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.

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

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 eight groups for the *Color the Pig and Save!* activity.
- ☐ **Note**: You will need a **Pop-Up Bank** and 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** 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 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.

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
2 Illustrated Key Term Flash Cards (h, i) (digital asset available)
30 Junior Journal Minibooks (digital asset available)
1 Three Little Nickels Poster (two-sided)
1 Game Dice Pack (8 dice)
30 Pop-Up Banks
Pencils (not included)
Crayons (not included)

Junior Achievement Banner


Name Tag Sheets


Junior Journal Minibooks

Illustrated Key Term Flash Cards


Three Little Nickels Poster


Pop-Up Banks


Game Dice Pack

Presentation

Introduction

Introduction Time
10 minutes

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?

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.

Key Term
Save
To put money away to use later.

Hold up a **Pop-Up Bank** for students to see. Put a dollar bill into the slot.

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**. These businesses look something like this paper bank—only much bigger. Display or project the *bank* or *credit union* flash card. Banks and credit unions help keep people's money safe.

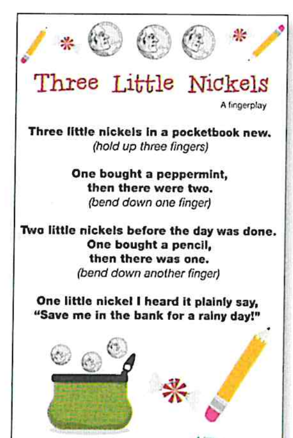
Key Term
Bank or **Credit Union**
A business that keeps money safe.

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

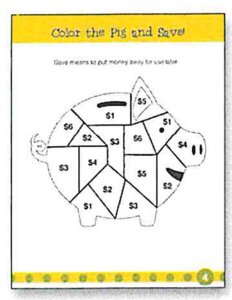
Activity Time
15 minutes

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 eight 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

Summary and Review Time
5 minutes

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.

Hand each student a **Pop-Up Bank**. Have students gently squeeze the sides of the bank to pop it open. Tell the students they can take the bank home after class and use it to start saving money to reach their goals.

Presenting Tip

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

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**.

Extended Learning Opportunity

Saving Tips

Suggest that students draw pictures of their savings goals and tape them to their piggy banks, savings jars, or paper banks. 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. As an added incentive, parents may match the savings amount. Explain that banks or credit unions sometimes offer small toys, stickers, or prizes to encourage children to save.