

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** to introduce today's key terms or project the digital asset. 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.

Recommended Time

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

Materials

- 1 Junior Achievement banner
 - 4 Name Tag Sheets
 - 3 Illustrated Key Term Flash Cards (e–g)
(digital asset available)
 - 30 Junior Journal Minibooks (digital asset available)
 - 1 *Welcome Home!* Storybook (digital asset available)
- Pencils (not included)
Crayons (not included)

Concepts

Buying
Earn
Entrepreneur
Goods
Money
Services
Work

Skills

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



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

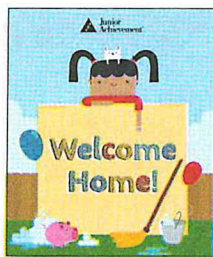
Cassie's friend Carla is coming home after being away all summer. Cassie wants to throw a Welcome Home! party for Carla, but she doesn't have enough money. With her father's help, Cassie learns about ways she can earn money to buy party supplies.

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-at-a-Glance

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

Activity Time
10 minutes

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.

Summary and Review Time
5 minutes

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.

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?