *money* flash card. Have the students repeat the word after you. Explain that money is something we use to pay for things we buy. Point out each unit of money and the debit card on the flash card. Emphasize that people who make smart choices with money often compare prices.

Key Term

Money

Something used to pay for the things we need and want

Present the last two cards.

- Will you buy this sandwich for \$3.00 or that cookie for 50 cents? *(Can you tell me why you chose this or that?)*
- Will you buy an ice cream cone with one scoop for \$1.00 or two scoops for \$2.00? *(Can you tell me why you chose this or that?)*

Praise the students for being good listeners and sharing their choices with the group.

Activity

Activity-at-a-Glance

Using their **Junior Journal Minibooks**, students circle their choice of presents. They also color balloons using their choice of colors.

Activity Time

10 minutes

Have students return to their seats. Remind them not to run or touch other students.

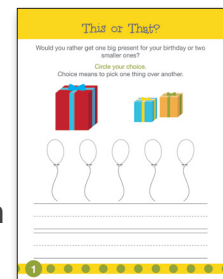
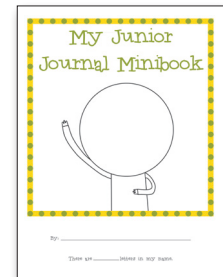
Activity Steps:

After students are seated, distribute the **Junior Journal Minibooks**. Tell the students that their journals are special books they will work in each time you come to class. Introduce the activity using the digital asset, if available.

1. Ask students to get their crayons.
2. Point to the front cover of the **Junior Journal Minibook** and have students find the line where they will print their names. Encourage those students who can to print their names.
3. Next, have the students color in the blank face. Say, "I want this person to look like you." Encourage students to add hair to complete the likeness.
4. After 5 minutes or so, have students turn to page 1, *This or That?* Display or project the page for students to see.
5. Remind the students that because people can't have everything they want, they must choose wisely. Read the prompt on the page. **Would you rather get one big present for your birthday or two smaller ones?** Ask students to circle the picture that represents their choice and discuss it with a neighbor.
6. Circulate and encourage students as they work. Ask them why they made the choices they did.
7. Check with the teacher. If students are able, have them write on the page a sentence about why they made their choices.
8. Finally, ask students to count the number of balloons on the page and color them using their choice of colors.

Presenting Tip

For the activity, have students fold their minibooks in half so page 1 is the only page facing them. This will help students stay on the correct page and keep them from turning to the next activity.



Enhanced Activity

Check with the teacher. If the students are ready for more advanced concepts, have them count the number of letters in their name and write the number on the cover of their minibook. Then have them think of one item they would choose to buy at a store and draw a picture of it on the coloring page in the back of their minibooks.

Congratulate the students on their good work. Tell them they will complete another page in their **Junior Journal Minibooks** the next time you meet.

Summary and Review

Summary and Review Time
5 minutes

It's important that students learn about making choices. If time permits, select a few students to stand up and share their journal choices and why they made that choice. Or provide students with the following scenario: "You receive \$100 for your birthday to buy something to ride on. A scooter costs \$50 and a bike costs \$125. Your brother will loan you \$25 to buy the bike, but you have to do his chores for a month. Which one would you choose—scooter or bike?"

Remind the students that making choices can be hard, so it is important they think and choose wisely. Finally, emphasize that money-smart people make good choices with their money.

Collect the **Junior Journal Minibooks** and give them to the teacher to use in the next session. Students will need their minibooks for each session in the program. Thank the students for being cooperative and working well together. Tell them that you've enjoyed spending time with them. Be sure to tell them when you will return.

Distribute the **Postcards with Magnets**. Explain that the postcard has a note on it to share with their families. Tell them the interior magnet can be removed for use on their refrigerators at home. The frame that remains is a photo frame magnet.

Presenting Tip

Extended Learning Opportunities are included if you would like to spend more time in the classroom. The teacher also may present them.

Extended Learning Opportunities

A Trip to the Store

Go to a local grocery or discount store and ask for 15 copies of a weekly sales flier. Working in pairs, have students find and circle items that cost 99 cents or less.

Let's Buy a Present

Review coin recognition with the students with the help of coin and dollar bill flash cards the teacher may have in the classroom. Have students then tell you the money they need to buy the following presents. After the activity, have students make a choice and pick the one they would like to give to a friend.

Pinwheel: \$1.00 (one dollar bill or four quarters or other combination of coins)

Stickers: 30¢ (three dimes or other combination of coins)

Pretzel snack: 25¢ (one quarter or other combination of coins)

Candy: 8¢ (eight pennies or other combination of coins)

Session Two

Do I Need What I Want?

Overview

Students will begin to recognize that people have basic needs and wants and that money-smart people know the difference between them.

Objectives

Students will be able to:

- Explain the difference between needs and wants.
- Create a simple chart.

Preparation

- Display the **Junior Achievement Banner**.
- Determine the best place to display or project the **Needs and Wants Poster**. The poster should be hung where students can easily see it and near enough for you to write on it.
- Review the activity and the materials. Discuss the session with the teacher in advance so he or she can assist you.
- Flash cards help students see, hear, and learn words. Use the session's **Illustrated Key Term Flash Cards** or project the digital asset to introduce today's key terms. Key terms also are highlighted in bold in the guide and defined in the margin.
- Prepare the student name tags before class or have the teacher prepare them for you.
- Review the session's **Extended Learning Opportunities** beginning on page 18. Discuss application options with the teacher.

Recommended Time

This session typically takes 30 minutes to complete. If needed, ask the teacher to help you keep track of the time.

Concepts

Buying
Money
Needs
Spending
Wants

Skills

Analyzing
Critical thinking
Decision making
Following directions
Gathering information from personal experience
Interpreting information
Making a chart
Social skills
Sorting
Speaking and listening

Materials

Junior Achievement Banner
Name Tag Sheets
Illustrated Key Term Flash Cards (c, d)
(digital asset available)
Junior Journal Minibooks (digital asset available)
Needs and Wants Poster (digital asset available)
Needs and Wants Sticker Sheets
Different colored markers (not included)
Pencils (not included)
Crayons (not included)



Junior Achievement Banner



Name Tag Sheets



Junior Journal
Minibooks



Illustrated Key Term
Flash Cards



Needs and Wants
Sticker Sheets



Needs and
Wants Poster

Presentation

Introduction

Greet the students. Introduce yourself and tell them you are glad to be back in the classroom. Seat the students as you did last time—in a semicircle on the floor around you.

If you have the **This or That? Picture Cards** from the last session, hold up a few and review how students made choices the last time you met.

Introduction Time
15 minutes

If you made a wise money choice during the past week, consider sharing it with the class.

Write your wise money choice here.

Start the session with the following questions.

Talking Points

- Who likes to go shopping?
- What things go into your shopping cart? (Ask the teacher to write the suggested items on the board.)
- Are the items free? How do people pay for the things they buy?
- What would you buy with \$10.00?

Tell the students that today you want to help them learn more about making smart choices with their money. To do this, you will need them to pretend they are grown-ups. You may want to reinforce this with a little overacting on your part. Wave an imaginary wand over the class. Say, “You are now grown-ups!” Tell students they must sit and listen like grown-ups.

Share the following with the students:

- People make smart choices when they buy the things they need—which are the important things—before they buy the things they want.
- Display or project the *need* flash card. Have the students repeat the word after you. Ask them to name the item they see pictured on the card. Emphasize that a **need** is something people must have to live. Food, water, clothes, and a place to live are examples of needs.
- Display or project the *want* flash card. Have students repeat the word after you. Ask them to name the item they see pictured on the card. Explain that a **want** is something most of us would like to have but could live without. Toys, a computer, and a stuffed animal are examples of wants.

Key Terms

Need

Something people must have to live

Want

Something people would like to have

Point to the **Needs and Wants Poster**. Ask students to look closely at it. Pause as students look over the many items on the poster.



Explain that the poster shows need and want items in a shopping cart. Tell the students that they will make some important grown-up decisions today about needs and wants.

Poem: Stanza One

Say to the students, “I would like your help to find six things we *need* in the shopping cart. Remember, need things are important. Food, water, clothes, and a place to live are examples of needs.”

Slowly read aloud the poem on the following page. Pick student volunteers to stand and find the items on the poster as you mention them. Circle the items or have the students circle them.

Presenting Tip

Students may or may not agree with the need and want items on the poster. Accept all student responses. Needs and wants may be a new concept for many kindergartners.

Can you find ... two slices of bread to make lunch fun? (Pause for students to find each of the items.)

Can you find ... a pair of shoes to help you run?

Can you find ... a sweater the color of a bee?

Can you find ... someplace to live? How many do you see?

(Circle the house and apartment.)

Can you find ... one red apple to munch a lot?

Can you find ... water to sip when you're hot, hot, hot?

Finally, count the number of circled items on the poster with the students. (There should be six circled items). Congratulate the students for their attention and participation.

Poem: Stanza Two

Say to the students, "Now, we're looking for six things we *want* in the shopping cart. Remember, want items are not as important as need items because we don't need them to live."

Slowly read aloud the poem below. Pick student volunteers to stand and find the items on the poster as you mention them. Underline the items.

Can you find ... a friendly kitty that likes to purr? (Pause for students to find each of the items.)

Can you find ... a stuffed animal with super soft fur?

Can you find ... a computer that types clickety-clack?

Can you find ... a toy car that is shiny and black?

Can you find ... a bunch of candy, some sweet, some sour?

Can you find ... a blue bicycle with plenty of power?

Finally, count the number of underlined items on the poster with the students. (There should be six underlined items.)

After the activity, tell the students they did a great job finding needs and wants. Ask them for other examples of needs and wants not found on the poster. Emphasize that grown-ups make money-smart choices when they buy the things they need before the things they want. Thank the students for sitting and listening attentively.

Activity

Activity Time
10 minutes


Activity-at-a-Glance

Students sort stickers and create a needs and wants chart in their **Junior Journal Minibooks**.

Have students return to their seats for the next activity. Remind them not to run or touch other students.

Once the students are seated, distribute the **Junior Journal Minibooks** and one **Needs and Wants Sticker Sheet** to each student.

Activity Steps:

1. Ask students to get their crayons.
2. Have students turn to page 2, *I Can Sort Needs and Wants*, in their minibooks. Use an extra minibook and hold up the page for students to see or display the digital asset. Students will create a needs and wants chart by placing stickers on the page.
3. Point to a need item on the poster (water, for example) and have students find the sticker depicting water on their sticker sheets. When they do, they should say, “I need water!”
4. Have students remove the water bottle sticker and adhere it in the Need column.
5. Point to another need item on the poster (shoes, for example) and have students find that sticker. When they do, they should say, “I need shoes!”
6. Have students remove the sticker and adhere it in the Need column. If students are able, they should adhere stickers one below the other to create a simple chart. Circulate and help where needed.
7. Continue with the other four need stickers.
8. Now have students place the six want stickers in the appropriate column in their minibooks.
9. This time say, “I want a computer!” or “I want a bike!” as you point to each item. Have students repeat after you. Help where needed.
10. Finally, have students count the stickers in each column. Have them raise their hands to answer the question: Does one column have more stickers than the other? (Answer: No. The columns have an equal number of stickers.)

Presenting Tip

Caution students that they must place their stickers carefully. Once students place them on the page, they may be hard to remove.

Once students have finished working, debrief the activity with the following questions:

- Why is bread a need? (Answer: Because we can't live without food.)
- Why is a bike a want? (Answer: Because we can live without a bike.)

Enhanced Activity

Have students draw a picture of something they need or want on a coloring page in the back of their minibooks.

Congratulate students on their good work. Remind students they will complete another page in their **Junior Journal Minibooks** the next time you meet.

Summary and Review

Remind students that needs are more important than wants and knowing the difference will help them make good decisions about money. Say, "Knowing the difference between a need and a want helps people make good choices with their money. Because we can't have everything we want, we must learn to make good choices. Making good choices helps us to have enough money to buy the things we need and want."

Summary and Review Time
5 minutes

If time allows, point to a few of the items that the students mentioned at the beginning of the session and the teacher wrote on the board. Ask the students if the items are needs or wants. Circle the needs and underline the wants.

Collect the **Junior Journal Minibooks** and give them to the teacher to use in the next session. Thank the students for being cooperative and working well together. Tell them that you enjoyed spending time with them. Be sure to tell the students when you will return.

Extended Learning Opportunities

Trade

Without money, how do we get what we need or want? Sometimes, people *trade*, a word that means giving one thing to get another. Throughout history, people have traded things like eggs or milk for items they couldn't grow or make themselves. Demonstrate the concept of trade by giving students small items such as stickers, pencils, or inexpensive party favors.

Ask the students if they are happy with what they received. If a few say no, ask them what they could do about it. More than likely, a student will say he or she could trade with someone. A trade occurs when two people exchange things they need or want. Emphasize that exchanging money is a form of trading, too.

Presenting Tip

Extended Learning Opportunities are included if you would like to spend more time in the classroom. The teacher also may present them.

Money Math

Write the following numbers on the board with the cent symbol. Explain that the cent symbol represents a penny. Ask a student volunteer to come up and circle all the number 2s.

2¢ 1¢ 0¢ 2¢ 3¢ 1¢ 2¢

More on Needs and Wants

Magazines and print advertisements are filled with pictures of needs and wants items. Copy the images or have students cut them from magazines or circulars. Divide a bulletin board in sections with needs and wants headings, and have the students find examples of both. Discuss whether the item pictured is a need or a want, and then pin it to the board. Encourage the students to use their new vocabulary as they pin their pictures to the bulletin board. For example, students can say, "This is a picture of a basketball. A basketball is a want, because I can live without a basketball." Or, "This is a picture of a shirt. A shirt is a need, because I cannot live without clothes." You may need to point out that shoes are needs but expensive athletic shoes are wants, or that food is a need but eating at a fancy restaurant is a want.

Session Three

A Penny Earned

Overview

Students are introduced to a storybook character and her plans to earn income in the form of money.

Objectives

Students will be able to:

- Describe the role of money in society.
- Identify jobs they can do to earn money.

Preparation

- Display the **Junior Achievement Banner**.
- Review the session's materials. Practice reading and holding the *Welcome Home!* storybook so students can see the pictures as you read. The storybook is also available as a digital asset.
- Flash cards help students see, hear, and learn words. Use the session's **Illustrated Key Term Flash Cards** or project the digital asset to introduce today's key terms. Key terms also are highlighted in bold in the guide and defined in the margin.
- Prepare the student name tags before class or have the teacher prepare them for you.
- Review the session's **Extended Learning Opportunities** beginning on page 25. Discuss application options with the teacher.

Concepts

Buying
Earn
Entrepreneur
Goods
Money
Services
Work

Skills

Abstract thinking
Decision making
Fine motor skills
Following directions
Listening responsively
Problem solving
Visual awareness

Recommended Time

This session typically takes 30 minutes to complete. If needed, ask the teacher to help you keep track of the time.

Materials

Junior Achievement banner

Name Tag Sheets

Illustrated Key Term Flash Cards (e-g)
(digital asset available)

Junior Journal Minibooks (digital asset available)

Welcome Home! Storybook (digital asset available)

Pencils (not included)

Crayons (not included)



Junior Achievement Banner



Name Tag Sheets



Junior Journal Minibooks



Illustrated Key Term Flash Cards



Welcome Home! Storybook

Presentation

Introduction

Greet the students. Introduce yourself and tell the students you are glad to be back with them. Seat them as you did last time—in a semicircle on the floor around you. If you made a major need or want purchase since the last session, share it with the students.

Introduction Time
15 minutes

Write about your need or want purchases here.

Start the session with the following questions.

Talking Points

- Where does money come from? How do people get it? (Possible answers: from the bank; dad's wallet; mom's job)

Tell the students that most people earn money by doing a job. Display or project the *earn* flash card. Have the students repeat the word after you. Say, "People **earn** money for the jobs they do." Tell the students that today they will learn about some of the ways they can earn money, too.

Display or project the *goods* flash card. Have the students repeat the word after you. Tell the students that with the money people earn, they can go to the store and buy **goods**. A good is something you can feel and touch, like a box of cereal, a loaf of bread, toothpaste, or a toy. Ask the students if they can think of other examples of goods.

Say, "Who cuts your hair?" Explain that work that others do for us, such as cutting hair, is called a **service**. Car repairs and pet grooming are other examples of services. Display or project the *services* flash card.

Key Terms

Earn

To get money for a job you did

Goods

Things that are bought and sold

Services

Work done for others, such as haircuts or car repairs

Have the students repeat the word after you. Ask them if they can think of other examples of services.

Tell the students that when people buy goods and services with the money they've earned, it helps businesses grow.

Share with the students your first paying job and what you bought with the money you earned. Write your thoughts here.

Tell the students you will now read a story about a girl who wants to earn money so she can have a party for a friend. Ask the students to pay close attention to the services the girl performs. With the money she earns, she can then go out and buy the goods she wants. Tell the students you would like them to sit quietly and listen while you read the story. Display the digital asset, if available.

Presenting Tip

Young children often have strong entrepreneurial spirits and may look for creative ways to earn extra money. Earning money helps children learn how to problem solve, meet-and-greet people, and strengthen math skills.

After reading aloud today's storybook, be sure to emphasize that working routine household chores is not usually done for pay. These chores are necessary and completed by all family members to keep the household running smoothly. However, there may be extra chores a child can do to earn money.

Storybook Synopsis

Cassie's friend Carla is coming home after being away all summer. Cassie wants to throw a Welcome Home! party for Carla, but she doesn't have enough money. With her father's help, Cassie learns about ways she can earn money to buy party supplies.

Presenting Tip

Use the synopsis to help prepare for the activity. Do not read it aloud to the students.

Story Objective

The story illustrates the many ways students can earn money by providing services for others.



Display or project the *Welcome Home!* storybook to the students. Point to the cover and read the title.

- Open the book to the first page and say, "I would like you to meet my storybook friends." Point to Cassie and Carla.
- Tell the students you will now read aloud the story. Emphasize that if they hear a word they do not understand, they should raise their hands and wiggle their thumbs.
- Read aloud *Welcome Home!*

Possible questions to ask the students during the story:

- What does Cassie want to do? (Answer: Cassie wants to have a party.)
- How does her father help? (Answer: Cassie's father thinks of ways Cassie can earn money to buy party supplies.)
- Count the number of jobs Cassie can do by rereading pages 9–18. (Answer: 11 jobs)

Possible questions to ask the students after the story:

- What is the title of today's storybook? (Answer: *Welcome Home!*)
- Discuss the main topic. What is the story about? (Answer: Cassie wants to earn money to buy things for a party.)
- What happens first in the story? (Answer: Cassie plans her party.)
- What jobs does Cassie do to earn money? (Answer: She cleans sinks, washes the car, and makes a list of the food in the pantry. These are examples of services.)
- Which job do you think Cassie liked best? Which job do you think would take the longest to finish?
- What happens at the end of the story? (Answer: Cassie earns enough money to buy the goods she wants. Balloons, yarn, cookies, and punch are examples of goods.)
- How else could Cassie have welcomed her friend?
- If you were Carla, what would you say to Cassie after the party?
- What jobs do you do with your family?

Activity

Activity Time

10 minutes

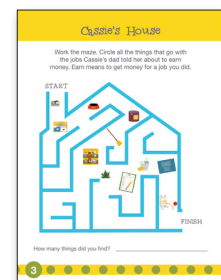
Activity-at-a-Glance

Students complete a maze activity and draw a picture of themselves earning money.

Thank the students for sitting quietly. Have students return to their seats. Remind them not to run or touch other students.

Activity Steps:

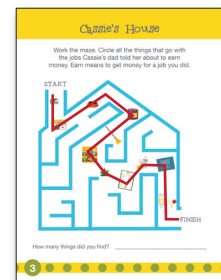
1. After everyone is seated, distribute the **Junior Journal Minibooks** and have students turn to page 3, *Cassie's House*. Display or project the page for students to see.
2. Ask students to get their crayons.
3. Ask the students to tell you what the activity is on the page. (Answer: A maze.)



4. Explain that the maze is in the shape of Cassie's house. Remind students that Cassie cleaned and did household chores to earn money for the things she wanted to buy.
5. Tell students you want them to do three things:
 - Complete the maze.
 - Circle the items that represent the jobs Cassie's dad told her she could do to earn money. (Answer: laundry basket, sink, cat food bowl, gallon of paint, broom, a weed from the garden, bucket, garage sale sign, food in pantry, menu, and tape measure)
 - Count the items. (Answer: 11)
6. Start the maze activity. Tell students to draw a squiggly line from START through the open spaces until they get to FINISH. If they reach a blocked passage, they will need to go back to the beginning and try again.
7. Help the students as needed.
8. Once they are finished with the maze, have students turn to the back of their minibooks and draw a picture of themselves doing a job to earn money. After 5 minutes, ask students to take turns sharing with the class what job they're doing and why they want to earn money.

Presenting Tip

Review the **Junior Journal Minibooks** activities periodically and offer encouragement and praise for student work.



As students work, engage them in a conversation about work.

- Who can tell me what the word *earn* means? (Call on one or two students to tell you what the word means to them. Remind students that *earn* means to get money for a job they did.)
- Ask students: How do you feel when you know you did a good job? (Possible answers: I feel good; I feel happy.)

Enhanced Activity

Check with the teacher. If the students are ready for more advanced concepts, have them think like entrepreneurs and come up with a good or service that others would be willing to pay them for. For example, in today's storybook, Cassie made a friendship bracelet for her friend. Students could choose to weave bracelets to sell using yarn, leather, twine, or ribbon. Have students draw a picture of their idea and share it with the class. Option: Have students write a thank-you note from Carla to Cassie.

Congratulate students on their good work. Remind them that they will complete another page in their **Junior Journal Minibooks** the next time you meet.

Summary and Review

With the students still seated, remind them that Cassie worked hard to plan a party for her friend.

Review the many jobs Cassie's dad told her she could do to earn money. Open the storybook and have students locate the objects that go with the jobs. Objects include a laundry basket, sink, cat food bowl, gallon of paint and paintbrush, broom and dustpan, a weed from the garden, bucket and sponge, garage sale sign, food list, menu, and tape measure.

Collect the **Junior Journal Minibooks** and hand them to the teacher for use in the next session. Thank the students for being good listeners and for working well together. Be sure to tell them when you will return.

Summary and Review Time
5 minutes

Extended Learning Opportunities

Earning Money

Suggest that students who do chores for money keep a chore chart. Draw the following example on the board.

\$ Chores	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Plan menu	\$1		\$1			\$1	
Sort laundry		\$2		\$2			\$2
Clean sinks			\$1		\$1		

The Best Job in the World!

Young students may need some encouragement to see themselves in a career. Start by sharing how you decided on your job. Explain why you like to go to work and the traits, attitudes, and interests you have that make you successful. Emphasize that people sometimes choose jobs to make a difference in the world and to make their community a better place.

Presenting Tip

Extended Learning Opportunities are included if you would like to spend more time in the classroom. The teacher also may present them.

Ask students to brainstorm job examples. Facilitate the discussion by asking students to think of people they know who like to work outside, or people who help others, or people who like to protect the community.

Finally, ask the students to help you brainstorm jobs for someone who likes to work with animals. Possible answers could include veterinarian, groomer, kennel worker, wildlife worker, animal trainer, dog walker, pet sitter, animal control officer, park ranger, or zoo or aquarium worker. Pick one and encourage students to describe what the worker might wear, what tools the worker would carry, and what the work setting or surroundings might look like.

Goods and Services

Brainstorm ways students could earn money on their own, as a class, and with their families. Categorize their ideas as goods or services, and then ask for an explanation for their answers.

Work Ethic in Action

Tell students that besides knowing how to read, write, and do math, workers also need to do other things well. For example, it is important that workers are honest, know right from wrong, show up on time, and do their best work. Explain that smart workers may use questions to help guide them to do the right thing:

- Am I working in a way that helps my teammates?
- Am I working in a way that makes my boss and coworkers proud?

Session Four

A Penny Saved

Overview

The students recognize the importance of saving money.

Objectives

Students will be able to:

- Explain the importance of saving money.
- Identify a savings goal.
- Identify a place where people save money.

Preparation

- Display the **Junior Achievement Banner** and the **Three Little Nickels Poster**.
- Review the session's materials. Discuss with the teacher how best to separate the students into groups for the *Color the Pig and Save!* activity.
- Note:** You will need a dollar bill to use in today's Introduction segment.
- Flash cards help students see, hear, and learn words. Use the session's **Illustrated Key Term Flash Cards** or project the digital asset to introduce today's key terms. Key terms also are highlighted in bold in the guide and defined in the margin.
- Prepare the student name tags before class or have the teacher prepare them for you.
- Review the session's **Extended Learning Opportunity** on page 32. Discuss application options with the teacher.
- Note:** Prepare the **Certificates of Achievement** for Session Five or have the teacher prepare them for you.

Concepts

Banks
Coins
Credit unions
Needs
Saving
Wants
Work

Skills

Collaboration
Following directions
Group work
Interpreting
Listening responsively
Making observations
One-to-one counting
Recognizing standard configurations

Recommended Time

This session typically takes 30 minutes to complete. If needed, ask the teacher to help you keep track of the time.

Materials

Junior Achievement Banner
Name Tag Sheets
Illustrated Key Term Flash Cards (h, i)
(digital asset available)
Junior Journal Minibooks
(digital asset available)
Three Little Nickels Poster (two-sided)
Dice
Take Home: Bank Sheets
Pencils (not included)
Crayons (not included)



Junior Achievement Banner



Name Tag Sheets



Junior Journal
Minibooks



Illustrated Key Term
Flash Cards



Three Little Nickels
Poster



Take Home: Bank Sheets



Dice

Presentation

Introduction

Greet the students. Introduce yourself and tell the students you are happy to be back with them. Seat them as you did last time—in a semicircle on the floor around you.

Review from the last session the concept of earning money. Remind students that people earn money to buy goods (party supplies, cookies, punch, items needed for a friendship bracelet) or pay someone to do a service for them (wash a car, weed a garden). There are many ways students can earn money. Can they name two?

Introduction Time
10 minutes

Talking Points

- Lots of times we like to spend the money we earn. What would you buy if you earned money by watching your neighbor's pet for the weekend?
- If you did not spend all the money, what would you do with the rest?
- Where do you keep the money you save?

Suggest that saving some of their money is a good idea. Display or project the save flash card for students to see. Define **save** as putting money away to use later.

Hold up a dollar bill while you talk about your savings goal.

Key Term

Save

To put money away to use later

My Savings Goal

Say, “It’s important to save money. I’m saving to buy a new phone (for example). The new phone is my savings goal. Raise your hand if you’re saving to buy something special too.”

Ask the students whose hands are raised to stand up and say together, “I have a savings goal!” Call on a few students to say what they’re saving for.

Repeat after the students, “Lena is saving to buy a bracelet. A bracelet is her savings goal. Nikhil is saving to buy a video game. A video game is his savings goal. Lena and Nikhil will have to make smart choices with their money to reach their savings goals.”

Thank the students and ask them to be seated.

Tell students that although many children have a piggy bank or money jar at home, many adults choose to put their money in a **bank** or a **credit union**. Tell students that you can take your dollar to a bank or credit union and deposit it there where they will help keep your money safe. Display or project the *bank* or *credit union* flash card and explain that banks and credit unions are businesses that keep people’s money safe.

Key Term

Bank or Credit Union

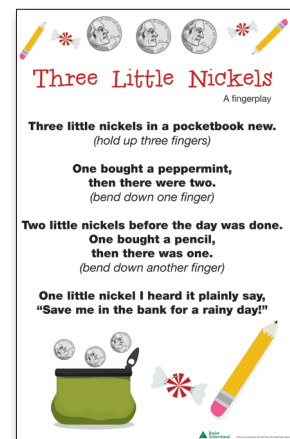
A business that keeps money safe

Ask students the following questions:

- Does your family use a bank? How do banks help your family? (Possible answers: We get money from them; my mom cashes checks; my dad uses the ATM—automated teller machine; I like to use the coin changer.)
- Saving money means we need to wait to get what we want. Are you good at waiting? What can you do to make waiting easier?

Point to or have students find the picture of a nickel on the **Three Little Nickels Poster**.

- Ask, “How much is a nickel worth?” (Students may know a nickel is worth 5 pennies.)
- Have students listen quietly as you read the poster and demonstrate the **Three Little Nickels** fingerplay. Fingerplays pair rhymes with finger motions.
- When you are finished, repeat the fingerplay, inviting the students to join you.
- Turn the poster over. Point to the quarter. Ask, “How much is a quarter worth?” If students don’t know, tell them. (Answer: 25 pennies or 5 nickels)
- Demonstrate the second fingerplay, **Three Shiny Quarters**, and invite students to join you.



Three Little Nickels

Three little nickels in a pocketbook new.
(hold up three fingers)

One bought a peppermint,
then there were two.
(bend down one finger)

Two little nickels before the day was done.
One bought a pencil,
then there was one.
(bend down another finger)

One little nickel I heard it plainly say,
"Save me in the bank for a rainy day!"

Three Shiny Quarters

Three shiny quarters in a pocketbook new.
(hold up three fingers)

One bought a gumball,
then there were two.
(bend down one finger)

Two shiny quarters before the day was done.
One bought a sticker, then there was one.
(bend down another finger)

One shiny quarter I heard it plainly say,
"Save me in the bank for a rainy day!"

Ask the students to share with you what the rhymes tell them about saving. Emphasize that saving money today means being able to buy something you want or need later or for a time of sickness or trouble ("a rainy day").

Activity

Activity Time
15 minutes

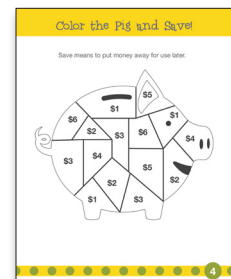
Activity-at-a-Glance

Students separate into groups and play a saving-money activity. Players take turns rolling a die, counting dots, and coloring in the piggybank sections in their **Junior Journal Minibooks**.

Thank the students for sitting quietly. Have them return to their seats. Remind them not to run or touch other students.

Activity Steps:

1. Ask for the teacher's help in arranging students in small-table groups. After everyone is seated, distribute the **Junior Journal Minibooks** and have students turn to page 4, *Color the Pig and Save!* Display or project the page for students to see.
2. Ask students to get their crayons.
3. Ask the teacher to pick a student in each group to start play. Give each of these students a die.



4. Tell the students they will pretend to deposit money by rolling the die and saying, “I am going to deposit \$1, \$2, or more money into my piggy bank.”
Important! Be sure to tell students that the \$ signs on the pig are symbols that represent one or more dollar bills.
5. Demonstrate the activity.
 - Roll a die and count the dots. (Pause as students repeat the action after you.)
 - Find that number on the pig. (Pause as students do the same.)
 - Color the section that contains that number. (Pause as students do the same.)
 - **Important!** Tell students to only color one section during their turn.
6. Play continues with students taking turns rolling the die and coloring in the sections on their piggy banks.
7. Walk around the room and ask students what they would buy with the money they save in their piggy banks.
8. Play continues for 10 minutes or until you call “Time.” Ask students holding the dice to bring them to you.

Presenting Tip

Today’s activity has kindergartners doing a number of tasks—rolling dice, counting dots, finding the corresponding numbers on the piggy bank in their minibooks, and then coloring in the page. Demonstrate each task independently before students start. Remind students they will take turns and share the die.

Presenting Tip

Alternate Activity

Step 1: Have the player with the die roll it and call out the number to the group.

Step 2: The group then colors the corresponding section on their piggy banks.

Continue until all students within the groups have had a turn rolling the die.

Enhanced Activity

Check with the teacher. If the students are ready for more advanced concepts, have them circle all the \$5 on the page.

Congratulate students on their good work. Remind students they will complete another page in their **Junior Journal Minibooks** the next time you meet.

Summary and Review

Review with the class the concept of saving. Ask students: “Who can tell me what the word save means?” Remind students that save means to put money away to use later. Finally, ask students to share with you why it’s important to have a savings goal.

Summary and Review Time
5 minutes

Hand each student a **Take Home: Bank Sheet**. Tell the students that this is an activity to share with their family while they explain what they learned about setting goals and saving money.

Collect the **Junior Journal Minibooks** and give them to the teacher to use in the final session. Be sure to let the students know when you will return. **Reminder:** Before you leave, discuss with the teacher the best way to prepare the **Certificates of Achievement**.

Presenting Tip

Extended Learning Opportunities are included if you would like to spend more time in the classroom. The teacher also may present them.

Extended Learning Opportunity

Saving Tips

Suggest that students draw pictures of their savings goals and keep the pictures where they can see them. A drawing of a toy or a trip to a theme park will help students visualize what they are saving for and encourage them to save. Explain that banks or credit unions sometimes offer small toys, stickers, or prizes to encourage children to save.

Session Five

A Penny Shared

Overview

The students are introduced to storybook characters who earn money for a worthy cause.

Objectives

Students will be able to:

- Explain the importance of giving.
- Organize a chronological sequence of events.

Preparation

- Display the **Junior Achievement Banner** when you arrive.
- Review the session's materials. Practice reading and holding the *Charlie Plants a Garden* storybook. The storybook is also available as a digital asset.
- Note:** Students will be asked to separate perforated story cards. Separate the cards before class if the teacher recommends doing so.
- Flash cards help students see, hear, and learn words. Use the session's **Illustrated Key Term Flash Cards** or project the digital asset to introduce today's key terms. Key terms also are highlighted in bold in the guide and defined in the margin.
- Prepare the student name tags before class or have the teacher prepare them.
- Review the session's **Extended Learning Opportunities** on page 39. Discuss application options with the teacher.
- Note:** Check with the teacher in advance to determine how the **Certificates of Achievement** are to be distributed. Make sure you have signed each certificate.

Concepts

Benefit
Community
Giving
Society
Values

Skills

Abstract thinking
Following directions
Listening responsively
Matching
Reading comprehension
Sequencing
Story structure

Recommended Time

This session typically takes 30 minutes to complete. If needed, ask the teacher to help you keep track of the time.

Materials

Junior Achievement Banner

Name Tag Sheets

Illustrated Key Term Flash Card (j)
(digital asset available)

Junior Journal Minibooks (digital asset available)

Charlie Plants a Garden Storybook
(digital asset available)

Story Cards Sheets

Certificates of Achievement

Pencils (not included)

Glue sticks (not included)



Junior Achievement Banner



Name Tag Sheets



Junior Journal
Minibooks



Illustrated Key Term
Flash Card



*Charlie Plants a
Garden* Storybook



Story Cards Sheets



Certificates of
Achievement

Presentation

Introduction

Greet the students. Introduce yourself and tell the students you are glad to be back with them. Seat them as you did last time—in a semicircle on the floor around you.

Introduction Time
10 minutes

Take a few minutes to remind students of the things they have learned so far. They have learned about making choices, needs and wants, and earning and saving money. Now they will learn about earning money to help their neighbors.

Display or project the *give* flash card for students to see. Define **give** and have students repeat the word after you. Emphasize the importance of giving.

Key Term

Give

To make a gift of something

Talking Points

- o Imagine you have two apples. What would you do with two apples? (Some might suggest eating both; others might suggest giving one to a friend.)
- o Let's say you gave one apple to someone who didn't have one. How would sharing make you feel?
- o How does sharing make the world a better place?

Provide examples of your experiences with a worthy cause or organization that benefits the community (a local food pantry, a book or toy drive, a club for boys and girls, Junior Achievement, etc.).

Tell the students you will now read a story about a boy named Charlie and his classmates and how they earn money to help their neighbors. Tell the students you would like them to sit quietly and listen while you read the story.

Story Synopsis

Charlie's grandmother recalls when she planted a vegetable garden. Charlie and his class decide to start a neighborhood garden and give some of the food they grow to a food pantry. With the money the students raise from selling seed cups, they can buy the garden tools they need.

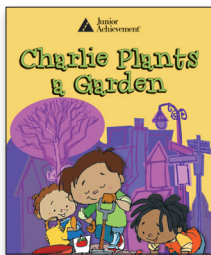
Presenting Tip

Use the synopsis to help prepare for the activity. Do not read it aloud to the students.

Story Objective

The story illustrates the importance of earning money for a worthy cause and giving to others.

Display or project the *Charlie Plants a Garden* storybook. Point to the cover and read the title.



- Open the book and say, “I would like you to meet my storybook friends.” Point to Charlie and Grandma Laura (pages 1 and 2) and Mr. Jacobs (page 5).
- Tell the students you will now read aloud the story. Emphasize that if they hear a word they do not understand, they should raise their hands and wiggle their thumbs.
- Read *Charlie Plants a Garden*.

Presenting Tip

The U.S. Department of Agriculture provides students, parents, and teachers with youth-gearred information and resources related to agriculture. To share more with students, log on to www.usda.gov/youth and select “Youth and Agriculture.”

Possible questions to ask the students during the story:

- Discuss Charlie's concern for and contribution to his neighborhood. What does Charlie want to do? (Answer: Charlie wants to start a neighborhood vegetable garden.)
- Give a brief explanation about food pantries. Say, "Sometimes when families don't have enough money to buy food at a store, they can get food that people have donated, a word that means given away. A place where people can get donated food is called a food pantry. If you donate food or money to a food pantry, you will be helping people who may not have a job or who may be too sick to work."
- How do Charlie and his classmates earn money for the garden? (Answer: Charlie's class makes seed cups to sell.)
- How do the students' friends and families contribute? (Answer: They buy seed cups for \$1 each.)

Possible questions to ask the students after the story:

- Discuss the main topic. What is the story about? (Answer: Charlie wants to start a neighborhood garden.)
- What happens first in the story? (Answer: Charlie and his grandmother talk about a vegetable garden.)
- What happens next? How does Charlie take action? (Answer: Charlie tells Mr. Jacobs he wants to start a neighborhood garden.)
- What happens in the middle of the story? (Answer: Students plant seeds in cups.)
- What happens at the end of the story? (Answer: Charlie donates vegetables to the food pantry. His grandmother eats garden-fresh corn.)
- How can giving help others?
- What else could the students have done to help their neighborhood?

Activity

Activity Time
10 minutes

Activity-at-a-Glance

Students separate the story cards and arrange them in the correct order in their **Junior Journal Minibooks**.

Thank the students for sitting quietly. Have them return to their seats. Remind them not to run or touch other students.

Activity Steps:

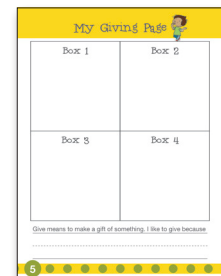
After everyone is seated, ask students to get their glue sticks.

1. Distribute a **Story Cards Sheet** to each student. Ask the students to carefully separate the panels and place them faceup in front of them.
2. Tell the students the cards show things that happened in the beginning, middle, and end of today's story.
3. Allow the students to tell you what they see on each card. For example:
 - This picture shows Grandma Laura eating corn.
 - This picture shows seed cups sitting on a windowsill.
 - This picture shows Charlie and his classmates growing seeds.
 - This picture shows Charlie listening to Grandma Laura talk about growing corn in a vegetable garden.
4. Tell the students that they will now try to remember what happened first, second, third, and fourth in the story.
5. Distribute the **Junior Journal Minibooks** and have students turn to page 5, *My Giving Page*. Display or project the page for students to see.

- Ask, "What happened first in the story?" (Answer: Charlie listens to Grandma Laura talk about corn plants.) "Find that picture card and place it in Box 1 in your Junior Journal." Model the activity. Check to make sure students pick the right card.
- Ask, "What happened next?" (Answer: Charlie and his classmates grow seeds.) "Find that picture card and place it in Box 2." Check student cards.
- Ask, "What happened next?" (Answer: Seed cups are placed on a windowsill.) "Find that picture card and place it in Box 3." Check student cards.
- Ask, "What happened last?" (Answer: Grandma Laura eats corn.) "Find that picture card and place it in Box 4." Check student cards.

Presenting Tip

While some people may prefer to buy something or give money to help others, others may prefer to give their time. Ask students to suggest ways they can share their time to help others.



Ask one student to retell the story using the sequence shown in his or her journal. If needed, retell the story after the student reports so that everyone understands the story sequence.

Once students have finished sharing, have them glue their cards in place in the appropriate boxes in their minibooks. Praise the students for being good listeners and workers.

Enhanced Activity

If the school has a vegetable garden, the teacher may wish to invite the caretaker to speak to the class about what goes into starting a garden and how the food is used.

Check with the teacher. If students are ready for more advanced concepts, have them complete the sentence on page 5 in their minibooks: I like to give because_____.

Summary and Review

Review how Charlie and his friends collected money for a neighborhood garden. Ask the students:

- What is the title of today’s storybook? (Answer: *Charlie Plants a Garden*)
- Who helps Charlie? (Answer: His teacher, Mr. Jacobs)
- How do Charlie and his classmates raise money? (Answer: They sell seed cups.)
- How much money is each seed cup? Who buys them? (Answer: \$1.00; family and friends)
- What happens at the end of the story? (Answer: Charlie gives vegetables to a food pantry; Grandma Laura eats fresh corn.)
- Why is it important to give money to help others? Can you think of ways you can share your time or money with others?

Summary and Review Time

5 minutes

Final Visit

Because this is your final visit with the students and the teacher, be sure to mention how much you have enjoyed your time with them. Tell the students they can now take their **Junior Journal Minibooks** home to share with their families.

Final Visit Time

5 minutes

Encourage the students to continue to do well in school. Let them know that the things they learn in kindergarten—working together, sharing, making decisions, and taking pride in their work—are skills they will use the rest of their lives. Emphasize the value of learning and doing their best.

Distribute the **Certificates of Achievement** according to the arrangement you made with the teacher prior to the session.

Reminder

At the program's conclusion, you may access an online survey at <https://www.juniorachievement.org/web/programs/resources> to give feedback about your experience. Click on *JA Ourselves* and then Surveys. Please take a moment to complete the survey. Your comments will improve the quality of Junior Achievement programs.

Digital Assets Survey

If you use the digital resources for this program, please complete the following survey: <https://www.surveymonkey.com/r/jaourselves>.

Presenting Tip

Extended Learning Opportunities are included if you would like to spend more time in the classroom. The teacher also may present them.

Extended Learning Opportunities

Garden Math

Have students calculate the following mathematics problem based on the number of gardening tools Charlie and his classmates had to buy (listed on page 17 of the storybook): If two rakes are \$10, two shovels are \$12, a watering can is \$4, and a hose is \$3, how many \$1 seed cups would the class have to sell to pay for the garden tools?

(Answer: $10 + 12 + 4 + 3 = 29$ seed cups)

The Chairperson

Invite students to take turns sitting in an “author’s chair” to share their **Junior Journal Minibooks** with the class. Have them talk about what they remember most and what they enjoyed doing. Call on listeners to offer a compliment to the presenter. Students enjoy reading aloud into a microphone. Consider using one if available.

Glossary

Bank or Credit Union

A business that keeps money safe

Choice

To pick one thing over another

Earn

To get money for a job you did

Give

To make a gift of something

Goods

Things that are bought and sold

Money

Something used to pay for the things we need and want

Need

Something people must have to live

Save

To put money away to use later

Services

Work done for others, such as haircuts or car repairs

Want

Something people would like to have

Notes

GIVE GOODS **EARN** **NEED** WANT GOODS
MONEY CHOICE SAVE **SERVICES**

Notes

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