

Help Kids
Learn About
the Value of
Money!

We'll Share \$ Save \$ Spend Smart Too!®

Lesson plans and
an activity-based
guide for children K-2

Written by
Kerrie Davis

Based on the DVD
created by John Lanza

TEACHING GUIDE



Designed to be used
in conjunction with the

**AWARD-
WINNING DVD!**

a family company...
snigglezoo™
entertainment

We'll
Share
\$
Save
\$
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TEACHING
GUIDE

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Getting Started

This teaching guide is to be used in conjunction with the award-winning DVD “The Money Mammals: Saving Money Is Fun!” It includes activities and lessons on economics and personal finance concepts. It also provides you with everything that you will need to lead the lessons while the activity worksheets give the students hands-on activities to practice the concepts being taught.

Any materials not provided will be noted within the lessons. Additional activities are described in the “Additional Activities” section of each activity description.

Snigglezoo Entertainment and The Money Mammals welcome any and all feedback you might have so that we might improve future versions of this guide. Please contact us at the mailing address below or via email at feedback@snigglezoo.com.

Snigglezoo Entertainment
419 N. Larchmont Blvd., #5
Los Angeles, CA 90004



“The Money Mammals: Saving Money Is Fun!” DVD

This DVD features Joe the Monkey, Piggs the Bank, Marmoset the Monkey and Clara J. Camel. Joe and Piggs love to collect Coconut Hero cards. In fact, they really want the latest Jumpin’ Jaguar card! They learn valuable lessons on how to “Share, Save and Spend Smart Too” when they find out that their friend, Clara J. Camel has a birthday coming up. For example, they learn that saving money for a friend’s present is more fun and satisfying than buying something for themselves.

The activities in this document are based on earning money, needs vs. wants, decision making, making choices, goal setting, spending smart, saving money and sharing. There are additional activities that the students can take home and involve family members. These activities can be brought back to share with the classroom. This will encourage family members to interact with their children on savings, goal setting and choices. Similar to literacy development, it is essential that the family be involved in the process. Just as families should read to their young children even before they can themselves read in order to develop and prepare their minds, the areas of financial literacy addressed here are the building blocks necessary for overall financial literacy development as they progress through life. Also, surveys and studies have shown that kids primarily learn their financial habits from their parents.

Preparation

1. Schedule a class visit with the teacher prior to the first activity with the students. Discuss the lesson objectives and activities.
2. Become familiar with the methods that are used in the classroom to get the students' attention for the best classroom management.
3. When you visit the classroom, take note of the number of students, notice how the room is arranged, and see if there's a place to display a poster. Find out if the students have crayons, glue sticks and scissors so that you'll know what supplies you need to bring with you for your lesson(s).
4. Become familiar with all of the materials and activities prior to the delivery. You will likely need to make numerous copies of the activity materials to accommodate all the students in the classroom.
5. Prior to presenting your lesson, take note of the classroom teaching aids that you will need access to, such as a white board or blackboard, overhead projector, DVD player, TV or digital projector.



Presenting

1. Allow and inspire students to share their thoughts and ideas.
2. Smile and have fun with the kids and simply be yourself.

Following Up

1. Within a week of the engagement, send a letter thanking the school or organization for allowing you to present the classroom material.

Introduction

On your first visit, introduce yourself to the students. Tell them your name, what you do and where you work. Give them information about yourself including what you do at work and what you like to do. This is a great time to talk about why you are there and share a personal story about saving. It's perfectly fine to tell them about the challenges or sacrifices that you have made in order to achieve your goals. If you have children, you might want to share a story about them as well.

As an example:

"Good morning (or afternoon) my name is _____ and I work for _____. I am happy to be here today because we are going to learn some things about money. We also get to meet some special characters called The Money Mammals. They are very cool and they sing and dance. They will also help us to learn some valuable lessons on how to Share, Save and Spend Smart Too!"

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Lesson 1: Allowance, Earning and Spending Money

Watch DVD Scene 1 (0:00 - 5:27)

Start this lesson by introducing The Money Mammals and explaining the personalities of each character (using the activities and worksheets as visual aids). Begin by playing the introduction of the DVD. The characters will be singing the theme song (Scene 1). After watching Scene 1, lead the students in a discussion about the key concepts talked about in Scene 1.



Do any of you know what an allowance is?

(Make sure the kids raise their hands – give them enough time to share their answers.)

An allowance is a certain amount of money that is given regularly.

Although Joe and Piggs do chores to earn their allowance from their parents, sometimes parents decide to give children allowances without having them do chores. Do any of you receive an allowance from your parents? Do you do chores to get your allowance?

(Make a list of their answers on the blackboard or overhead.) Perhaps write down the number of children who receive an allowance on the blackboard.

Sometimes when we help out our families or friends we can earn money. When you have a job, you are paid for the work that you do. What are some ways to earn money?

(Make a list of their answers on the blackboard or overhead.) Guide the kids with their answers:

- Chores
- Doing something special that helps someone
- Allowance
- A job

Do you help out your family at home? What exactly do you do to help out?

Allow the kids to interact and share what they do at home to help out.

What did Joe and Piggs want to do with their allowance?

(Let the kids respond.) They wanted to purchase Coconut Hero Cards (Jumpin' Jaguar, Terrific Tiger).

Once you have received your money, what do you do with it?

(Let the kids respond.)

Have the kids complete Lesson 1: Activity 1

Lesson 1: Activity 1

DVD Scene 1 (0:00 - 5:27)

Grade Level K-2

Earning Money

Topic

Earning Money

Time

15 minutes

Materials Needed

Lesson 1: Activity 1 Worksheet, crayons or markers

Subject Area

English Language Arts

Related Subject Area

Math, Economics, Reading

Objectives

Students will:

- Learn about their skills and talents.
- Learn about helping others without getting paid and helping others as a job.
- Use drawing as part of critical thinking.
- Be able to analyze information and draw conclusions.
- Listen and follow directions.

Important Terms

Earn, Job, Paid, Allowance, Chores, Purchase

Language Arts

"The Money Mammals: Saving Money Is Fun!" DVD



Introduction

Each student will be very different. It is important that you talk about helping others without pay, helping others and earning money and the differences in receiving allowance. Explain that there are ways to earn money without receiving it from family. For example: collecting bottles and cans, helping neighbors, etc.

Classroom Activity

- Lead the students in a discussion of some ways they can help their families out around their home (e.g. cleaning their room, helping to wash dishes, etc.). Explain that every family is different and some families might not pay for these or any household tasks whereas some will. You can carefully address the subject of allowance by asking which kids get an allowance and whether or not they are required to do chores for that allowance.

Earning money is a good way to help with savings. Have the students draw a picture of something they could do to earn money and help someone at the same time.

Lead the students in a discussion of ways that they can earn money without receiving it from their family. Then discuss what extra things they might do for family or friends to earn money.

Additional Activities

- Cut out pictures from magazines of kids doing chores. Tape the pictures on a flipchart or the board. Working on an overhead, ask the students how much money they think the child should get for doing the chore. Show the students how much money the child would earn if he/she did the chore two times in a week. For example: \$1.00 + \$1.00 would be \$2.00.
- This is a good opportunity to talk to the students about counting coins. Use it as an opportunity to teach students about money and denominations.
- Read a book that talks about allowance or doing chores.

Here are some examples: *The Berenstain Bears' Trouble with Money*, *Can I Have Some Money?*, *Max Gets It!*, *Alexander: Who Used To Be Rich Last Sunday*, *The Penny Pot*, *Joe the Monkey Saves for a Goal*.

Assessment

- Did the students understand the concepts and differences in earning money, allowance and helping others without receiving money? Check the students' responses.
- Did the students understand that their daily decisions can influence their financial success?
- Did the students understand how doing a chore multiple times would increase the amount of money they would receive in a specific period of time?
- Did the students interview their parents to find out if there were other ways to earn money? Did they bring the interview worksheet back to class? What ideas did the students bring back to class about the different methods of earning money?



Earning Money

Is there something special that you could do to earn money?
Draw a picture of you doing your job below.

My job is _____

A large, empty rectangular box with a thin black border, intended for a student to draw a picture of themselves doing a job.

Lesson 2: Needs and Wants

Watch DVD Scene 1 (0:00 - 5:27)

Start this lesson by introducing the concepts of needs and wants. Tell the class, “We are going to learn two very important words today.” Write the words “need” and “want” on the board.

Ask the children if they know what a need is.

(Wait for their responses.)

What are three needs that all of us have that are necessary for us to live?

(Food, clothing and shelter.) Write down the three needs on the board and explain why each one is important.

- Food keeps us healthy and gives us energy.
- Clothing protects us from the weather.
- Shelter gives us a place to live.

Do all of us need these things?

(Encourage the children to give examples.) Tell them that needs are things that we HAVE to have.

Now ask the children if they know what a want is.

Give some examples of things that we could live without but that we might want.

Have the students give examples of a want. Wants are things that we’d LIKE to have.

Is the Jumpin’ Jaguar card a want or a need?

(Lead the students back to the DVD that they watched.) *It’s a want.*

Did Joe the Monkey and Piggs the Bank think that it was a need or a want?

They thought it was a need.

Lead the students in **Lesson 2: Activity 1**

Additional activities: **Lesson 2: Activities 2 and 3**

Tech Idea

If you have access to a computer and an overhead projector, you might consider playing the Needs vs. Wants game on the Saving Money Is Fun Kids Club website (<http://demo.clubmoneymammals.com> or, if you are a SMIF partner, your specific URL).



Lesson 2: Activities 1, 2 and 3

DVD Scene 1 (0:00 - 5:27)

Grade Level K-2

Needs and Wants

Topic

Distinguishing needs vs. wants

Time

20 minutes

Materials Needed

Preprinted Money Mammals Cardstock, flashcards, magazines, scissors, glue sticks, color crayons, poster board

Subject Area

English Language Arts, Critical Thinking, Reading Comprehension

Related Subject Area

Math, Economics, Reading

Objectives

Students will:

- Recognize the differences between needs and wants.
- Understand basic personal finance concepts related to home, school and community.
- Be able to analyze information and draw conclusions.
- Listen and follow directions.
- Develop vocabulary.
- Be able to make connections about how people make economic choices.

Important Terms

Needs, Wants, Clothing, Shelter, Food

Language Arts

"The Money Mammals: Saving Money Is Fun!" DVD



Introduction

Students through their environments have different opinions of what constitutes a need or a want. In this lesson, students will determine what items fit under the needs category and the wants category. The emphasis will be on the three needs: Clothing, Shelter and Food.

Classroom Activity 1

- Lead the students in a discussion of needs vs. wants. Create the list of their answers on the board or overhead. Use flashcards/pictures from which the students can choose.
- Lead the students in a discussion of their pictures and whether they would be considered needs or wants. Tape up their pictures on a sheet of poster board that is divided vertically into two sides – “Needs” and “Wants.”

Classroom Activity 2

- Lead the students in a discussion of needs vs. wants. Hand out the Activity Sheet and have each student draw a picture of both a need and a want. Then have each student reflect about the need and want on the lines below the picture box.
- If time permits you to discuss each student’s picture, then do so. If not, ask for as many volunteers as you can. Lead each student in a discussion of his/her particular picture and whether it would be considered a need or a want. Tape up the pictures on a sheet of poster board that is divided vertically into two sides – “Needs” and “Wants.”

Additional Activities

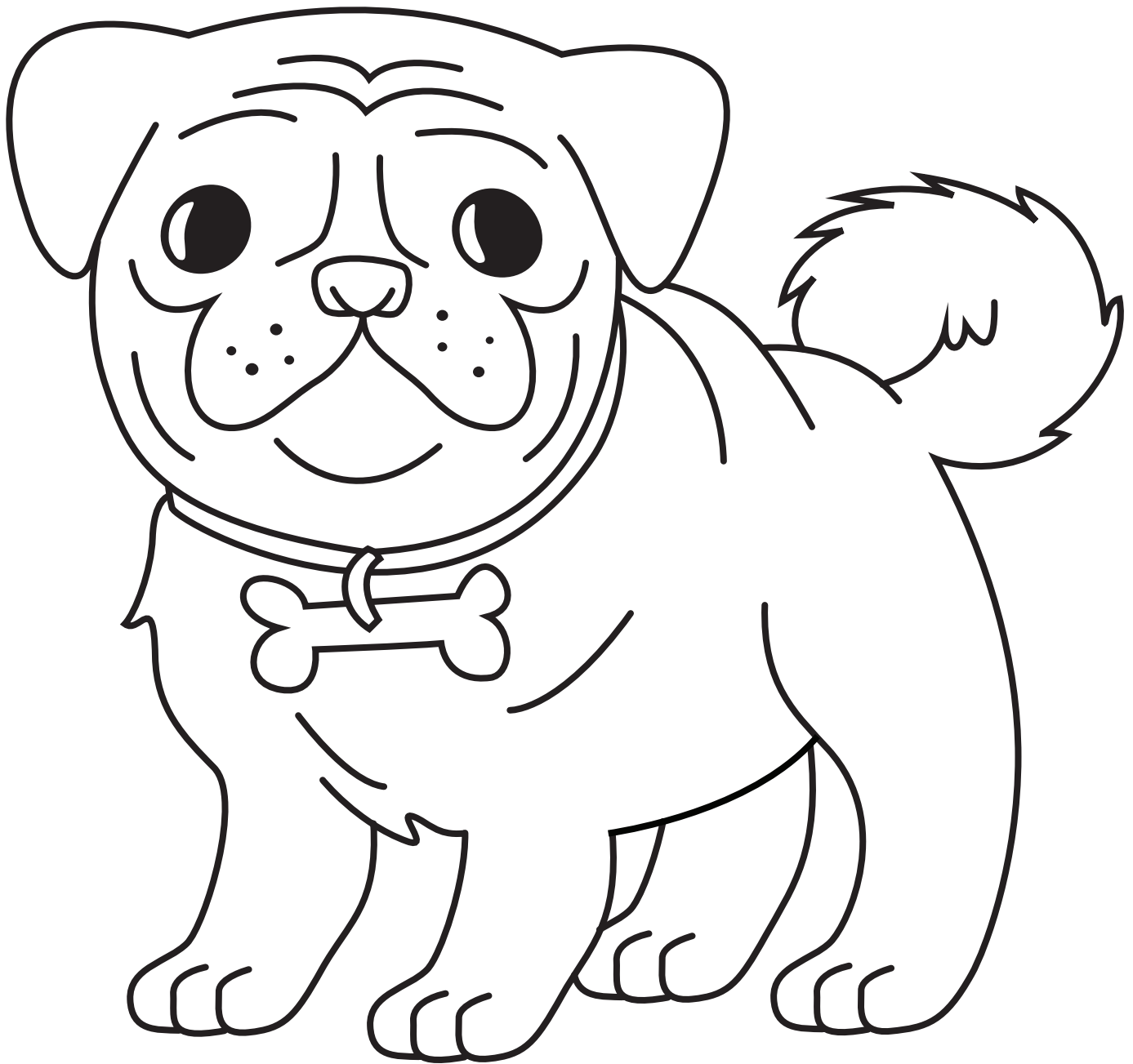
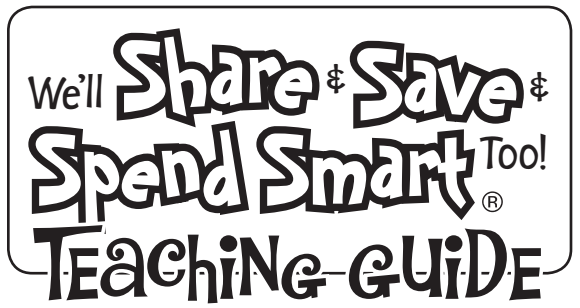
- Pass out construction paper or cardstock that is preprinted to the students.
- Pass out magazines and have the students cut and paste pictures of needs and wants on the cardstock. When the students finish have them talk about their poster.
- Send the students home with Lesson 2: Activity 3 Worksheet. Have the students interview their family to find out what needs and wants their families have. They will also need to find out if they have a savings goal.

Assessment

- Group interaction and discussion. Find out if the students comprehend the basic concepts of needs and wants.
- Individual discussion of needs and wants. Do the students understand different examples of needs, perceived needs and wants?
- The family poster. Did the students talk with their families about their own families’ needs and wants? Did the students understand that each family has a different set of needs and wants?
- Did the students understand the individual poster that they created from the magazine exercise?

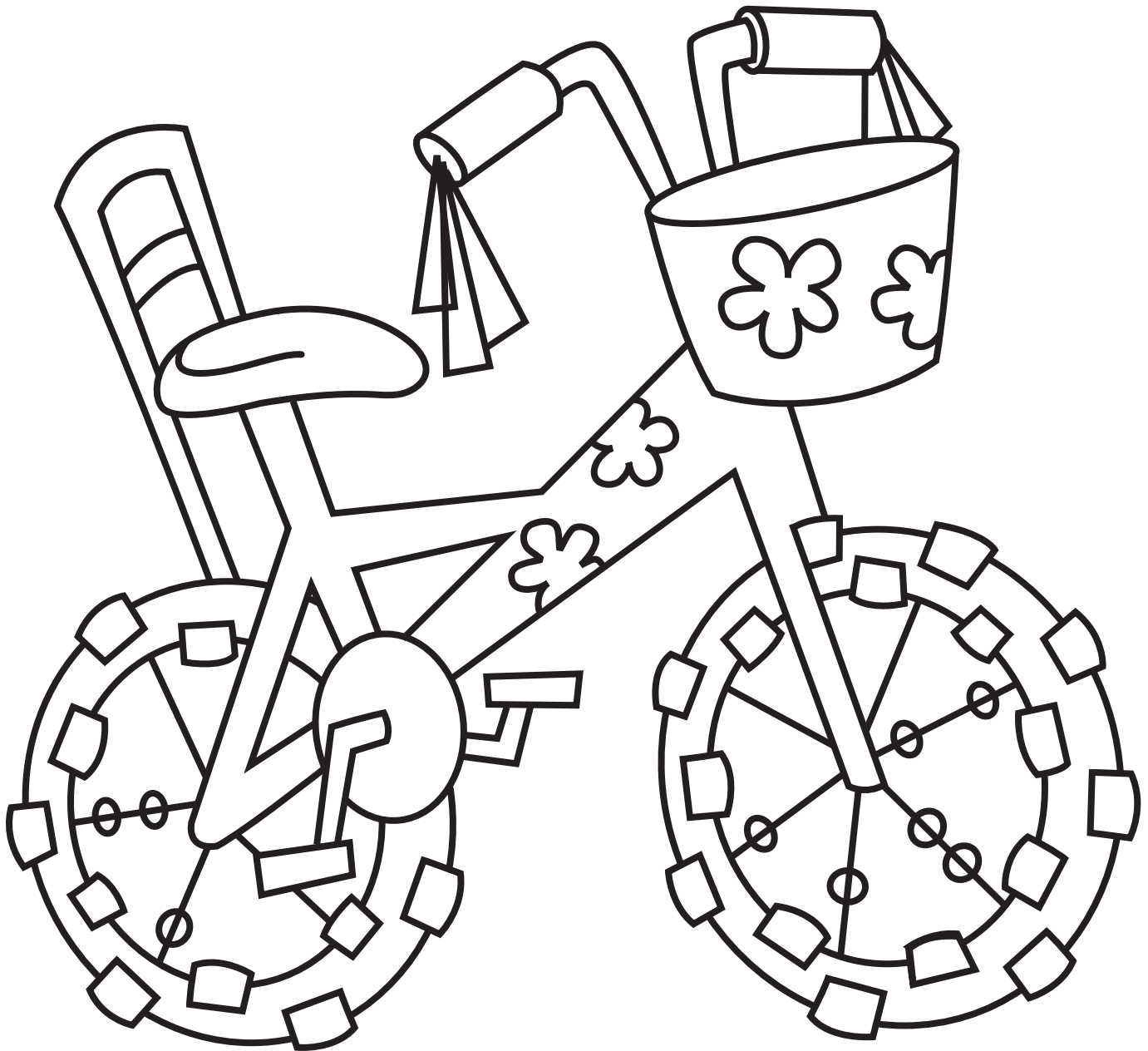


Need or Want?



Need or Want?

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Need or Want?

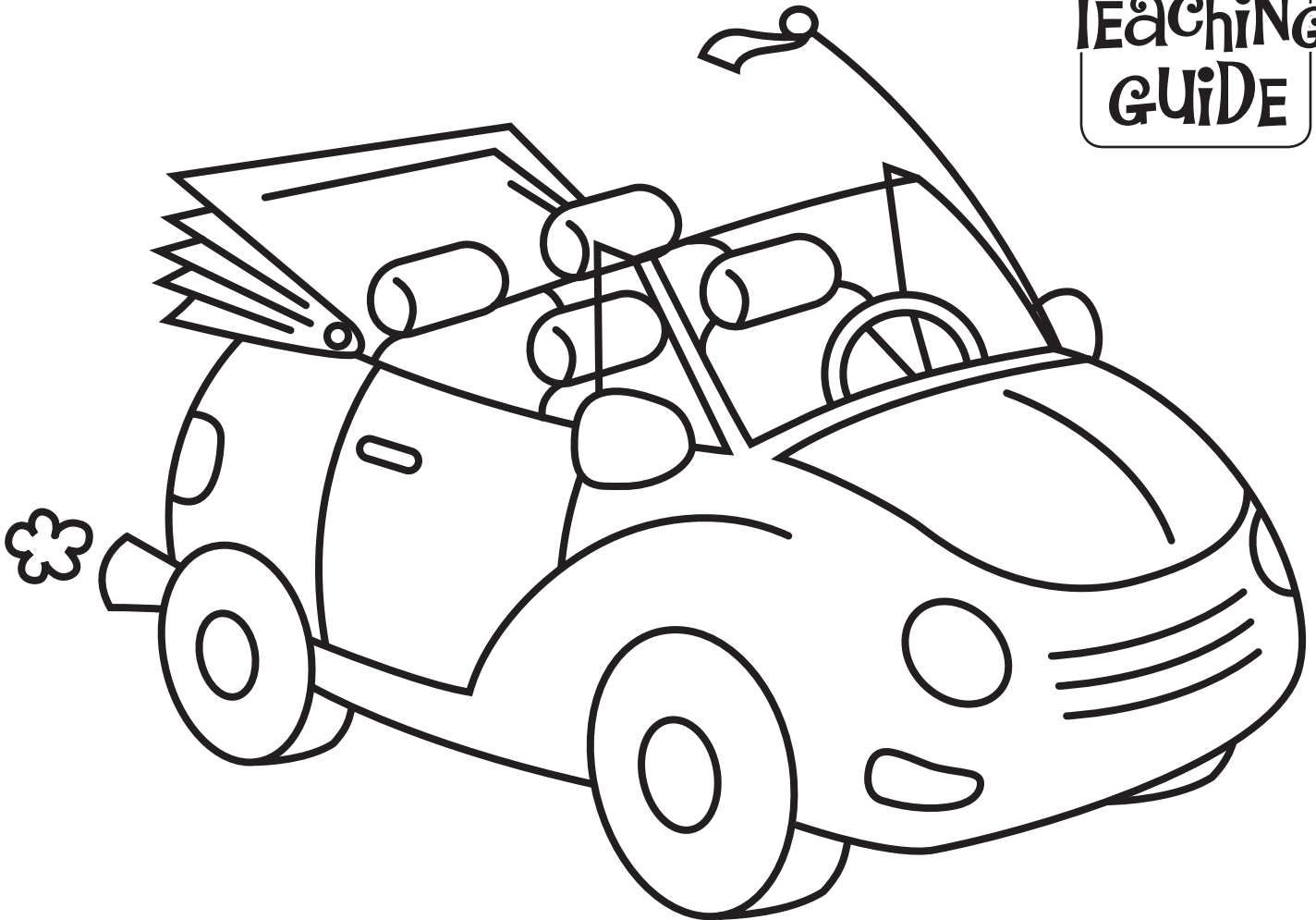
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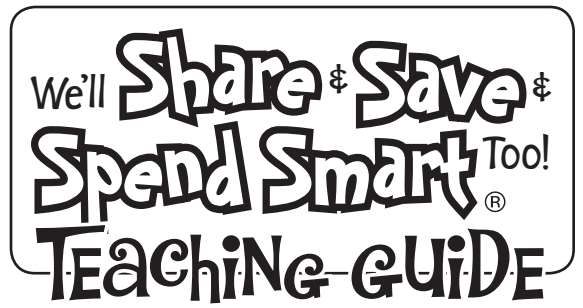
Need or Want?



Need or Want?



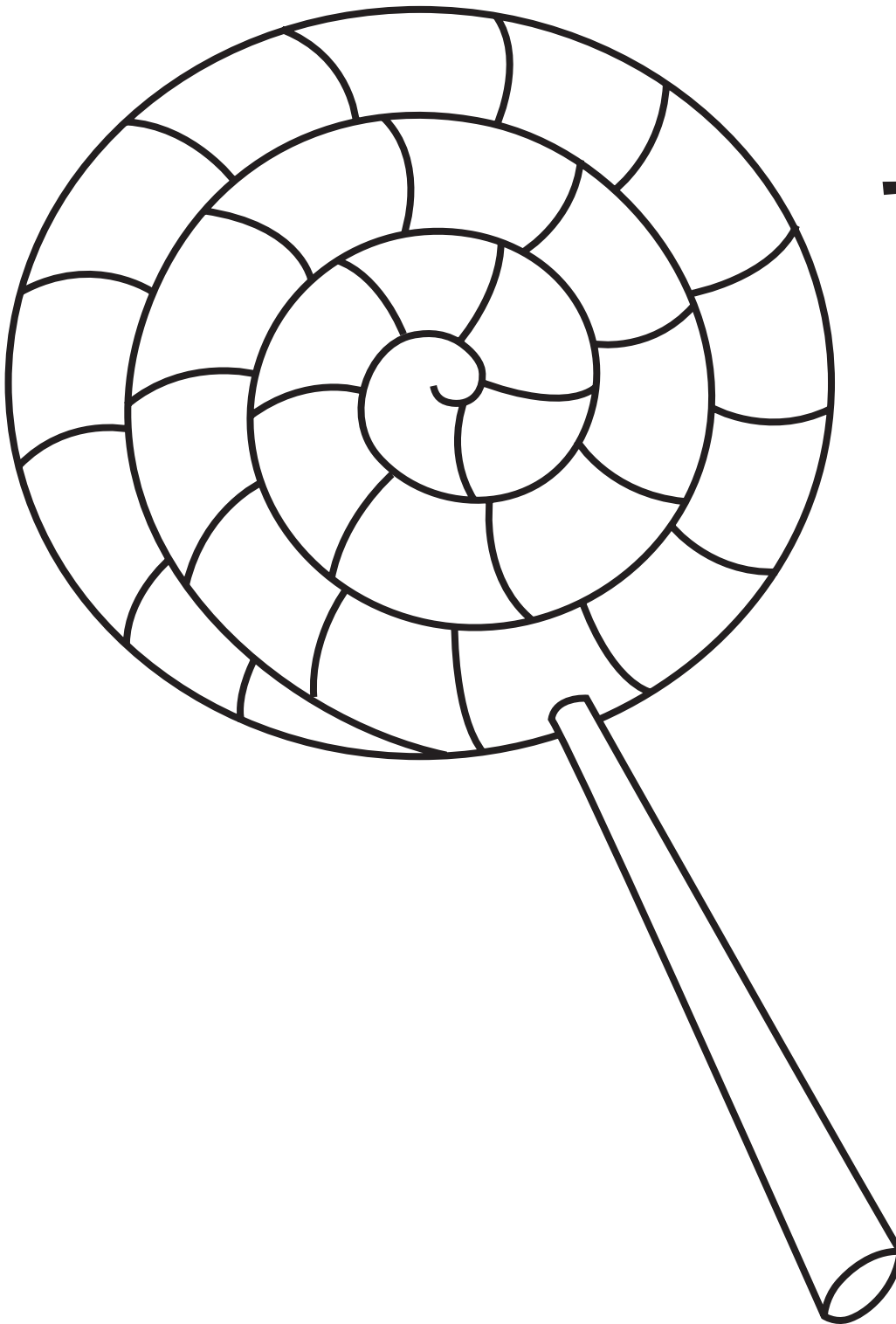
Need or Want?



Need or Want?



Need or Want?



Need or Want?



My Name _____

A NEED



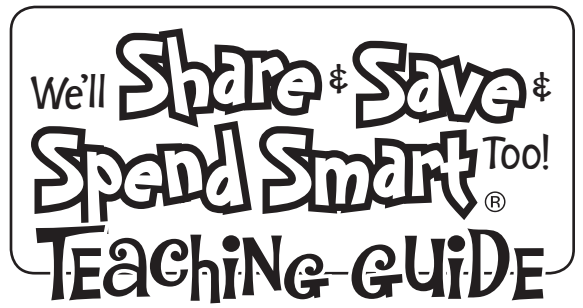
My Name _____

A WANT



A large, empty rectangular box with a thin black border, intended for a drawing or activity.

My Family Interview



My Family needs...

A large, empty rectangular box with a thin black border, intended for writing or drawing.

We want...

A large, empty rectangular box with a thin black border, intended for writing or drawing.

We like to...

A large, empty rectangular box with a thin black border, intended for writing or drawing.

We save for...

A large, empty rectangular box with a thin black border, intended for writing or drawing.

Lesson 3: Making Decisions

Watch DVD Scene 2 (5:27 - 9:08)

Begin this lesson by playing Scene 2 of the DVD. Pause the DVD when Clara asks, "What do you like?" (6:52)

What does Clara like? What do Joe and Marmoset like?

(Wait for the students to respond.) *Wants are things that you'd LIKE to have. Needs are things that you HAVE to have.*

Talk with the children about how everyone likes different things. Ask the kids what they like.

(Encourage the children to listen to what their classmates are saying.)

Continue the DVD to 9:08.

What is a choice?

(Wait for the students' answers.) A decision you have to make when faced with two or more possibilities. Often, you must choose to spend your money on one thing or another. For example, on something you need instead of something you want.

Lead the students in Lesson 3: Activity 1



Lesson 3: Activity 1

DVD Scene 2 (5:27 - 9:08)

Grade Level K-2

Making Decisions

Topic

Making Decisions

Time

20 minutes

Materials Needed

Preprinted Money Mammals Dollars, Activity 1 Worksheet

Subject Area

English Language Arts

Related Subject Area

Math, Economics, Reading

Objectives

Students will:

- Learn about opportunity cost in spending their money.
- Learn decision-making.
- Learn the costs and benefits of their decisions.
- Practice working together as a team to make group decisions.
- Listen and follow directions.

Important Terms

Donate, Share, Save, Spend, Decision, Purchase

Language Arts

“The Money Mammals: Saving Money Is Fun!” DVD



Introduction

Working within their groups, students will have a chance to talk about what would be important when make decisions about their money. This lesson will begin the basics of spending smart, sharing and saving. Each student will have his/her own ideas of how to allocate the money.

Classroom Activity

- Divide the students into groups. Each group will have an amount of money that it could save, spend or share with a friend or community program. Students will have pictures of items that they can choose to purchase or places to which they could donate their money. Have the students discuss what to do with their money and make a group decision.
- Pass out Money Mammals dollars and pictures to each group. You can give each group the same amount or varying amounts. A good starting point is \$25.00, but feel free to try different amounts. Have the students begin the lesson and encourage the students to discuss how the money will be spent. Each student essentially will be answering the question, “If I have a certain amount of money, what am I going to do with it?”



Additional Activities

- Lead the students in a discussion about how different people behave when it comes to making money decisions. Each person is very different in terms of his/her wants and desires. Tell the students to pretend that they have \$25.00 — what would they decide to do with it? Call on several students.
- Lead the students in a discussion about what makes the perfect chocolate chip cookie. When they are unable to agree, lead them through the process of deciding what kind of cookie they would like: thin vs. thick, how many chips, nuts or no nuts, soft, chewy or hard.
- Give some groups additional money for Lesson 3: Activity 1 and take away some money from other groups. Talk to the students about the differences in their decision-making regarding spending, saving or sharing based on the additional money or reduction in money.
- Leave the teacher with Money Mammals Decision Dollars. The teacher can use the Decision Dollars to reward students for making good decisions in the classroom to reinforce the importance of making well-thought-out choices. The teacher can also use them for extra time at recess, library time, etc.

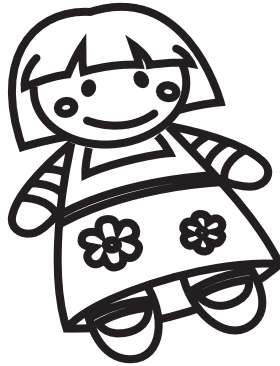
Assessment

- Group interaction and discussion. Find out if the students comprehend the basic concepts of spending, sharing and saving. Does the amount of money that they have influence their decisions?
- Can the students work together as a group and come to a decision?
- Do the students understand the importance of the costs and benefits of each decision?

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\$15.00



\$5.00



\$20.00



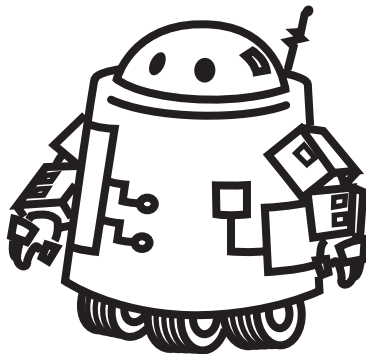
\$1.00



\$4.00



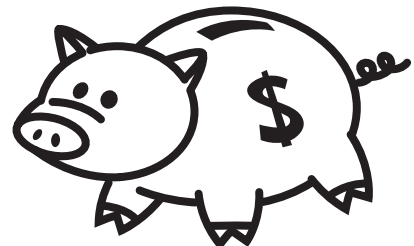
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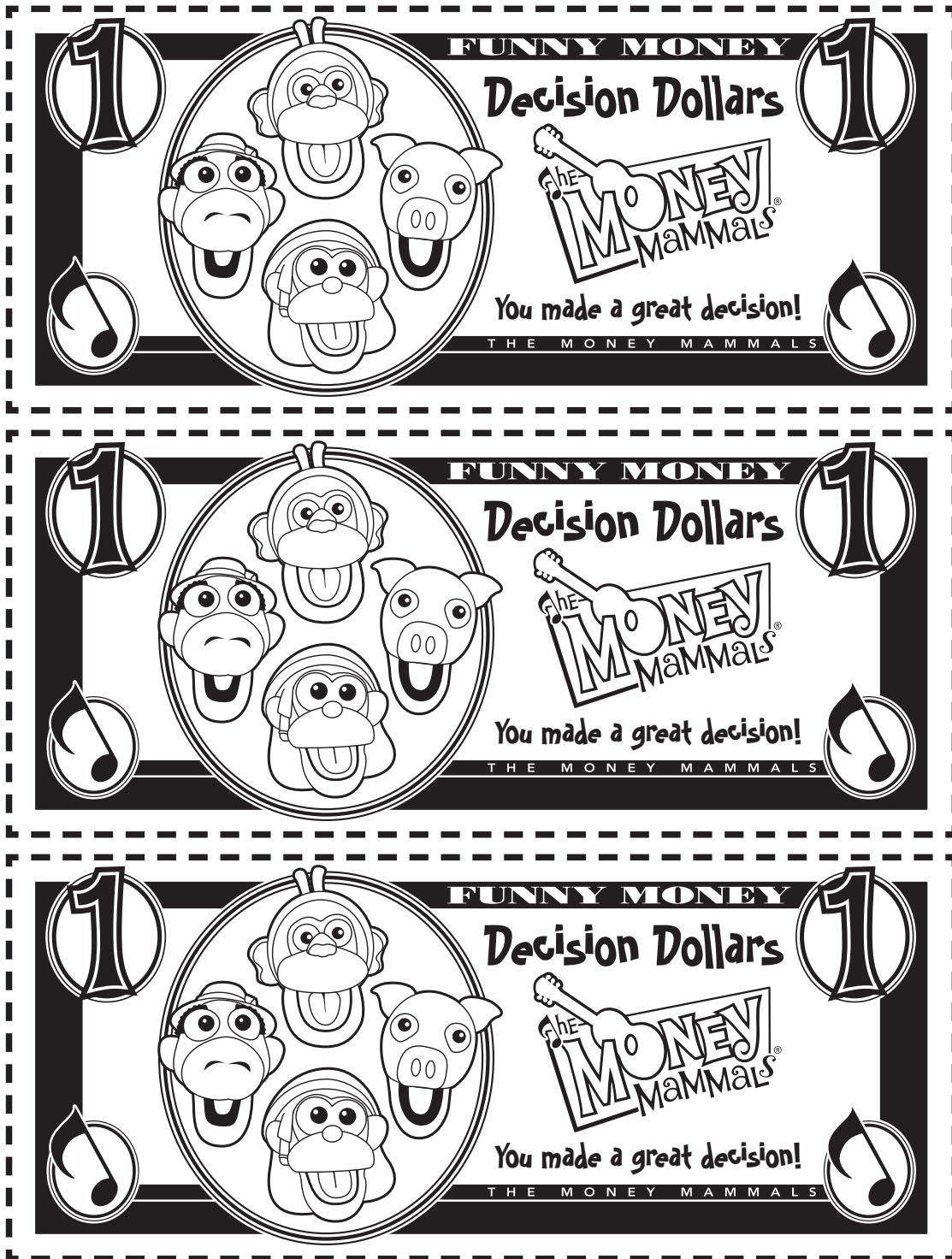


\$4.00



\$6.00

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Lesson 3A: Making Choices

Watch DVD Scene 3 (9:08 - 14:26)

Begin Lesson 3 by leading the students in a discussion about the problem that Joe and Piggs were having.

What was Joe and Piggs' problem?

(Listen to their answers.) They needed to save their money to buy Clara's red straw hat.

What is a choice?

(Listen to their answers.) A decision you have to make when faced with two or more possibilities. Often, you must choose to spend your money on one thing or another. For example, on something you need instead of something you want.

What are some of their choices?

- Save their allowance money to have enough to buy the hat for Clara.
- Not spend their money on the cards they wanted.
- Do more activities or chores so that they could earn more money. Refer back to the list you made in Lesson 1.
- What else could they do?

What do you think would be the best choice?

(Listen to their answers.)

Make the choice.

(They could save their money to buy Clara her red straw hat for her birthday.) See if there's a consensus. If not, ask why.

Follow up with **Lesson 3A: Activity 1**



Lesson 3A: Activity 1

DVD Scene 3 (9:08 - 14:26)

Grade Level K-2

Making Choices

Topic

Making Choices

Time

15 minutes

Materials Needed

Lesson 3A: Activity 1 Worksheet, crayons

Subject Area

English Language Arts

Related Subject Area

Comprehension of choices, Economics, Reading

Objectives

Students will:

- Learn about opportunity cost in making choices.
- Learn the steps in making choices.
- Identify alternatives.
- Listen and follow directions.
- Learn critical thinking skills and learn to problem solve.
- Connect the activity to life's experiences.

Important Terms

Choice, Opportunity Cost, Alternative, Expense, Cost

Language Arts

"The Money Mammals: Saving Money Is Fun!" DVD



Introduction

Working individually, students will have an opportunity to make choices about the type of pet they would like to have. They need to take into consideration the costs of keeping a certain type of pet, the behaviors of each pet and the concerns of family members.

Classroom Activity

- Lead the students in a discussion about how choices can affect others around them. When making a choice it is important to consider the opinions of others, costs, benefits and the results of the choice.
- Lead the students in a discussion about a choice that the students may have made this morning. For example, the clothes they are wearing, the type of food they ate for breakfast, doing homework, playing on the playground, etc.

Additional Activities

- Bring cookies (enough bakery cookies for the entire class) and a package of generic store bought cookies. Tape the price of each package on an index card and the amount of cookies in each package. You will need to only purchase one generic brand package. (The kids will get the bakery cookies at the end of the lesson.) Lead a discussion on what would be the best buy. On an overhead, break down the cost of each cookie (unit price of each cookie). Ask the students the following:
 1. What is the better buy?
 2. If your family were to buy the cookies which package would you like?
 3. If you were to buy the cookies which package would you rather buy?
 4. Which is the best cookie?
 5. Why would you choose this package? Try to get answers from the whole group voting and then individually.

Make sure that at the end of the exercise all of the students get a cookie from the bakery cookies.

Assessment

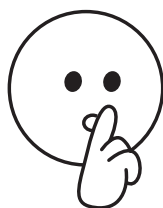
- Group interaction and discussion. Find out if the students comprehend the basic concepts of making choices. How do their choices affect others?
- Did the students understand the worksheet and the value of looking at all of the alternatives, facts and concerns in making the choice?
- Did the students understand that it is important to look at the costs of the individual cookies vs. the package cost, special made cookies vs. generic brands?



Problem: Your parents said you could have a pet. They want to make sure that the pet is clean, fun, quiet and inexpensive. Look below and see what pet you could have that your family would enjoy. Mark each spot with an X if the pet has the personality traits listed below. Find which pet would be the best choice!



Cost



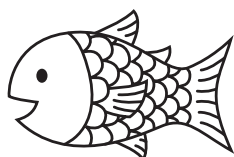
Quiet

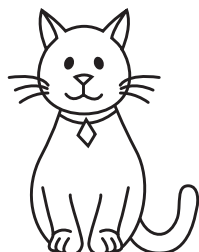


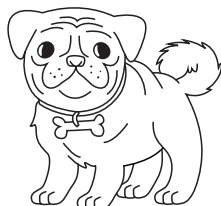
Fun

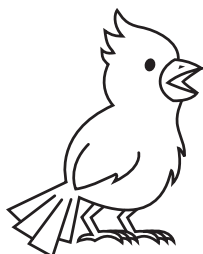


Clean









Lesson 4: Setting Goals

Watch DVD Scene 3 (9:08 - 14:26)

What is a goal?

(Lead the students into a discussion about goals.) Goals are things you want to do or have in life that cost money or time.

What goal did Joe and Piggs set for themselves?

(Lead the students in a discussion about saving up their money to buy the hat for Clara.)

How did Joe and Piggs figure out how to save their allowance?

How can you set a goal?

Write it down and tape it to the refrigerator (OR BANK), door to your room, etc.

Why would it be important to see your goal each day?

Seeing your goal is a daily reminder. When you have to make choices, you can look at your goal and decide if your actions will help you reach it.

What would you hope to do this year that could be a goal?

What goals/hopes do you have this year for school? (Improve reading, writing, PE, etc...)

Have kids fill out Lesson 4: Activity 1



Lesson 4: Activity 1

DVD Scene 3 (9:08 - 14:26)

Grade Level K-2

Setting Goals

Topic

Setting Goals

Time

15 minutes

Materials Needed

Lesson 4: Activity 1 Worksheet, crayons, pencil

Subject Area

English Language Arts

Related Subject Area

Setting goals, Economics, Critical Thinking

Objectives

Students will:

- Learn about the importance of setting goals.
- Learn the steps to setting goals.
- Learn about short-term and long-term goals.
- Write goals in steps.

Important Terms

Goals, Wish, Achieve, Focus, Commitment, Short-term, Long-term

Language Arts

"The Money Mammals: Saving Money Is Fun!" DVD



Introduction

Working individually, students will have an opportunity to set a goal for themselves that they want to achieve in the classroom. Talk to the students about an academic goal that they would like to achieve. Lead the discussion about reading skills, spelling skills, math skills, etc.

Classroom Activity

- On the blackboard or overhead projector talk to the students about the differences between a wish and a goal. Make a list from their responses. Talk to them about how wishes can become goals and goals can become wishes.
- Talk to the students about setting goals for themselves at home. These goals could be keeping a room clean, helping with the dishes three times a week, etc. Listen to their responses, and help them to set the steps to achieving the goals. Have them draw the goals on the worksheet and answer the questions below. They also might want to make a savings goal. If so, have them write down the exact goal amount.

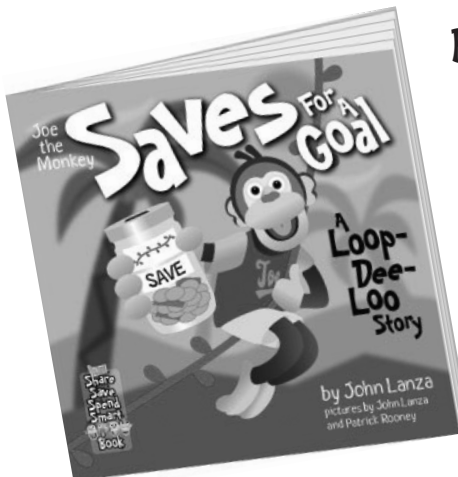


Additional Activities

- Work with the teacher on a reading goal for the classroom. Make a goal of reading a certain number of books before Winter Break or Spring Break. Have the kids make a paper chain whose links include the information of the books that they have read. They can write the author, title, date and their names on each link. Have them hang the chain around the room.
- Create a bookmark that has 10 books on it. When the librarian or teacher signs off on it that the student has read all 10 books, have a prize ready for the student.

Assessment

- Group interaction and discussion. Find out if the students comprehend the basic concepts of setting goals and why they are important.
- Did the students understand the necessity of setting goals and the need for having steps to reach the goal?
- Did the students understand that it is important to have multiple goals? Did they understand the need for having a visual for their goal?



Bonus Idea

- Read the Money Mammals' first book, *Joe the Monkey Saves for a Goal*, to the class. We even have a Reading Guide that goes with the book with questions, ideas and activities that you can do with the kids that work specifically with the book. The book and Reading Guide are available at www.themoneymammals.com.

My Goal

We'll **Share & Save &**
Spend Smart Too!
TEACHING GUIDE

1. What I need to do to achieve my goal:

2. It will take _____ to achieve my goal.



Lesson 5: Spend Smart Too!

Watch DVD Scene 4 (14:27 - 17:25)

What does “spend” mean?

(Let the kids respond – then lead the discussion back to decision making and choices.)

To spend is to pay money for a product or service.

For what did Joe and Piggs decide to save their money?

To buy Clara’s red straw hat.

What did they do in order to save their money?

They set a goal to buy the hat (lead the kids to this answer) and they made a choice to NOT buy the Coconut Hero Cards they wanted.

Was that hard for them? Why?

They wanted to buy more Coconut Hero Cards.

What did Vargas the Vulture do to get Piggs so excited?

He told Joe and Piggs about the Terrific Tiger card and showed them the Hammerin’ Hippo card.

Do you watch commercials? What is your favorite commercial?

(Lead the students in a conversation about influences of friends, family, commercials and ads.)

Suggestion

Find a magazine or newspaper advertisement to demonstrate how influential an advertisement can be. Make sure you get teacher approval prior to showing any advertisement in class.

What are some smart ways to spend your money?

(Let the kids respond.) Then lead them in a discussion of the three ways to divide their money-Share, Save and Spend. Talk about having it split into three banks.

Have the students begin on Lesson 5: Activity 1.

Additional activity: Lesson 5: Activity 2 (Kids can take home)



Lesson 5: Activities 1 and 2

DVD Scene 4 (14:27 - 17:25)

Grade Level K-2

Spending Smart!



Topic

Spending Money Smart

Time

15 minutes

Materials Needed

Lesson 5: Activity 1 Worksheet; Red, Yellow and Green sticker dots
Lesson 5: Activity 2 Worksheet – To be sent home as homework

Subject Area

English Language Arts

Related Subject Area

Economics, Math, Reading Comprehension

Objectives

Students will:

- Learn about the importance of wise spending.
- Learn to integrate decision-making, choices, goals and the wise use of money.
- Learn basic math skills in addition and subtraction.
- Learn the basics of comparison shopping.
- Learn critical thinking skills.
- Learn the relevance of saving, sharing and spending wisely.

Important Terms

Spend, Coupons, Receipt, Ad, Donation, Commercial

Language Arts

“The Money Mammals: Saving Money Is Fun!” DVD

Introduction

Working individually, students will have an opportunity to decide how they will spend money, save it or share it with others. Lead the discussion about sharing it with others, being sure to mention gifts and organizations that need donations, such as animal shelters. Introduce the three-bank system: Save, Share and Spend.

Classroom Activity

- Lead a discussion on comparison shopping. Have several ads from the paper and choose one item that has three different prices. Lead the discussion about ads and prices in stores. Talk to students about how stores put items on sale at different times for lower prices.
- Talk to students about the importance of dividing their money into three different banks. Give them examples of short-term saving vs. long-term saving. Use the overhead/ blackboard, and divide it into three columns that represent the Share, Save and Spend banks.

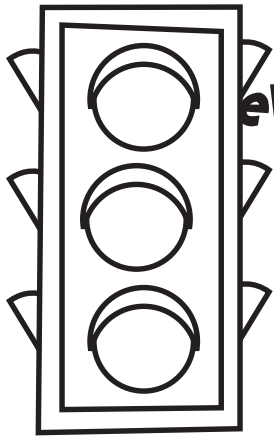


Additional Activity

Use the Lesson 5: Activity 2 Worksheet. Tell the students to take the worksheet home and to use it the next time they go with their parents to the store. They should use the worksheet to write down different prices of items in the grocery store and then bring it back to class for a discussion.

Assessment

- How did the students fill out the stop light exercise? Talk to them about the choices that they have with money.
- Did they understand that they have choices, decisions, and goals they need to look at when they have money?
- Did the students complete Activity 2 with their parents? What did they learn when they went to the store and compared prices?
- Did the students understand that looking at the different prices of the same items is important? Did any of the students talk about brand names vs. generic brands and the differences in prices?



Spend Smart Too!

Answer the questions below and place the right color sticker for your answer.

Remember: **Green = Go**

Yellow = Maybe — Use Caution

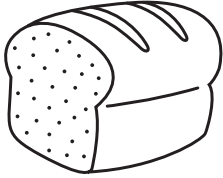
Red = No — Stop!!



1. I will save \$7.00 for my friend's birthday party. _____
2. I want to spend my money on candy! _____
3. I will save my money in three (3) banks. _____
4. I want to go to the movies. _____
5. I want to buy a bicycle so I need to save my money! _____
6. I want to spend my money on lots of little toys! _____
7. I want to use my quarters to play games. _____
8. I share my money with others. _____
9. It's important to save money for gifts. _____
10. I save my money for college. _____

Comparison Shopping

Write down the different prices of the items below.
Have a parent sign this activity, and bring it back to class.



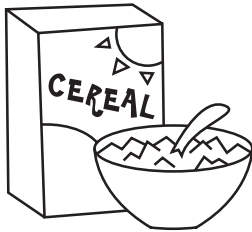
bread

\$ _____ \$ _____ \$ _____



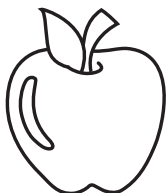
milk

\$ _____ \$ _____ \$ _____



cereal

\$ _____ \$ _____ \$ _____



apple

\$ _____ \$ _____ \$ _____



Parent Signature: _____

Lesson 6: Saving Money Is Fun!

Watch DVD Scene 5 (17:26 - 20:51)



What does “save” mean?

(Let the kids respond.) Lead them into a discussion about putting money aside in a financial institution so that they will not spend it. *Saved money can be used in many ways.* Find out from the kids for which items or activities they like to save money.

What did Clara teach Joe and Piggs about saving?

(Let the kids respond.) *How to have three money jars to Share, Save and Spend Smart!*

What do the money jars teach you?

(Check for answers.) *When you get money, you need to make a choice. How much of it will you decide to put in each of the three jars? You can save money for things you need or want (bigger items), share it with others (gifts or donations) or spend it on things you need or want very soon.*

What does spending smart mean?

(Tough question) *When you spend your money, for example, on something small that you want, you want to make sure you get the best item for the best price.*

What was the only thing that Piggs was thinking about?

(Wait for the students' responses.) *His Coconut Hero Cards. Did he want to spend or save? Do you think he spent smart?*

Why is it good to save money for other things?

(Encourage the kids to come up with answers.) *So that you can build up money for bigger things you might want, or to save towards future goals or for emergencies.*

What are some reasons for saving money?

(Let the kids respond.) Then lead them in a discussion involving all of the reasons you could have for saving. For example, your parents save money to get a car or a house. They also save for clothes, college, etc...

Saving money takes time. Can anyone give me an example of something for which it would take a long time to save money to buy?

(Let the kids respond.) Bicycle, car, games, etc.

Lead students in Lesson 6: Activity 1

Additional activities: Lesson 6: Activities 2 and 3

Lesson 6: Activities 1, 2 and 3

DVD Scene 5 (17:26 - 20:51)

Grade Level K-2

Saving Money Is Fun!

Topic

Saving in Three Jars

Time

15 minutes

Materials Needed

Lesson 6: Activity 1: Crayons or pencils and worksheet

Lesson 6: Activity 2: Worksheet, label sheet, glue, three jars from home

Lesson 6: Activity 3: an activity for those students who do not have three jars or an alternative exercise for all students to take home

Subject Area

English Language Arts

Related Subject Area

Economics, Math, Reading Comprehension

Objectives

Students will:

- Learn about the importance of saving money in three jars or banks.
- Learn about short-term saving, long-term saving and the importance of sharing.
- Learn basic math skills in addition and subtraction.
- Learn writing applications.

Important Terms

Save, Share, Spend Smart, Short-term, Long-term, Safety, Savings Account

Language Arts

"The Money Mammals: Saving Money Is Fun!" DVD



Introduction

Working individually, students will have an opportunity to learn about saving their money in three different jars/banks. This is a great time to introduce them to savings accounts. Explain how interest works. Students will have an opportunity to make their own banks. Remind the teacher earlier in the week to have the students bring in three jars or provide them.

Classroom Activities

- Introduce the concept of a savings account. Ask the students how many of them have a savings account. Explain interest to them and introduce them to the concept of receiving free money by depositing their money in a savings account. Have an open discussion about safety. Ask them what “safety” means. Safety means protection or security. Having a savings account gives you safety from losing your money and it earns money that the credit union/bank gives you for depositing your money. Remind them that having a savings account will keep them from taking the money out too soon.



Additional Activities

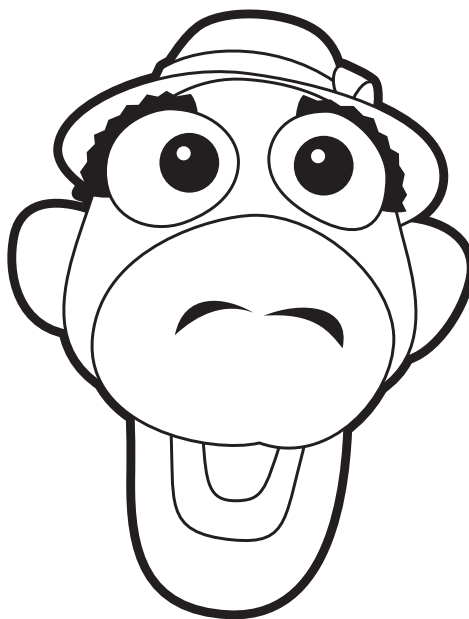
- Use Lesson 6: Activity 2 Worksheets: Have the students cut out the labels and glue them to their jars. They can take the jars home so that they can start saving their money.
- Another method of saving is to supply the students with an envelope and Lesson 6: Activity 3. Staple the envelope at the bottom of the activity sheet.

Assessment

- Group interaction and discussion. Do the students understand the importance of saving in three different areas?
- Do they understand short-term saving vs. long-term saving? Did the students give good examples of each?
- Did the students understand the difference of having a bank at home and having a savings account at a financial institution?
- Did the students understand about interest?

We'll **Share** \$ **Save** \$ **Spend Smart** Too!®

clara
J. Camel



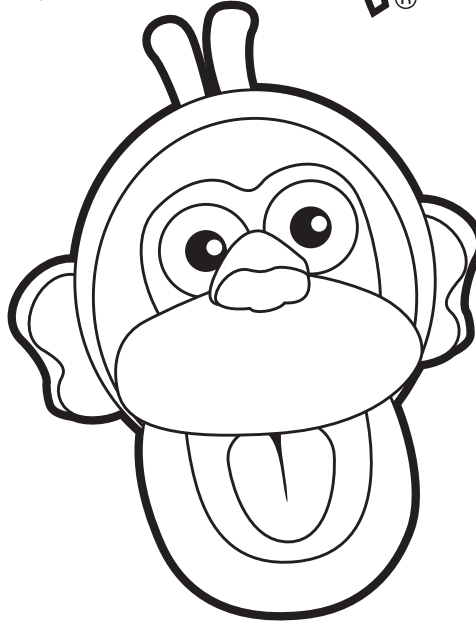
I want to save my money so I can **Share** it with:

1. _____
2. _____
3. _____

Now you know how to Share, Save and Spend Smart Too!!

We'll **Share** \$ **Save** \$ **Spend Smart** Too!®

Joe
the
Monkey



I want to **Save** my money so I can have enough money to:

1. _____

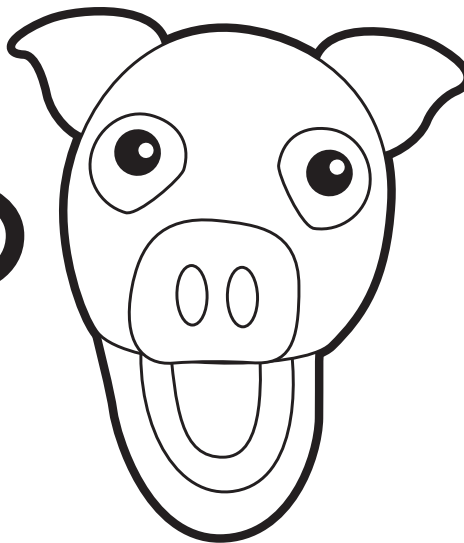
2. _____

3. _____

Now you know how to Share, Save and Spend Smart Too!!

We'll **Share** \$ **Save** \$ **Spend Smart** Too!®

Pigg
the
Bank



We'll
Share
\$
Save
\$
Spend Smart
Too!®
TEACHING
GUIDE

I want to save my money so I can **Spend Smart!** I want to buy:

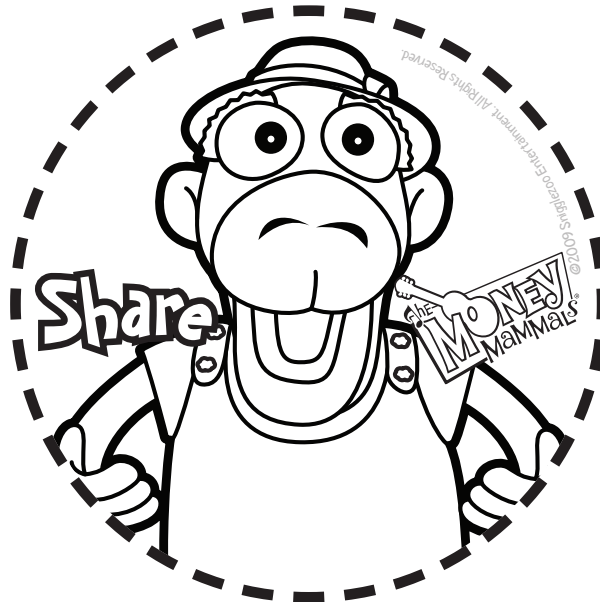
1. _____

2. _____

3. _____

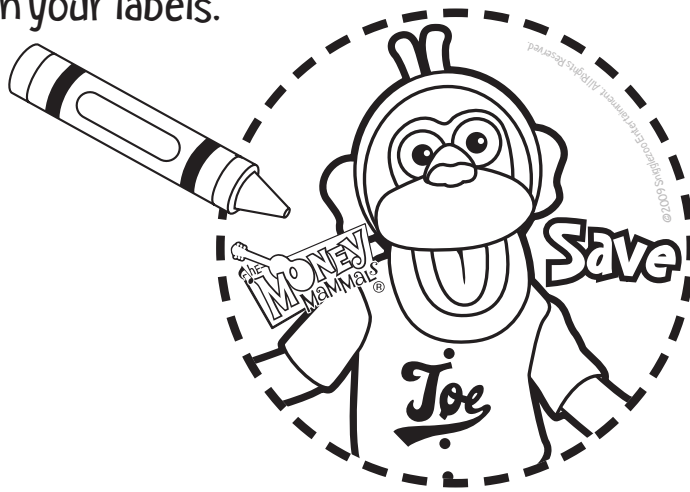
Now you know how to Share, Save and Spend Smart Too!!

Share, Save and Spend Smart Too! Labels

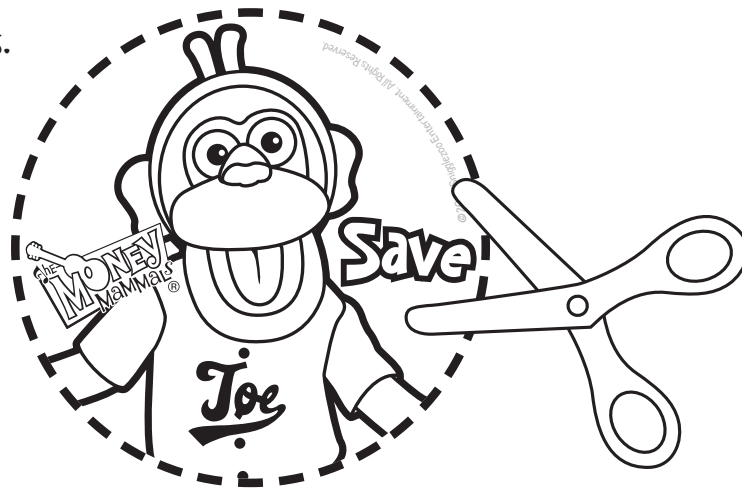


How to affix Labels

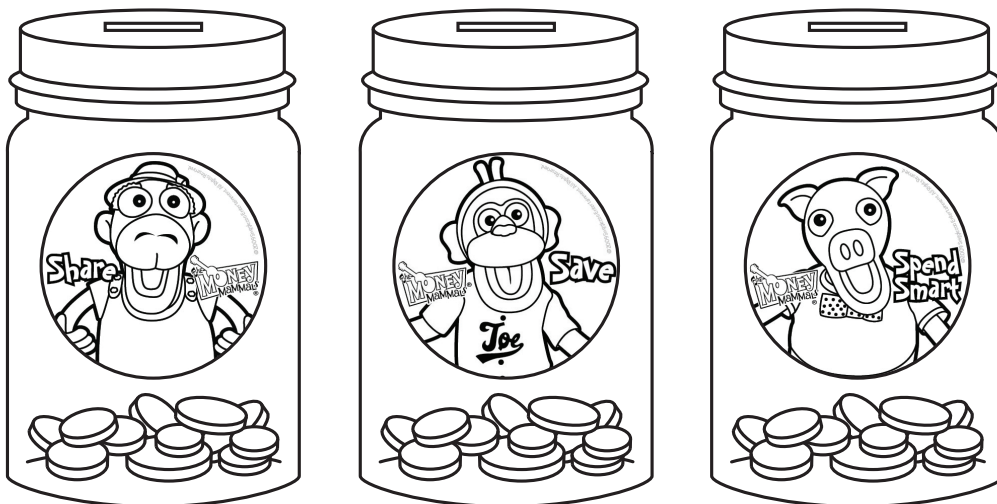
1. Color in your labels.

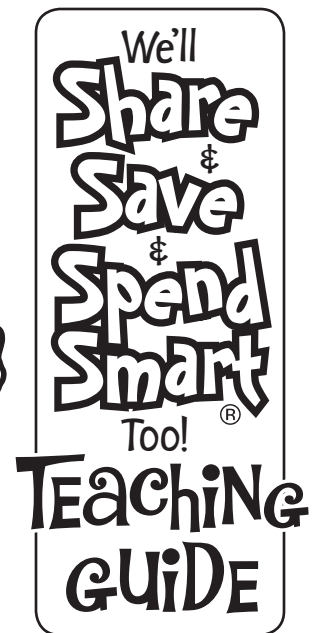


2. Cut out your labels.



3. Paste each label on a separate share, save and spend smart jar.





Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

Staple an envelope at the bottom. As you save, write the amount for each day in the chart, and insert the money in the envelope! When you have saved enough, deposit your money in a savings account or three boxes or jars. Happy saving!

Lesson 7: Sharing

Watch DVD Scene 6 (20:52 - 28:05)

How did Piggs and Joe end up buying the Terrific Tiger Card?
(Wait for the kids to respond.) *Vargas the Vulture persuaded them by telling them that there were only two Terrific Tiger cards left!*

Can other people persuade you to change your mind?
(Wait for the students' answers.) *Yes, sometimes commercials, friends or family can tell us things that make us change our minds.*

Suggestion

Find a magazine or newspaper advertisement to demonstrate how influential an advertisement can be. Make sure you get teacher approval prior to showing any advertisement in class.

Why is it important to get a receipt?

(This is a tough question.) Explain that having a receipt means that you can return something you purchased to the store you bought it from for a refund.

What did Joe and Piggs do after they realized they didn't have money for Clara's birthday present?

They asked Frugal for advice and realized that they could take the cards back to the store to get their money back.

What was the right choice?

(Ask the kids to respond.) *To get Clara's red straw hat.*

Why was it important for Joe and Piggs to return the Terrific Tiger Cards?

(Ask the kids for the answer.) *Because Clara was a good friend and they wanted to do something nice for her birthday.*

What other things could Joe and Piggs have done for Clara's birthday?

They could have made something for her or given her something of theirs that she might have wanted.

What does "share" mean?

(Ask the kids to respond.) *To share means to give your time, skills or money to people or places you care about and want to help. Sharing helps to make the world a nicer place.*

Have any of you shared before?

(Ask the kids for their thoughts.)



How did that make you feel?

(Give them time to answer.)

Why is it important to share with others?

(Allow kids to answer.) *To help people out, to make them feel good, or to help organizations that offer services, like animal shelters.*

Have the students complete Lesson 7: Activity 1

Additional activity: Lesson 7: Activity 2



Lesson 7: Activities 1 and 2

DVD Scene 6 (20:52 - 28:05)

Grade Level K-2

Sharing With Others

Topic

Sharing with Others

Time

20 minutes

Materials Needed

Worksheet for drawing

Subject Area

English Language Arts

Related Subject Area

Comprehension of Sharing, Social Responsibility, Choices, Economics, Reading Comprehension and Writing

Objectives

Students will:

- Learn about social responsibility to the communities where they live.
- Learn that sharing with others is important.
- Listen and follow directions.
- Learn what a community is and that they are a part of it.

Important Terms

Community, Share, Responsibility, Volunteer

Language Arts

"The Money Mammals: Saving Money Is Fun!" DVD



Introduction

Working individually, students will have an opportunity to understand more about the community and neighborhoods in which they live. All of us have a responsibility to share and give back to the people we care about and to organizations that run on donations and good will. Have the students take the cardstock from Activity 1 and draw something that is in their neighborhood that is important to everyone. Lead the students in a discussion about community. Why is having a community where people support each other and give back in the forms of money and time important?

Classroom Activity 1

- Ask permission from the school to have an animal shelter employee bring in a homeless cat or dog to the classroom and talk to the kids about why they need volunteers and donations. How do the animals benefit from good will?
- Talk about being a volunteer from your organization to come in and talk with the students. Why is it important that you are coming to teach them about saving, sharing and spending smart? How does that benefit everyone including your business?

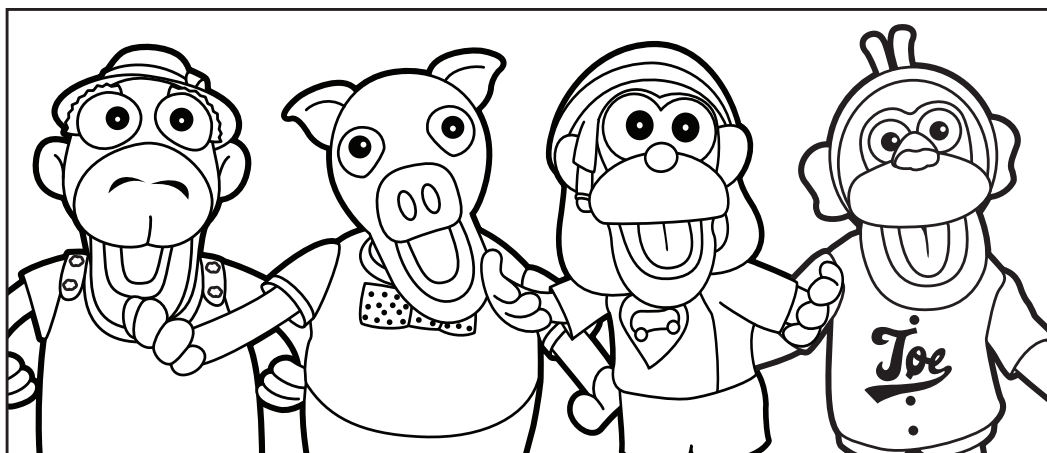
Additional Activity 2

- Have the students write a Dear Joe letter explaining how they share. That could include taking care of our world, others in our community or organizations that help others.

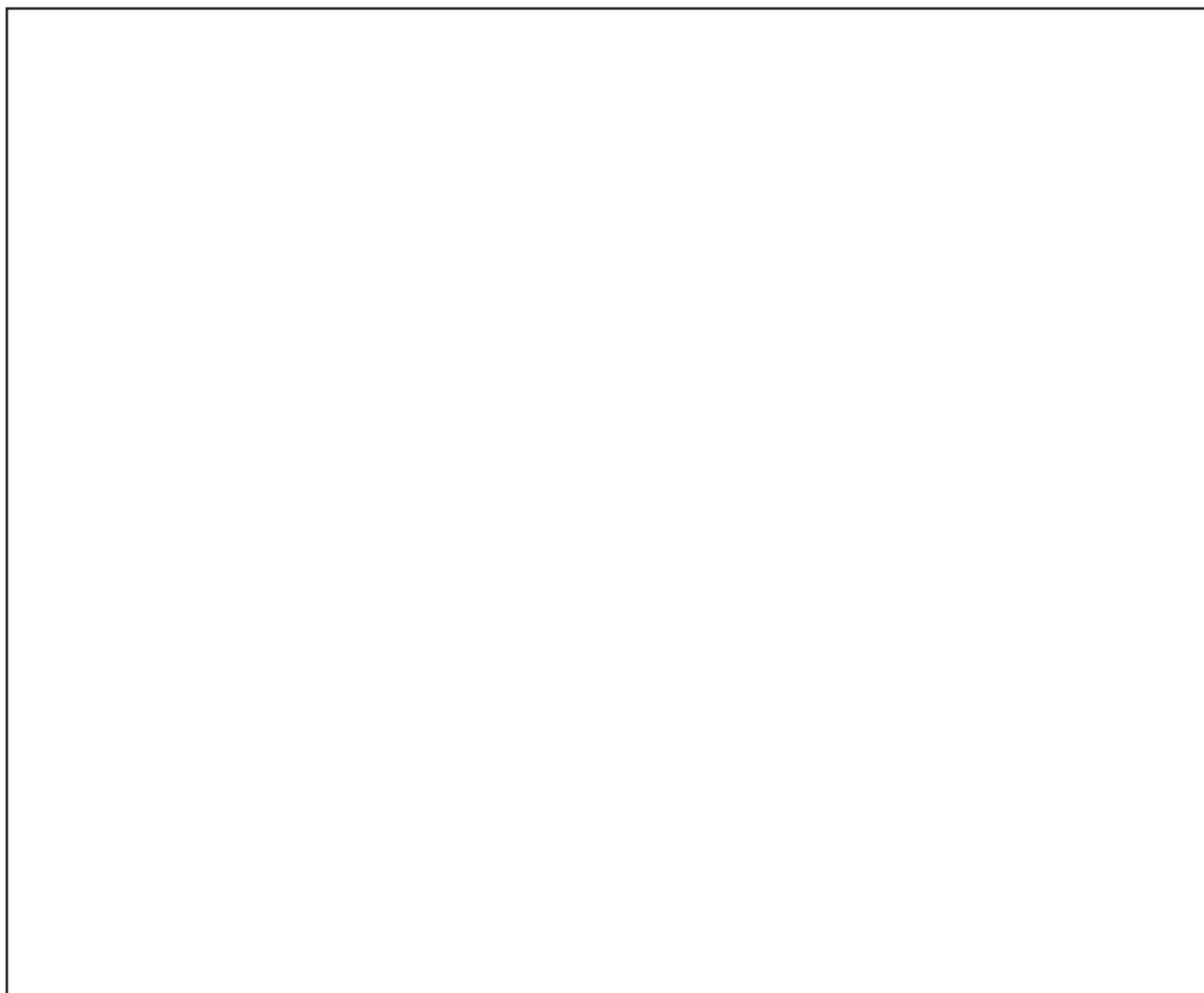
Assessment

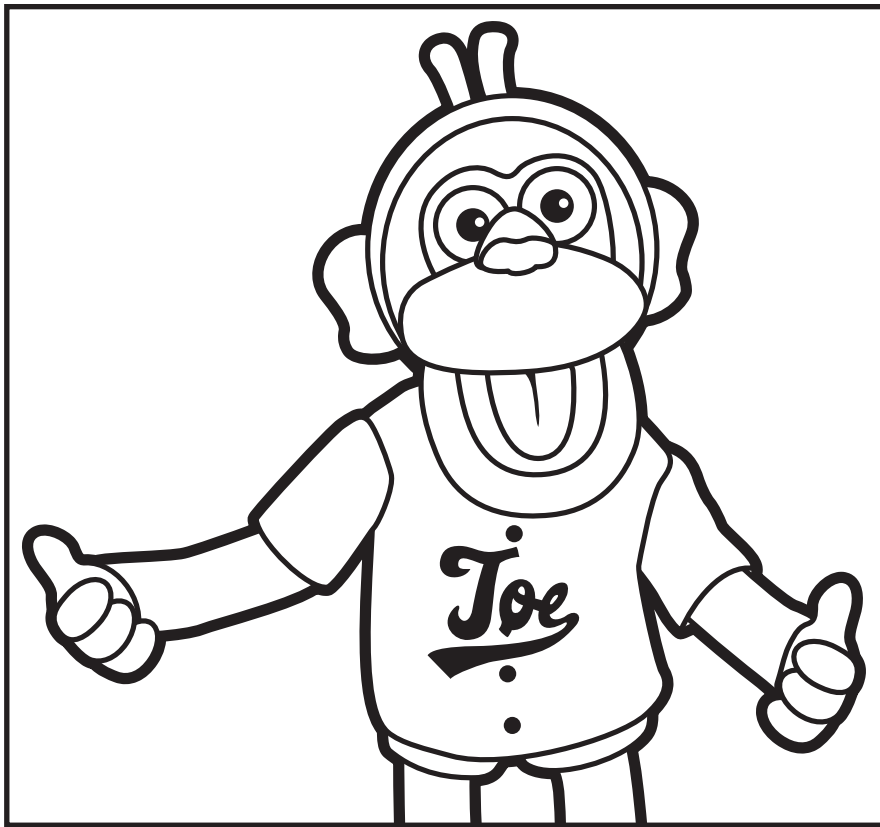
- Group interaction and discussion. Find out if the students comprehend the basic concepts of community and how important it is to give back to others.
- Did the students understand the worksheet and the value of giving back? Did the Dear Joe letter get them thinking about sharing with others?
- Did the students through their drawing understand that in a community there are many organizations and people that help out to make it a healthy place in which to live?
- Did the students understand that the animal shelter depends on donations and volunteers to take care of the animals properly? Did the students ask the volunteer about what he/she does, and did they understand that he/she does not get paid for his/her work?





We are part of a community and we need to help each other.
Draw a picture of something in your neighborhood that is
important to the community.





Dear Joe: I know it is important to share.
Today I shared by:

Notes

Notes

Notes

