

## Money Matters Group Program Information

|   |   |
|---|---|
| Program Description and Goals .....               | 1 |
| Pre and Post Visit Activities.....                | 2 |
| Related Massachusetts Curriculum Frameworks ..... | 2 |
| Sample “Employment Application” .....             | 3 |
| Financial Literacy Bibliography .....             | 4 |

### Program Description

In this one-hour program, students role-play working and shopping in the *Boston Black* exhibit which models a city neighborhood with small shops. A read-a-loud story introduces financial literacy concepts such as working, saving, and spending. Students identify places in the community that provide goods and services. They pretend to work in these businesses in roles such as waiters, cashiers, barbers, drivers, and chefs. Students practice making choices about how to spend the money they earn, by role-playing customers at the barber shop, corner market and café. Adult teachers and chaperones play an important part in the program acting as managers in the businesses, modeling practices such as good customer service and giving accurate change. As a group the children and adults explore the many ways that members of a community rely on each other.

### Program Goals

Students will learn that:

- A community is made up of people who exchange goods and services.
- People make choices about spending, saving and sharing money.

They will:

- Identify and role-play having jobs and shopping for goods and services in the community.
- Practice arithmetic operations such as counting, addition and subtraction.
- Use vocabulary of financial literacy such as job, money, buying, selling, earning, spending, consumer, producer, saving, sharing.



## Pre-visit Activities

1. Discuss the different workplaces in your community and the jobs that people do in these places.
2. Practice handling coins, counting money and making change (as appropriate to the grade level).

## Post-Visit Activities

1. Complete a job application for a job you might like to have. (A sample is included).
2. Invite community workers/parents to your classroom to share what they do.
3. Create a calendar and add \$1 each day (use play money). Cut out pictures of things you might like to buy. What could you buy on day 5? Day 10? Day 20? What happens when you wait to buy something?
4. Read a story with the themes of working, earning money, saving and spending. (A Financial Literacy Bibliography is included).

## Related Massachusetts Curriculum Frameworks

| Kindergarten   | Grade One   | Grade Two   | Grade Three   |
|--|---|---|---|
| <b>Economics</b><br>7. Use words related to work, such as jobs, money, buying and selling<br>8. Give examples of how family members, friends or acquaintances use money directly or indirectly (e.g. credit card or check) to buy things they want.<br>9. Give examples of things people buy with the money they earn.<br><br><b>Mathematics</b><br>1. Count by ones to at least 20. | <b>Economics</b><br>9. Give examples of products (goods) that people buy and use.<br>10. Give examples of services that people do for each other.<br>11. Give examples of the choices people have to make about the goods and services they buy (e.g. a new coat, ties, or a pair of shoes) and why they have to make choices (e.g. because they have a limited amount of money)<br><br><b>Mathematics</b><br>6. Identify the value of all US coins and \$1, \$5, \$10, and \$20 bills. | <b>Economics</b><br>8. Give examples of people in the school and community who are both producers and consumers.<br>9. Explain what buyers and sellers are and give examples of goods and services that are bought and sold in the community.<br><br><b>Mathematics</b><br>6. Find the value of coins and dollar bills and different ways to represent the amount of money up to \$5. Use appropriate notation, e.g., 69 cents, \$1.35. | <b>Economics</b><br>9. Define specialization in jobs and businesses and give examples of specialized businesses in the community.<br>10. Define barter, give examples of bartering (e.g. trading baseball cards with each other), and explain how money makes it easier for people to get things they want.<br><br><b>Mathematics</b><br>10. Select and use appropriate operations (addition, subtraction, multiplication and division) to solve problems, including those involving money. |



## Employment Application

Name of Applicant \_\_\_\_\_

What type of job would you like to have? \_\_\_\_\_

---

---

What subjects do you study in school that would help you do this job?

---

Describe other skills you have and activities you enjoy. (such as sports, art, making things, speaking another language)

---

---

---

Why do you think you would be a good candidate for this job?

---

---

---

Signature of Applicant

---



## Financial Literacy Bibliography

Alalou, E. ***The butter man***. 2008. Grade K-3.

While Nora waits for the couscous her father is cooking he tells her a story about his youth in the High Atlas Mountains of Morocco. (scarcity, poverty, natural resources).

Axelrod, Amy. ***Pigs Will Be Pigs***. 1997. Grade K-3

The hungry Pig family learns about money and buying power as they turn the house upside down looking for enough money to buy dinner at the local restaurant. (coins, pricing, saving, spending)

Baker, J. ***Mirror***. 2010. Grade PreK- 3.

In Sydney, Australia, and in Morocco, two boys and their families have a day of shopping. Two wordless stories . Read one from left to right and the other from right to left. (markets, goods).

Barbour, K. ***Little Nino's pizzeria***. 1987. Grade Pre K - 2.

Tony likes to help his father in their small family restaurant but everything changes as the pizzeria becomes a fancier place. (resources, production).

Blume, J. ***Freckle Juice***. 1971. Grade 3 - 5.

Andrew uses five weeks of allowance to buy a secret freckle recipe and learns some valuable consumer lessons. (buyers, consumer protection, marketing, production).

Brett, J. ***The Mitten***. 1989. Grade K - 3.

A retelling of the traditional tale of how a boy's lost mitten becomes a refuge from the cold for an increasing number of animals. (scarcity)

Brown, Marc. ***Arthur's TV Trouble***. 1995. Grade 1 -3.

When Arthur sees advertisements for the amazing doggy Treat Timer, he decides to earn enough money to buy it for his dog Pal. (earning, wants, needs)

Bunting, E. ***A day's work***. 1994. Grade K- 3.

When Francisco helps his grandfather find work he discovers his grandfather has something valuable to teach Francisco. (human resources, jobs).

Conner, L. ***Miss Bridie chose a shovel***. 2004. Grade 1 - 4.

Miss Bridie immigrates to America in 1856 and chooses to bring a shovel, which proves to be a useful tool throughout her life. (resources).

Cronin, D. ***Click clack moo cows that type***. 2000. Grade K -3.

When Farmer Brown's cows find a typewriter in the bar they start making demands and go on strike when their demands are refused. (producers, strikes, workers).

Chinn, Karen. ***Sam and the Lucky Money***. 1995. Grade 1 – 3.

Sam must decide how to spend the lucky money he's received for Chinese New Year. (saving, spending)



Cocca-Leffler, Maryann. **Mr. Tannen's Tie Trouble**. 2003. Grade K-2.

Mr. Tanen loves his ties, but when his school runs out of money to build a new playground, he decides to sell his ties in order to raise the needed money. (saving, community)

DePaola, T. **Charlie needs a cloak**. 1973. Grade K - 3.

A shepherd shears his sheep, cards, spins the wool, weaves and dyes the cloth, then sews a beautiful new red cloak. (natural resources, producers , consumers).

Dooley, N. **Everybody cooks rice**. 1991. Grade K - 2.

A child sent to find his younger brother at dinnertime discovers the many different ways rice can be cooked. (wants, needs, production).

Flanagan, A. **Busy day at Mr. Kang's grocery store**. 1996. Grade K - 3.

Describes the work done each day in a neighborhood grocery store owned by a Korean American. (jobs.)

Gill, Shelley. **Big Buck Adventure**. 2000. Grade K-3.

Rhyming account of a little girl's quandary as she tries to decide what she can get with her dollar in a candy shop, toy store, deli, and pet department. (wants, needs)

Hoban, L. **Arthur's funny money**. 1987. Grade K -3.

When Violet has a number problem and Arthur is penniless, they go into business and solve both problems. (earning money, services).

Howard, G. **A basket of bangles**. 2002. Grade 2 - 5.

With seed money borrowed from a bank, a young woman and four of her friends in Bangladesh change their lives by starting their own businesses. (entrepreneurs, loans).

Lewin, T. **Market!** 1996. Grade K - 3.

Describes the special characteristics of markets throughout the world. (prices, markets, buyers.)

Lewin, T. **The storytellers**. 1998. Grade K - 3

Abdul and grandfather pass through the streets of Fez, Morocco, and stop at an old gate where grandfather performs as a storyteller. (jobs, markets).

Lewin, T. **Big Jimmy's Kum Kau Chinese take out**. 2002. Grade K - 3.

The sights, sounds, and smells of a busy Chinese take - out restaurant are seen through the eyes of the owner's young son. (entrepreneurs, producers , consumers ).

Maccarone, Grace. **Monster Money**. 2001. Grades preK – 1.

Ten monsters have ten cents apiece to buy a pet in this rhyming story that demonstrates how to count money. Includes math activities. (coins, goods)

Mayer, Gina. **Just a Piggy Bank**. 2001. Grade preK-1.

Little Critter learns the importance of saving money. (saving)



McBrier, Page. **Beatrice's Goats**. 2001. Grade K-3.

Beatrice's family could not afford to send their children to school, and it was difficult to make ends meet. But with the gift of one small animal Beatrice is able to earn enough money to attend school and help her family with a new house. (saving, resources)

McKay, L. Jr. **Caravan**. 2008. Grade 1 – 4.

A ten - year - old boy accompanies his father for the first time on a caravan trip through the Afghanistan mountains to the city where they will trade their goods. (markets, human and natural resources)

Milway, K. S. **One hen: How one small loan made a big difference**. 2008. Grade 2 - 5.

A poor Ghanaian boy buys a chicken through a community loan program which eventually helps him lift his mother and community out of poverty. (entrepreneurs, loans, markets).

Mollel, Tololwa M. **My Rows and Piles of Coins**. 1999. Grade K-3.

A Tanzanian boy saves his coins to buy a bicycle so that he can help his parents carry goods to market, but then he discovers that in spite of all he has saved, he still does not have enough money. (saving, wants, needs)

Nagel, Karen Berman. **Lunch Line** 1999. Grade 2-4.

Kim has lost her lunch, but she has enough money in her pocket to buy something from the cafeteria? The menu is posted. How much will her coins buy? (coins, goods)

O'Neill, Alexis. **Estela's Swap**. 2002. Grade K-3.

A young Mexican American girl accompanies her father to a swap meet, where she hopes to sell her music box for money for dancing lessons. (trade, markets)

Schwartz, David M. **If You Made a Million**. 1994. Grade preK-3.

Have you ever wanted to make a million dollars? Marvelosissimo the Mathematical Magician will explain the nuts and bolts of earning money, investing it, accruing dividends and interest, and watching savings grow. (earning money, saving)

Shaw, Nancy. **Sheep in a Shop**. 1997. Grades preK – 1.

The sheep are off to the store in search of the perfect birthday gift. (barter, goods and services)

Stevenson, J. **Yard sale**. 1996 Grade 2 - 4.

Simsbury is sitting under his favorite tree when a red chair and an accordion pass by, inspiring him to take a look at the Mud Flats yard sale. (opportunity, costs, goods).

Viorst, Judith. **Alexander, Who Used to be Rich Last Sunday**. 1988. Grades K-3.

Alexander grapples with money management in this picture book. (saving, needs & wants)

Wells, Rosemary. **Bunny Money**. 2000. Grade Pre K - 2.

Max and Ruby spend so much on emergencies while shopping for Grandma's birthday presents that they just barely have enough money for gifts. (saving, wants and needs)



Williams, Vera. ***A Chair for my Mother***. 1982. Grade 1 – 3.

A child, her waitress mother, and her grandmother save dimes to buy a comfortable armchair after all their furniture is lost in a fire. (saving, jobs, wants and needs)

Williams, V. ***Music, music for everyone***. 1984. Grade K - 2.

Rosa needs to earn money to help her mother while her grandmother is sick so she plays her accordion in the Oak Street Band. (saving, resources).

Williams, V. B. ***Something special for me***. 1983, Grade K - 2.

Rosa has difficulty choosing a special birthday present to buy with the coins her mother and grandmother have saved. (saving, human resources).

Woodson, J. ***Coming on home soon***. 2004. Grade 1 – 3.

Set during World War II, Ada's mother must go to Chicago to work. Ada waits and hopes for the day her mama will come home (jobs, discrimination, scarcity, gender).

