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JA Ourselves®



Guide for Volunteers and Teachers

Ages 3-6

JA Ourselves[®]

Guide for Volunteers and Teachers Ages 3-6

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Program Overview

JA Ourselves

Junior Achievement Canada 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 four 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.

Session One

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.

Concepts

Choice
Interests
Money

Skills

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

- 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 to introduce today's key terms. Key terms also are highlighted in bold in the guide and defined in the margin.



Recommended Time

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

Materials

- 2 Illustrated Key Term Flash Cards (a, b)
- 1 This or That? Picture Cards Set (a–f)
- Junior Journal Minibooks
- Pencils (not included)
- Crayons (not included)



Junior Journal Minibooks



Illustrated Key Term Flash Cards



This or That? Picture Cards

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 four times to present *JA Ourselfs*, 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.

Hold up 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 Talking Points questions.

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?

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 choice), teach 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.

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 neighbour" 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, "Would 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.)

Key Term

Choice

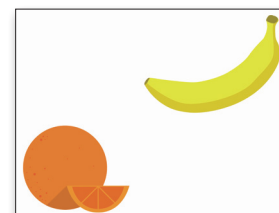
To pick one thing over another.

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.

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, hold up 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 at stores. Point out each unit of money and the debit card on the flash card. Emphasize that people who make wise choices with money often compare prices.

Present the last two cards.

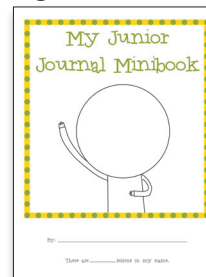
- Will you buy this sandwich for \$3.00 or that cookie for 50 cents? (*Can you tell me why you chose this or that?*)
- Will you buy an ice cream cone with one scoop for \$1.00 or two scoops for \$2.00? (*Can you tell me why you chose this or that?*)

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

A Trip to the Store

Making choices is the foundation of personal economics. Consider having students on on a pretend trip to a store to find things from a worksheet you prepare. Items on the sheet could include water or juice, healthy snacks, crayons, picture books, and small toys, for example. Ask the students to choose three things from the list they really need or want. Place pictures of items on the sheet with price tags and check-off boxes to guide students in their shopping.

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



Key Term

Money

Something used to pay for the things we need and want.

Presenting Tip

Have students fold their minibooks 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.

Summary and Review

It's important that students learn about making choices.

If time permits, select a few students to stand up and share their journal choice and why they made that choice.

Or provide students with the following scenario: "You receive one hundred dollars for your birthday to buy something to ride on. A scooter costs fifty dollars and a bike costs one hundred and twenty-five dollars. Your brother will loan you twenty – five dollars to buy the bike, but you have to do his chores for a month. Which one would you choose – scooter or bike?"

Summary and Review Time
5 minutes

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.

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

- ☐ Determine the best place to display the Needs and Wants Poster. The poster should be hung where students can see it easily and near enough for you to write on it.
- ☐ Review the activity and the list of 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 to introduce today's key terms. Key terms also are highlighted in bold in the guide and defined in the margin.

Concepts

Buying
Money
Needs
Wants
Spending

Skills

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

Recommended Time

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

Materials

- 2 Illustrated Key Term Flash Cards (c, d)
Junior Journal Minibooks
- 1 Needs and Wants Poster
Needs and Wants Sticker Sheets
- 2 Different coloured markers (not included)
Pencils (not included)
Crayons (not included)



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. Start the session with the following Talking Points.

Write your wise money choice here.

Tell the students that today you want to help them learn more about making wise choices with their money

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?

To do this, you will need them to pretend they are grown-ups. You may want to reinforce this with a little over acting on your part. Wave an imaginary wand over the class. Say, “You are now grown-ups!” Tell students they must sit like grown-ups and listen like grown-ups.

Share the following with the students:

- People who make wise choices have enough money for the things they need and want. Money-smart grown-ups buy the things they need—which are the important things—before they buy the things they want.
- Hold up 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.
- Hold up 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. Pause as students look over the many items on the poster.

Explain that the poster shows a collection of need and want items in a shopping cart. Tell the students that they will make some important grownup 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 below. Pick student volunteers to stand and find the items on the poster as you mention them. Circle the items.

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

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

Can you find...a **sweater** the colour 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?

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.

Finally, count the number of circled need items on the poster with the students. (There are 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 the items.)

Can you find...a stuffed animal with supersoft 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 want items on the poster with the students. (There are 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 money-smart grown-ups 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. 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 sheet. 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 above 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 it 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: Columns have an equal number of stickers.)

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

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

Enhanced Activity

Have students draw a picture of something they need or want in their charts.

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 choose wisely. When we do, we 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 and the teacher wrote on the board at the beginning of the session. Ask the students if they 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. Students will need them for each session in the program. Thank the students for being cooperative and working well together. Tell the students that you enjoyed spending time with them. Be sure to tell the students when you will return.

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

- ☐ Review the session's materials. Practice reading and holding the *Welcome Home!* storybook so students can see the pictures as you read. 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 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 sessions Extended Learning Opportunities on Page 25. Discuss application options with the teacher.

Concepts

Buying
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

- 3 Illustrated Key Term Flash Cards (e–g)
- Junior Journal Minibooks
- 1 *Welcome Home!* Storybook
- Pencils (not included)
- Crayons (not included)



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. Start the session with the following Talking Points.

Introduction Time
15 minutes

Write about your need or want purchases here.

Talking Points

- Where does money come from?
- How do people get it? (Possible answers: from the bank; dad's wallet; mom's job.)
- What are some jobs you like to help your mom or dad do?

Tell the students that most people get money by doing a job. Hold up 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.

Hold up 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, "When you get your hair cut, who does it?" Explain that work that others do for us, such as cutting hair, are called **services**. Car repairs and pet grooming are other examples of services. Hold up 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 hair-cuts or car repairs.

Have the students repeat the word after you. Ask the students 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 particular 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.

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.

Show the students the *Welcome Home!* storybook. 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? (Cassie wants to have a party.)
- How does her father help? (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? (*Welcome Home!*)
- Discuss the main topic. What is the story about? (Cassie wants to earn money to buy things for a party.)
- What happens first in the story? (Cassie plans her party.)
- What jobs does Cassie do to earn money? (She cleans sinks, washes the car, makes a list of the food in the pantry, and then plans a menu. 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? (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

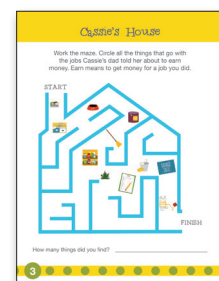
Activity-at-a-Glance

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. Hold up the page for students to see.
2. Ask students to get their crayons.
3. 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. (The items are: 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)



4. Circulate and help the students as needed.
5. 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 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? (I feel good; I feel happy.)

Congratulate students on their good work. Remind students they will complete another page in their Junior Journal Minibook 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.

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

- Review the session materials. Discuss with the teacher how best to separate the students into eight groups for the Colour the Pig and Save! activity.
- **Program 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. 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 sessions Extended Learning Opportunity on Page 32. Discuss application options with the teacher.
- **Program 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

- 2 Illustrated Key Term Flash Cards (h, i)
Junior Journal Minibooks
- 1 Game Dice Pack (8 dice)
Pop-Up Banks
Pencils (not included) & Crayons (not included)



Junior Journal Minibooks



Illustrated Key Term Flash Cards



Pop-Up Banks



Game Dice Pack

Concepts

Banks
Coins
Credit unions
Needs
Saving
Wants
Work

Skills

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

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

Suggest that saving some of their money is a good idea. Hold up the *save* Flash Card for students to see. Define **save** as putting money away to use later.

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

Talking Points

- Lots of times we like to spend the money we earn. What would you buy if you earned money by watching your neighbour'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?

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**. Hold up the *bank* or *credit union* Flash Card. Banks and credit unions help keep people’s money safe.

Key Term

Bank or Credit Union

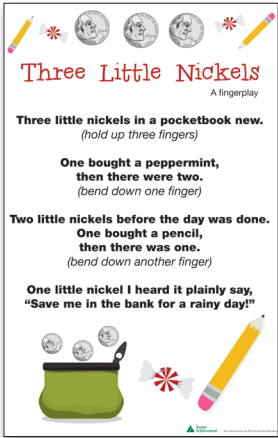
A business that keeps money safe.

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 a 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. (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.

Activity

Activity Time
15 minutes

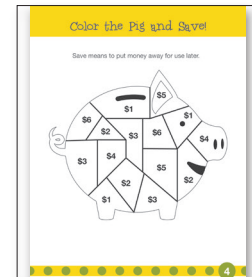
Activity-at-a-Glance

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

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, Colour the Pig and Save! Hold up 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 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.)



Presenting Tip

Today's activity has kindergartners doing a number of tasks—rolling dice, counting dots, finding the corresponding number on the piggy bank in their minibook, and then colouring 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 colours the corresponding section on their piggy banks.

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

- Colour the section that contains that number. (Pause as students do the same.)
 - **Important!** Tell students to colour one section only during their turn.
6. Play continues with students taking turns rolling the die and colouring 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 piggybanks.
 8. Play continues for 10 minutes or until you call "Time." Ask students holding the dice to bring them to you.

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
3 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.

Congratulate students on their good work.

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 aside 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

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.

