

DOCUMENT RESUME

ED 112 190

95

CE 005 208

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TITLE The Monetary Systems-Families: An Instructional Unit:
The Three R's-Plus Career Education (Prepilot Test
Copy).
INSTITUTION Arizona State Dept. of Education, Phoenix.
SPONS AGENCY Office of Education (DHEW), Washington, D.C.
REPORT NO S-507; VT-101-962
PUB DATE 73
CONTRACT OEC-0-73-6370
NOTE 125p.; For other instructional units, see CE 005
207-209

EDRS PRICE MF-\$0.76 HC-\$5.70 Plus Postage
DESCRIPTORS Career Education; *Family Life Education; *Grade 2;
Instructional Materials; *Interdisciplinary Approach;
Language Arts; Learning Activities; Mathematics;
Money Management; *Money Systems; *Teaching Guides

ABSTRACT

The instructional unit was developed to help grade 2 students become aware of money as a medium of exchange. Learning activities are based on the theme of the economic needs of a family. The major topics covered in the unit are: counting money, earning money, spending money, money substitutes, and financial institutions. Objectives which encourage the learner to apply new knowledge to personal situations are included. A variety of activities such as role playing, art activities, manipulation of coins and bills, and the visits of guests speakers are used to help students meet the objectives of the units. (Author/VA)

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AN INSTRUCTIONAL UNIT

THE MONETARY SYSTEMS — FAMILIES

(VT 101 962)



PREPILLOT TEST COPY

507

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Arizona Department of Education
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ED112190

CE005208

THE MONETARY SYSTEMS - FAMILIES

Unit Rationale

This unit has been developed to help second grade students become aware of the use of money as a medium of exchange. Students will learn to identify and manipulate coins. They will learn to count with money by learning the value of different coins and bills. The major topics covered in the unit are:

- Counting money
- Earning money
- Spending money
- Money substitutes
- Financial institutions

The economic needs of a family is used as the theme upon which learning activities are based. Learners will discover how family needs can be met through the use of money and how knowing about money can help their families meet these needs.

Economic exchanges other than money are discussed and students learn how the basic money substitutes function and why families use them. Students will learn that many economic exchanges are handled through banks or other financial institutions.

A variety of activities such as role playing, art activities, manipulation of coins and bills, and the visits of guest speakers are used to help students meet the objectives of the unit.

Care has been taken to assure that learning activities stress more than just comprehension. Objectives have been included which encourage the learner to not only learn new information but apply this knowledge to personal situations and analyze how the use of money affects him and his family.

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GOAL STATEMENT:

1.0 THE STUDENT WILL APPLY HIS KNOWLEDGE OF THE MONETARY SYSTEM.

PERFORMANCE OBJECTIVES:

- 1.1 Given play money, the learner will be able to count by nickels, dimes, and quarters to equal \$1.00.
- 1.2 Given money, the learner will match the coins, nickel, dime, quarter, half-dollar and dollar bill to pennies of equal value.
- 1.3 The learner will be able to match cent values of the penny, nickel, dime, quarter, half-dollar, and dollar.
- 1.4 Given play money, the learner will be able to trade coins (pennies, nickels, dimes, and quarters) and maintain the value he began with.

GOAL STATEMENT:

2.0 THE STUDENT WILL DEVELOP HIS KNOWLEDGE OF THE CONCEPTS OF EARNING AND SPENDING.

PERFORMANCE OBJECTIVES:

- 2.1 When directed, the learner will state three ways he might earn money and three ways he might spend money.
- 2.2 Given a specific amount of play money, the learner will be able to match the money to the correct price tag.
- 2.3 Given a specific price tag, and a large amount of money, the learner will be able to separate the change from the amount to be spent.
- 2.4 Given five opportunities to earn play money, the learner will participate in those of his choice.
- 2.5 Given a specific amount of money and a variety of items to choose from, the learner will select items to buy.

GOAL STATEMENT:

3.0 THE STUDENT WILL BE AWARE OF FINANCIAL INSTITUTIONS AS METHODS OF EARNING MONEY.

PERFORMANCE OBJECTIVES:

- 3.1 When directed, the learner will state two financial institutions that are methods of earning money.
- 3.2 When directed, the learner will state the reasons why banks and savings and loans exist.
- 3.3 Given a savings passbook, the learner will show the amounts that have been deposited.
- 3.4 Given a savings passbook, the learner will show the interest accrued by keeping money in a savings account.

GOAL STATEMENT:

- 4.0 THE STUDENT WILL BE AWARE OF AN ECONOMIC RELATIONSHIP BETWEEN HIMSELF AND HIS FAMILY.

PERFORMANCE OBJECTIVE:

- 4.1 When directed, the learner will state five needs of he and his family which are met by economic means.
- 4.2 Given five economic needs of his family, the learner will describe three ways his parents meet each need.
- 4.3 Given five economic needs of his family, the learner will identify ways his family depends on him to contribute to the fulfillment of each need.

GOAL STATEMENT:

- 5.0 THE STUDENT WILL BE AWARE OF REPEATING ECONOMIC REQUIREMENTS.

PERFORMANCE OBJECTIVE:

- 5.1 When directed, the learner will list items that are repeating economic requirements of his family.
- 5.2 Given a list of "repeating" economic requirements of a family, the learner will identify two ways he could help conserve each item so they don't need replacement as often as they would without his help.

GOAL STATEMENT:

6.0 THE STUDENT WILL BE AWARE THAT THERE ARE OTHER FORMS OF ECONOMIC EXCHANGE.

PERFORMANCE OBJECTIVE:

- 6.1 Shown money, a credit card, a personal check, a money order, the learner will identify the three money substitutes.
- 6.2 Given three types of credit cards, the learner will identify the purpose of each.
- 6.3 Given a check, the learner will describe the exchange system involved.
- 6.4 Given the current types of economic exchange other than money the learner will explain why each is used instead of money.

TEACHER STRATEGIES

AND

LEARNER DIRECTIONS

GOAL STATEMENT:

1.0 THE STUDENT WILL APPLY HIS KNOWLEDGE OF THE MONETARY SYSTEM.

PERFORMANCE OBJECTIVE:

1.1 Given play money, the learner will be able to count to one-dollar (\$1.00) using any combination of nickels, dimes, and quarters.

TEACHER'S INFORMATION:

1. Estimated Time: ± 25 minutes
2. Suggested Groupings: Small, large
3. Appropriate Subject Areas: Mathematics, Language Arts
4. Content Outline:
 - a. Count by 5, 10, 25, to 100
 - b. Count by 5¢, 10¢, 25¢, to \$1.00
5. New Vocabulary: None
6. Learner Pre-requisite Knowledge: Count by 5, 10, 25, to 100
7. Teacher Preparation Tasks: Acquire real or play money in 5¢, 10¢, and 25¢ denominations.
8. Learner Worksheets: Worksheet - students are to fill in the blanks by putting numbers in each.

TEACHER'S STRATEGIES:

1. In this lesson, we want the children to count by nickels, dimes, and quarters up to \$1.00.
2. The teacher will ask the children if they know of any fast and easy ways to count to 100.
 - a. 2's
 - b. 5's
 - c. 10's
 - d. 25's
3. The teacher will ask different children to count to 100 by 5, 10, and 25's.
4. The teacher will show a nickel to the children and ask them to identify it. Response: Nickel (5¢)

5. The teacher will ask a child to count by nickels to \$1.00. (If child is having any trouble, have him use either play or real nickels with which to count.)
6. The teacher will show a dime to the children and ask them to identify it. Response: Dime (10¢)
7. The teacher will ask a child to count by dimes to \$1.00. (If child is having any trouble, have him use either play or real dimes with which to count.)
8. The teacher will show a quarter to the children and ask them to identify it. Response: Quarter (25¢)
9. The teacher will ask a child to count by quarters to \$1.00. (If child is having any trouble, have him use either play or real quarters with which to count.)
10. The teacher will divide children into small groups and have them count out loud to each other by 5¢, 10¢, 25¢ to \$1.00. (Have play money available for the groups to use.)
11. In summary, the teacher will review counting to \$1.00 by 5¢, 10¢, and 25¢. She will also ask the students if they might be able to determine at home that night how many nickels equal a dollar; how many dimes equal a dollar; and, how many quarters equal a dollar.

ENRICHMENT:

Fast:

1. One peso is worth 8¢ in American money. How many pesos equal \$2.00?
2. The learners will count by nickels, dimes, and quarters to \$2.00.
3. Give the learners a variety of coins and let them discover the equivalent value in nickels.

Slow:

Using play money, the learner will make stacks of nickels, dimes, and quarters which equal 50¢ and \$1.00.

Other:

Draw on paper, the number of nickels, dimes, and quarters, that equal a dollar.

RESOURCES:

Real of play money

TEST ITEMS:

(See Appendix A, Lesson 1.1, Items 1-3)

GOAL STATEMENT:

1.0 THE STUDENT WILL APPLY HIS KNOWLEDGE OF THE MONETARY SYSTEM.

PERFORMANCE OBJECTIVE:

1.2 Given money, the learner will match the coins, nickel, dime, quarter, half-dollar, and dollar bill to pennies of equal value.

TEACHER'S INFORMATION:

1. Estimated Time: ± 30 minutes
2. Suggested Groupings: Small, large
3. Appropriate Subject Areas: Mathematics, Language Arts
4. Content Outline: Identify coins by name. Find out how many pennies you would need for:
 - a. One school lunch
 - b. One school milk
 - c. One school weekly lunch ticket
 - d. One dime candy bar
5. Vocabulary:
 - a. Equal value
 - b. Ten's place
 - c. One's place
6. Learner Pre-requisite Knowledge:
 - a. Counting by 5's, 10's, 25's, 50's to 100.
 - b. Counting by 5¢, 10¢, 25¢, 50¢, to \$1.00.
7. Teacher Preparation Tasks: Acquire real and play money.
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. In this lesson we want the children to match the value of a nickel, and dime, and quarter with an equal value of pennies.
2. The teacher will have each child identify orally and in writing the coins:

<u>Real Object</u>	<u>Responses</u>
a. Penny	1¢
b. Nickel	5¢
c. Dime	10¢
d. Quarter	25¢
e. Half-dollar	50¢

3. The teacher will develop the concept that second place number means tens or ten pennies; the first number means ones or pennies; therefore: Quarter = 25¢ = 2 groups of ten pennies and five groups of one penny. Continue in this manner until the value of all coins has been discovered by the learner.
4. The teacher will use "number words" and have each child give the cent value for each:

<u>Number Words</u>	<u>Responses</u>
a. Penny	1¢ or 1 one
b. Nickel	5¢ or 5 ones
c. Dime	10¢ or 10 ones or 1 ten
d. Quarter	25¢ or 2 tens and 5 ones
e. Half-dollar	50¢ or 5 tens and 0 ones
f. One-dollar bill	\$1.00 or 10 tens and 0 ones

5. The teacher will divide the class into small groups of three and have each group work with play money matching a coin and dollar bill with pennies, making piles of tens and ones.
6. The teacher will have each group stack the number of pennies into piles of tens and ones necessary for:
- One school lunch
 - One school milk
 - One school weekly lunch ticket
 - One dime candy bar
7. In summary, the teacher will have the children complete a chart with bar showing the cent value of each coin -- 5¢, 10¢, 25¢, 50¢, and one-dollar bill.

ENRICHMENT:

Fast:

Have the children wrap in a "coin envelope" real pennies counting to 50¢, nickels to \$2.00, and dimes to \$5.00.

Slow:

The slow learner will find a friend and play "Banker" using nickels, dimes, and quarters. Cash them in for pennies; then count the pennies by putting them in stacks of tens and ones.

Other:

Play a game using play money. Each child is given a handful of coins. Teacher holds up a picture of an object with a price tag showing. Children hold up the coins necessary to buy the object.

RESOURCES:

1. Tagboard chart
2. Real money
3. Play money

TEST ITEMS:

(See Appendix A, Lesson 1.2, Items 1-5).

GOAL STATEMENT:

1.0 THE STUDENT WILL APPLY HIS KNOWLEDGE OF THE MONETARY SYSTEM.

PERFORMANCE OBJECTIVE:

1.3 The learner will be able to match cent values of the penny, nickel, dimes, quarter, half-dollar, and dollar.

TEACHER'S INFORMATION:

1. Estimated Time: ± 30 minutes
2. Suggested Grouping: Large
3. Appropriate Subject Areas: Mathematics, Reading, Language Arts, Art
4. Content Outline:
 - a. Identify cent values.
 - b. Identify coins that can equal the value of larger ones.
 - c. Find three articles and show the number of coins needed to purchase each.
5. New Vocabulary: Cent values
6. Learner Pre-requisite Knowledge: Identify common coins. Know their value.
7. Teacher Preparation Tasks:
 - a. Acquire magazines or newspapers.
 - b. Assemble art supplies.
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. In this lesson, we want the children to match cent values of the penny, nickel, dime, quarter, half-dollar, and dollar.
2. Using the chalkboard to write the children's responses, the teacher will ask the children to identify the name and value of each coin or bill shown.

Coin or Bill

Example Responses

Dime	2 nickels, or 1 nickel and 5 pennies
Quarter	5 nickels, 2 dimes & 1 nickel, 1 dime & 3 nickels
Half-dollar	2 quarters, 5 dimes, 10 nickels, etc.
Dollar	2 half-dollars, 4 quarters

4. The teacher will have each child draw or find three objects from a newspaper or magazine and show the various coins necessary to purchase them.
5. In summary, the teacher will have the children share their responses about products.

ENRICHMENT:

Fast:

Obtain experience in purchasing items of more than one coin value (6¢, 11¢, 27¢). First purchase the item with pennies only. Then find the equivalent value in the fewest number of coins.

Slow:

Play the game, "Banker". Cash in pennies for larger value coins, and large value coins for pennies.

Other:

Grab the biggest handful of pennies you can, determining how much money you have by grouping the pennies into tens and ones. Then discover the fewest number of coins you can use to have an equal value.

RESOURCES:

1. Magazines
2. Newspaper
3. 12" x 18" paper
4. Crayons

TEST ITEMS:

(See Appendix A, Lesson 1.3, Item 1)

DITTO WORKSHEET FOR PERFORMANCE OBJECTIVE 1.3

1 quarter = _____ dimes and 1 nickel

1 dime = _____ nickels

1 half dollar = _____ quarters

1 dollar = _____ dimes and 2 quarters

2 quarters = _____ dimes and 4 nickels

3 dimes = _____ nickels and 5 pennies

30 pennies = _____ dimes and 2 nickels

1 half dollar = _____ dimes

GOAL STATEMENT:

1.0 THE STUDENT WILL APPLY HIS KNOWLEDGE OF THE MONETARY SYSTEM.

PERFORMANCE OBJECTIVE:

- 1.4 Given play money, the learner will be able to trade coins (pennies, nickels, dimes, and quarters) and maintain the value he began with.

TEACHER'S INFORMATION:

1. Estimated Time: ± 30 minutes
2. Suggested Grouping: Large
3. Appropriate Subject Areas: Mathematics, Language Arts, Reading
4. Content Outline:
 - a. Identify coins.
 - b. Identify value of each.
 - c. Trade coins maintaining starting value.
 - d. Complete ditto on coin values.
5. New Vocabulary: None
6. Learner Pre-requisite Knowledge: Identify coins and their values.
7. Teacher Preparation Tasks:
 - a. Ditto worksheet.
 - b. Acquire play money.
8. Learner Worksheets: Students are to fill in the blanks on the worksheets by putting numbers in each.

TEACHER'S STRATEGIES:

1. In this lesson, we want the children to be able to trade coins with one another, maintaining the same value with which they started.
2. The teacher will review lesson 1.3 by showing the various coins that can be used to equal 10¢, 25¢, 50¢, or \$1.00.
3. The teacher will give each child different, specified amounts of toy money. Each child will record the total value with which he starts.

4. The teacher will divide the children into groups of four to trade coins with each other (i.e. Johnny has two quarters, a dime and three nickels. David wants to trade a half dollar for the two quarters.).
5. The teacher will explain the ditto to children. Students are to fill in the blanks by putting numbers into each blank (i.e. one quarter is equal to _____dimes, and one nickel).
6. The teacher will distribute the ditto and assist those who need help.
7. In summary, the teacher will review the answers of the ditto.

ENRICHMENT:

Fast:

Given 87 cents, children will show four ways other coins equal the same value:

- a. 2 quarters, 3 dimes, and 7 pennies
- b. 3 quarters, 1 dime, and 2 pennies
- c. 8 dimes, 1 nickel, and 2 pennies
- d. 17 nickels, and 2 pennies

Slow:

Illustrate on art paper that a quarter equals: 2 dimes and 1 nickel; 3 nickels and one dime; 25 pennies; or 10 pennies and 3 nickels, etc.

Other:

Given two items with price tags shown, the learners will total the prices and pay for them in nickels; in dimes.

RESOURCES:

1. Play money
2. Worksheet

TEST ITEMS:

(See Appendix A, Lesson 1.4, Items 1-2)

GOAL STATEMENT:

2.0 THE STUDENT WILL DEVELOP HIS KNOWLEDGE OF THE CONCEPTS OF EARNING AND SPENDING.

PERFORMANCE OBJECTIVE:

2.1 When directed, the learner will state three ways he might earn money and three ways he might spend money.

TEACHER'S INFORMATION:

1. Estimated Time: ± 30 minutes
2. Suggested Grouping: Large
3. Appropriate Subject Areas: Language Arts, Art, Reading
4. Content Outline:
Ways of earning money -
 - a. Doing chores
 - b. Doing special favors
 - c. Washing family car
 - d. Watching little brother and sister
 - e. Returning bottles to storeWays of spending money -
 - a. Food treats
 - b. Toys
 - c. Going swimming, etc.
5. New Vocabulary:
 - a. Earning
 - b. Spending
6. Learner Pre-requisite Knowledge: None
7. Teacher Preparation Tasks:
 - a. Acquire pictures
 - b. Assemble art materials
8. Learner Worksheets:
Pictures -
 - a. Raking leaves in yard
 - b. Shoveling snow
 - c. Picking up paper and trash in yard
 - d. Buying an ice cream cone
 - e. Going to movie - paying for ticket
 - f. Buying an inflated balloon

TEACHER'S STRATEGIES:

1. In this lesson, we want the children to identify ways they earn money and ways they spend money.
2. The teacher will show pictures of children either working to earn money or doing things on which money might be spent.
 - a. Ask what is happening in each picture and what might result if the child finishes the project.

Pictures:

- (1) Raking leaves
- (2) Shoveling snow
- (3) Picking paper and trash up in yard

Responses and Results:

- (1) Raking yard - earn money
 - (2) Shoveling snow - earn money
 - (3) Cleaning yard - earn money
- b. Ask what is happening in each picture and how it is accomplished.

Pictures:

- (1) Buying ice cream cone
- (2) Going to movie
- (3) Buying an inflated balloon

Responses:

- (1) Paying for ice cream cone - money
- (2) Paying for movie ticket - money
- (3) Paying for balloon - money

3. The teacher will ask children how they might earn "spending money" . (It will probably be their allowance.)

Responses:

- a. Doing chores - empty trash, wash dishes
- b. Doing a special favor for someone
- c. Washing the family car
- d. Watching little brother or sister
- e. Returning pop bottles to store

4. The teacher will ask children how they spend their extra money.

Responses:

- a. Food treats
- b. Toys
- c. Going swimming, movie, ice skating

5. The teacher will have children divide 12 in. x 18 in. paper into fourths. She will have each child draw and label two ways he earns money and two things on which he spends it.

6. The teacher will circulate and assist children when needed.
7. The teacher will collect the work and place it into a class scrapbook titled, "Earning and Spending".
8. In summary, the teacher will show the scrapbook to the class and reiterate ways to earn money and ways to spend it.

ENRICHMENT:

Fast:

Using rhyming words, have the learners write short riddles.

Suggested rhyming words:

- a. Earn, learn, burn
- b. May, pay, say
- c. Lend, spend, friend

Example riddle: The more I work, the more I earn.
The more I spend, the more I learn.

Slow:

Write a cinquain (five-line stanza):

- a. 1st, object or topic = 1 word
- b. 2nd, describing words = 2 words
- c. 3rd, action words = 3 words
- d. 4th, participals = 2 words
- e. 5th, another word for first - 1 word

Example cinquain: money
 green, shiny
 spend, fold, keep
 wanting, needing
 cash

Other:

Lead discussion on earning and spending in the past. Many people would work and be paid not in money, but in tangible objects. Instead of spending, they would barter or trade for goods.

RESOURCES:

1. Pictures
2. 12 in. x 18 in. art paper
3. Crayons

TEST ITEMS:

(See Appendix A, Lesson 2.1, Item 1)

GOAL STATEMENT:

- 2.0 THE STUDENT WILL DEVELOP HIS KNOWLEDGE OF THE CONCEPTS OF EARNING AND SPENDING.

PERFORMANCE OBJECTIVE:

- 2.2 Given a specific amount of play money, the learner will be able to match the money to the correct price tag.

TEACHER'S INFORMATION:

1. Estimated Time: ± 30 minutes
2. Suggested Grouping: Small, large
3. Appropriate Subject Areas: Mathematics, Reading, Language Arts
4. Content Outline:
 - a. Children given play money to spend at play store.
 - b. Have food cans with grocery price-tags on them.
 - c. Ditto (matching coins to items) worksheet.
5. New Vocabulary: Price tag
6. Learner Pre-requisite Knowledge:
 - a. Identify coins
 - b. Identify value of coins
7. Teacher Preparation Tasks:
 - a. Acquire play money.
 - b. Acquire food cans with price labels.
 - c. Acquire pictures of real articles.
 - d. Ditto worksheet.
8. Learner Worksheets:
 - a. Worksheet - Match correct coins to the item price.
(See page 18)
 - b. Pictures -
 - (1) Can of green beans - price 33¢ as shown
 - (2) Popsicle - price 6¢ as shown
 - (3) Bag of corn candy - 29¢ as shown
 - (4) Bottle of soda pop - price 15¢ as shown

TEACHER'S STRATEGIES:

1. In this lesson, we want the children to match a given amount of money to the correct price tag.
2. The teacher will hold up real objects (or pictures of real objects), show the price tag of each, and ask which pile of play money on the chart is the amount needed to purchase the item.

<u>Pictures</u>	<u>Amount of money</u>
a. Green beans	33¢
b. Popsicle	6¢
c. Bag of corn candy	29¢
d. Popcorn	25¢
e. Bottle of soda pop	15¢

3. The teacher will explain rules of the "play" grocery store. Children may purchase items of food from the store. Each student will be given a specific amount of money. They must give the correct coins for cans of food.
4. The teacher will divide children into groups of five. Each may have a turn to be the grocery clerk and buyer.
5. The teacher will explain the worksheet to children. Children are to match the correct coins to the price tags of specific items.
6. In summary, the teacher will review the ditto with the children, having them respond with the correct answers.

ENRICHMENT:

Fast:

Learner will ask (at home) the cost of three large items purchased recently. With play money, they will show this totaled amount to their classmates.

Slow:

Learner will find out the price of one of their toys at home. They will show this totaled amount to class, grouping in tens and ones.

Other:

Each child makes a list of three items he might want to buy at the store. He should price the items, putting many coins to the side of the page. Switch papers with another child and have him circle the coins necessary to buy the items.

RESOURCES:

1. Play money
2. Food cans with price labels
3. Pictures of real articles
4. Worksheet

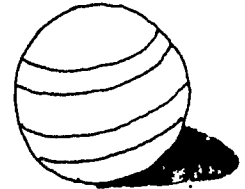
TEST ITEMS:

(See Appendix A, Lesson 2.2, Item 1)

WORKSHEET FOR PERFORMANCE OBJECTIVE 2.2



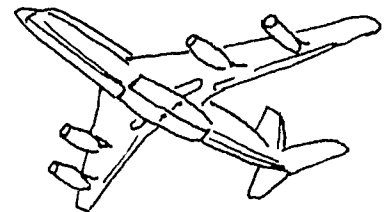
A ball for 15¢



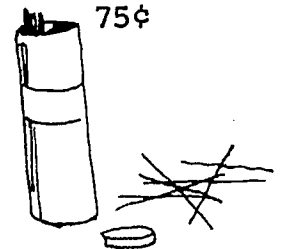
A car for 25¢



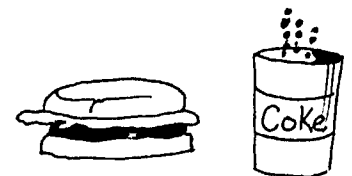
A plane for 50¢



Pick-up sticks
75¢



A hamburger and
a coke \$1.00



GOAL STATEMENT:

2.0 THE STUDENT WILL DEVELOP HIS KNOWLEDGE OF THE CONCEPTS OF EARNING AND SPENDING.

PERFORMANCE OBJECTIVE:

2.3 Given a specific price tag and a large amount of money, the learner will be able to separate the change from the amount to be spent.

TEACHER'S INFORMATION:

1. Estimated Time: ± 30 minutes
2. Suggested Grouping: Small, large
3. Appropriate Subject Areas: Mathematics, Language Arts, Reading
4. Content Outline:
 - a. Children given \$1.50
 - b. Children purchase one item, and show correct change to teacher.
5. New Vocabulary:
 - a. Price tag
 - b. Purchase
 - c. Soup
 - d. Ice Cream
 - e. Corn
 - f. Bananas
 - g. Crackers
 - h. Chocolate candy
6. Learner Pre-requisite Knowledge:
 - a. Identify coins
 - b. Identify value of coins
7. Teacher Preparation Tasks:
 - a. Acquire food cans from 2.2.
 - b. Acquire play money (\$1.50 for each child).
 - c. Ditto worksheet
8. Learner Worksheet: Circle the coins needed to purchase each item. (See page 22)

TEACHER'S STRATEGIES:

1. In this lesson, we want the children to be able to choose the correct coins, out of many, to purchase an item.
2. In review from 2.2, the teacher will go over grocery items, and have the children identify the coins needed to purchase each.
3. The teacher will give each child \$1.50 in play money. In turn, each child is to purchase one item and display the amount of money he has left. (He is to count his money and return it and food can to teacher. He is to be able to demonstrate that it adds up to the given \$1.50.)
4. The teacher will divide children into groups of five to do their purchasing. (Use groups from 2.2)
5. The teacher will explain the worksheet to the children. Students are to circle the coins needed to purchase each item.
6. In summary, the teacher will review the ditto with the children, having the children respond with correct answers.

ENRICHMENT:

Fast:

Children complete worksheet by placing correct change in square:

ITEM	COST	AMT. GIVEN	PENNY	NICKEL	DIME	QUARTER	DOLLAR
Ball	98¢	\$5.00					
Doll	\$1.50	\$2.00					
Skates	\$1.25	\$5.00					
Game	\$4.12	\$5.00					

Slow:

Children complete worksheet by placing correct change in squares.

ITEM	COST	AMT. GIVEN	PENNY	NICKEL	DIME
Candy Bar	10¢	25¢			
Balloon	5¢	25¢			
Fudge Bar	15¢	25¢			
Soda Pop	20¢	25¢			

Other:

Given a newspaper advertisement concerning grocery items, have the children choose three items under \$5.00. Have them add their bill and make change.

RESOURCES:

1. Acquire food supplies
2. Acquire play money (\$1.50 for each child)
3. Worksheet

TEST ITEMS:

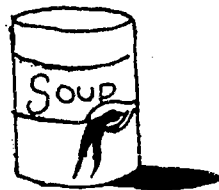
(See Appendix A, Lesson 2.3, Item 1)

WORKSHEET FOR PERFORMANCE OBJECTIVE 2.3

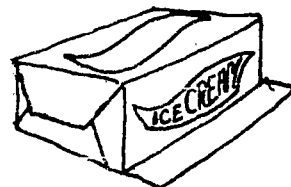
CIRCLE THE COINS NEEDED TO PURCHASE EACH ITEM AS PRICE MARKED.



1 Can of Soup 23¢



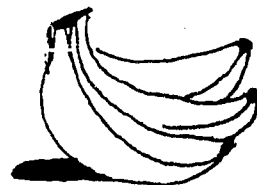
½ gal. Ice Cream 89¢



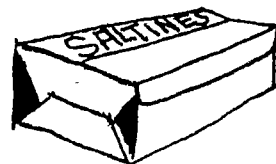
1 Can of Corn 37¢



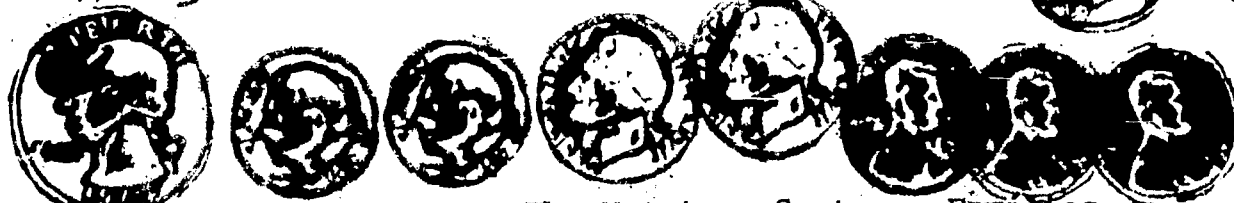
1 Bunch of Bananas 50¢



1 Box of Crackers 45¢



Giant Candy Bar 15¢



GOAL STATEMENT:

- 2.0 THE STUDENT WILL DEVELOP HIS KNOWLEDGE OF THE CONCEPTS OF EARNING AND SPENDING.

PERFORMANCE OBJECTIVE:

- 2.4 Given five opportunities to earn play money, the learner will participate in those of his choice.
- 2.5 Given a specific amount of money and a variety of items to choose from, the learner will select items to buy.

TEACHER'S INFORMATION:

1. Estimated Time: ± 30 minutes
2. Suggested Grouping: Small, large
3. Appropriate Subject Areas: Mathematics, Language Arts, Reading.
4. Content Outline:
 - a. Given projects to earn money
 - (1) Clean desk
 - (2) Read book
 - (3) Clean shelves
 - (4) Do matching assignment
 - b. Given opportunity to spend money
5. New Vocabulary:

a. Earn	f. Crayons
b. Spend	g. Frizbee
c. Items	h. Bubbles
d. Plane	i. Creepy crawler
e. Jump rope	
6. Learner Pre-requisite Knowledge:
 - a. Identify coins
 - b. Identify value of coins
7. Teacher Preparation Tasks:
 - a. Acquire play money
 - b. Acquire store items
 - c. Ditto worksheet

8. Learner Worksheets: Add up the value of all the coins, then circle all the items you could buy with the coins shown.

TEACHER'S STRATEGIES:

1. In this lesson, we want the learner to earn play money and select items to buy with the money.
2. The teacher will ask about various ways in which children might earn play money at school.
Responses:
 - a. Clean playground
 - b. Straighten books and toy shelves
 - c. Clean desks
 - d. Read one book
 - e. Complete given math assignment
3. The teacher will tell the children that each task completed will be worth a dime in play money.
4. The teacher will give children the entire day to work on tasks in which they want to participate during their free time.
5. The teacher will award the money as tasks are completed.
6. At the end of the day, the students will be given time to purchase priced items from play store without spending more money than they have. (If teacher wants children to keep items, she will supply her own. Otherwise, let children know this is for fun and items must be returned.)
Examples:
 - a. Ball - 20¢
 - b. Jump rope - 30¢
 - c. Jacks - 20¢
 - d. 5 Creepy Crawlers - 15¢
 - e. Plastic bubbles - 40¢
 - f. Frizbee - 50¢
 - g. Crayons - 30¢
7. The teacher will explain the worksheet to the children. Students are to circle all the items they could buy with the coins shown without exceeding their budget.
8. In summary, the teacher will review the ditto with the children.

ENRICHMENT:

Fast:

Give children math story problems such as:

- a. Mother went grocery shopping today. Her grocery bill came to \$10.32. Mother gave the grocery clerk \$15.00. How much change should she receive?
- b. Dad needed to buy some lawn tools - rake and hedge clipper. He priced the items and they come to \$9.89. Dad only had a \$25.00 check to give the clerk. How much change should he receive?

Slow:

1. Have the children name two chores they perform at home and their earnings. Then have them describe something they have purchased with their allowance.
2. Given four items to choose from with varying price tags and 50¢ in play money, have the children "buy" as many items as their money allows.

Other:

Field trip to grocery store. Plan a picnic for the same day. Plan to buy ice cream bars at the store, and children will bring 10¢ each to purchase them. Have the group purchase the items.

RESOURCES:

1. Play money
2. Store items
3. Worksheet

TEST ITEMS:

(See Appendix A, Lesson 2.4, Item 1 and Lesson 2.5, Item 1)

WORKSHEET FOR PERFORMANCE OBJECTIVES 2.4, 2.5

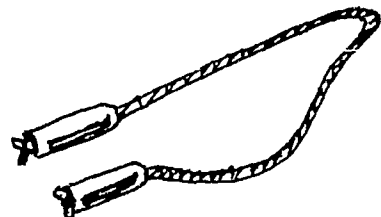
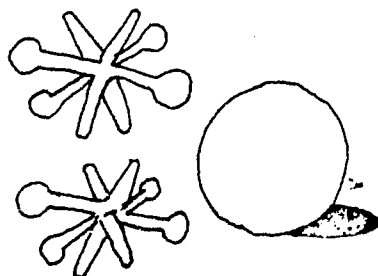
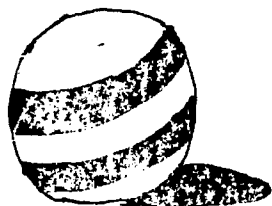
CIRCLE ALL THE ITEMS YOU COULD BUY WITH THE COINS SHOWN.



Ball for 20¢

Jacks for 20¢

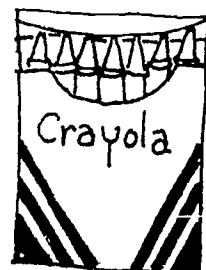
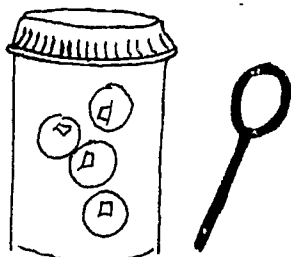
Jump Rope for 30¢



Plastic Bubbles for 40¢

Frisbee for 50¢

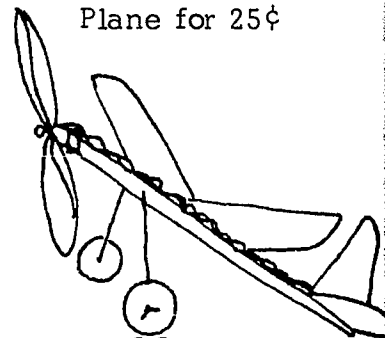
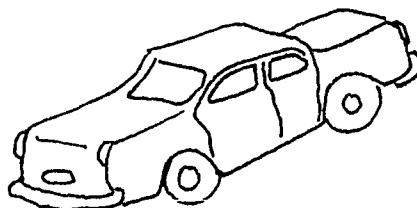
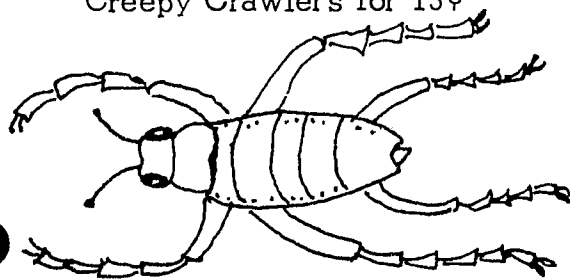
Crayons for 30¢



Creepy Crawlers for 15¢

Car for 15¢

Plane for 25¢



GOAL STATEMENT:

- 3.0 THE STUDENT WILL BE AWARE OF FINANCIAL INSTITUTIONS AS METHODS OF EARNING MONEY.

PERFORMANCE OBJECTIVE:

- 3.1 When directed, the learner will state two financial institutions that provide methods of earning money.
- 3.2 When directed, the learner will state the reasons why banks and savings and loan associations exist.

TEACHER'S INFORMATION:

1. Estimated Time: ± 45 minutes
2. Suggested Grouping: Large
3. Appropriate Subject Areas: Mathematics, Art, Language Arts, Reading
4. Content Outline:
 - a. Definition of financial institutions
 - b. Old modes of protecting money
 - c. Modern forms of financial institutions
 - d. Reasons for financial institutions
 - e. Guest speaker
5. New Vocabulary:
 - a. Financial institution
 - b. Banks
 - c. Savings and Loan Associations
 - d. Checks
 - e. Loan
 - f. Passbook
 - g. Departments
 - h. Computers
 - i. Bank teller
 - j. Loan officer
6. Learner Pre-requisite Knowledge: None
7. Teacher Preparation Tasks:
 - a. Call and prepare a guest speaker.
 - b. Assemble art supplies.
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. In this lesson, we want the children to identify financial institutions that provide methods of earning money and the reasons for their existence.
2. The teacher will define for the children the term "financial institutions" as a business or place that supplies money, credit, and capital, or administers financial (monetary) affairs of an organization or person.
3. The teacher will ask the children where people during "log cabin times" kept their money and what they used for checks.
Responses:
 - a. Secret hiding places
 - b. Bartered goods for other goods
4. The teacher will ask the students to name various financial institutions that are in use at the present time.
Responses:
 - a. Banks
 - b. Savings and Loan offices
5. The teacher will ask children if they know why we have banks or savings and loan offices.
Responses:
 - a. Checking - transfer money from one to another
 - b. Savings - earn money
 - c. Safe deposits - guard money and valuables
 - d. Loan money
6. The teacher will prepare children for a guest speaker. Have children listen for the reasons banks are used, other forms of money that banks might use, etc.
7. The teacher will prepare the guest speaker as to the psychological make-up and vocabulary of a seven year old and to the different points to be discussed.
 - a. Why do we personally use banks?
 - b. Why do businesses use banks?
 - c. What departments do banks have and why?
 - d. Do bankers wear uniforms?
 - e. Do bankers work at night?
 - f. Do banks use computers? Why?
 - g. Show a passbook, a check book, and loan statement; and, if possible, give a copy of each to each child.

8. The teacher will introduce guest speaker to class.
(15 minute talk)
9. The teacher will have a short question and answer session.
10. The teacher will have each child illustrate on 12 in. x 18 in. art paper, one department worker doing his job at a bank or savings and loan office.
 - a. Teller cashing check or receiving money
 - b. Loan officer talking to loanee
 - c. Savings department helping person open account
11. Teacher will circulate and help when necessary.

ENRICHMENT:

Fast:

Research using encyclopedias to find out about the Federal Reserve:

- (1) mints
- (2) where old money goes
- (3) where gold reserve is kept

Slow:

Check table of Monetary Unit Chart in Webster's Dictionary. Find out how many American dollars equal the English pound, etc.

Other:

Educational Reading Services filmstrip, "My Mother Works in a Bank".

RESOURCES:

1. Tagboard
2. Guest speaker
3. 12 in. x 18 in. art paper
4. Crayons

TEST ITEMS:

(See Appendix A, Lesson 3.1, Item 1 and Lesson 3.2, Item 1)

GOAL STATEMENT:

3.0 THE STUDENT WILL BE AWARE OF FINANCIAL INSTITUTIONS AS METHODS OF EARNING MONEY.

PERFORMANCE OBJECTIVES:

- 3.3 Given a savings passbook, the learner will show the amounts that have been deposited.
- 3.4 Given a savings passbook, the learner will show the interest accrued by keeping money in a savings account.

TEACHER'S INFORMATION:

1. Estimated Time: ± 30 minutes
2. Suggested Grouping: Large
3. Appropriate Subject Areas: Mathematics, Language Arts
4. Content Outline:
 - a. Fill out savings passbook.
 - b. Reasons for savings accounts.
 - c. Illustrate process of accumulating money in account.
 - d. Illustrate process of added interest.
5. New Vocabulary:
 - a. Savings passbook
 - b. Interest
 - c. Amount
 - d. Accumulate
 - e. Account number
6. Learner Pre-requisite Knowledge: None
7. Teacher Preparation Tasks:
 - a. Acquire tagboard passbook chart.
 - b. Acquaint self with figuring interest at 5½%.
 - c. Acquire play money
8. Learner Worksheets: Large laminated chart of passbook

TEACHER'S STRATEGIES:

1. In this lesson, we want the children to identify the amounts in a savings passbook that have been deposited and the interest accrued over a period of a year.

2. Using a large laminated tagboard chart model of savings passbook, the teacher will have children help her fill in details such as name, account number, and bank. (Also, ask why we have a passbook. Possible response: To keep a record of account.)
3. The teacher will review with the children the guest speaker's talk. (From 3.1 and 3.2). What is the main reason that people have savings accounts?
Responses:
 - a. Keep money in safe place
 - b. Earn money from interest
4. The teacher will have children help her illustrate the process of adding money to large tagboard savings account book. Use play money of the same value each time an amount is placed in savings book chart.
5. After six months of additions, teacher will stop process to explain the term "interest". (Interest is the money paid at a percentage rate over a period of time for the bank's use of customer's money.)
6. The teacher will add interest at $5\frac{1}{2}\%$ to passbook savings. (Use red ink while other additions are in black.)
7. In summary, the teacher will have the students determine savings additions and interest paid for savings.

ENRICHMENT:

Fast:

John's father has \$10,000 in his passbook. How much interest would be earned in one year (at 6%)?

Slow:

Using play money, the student will show the interest earned at 5% on a savings account, which has \$25.00 in it. (Answer: \$1.25)

Other:

Field trip to the bank. Have the students open a class savings account with money earned by selling treats to other school classes.

RESOURCES:

1. Laminated tagboard
2. Board passbook
3. Play money

TEST ITEMS:

(See Appendix A, Lesson 3.3, Item 1 and Lesson 3.4, Item 1)

LEARNER WORKSHEET FOR PERFORMANCE OBJECTIVES 3.3 and 3.4

LAMINATED TAGBOARD CHART OF A SAVINGS PASSBOOK:

South Side Bank				
Name				
Address				
Savings Account Number				
Date	Entered By	Withdrawals	Deposits	Balance



GOAL STATEMENT:

- 4.0 THE STUDENT WILL BE AWARE OF AN ECONOMIC RELATIONSHIP BETWEEN HIMSELF AND HIS FAMILY.

PERFORMANCE OBJECTIVE:

- 4.1 When directed, the learner will state five needs of he and his family which are met by economic means.

TEACHER'S INFORMATION:

1. Estimated Time: † 30 minutes
2. Suggested Grouping: Large
3. Appropriate Subject Area: Social Studies
4. Content Outline:
 - a. Discussion of what learner and family need--narrow to needs met by economic means. Book, Families and Their Needs.
 - b. Learner finds pictures of needs from magazine.
 - c. Construct a bulletin board showing family economic needs.
5. New Vocabulary: Needs
6. Learner Pre-requisite Knowledge: None
7. Teacher Preparation Tasks:
 - a. Prepare bulletin board labeled "What does your family need?"
 - b. Gather magazines which contain pictures of food, clothing, homes, means of transportation, types of entertainment, etc.
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. Today we are going to talk about families and the things that they need. We will talk about five necessary items of families that can be met by using money. I will ask you to find pictures in magazines of the items that families need and we will complete this bulletin board. What does the question on it ask? (Response: What does your family need?) You will learn today that families spend money to obtain five types of items that they need.

2. Ask students to identify items that their families need. Write responses on the chalkboard. (Possible responses: A place to live, food, clothes, love, car or truck, to have fun, furniture, stove, pets, etc.)
3. After students have named as many items as they can think of, ask them to identify the ones for which money is needed. Guide the discussion to help students realize there are five main items for which a family spends money in order to meet their needs. (Desired responses: Food, clothes, shelter, entertainment and transportation)
4. Suggestion: Use pictures in the Silver Burdett, Families and Their Needs, to emphasize basic needs. Possible pages: 8-10, 17, 21-shelter; 34, 35, 53, 58, 59-food; 62, 63, 68, 69, 71, 92-clothing. Stress the fact that families don't need the same type of homes, food, etc. Individual tastes, economic means, and location can dictate the items that families have.
5. After the discussion, ask the students to find pictures of each of the economic needs of families in magazines - or draw pictures.
6. As the students are finding the pictures, divide the bulletin board into five sections with yarn. Write the five words on strips of tag.

WHAT DOES YOUR FAMILY NEED?				
<u>FOOD</u>	<u>CLOTHES</u>	<u>SHELTER</u>	<u>ENTERTAINMENT</u>	<u>TRANSPORTATION</u>

7. Ask the students to place their pictures on the bulletin board under the correct heading, taking turns and noticing what others are placing on the display.
8. After completion of the bulletin board display, ask the students to clean their desk areas. Then, briefly discuss the pictures and needs shown on the bulletin board.
9. Conclude the activity by reviewing the concept that families have five basic needs for which they spend money. Tell them they will discuss at a later time how their parents help meet the family's needs.

ENRICHMENT:

Fast:

The fast student can make a list of family needs other than economic ones, i.e. love, job, security, friendship. Ask him to describe, in writing or by drawing pictures, how families can meet these other needs.

Slow:

Give the slow student magazine pictures of items. Ask him to state if a family needs them and how would they get them. Have him identify them as food needs, clothing needs, etc.

Other:

Make a mural showing family needs. Build a town - role play families. Make a "needs" display of the real items.

RESOURCES:

1. Pictures
2. Social Studies Books
3. Chalkboard
4. Yarn

TEST ITEMS:

(See Appendix A. Lesson 4.1, Item 1)

GOAL STATEMENT:

- 4.0 THE STUDENT WILL BE AWARE OF AN ECONOMIC RELATIONSHIP BETWEEN HIMSELF AND HIS FAMILY.

PERFORMANCE OBJECTIVE:

- 4.2 Given five economic needs of his family, the learner will describe three ways his parents meet each need.

TEACHER'S INFORMATION:

1. Estimated Time: ± 40 minutes
2. Suggested Grouping: Small, large, independent
3. Appropriate Subject Areas: Social Studies, Role Playing, Art
4. Content Outline:
 - a. Discussion: How parents meet needs. Possibly, begin with small groups then report to the class.
 - b. Role play: Learner role plays his parents meeting the family's needs.
 - c. Learner completes booklet drawing pictures of his parents as they meet the needs of the family.
5. New Vocabulary: Provide
6. Learner Pre-requisite Knowledge: None
7. Teacher Preparation Tasks: Prepare Booklet
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. Ditto and staple a booklet for each student. The title of the booklet is, My Parents Meet Our Needs. At the top of each page, place one of these headings: My parents provide food; My parents provide clothing; My parents provide shelter; My parents provide entertainment; My parents provide transportation. Be aware that some students may not have two parents. If there are any students who don't, prepare booklets that say "My parent...".
2. Yesterday (or name the day) we talked about the needs of our families. What were the needs for which families spend money?

(Responses: Food, shelter, clothing, transportation, entertainment.) Today we are going to discuss the ways that your parents provide for the needs of your family. You will learn at least three ways for fulfilling each need. After our discussion, I will ask you to complete booklets showing your parents providing for your family's needs. You can also act out your parents providing for the family's needs. You will learn that your parents provide for your needs in various ways.

3. We have listed needs of your families and made a bulletin board showing them. (The following could be done in a large group or in a small group.)
 - a. Can you name ways your parents provide clothes? (Make money to buy, make clothes, repair and care for clothes.)
 - b. And how do your parents provide food? (Make money to buy, prepare properly, choose carefully and economically.)
 - c. How do your parents provide shelter? (Make money to pay for house, apartment, etc., care and repair for home, buy and care for furniture.)
 - d. And how about ways of providing transportation? (Make money to buy car, truck, provide bikes, motorcycles.)
 - e. And how do your parents provide entertainment? (Make money to pay for, choose carefully, provide own entertainment at low cost.)
4. After the discussion, ask for volunteers to role play their parents meeting family needs. (Be aware that some students may not wish to participate, i.e., students who don't feel their clothes are nice enough or their home pretty, etc. They should not be forced to role play.)
5. After the role playing session, explain the booklet. Ask the students to draw pictures of their parents providing the family's needs. Encourage the students to show as many ways as possible.
6. Conclude the activity by reviewing briefly the ways by which parents provide family needs. Encourage students to show their booklets to their parents and talk with them about the discussion. Tell them they will learn how they can help their families provide needs during the next lesson.

ENRICHMENT:

Fast:

Ask a fast student to interview several willing neighbors as to how they meet each of the needs. Encourage him, if possible,

to talk with minority people. He can compare answers and discuss any differences that exist between families.

Slow:

Ask a slow student to talk to his parents about how they provide food, etc. He can show them his booklet and discuss things he may have omitted.

Other:

Students could talk with parent-visitors about how they meet the needs of their families.

RESOURCES:

1. Pictures showing parents meeting needs.
2. Teacher-made booklet with pages for the five needs

TEST ITEMS:

(See Appendix A, Lesson 4.2, Item 2)

GOAL STATEMENT:

- 4.0 THE STUDENT WILL BE AWARE OF AN ECONOMIC RELATIONSHIP BETWEEN HIMSELF AND HIS FAMILY.

PERFORMANCE OBJECTIVE:

- 4.3 Given five economic needs of his family, the learner will identify two ways his family depends on him to contribute to the fulfillment of each need.

TEACHER'S INFORMATION:

1. Estimated Time: † 30 minutes
2. Suggested Grouping: Large, then independent.
3. Appropriate Subject Areas: Social Studies
4. Content Outline:
 - a. Parents speak with students about how their children are expected to contribute to meeting economic needs.
 - b. Learner writes article for class newspaper telling about the ways he helps his family meet needs.
5. New Vocabulary: Article
6. Learner Pre-requisite Knowledge: None
7. Teacher Preparation Tasks:
 - a. Arrange for resource person.
 - b. Set out writing paper and typewriter.
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. Ask one or more parents (or school personnel who are parents) to talk with the students. The speaker should discuss the ways he or she expects the children in the family to help meet family needs. Possible ways:
 - a. Clothing - Take care of clothes when wearing, care for them when not wearing. Learn to choose clothes that meet the family's budget.
 - b. Food - Take care not to waste food, possibly learn to fix lunch or breakfast for self and younger members of the family. Learn to choose types of food that meet meet family's budget.

- c. Transportation - Help keep the car clean. Be careful of upholstery when riding in the car. Care for bike. Learn to accept the type of car or truck that meets the family's need and budget.
- d. Entertainment - Choose carefully so money won't be wasted. Be willing to provide own. Learn to choose types that meet family's budget. Be aware of and accept the fact that children can't do everything they want to - have to choose some out of many.

Ask guest to limit his talk to about ten to twelve minutes and then allow a few minutes for questions.

2. For the past few days, we have been talking about the needs of our families and the ways your parents provide these needs. Today you are going to learn about ways you can help your parents provide the things needed. We will have a parent talk with us about the way he (or she) expects his children to help with the family's economic needs. You may ask any questions you have. After our guest finishes, I will ask you to write an article for a class newspaper telling how you can help your parents. You will become aware of many ways in which you can help them.
3. Introduce your parent.
4. After the speaker finishes, have the students ask their questions, if they have any. Thank the guest.
5. Review briefly the ways, that the speaker mentioned, by which children can help their families meet its needs.
6. Ask students to write about the ways they help their families provide for the five economic needs. Be aware some students will only be able to write a sentence or so, while others can write many; some may be more willing than others to write about their family life. It is not advisable to push or probe.
7. After the students have finished, collect the "articles" and type them at a later time for the class newspaper.
8. Conclude the activity by asking a few volunteers to read their articles. Then review briefly; the students have learned about some ways they can help provide needs of their families.

ENRICHMENT:

Fast:

The fast student could "build" his neighborhood and show each child the neighborhood helping his family in some way.

Slow:

The slow student could role play himself assisting his parents. Help the student identify the ways he already helps and possibly suggest others.

Other:

Make a diorama of ways to help parents.

RESOURCES:

1. Parent (s)
2. Dittos, ditto machine, typewriter, paper or newsprint

TEST ITEMS:

(See Appendix A, Lesson 4.3, Item 1)

GOAL STATEMENT:

5.0 THE STUDENT WILL BE AWARE OF REPEATING ECONOMIC REQUIREMENTS.

PERFORMANCE OBJECTIVE:

5.1 Given a list of "repeating" economic requirements of a family, the learner will identify two ways he could help conserve each item so they don't need replacement as often as they would without his help.

TEACHER'S INFORMATION:

1. Estimated Time: † 35 minutes
2. Suggested Grouping: Large, independent
3. Appropriate Subject Areas: Social Studies, Art
4. Content Outline:
 - a. Students draw one way they can help with repeating requirements. Pictures used for bulletin board.
 - b. Discussion and chart development: How can student help family conserve?
 - c. Role play being helpful to family by being conservative.
 - d. Draw pictures for the thought booklet.
5. New Vocabulary: Replacement
6. Learner Pre-requisite Knowledge: Learner should know the economic requirements of families.
7. Teacher Preparation Tasks:
 - a. Prepare bulletin board labeled, "How Can I Help My Family?"
 - b. Hang chart paper.
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. Yesterday, you learned about "repeating" needs of a family. Can you name four we talked about? (Food, clothing, entertainment, and gift giving) Today, we are going to talk about ways in which you can help your family so that items don't need replacement as often. We will discuss these things and make a chart. Then you may act out ways you can

help your family conserve. I will ask you to draw pictures for a "Thoughtful Booklet". This booklet will show your parents some things you will try to do that will help them conserve.

2. Ask students to draw pictures of ways they could help conserve so an item doesn't need repeating as often. Allow them about five minutes.
3. Ask students to gather at the chart with their pictures. Develop the chart by asking volunteers to identify a way to be conservative (from their drawings). List all answers.
Possible Responses:
 - a. Clothing - Take care so it doesn't need replacement as often. Choose with care so they will wear well.
 - b. Food - Eat only when hungry. Don't waste. Choose with care. Realize one can't have everything one would like to eat.
 - c. Entertainment - Provide own. Choose paying-type with care. Realize one can't do everything.
 - d. Gift-giving - Learn to make gifts. Save money. Choose items that fit family's budget. Be sensible about what to ask for at Christmas and birthdays.
4. After many examples have been recorded, ask a few volunteers to role play a way to be helpful and conservative.
5. After a few role playings, ask students to staple together pieces of drawing paper and a construction paper cover and label the cover, "Thinking and Conserving". Ask them to draw ways in which they will try to conserve. Encourage them to show their parents the small booklet.
6. Conclude the activity by reminding the students that there are many ways in which they can help their families make sure that needs don't need repeating as often as they would without their help. The booklet will help them remember.

ENRICHMENT:

Fast:

The fast student could take ideas from the chart and develop a bulletin board describing them.

Slow:

The slow student could view the film, "Taking Care of Things", and discuss it. (Mesa Film Guide)

Other:

None

RESOURCES:

1. Paper for illustrations for bulletin board
2. Chart paper
3. Paper and cover for "Thoughtful Booklet"

TEST ITEMS:

(See Appendix A, Lesson 5.1, Item 1)

GOAL STATEMENT:

5.0 THE STUDENT WILL BE AWARE OF REPEATING ECONOMIC REQUIREMENTS.

PERFORMANCE OBJECTIVE:

5.2 Given a list of "repeating" economic requirements of a family, the learner will identify the items that are repeating economic requirements of his family.

TEACHER'S INFORMATION:

1. Estimated Time: ± 40 minutes
2. Suggested Grouping: Large independent
3. Appropriate Subject Areas: Social Studies, Role Playing, Art
4. Content Outline:
 - a. Discussion with pictures showing repeating needs, i.e., picture of a boy and another a year later - growth necessitates new clothes; full plate and then empty; birthday, Christmas celebrations; entertainment.
 - b. Pantomime repeating requirements: New clothes, etc.
 - c. Individual murals: Students draw pictures of themselves during the four seasons - shows different clothes, food, entertainment, etc.
5. New Vocabulary: Repeating
6. Learner Pre-requisite Knowledge: Learner should know the economic requirements of families.
7. Teacher Preparation Tasks:
 - a. Gather pictures for step 1.
 - b. Gather butcher paper and colored chalk for murals.
8. Learner Worksheets:

Preparation:

 1. Obtain the following types of pictures: One picture shows a boy about age 6 and then another at age 7 or 8 (outgrowing his clothes).
 2. A series - one picture shows a full plate, the next an empty one.
 3. A series - one picture shows a full refrigerator (or cupboard) and one shows an almost empty refrigerator.

4. A series - one picture shows a birthday party with wrapped gifts visible and seven candles on a cake; the next shows the same scene with eight candles.
5. A series - one picture shows a Christmas tree and presents with a child presenting a gift to a parent; the next shows the same child (only older) again giving a gift.
6. A series - one picture shows a child swimming; one shows a child at the movies.
7. All of these sets of pictures depict "repeating" economic needs of families.

TEACHER'S STRATEGIES:

1. We have talked before about the needs of families . Today you are going to learn about "repeating" needs. These needs must be met over and over again - clothes wear out and families buy new clothes; food is eaten and more must be purchased.
2. I will show you pictures and lead a discussion. (Help students to realize what "repeating" needs means. Show one set at a time and encourage discussion about each.)
3. Show the pictures and lead a discussion about each.
4. Ask volunteers to pantomime a repeating need. The others guess the need being shown.
5. Ask students to draw murals with chalk showing:
 - a. Kinds of entertainment they like to do often.
 - b. Types of food they eat often.
 - c. Types of clothes they wear in winter and types they wear in the summer.
 - d. A Christmas and birthday gift-giving scene.
6. As students conclude their murals, ask them to clean their work area. (If time permits, ask volunteers to show their drawings and explain them.)
7. Conclude by reminding the students that today they learned there are items that families need over and over - these are called "repeating". Four of them are food, clothing, entertainment and gift giving.

ENRICHMENT:

Fast:

The fast student can predict how often certain items are needed, i.e., foods (potatoes, ice cream, turkey), clothing (boots, tee-shirts, gloves), etc.

Slow:

The slow student could describe all the items he uses in one day and then tell when he uses them again. Do they need replacement?

Other:

Find magazine pictures of repeating needs.

RESOURCES:

1. Pictures
2. Colored butcher paper (blue or black has good effect)
3. Colored chalk

TEST ITEMS:

(See Appendix A, Lesson 5.2, Item 1)

GOAL STATEMENT:

6.0 THE STUDENT WILL BE AWARE THAT THERE ARE OTHER FORMS OF ECONOMIC EXCHANGE.

PERFORMANCE OBJECTIVE:

6.1 When shown money, a check, a credit card, and a money order, the learner will identify the money substitutes.

TEACHER'S INFORMATION:

1. Estimated Time: ± 40 minutes
2. Suggested Groupings: Large, then independent
3. Appropriate Subject Areas: Social Studies, Mathematics
4. Content Outline:
 - a. Banker or parent shows and explains the types of economic exchange other than money. (Field trip to a bank if possible.)
 - b. Student designs a check, credit card, and money order.
5. New Vocabulary: None
6. Learner Pre-requisite Knowledge:
7. Teacher Preparation Tasks:
 - a. Invite resource person, bank or parent, to talk about checks, credit cards, and money orders.
 - b. Set out materials for making of checks, credit cards, and money orders.
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. Arrange for a resource person to discuss three types of money substitutes. If possible, a banker or bank teller, or parent who uses all three should speak to the class.
- 2.2. Yesterday, we talked about the coins and bills we use in our country. What are coins and bills called? (Response: Money.) And why do we have money? (Response: To buy the things we need and want.) So you know that money is one way we can buy items. Do you know other ways? (Possible Response:

check, credit card, money order. If students don't name them, tell them that today they will learn about other ways.) We will have a guest tell us about three ways to buy what we need and want other than with money. After he (she) finishes, leave time for a question and answer period. I will ask you to do some designing. You will make your own copies of the things with which you can buy items instead of using money. Ask guest to show types of money substitutes explaining when to use them. The resource person does not need to explain how they work. If possible, obtain copies of checks from several banks and three types of credit cards (gas, store, bank).

3. Introduce the resource person who will discuss the items as previously arranged. Have students ask questions.
4. As the guest finishes, display the types of money substitutes and ask volunteers to identify them. The resource person will receive feedback as to the effectiveness of his talk.
5. Thank the speaker and then ask the students to design a credit card and/or money order, depending on time and ability of students. They should design at least one. They could use bristol board, tagboard, construction paper or plain paper. Felt pens, crayons, or chalk could be used.
6. If possible, ask a few students at a time to come to your desk, while the others work on their designs. Show each group types of money substitutes that other countries use. Help them to become aware that other people use different types of money substitutes, but use them for the same purposes.
7. As students finish their work, ask them to clean their desk area. If time permits, ask for volunteers to show their checks, etc., and explain what they would use them for and what they would like to buy with them.
8. Conclude the activity by asking the students to name three ways to spend money other than using coins and bills. Tell them they will learn more about how to use money substitutes at a later time.

ENRICHMENT:

Fast:

The fast student could make a list of the items his parents have bought during a certain length of time. After each

item, he can write the means his parents used to pay for the item. He can then arrive at a conclusion about the form of exchange his parents prefer and why.

Slow:

The slow student could draw a check and under it write or draw items for which his parents use checks (he could talk with his parents to obtain the information). This could be repeated with the other money substitutes.

Other:

Draw pictures of parents using each type of money substitutes.

RESOURCES:

1. Resource person
2. Bristol board, construction paper, tagboard or paper, pencils, crayons, felt pens, scissors

TEST ITEMS:

(See Appendix A, ~~Lesson~~ 6.1 Item 1)

GOAL STATEMENT:

- 6.0 THE STUDENT WILL BE AWARE THAT THERE ARE OTHER FORMS OF ECONOMIC EXCHANGE.

PERFORMANCE OBJECTIVE:

- 6.2 Given three types of credit cards, the learner will explain the purpose of each.

TEACHER'S INFORMATION:

1. Estimated Time: ± 40 minutes
2. Suggested Groupings: Large, then independent
3. Appropriate Subject Areas: Social Studies, Art, Mathematics
4. Content Outline:
 - a. Discussion after credit cards are shown and an explanation of the way they work is given. Flow charts are shown.
 - b. Student designs three types of credit cards and finds pictures of items for which each card could be used. A collage is made of the cards and pictures.
5. New Vocabulary: Design
6. Learner Pre-requisite Knowledge: Learner should know the economic requirements of families.
7. Teacher Preparation Tasks:
 - a. Obtain three types of credit cards - gas, store, and bank.
 - b. Set out materials for making credit cards.
 - c. Set out construction paper, scissors and glue for collage making.
8. Learner Worksheets: Charts: Exchange system involved for three types of credit cards.

TEACHER'S STRATEGIES:

1. Today, we are going to talk about ways we buy things. (Hold up a few coins.) What are these called? (Response: Money.) Money is a way people obtain what they need and want. We have coins and bills in our money system. Yesterday, we

talked about other ways to spend money. Can you name them? (Checks, credit cards, and money orders.) Today we are going to talk about three types of credit cards. You will learn why each is used. You will also design some credit cards of your own. You will discuss credit cards and their place in our money system.

2. Hold up a credit card. Ask students to identify it and give reasons that people use it. (Possible responses: "That's a credit card"; "My dad uses one for gas"; "My mom uses one at the clothes store"; "We bought my bike with one", etc.) Be aware that some students may not be familiar with credit cards. Be cautious not to give the impression that all "average" families use credit cards. Explain that some families use this form of exchange for what they need and want.
3. Ask the students if they can name different kinds of credit cards. (Guide discussion to help students identify three major types of credit cards - gas, store, and bank.) Ask volunteers to tell about how their family uses one kind of credit card. (Possible Responses: "My dad uses his gas credit card to buy gas and oil for our car"; "My mom uses her credit card when she buys me a new dress"; "My dad used his bank credit card when he bought our lawnmower", etc.)
4. Show the students the charts one at a time. Each chart shows the exchange system involved in a certain type of credit card. Explain the charts or ask for volunteers to do so.
5. After students have discussed the use of the three types of credit cards, ask them to design cards (a gas, bank, and store credit card, or one or two, depending on time and ability of students). After designing of the cards, ask them to make a collage using the cards and magazine pictures of items for which the cards might be use.
6. As students finish their collages, ask them to clean their work area and then share their collages with the other students that are finished.
7. After students have voluntarily shown their collages to each other, review briefly the main idea: Families sometimes use credit cards to buy items. They might use gas, store and bank credit cards. Remind them that credit cards are a part of our money system.

ENRICHMENT:

Fast:

1. The fast student could design his own credit card and flow chart, telling about something his parents bought.
2. The fast student could interview neighbors asking them how often they use credit cards (within a certain length of time). Record the information about each card.

Slow:

None.

Other:

None.

RESOURCES:

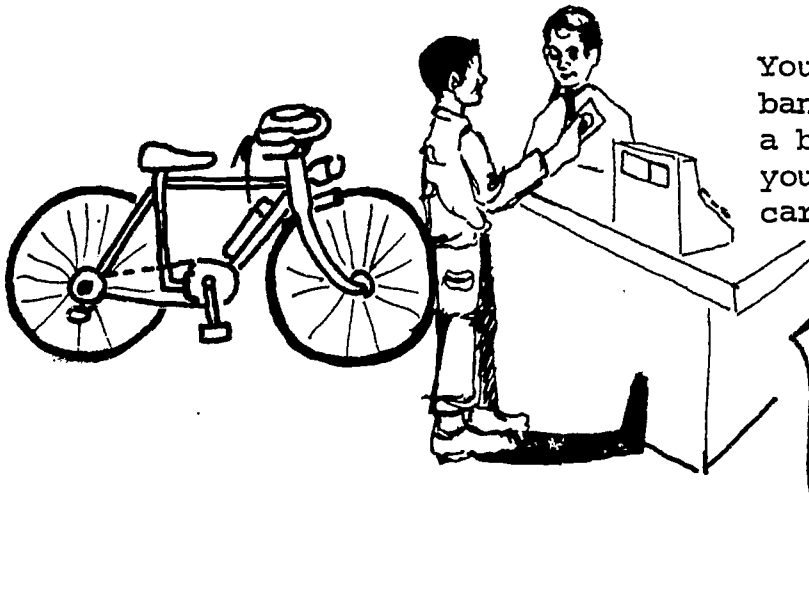
1. Credit cards (gas, store, and bank)
2. Material for making credit cards (tagboard, bristol board, or construction paper, crayons, or felt tip pens)
3. Magazines, construction paper, scissors and glue for collage making

TEST ITEMS:

(See Appendix A, Lesson 6.2, Item 1)

PERFORMANCE OBJECTIVE 6.2

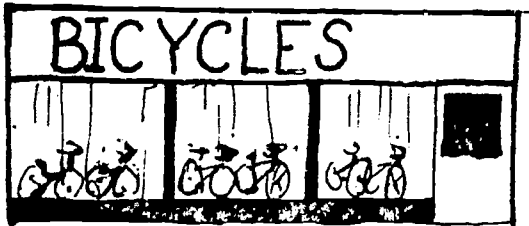
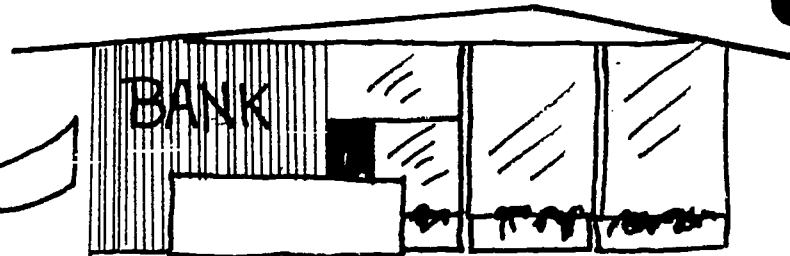
BANK CREDIT CARD



You give the cashier your bank credit card to pay for a bike. The store man makes you a receipt and gives the card back to you.

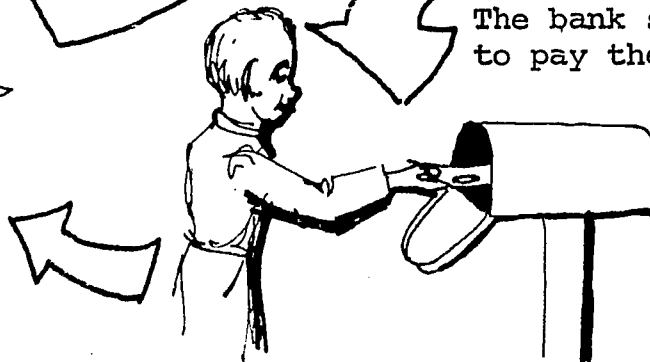
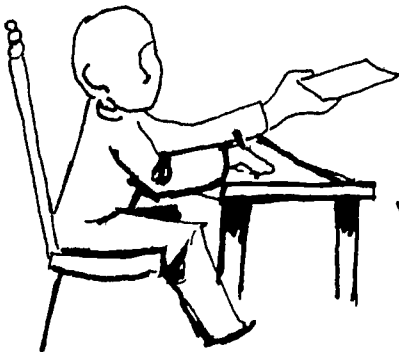
The store sends a bill to your bank.

The bank sends money to the store to pay for the bike.



You send money to the bank.

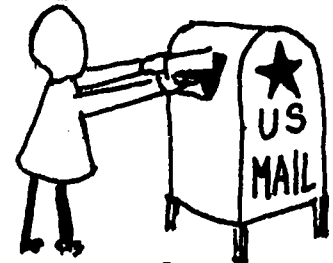
The bank sends a bill to you to pay the bank.



STORE CREDIT CARD

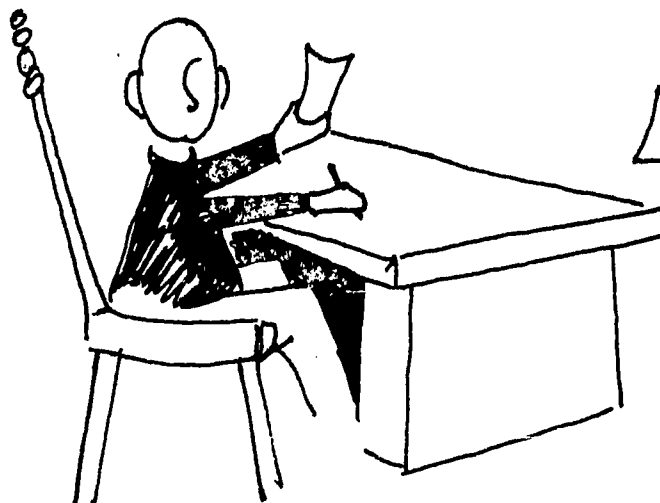


You give the cashier your credit card. He makes you a receipt and gives the card back to you.



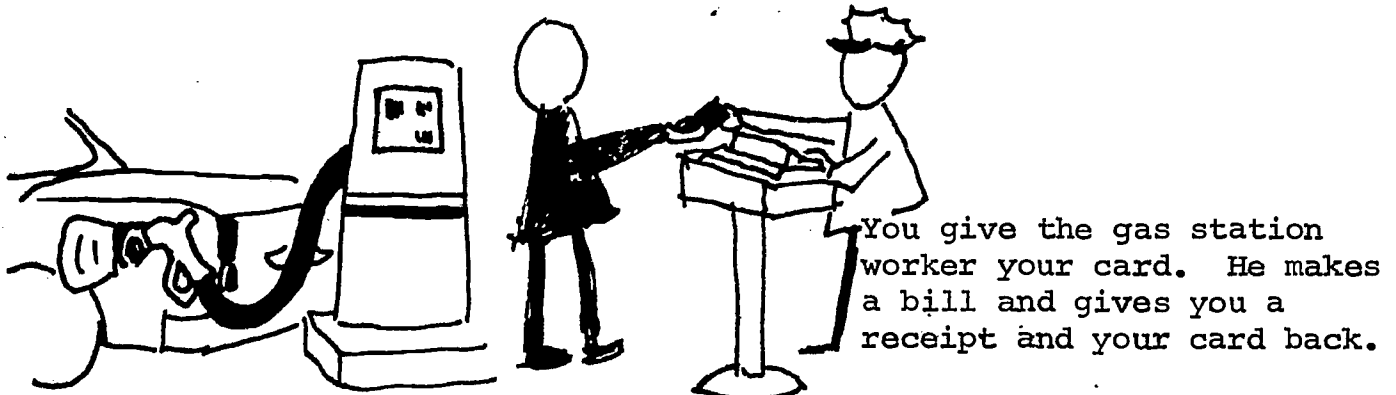
The store sends you a bill.

You send money to the store.

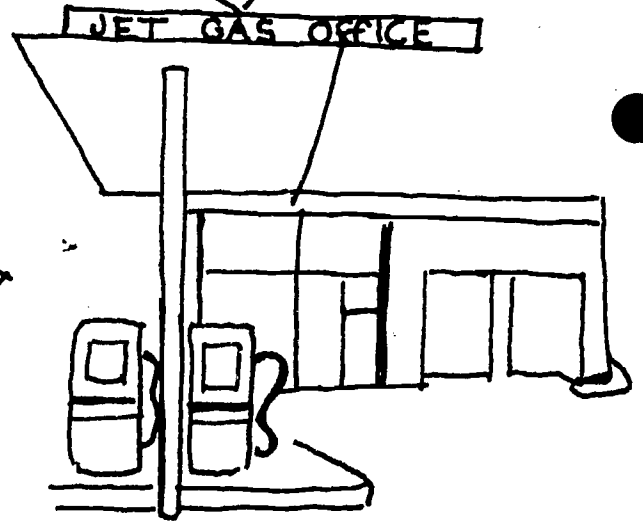


PERFORMANCE OBJECTIVE 6.2

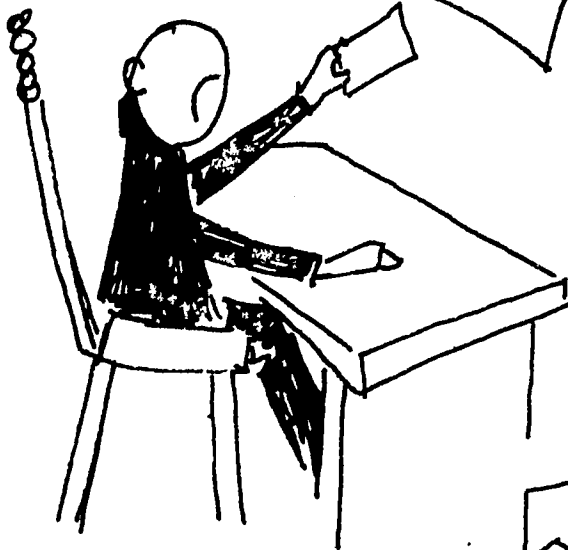
GAS CREDIT CARD



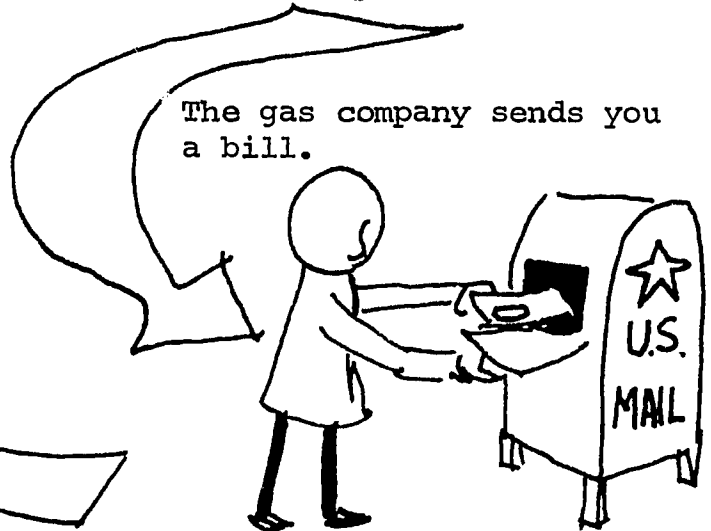
The gas station sends a bill to the gas company.



You send money to the gas company.



The gas company sends you a bill.



GOAL STATEMENT:

- 6.0 THE STUDENT WILL BE AWARE THAT THERE ARE OTHER FORMS OF ECONOMIC EXCHANGE.

PERFORMANCE OBJECTIVE:

- 6.3 Given a check, the learner will describe the exchange system involved.

TEACHER'S INFORMATION:

1. Estimated Time: ± 30 minutes
2. Suggested Groupings: Small
3. Appropriate Subject Areas: Social Studies, Mathematics
4. Content Outline:
 - a. Students make a store and a bank and design and make checks. This could be done prior to the lesson.
 - b. Students purchase items from the class store. The store personnel send the checks to the bank personnel who process the checks.
5. New Vocabulary: None
6. Learner Pre-requisite Knowledge: Learner should know the economic requirements of families.
7. Teacher Preparation Tasks:
 - a. Locate large boxes for making a bank and a store.
 - b. Set out materials for making store, bank, and checks.
 - c. Ask students to bring items to sell in the store (they can be returned).
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. Prior to the lesson, the store and the bank could be built (or this could be done as part of the lesson).
2. We have talked about credit cards and you have designed some. Today we are going to work with another part of our money system - checks - and how they work. I will ask some of you to design a store and a bank. And I will ask some of you to

design checks. Then you can buy items at a store and pay for them by using a check. You will need to share and wait turns. By doing this activity, you will learn more about checks, an important part of our money system. (Be aware that some students may live in situations in which their parents do not use checks. Be cautious not to make them feel that their parents are not "normal" citizens. Stress the concept that some people use checks, sometimes.)

3. Set out the large boxes and materials to use for designing a store and a bank (butcher paper, tape, felt tip pens). Ask for volunteers and assign some students to two groups to work on designing the store and the bank. If more boxes are available, have students design several stores and banks. The other students can work on the checks (all students should have one or two). Perhaps, in order to have enough for everyone to do, the designed checks could be drawn on dittos, duplicated, and cut apart.
4. When store, bank, and checks are ready, show the students how to fill out a check.
5. Ask students to put items in the store to buy (erasers, chalk, paper, toys, books, etc.). Ask several volunteers to work in the store and in the bank. Put play money in the bank. Ask students to take turns going to the store and writing checks for items. Salesmen at the store should take the checks to the bank and bank personnel should pay the store from people's checking accounts. Start each student out with the same amount in his checking account, subtracting as he spends. Students who are waiting turns can draw pictures of their parents writing checks for items.

ENRICHMENT:

Fast:

The fast student could write a skit about the "Life of a Check". The main character could be a check.

Slow:

The slow student could role play being a check and how he works.

Other:

Banker or person who uses checks could talk with class about their use.

RESOURCES:

1. Two large boxes for store and bank
2. Butcher paper, tape, felt pens
3. Play money and play cash register
4. Materials for making of checks (tagboard, bristol board, or construction paper, crayons, felt markers)

TEST ITEMS:

(See Appendix A, Lesson 6.3, Item 1)

GOAL STATEMENT:

6.0 THE STUDENT WILL BE AWARE THAT THERE ARE OTHER FORMS OF ECONOMIC EXCHANGE:

PERFORMANCE OBJECTIVE:

6.4 Given three types of economic exchange, other than money, the learner will explain why each is used instead of money.

TEACHER'S INFORMATION:

1. Estimated Time: \pm 30 minutes
2. Suggested Groupings: Large, then independent
3. Appropriate Subject Areas: Social Studies, Mathematics
4. Content Outline:
 - a. Discussion and chart development as students identify reasons. Any answers are accepted and listed.
 - b. Examination of reasons listed on chart. Items which are not reasons are eliminated.
 - c. Students identify exchange(s) they favor and explain why.
5. New Vocabulary: None
6. Learner Pre-requisite Knowledge: Learner should know the economic requirements of families.
7. Teacher Preparation Tasks:
 - a. Distribute chart paper.
 - b. Set out writing paper and drawing materials.
8. Learner Worksheets: None

TEACHER'S STRATEGIES:

1. We have talked about checks, credit cards, and money orders. They are sometimes used instead of money. Today, we will talk about why people use them. We will discuss the reasons and then I will ask you to choose your favorite way to pay for items. You will decide this after thinking about all you have learned.
2. Ask students to name a reason why they think people use checks. record on a chart any reasons given. (Possible Responses: Because parents don't want to carry money; to save money; to

know what you bought by getting the check back, etc.)
Many answers can be given, some of which may not be valid.

3. After students have suggested all the reasons they can, analyze these reasons with the students, and decide which ones are basic (money doesn't need to be carried, a record of money spent is maintained, etc.).
4. Do the above two steps 2 and 3 with credit cards and then with money orders. Develop three separate charts. (Possible content of charts:)
 - a. Why Checks are Used
Money doesn't have to be carried
Consolidate payments
Record of purchases
Receipt
 - b. Why Credit Cards Are Used
To buy things when you don't have the money with you
Record of payments
Businesses are paid immediately
"Consolidate" payments
Receipt
 - c. Why Money Orders are Used
To safely carry money
Businesses are paid immediately
Receipt
Record of payment
5. After the charts have been developed and discussed, ask the students to choose ways they would use to pay for items if they were adults. Ask them to write about the choice explaining the reasons (this explanation could be given orally). Students who are not very familiar with these money substitutes because their parents don't use them, should be allowed to listen if they do not wish to do the activity. Be aware that they may feel inferior because their parents don't use the various forms of economic exchange.
6. Conclude the activity after students have written or told about the form(s) of exchange they prefer. Review briefly with the students the reasons why people use credit cards, money orders, and checks. Tell them they have learned about the way people spend money without using coins and bills, and the reasons behind these methods of exchange.

ENRICHMENT:

Fast:

The fast student could talk with some adults and write or tell about some drawbacks in using any of the money substitutes, i.e., credit card use can cause people to overspend. Help him analyze the drawbacks to decide how important they are.

Slow:

The slow student could talk with his parents about why they use checks, etc. Help the student write about the reasons.

Other:

Develop a skit in which the main characters are money, credit cards, checks and money orders. What is a "day in their life" like?

RESOURCES:

1. Chart paper, felt pen
2. Writing paper, pencils and drawing paper, crayons

TEST ITEMS:

(See Appendix A, Lesson 6.4, Item 1)

APPENDIX A - EVALUATION

Test Items
Test Directions

THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 1.1

1. Administration Directions: Teacher reads: Circle the number above the picture that shows the number of quarters needed to make \$1.00.

Item Key: First picture

-
-
2. Administration Directions: Teacher reads: Circle the number above the picture that shows the number of dimes needed to make a \$1.00.

Item Key: Third picture

THE MONETARY SYSTEMS - FAMILIES

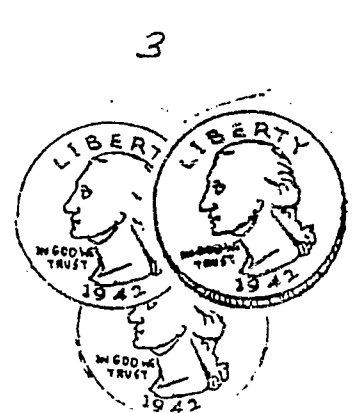
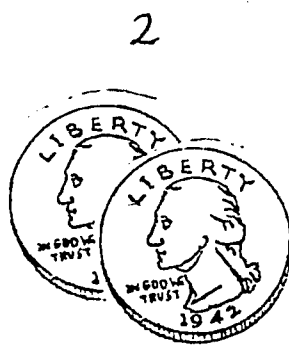
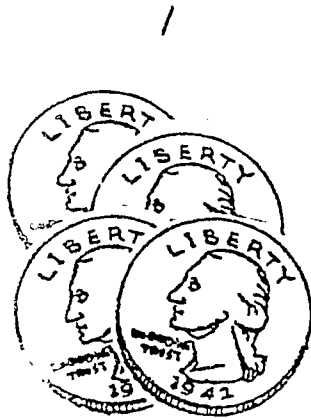
Items
Lesson 1.1
(3 questions)

Name _____

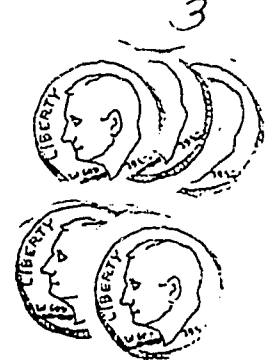
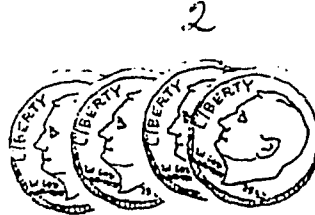
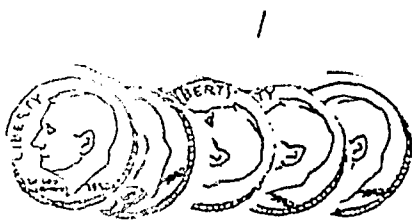
Date _____

Number right _____

1.



2.



THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 1.1

3. Administration Directions: Teacher reads: Circle the number above the picture that shows the number of nickels needed to make \$1.00.

Item Key: Second picture

THE MONETARY SYSTEMS - FAMILIES

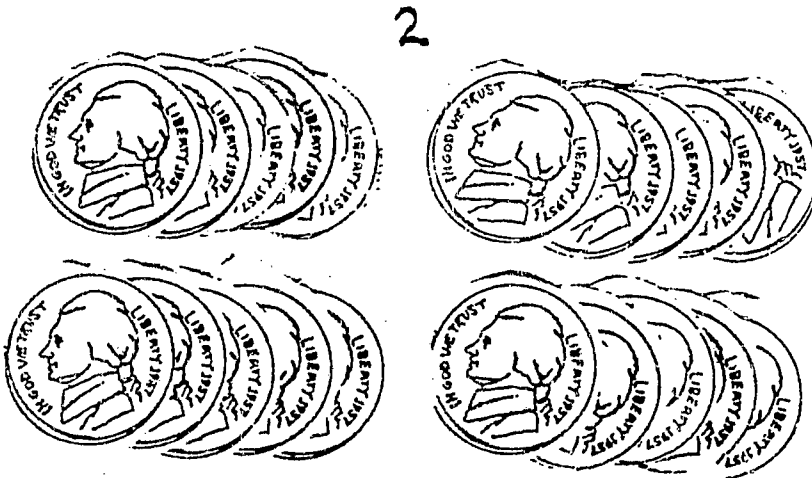
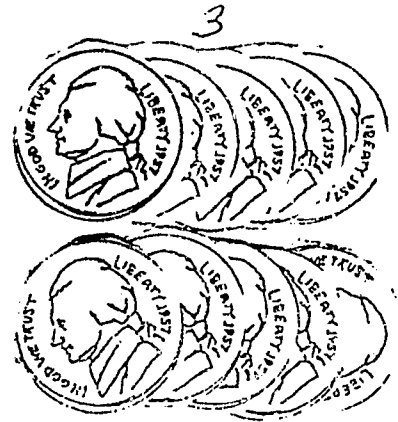
Items
Lesson 1.1
(3 questions)

Name _____

Date _____

Number right _____

3.



THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 1.2

1. Administration Directions: Teacher reads: Circle the number above the picture that shows the number of pennies in a nickel.

Item Key: **Second** picture

-
-
2. Administration Directions: Teacher reads: Circle the number above the picture that shows the number of pennies in a dime.

Item Key: **Second** picture

THE MONETARY SYSTEMS - FAMILIES

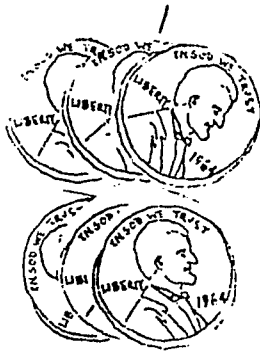
Items
Lesson 1.2
(5 questions)

Name _____

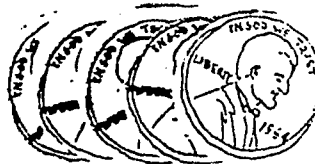
Date _____

Number right _____

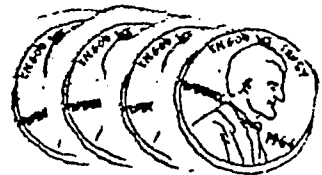
1.



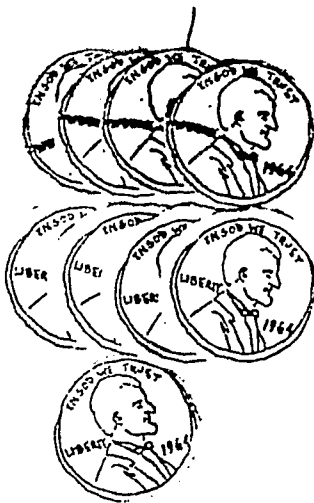
2



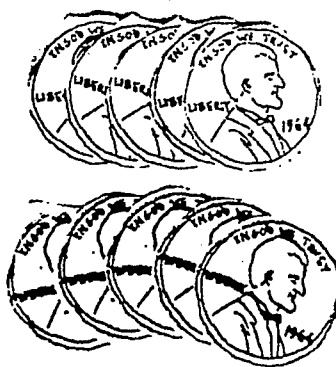
3



2.



2



3



27

THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 1.2

3. Administration Directions: Teacher reads: Circle the number above the picture that shows the number of pennies in a quarter.

Item Key: Third picture

-
-
4. Administration Directions: Teacher reads: Circle the number above the picture that shows the number of pennies in a half dollar.

Item Key: Third picture

THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 1.2
(5 questions)

Name _____

Date _____

Number right _____

3.

1

2

3

23

24

25

4.

1

2

3

51

52

50

THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 1.2

5. Administration Directions: Teacher reads: Circle the number above the picture that shows the number of pennies in a dollar bill.

Item Key: Second picture

THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 1.2
(5 questions)

Name _____

Date _____

Number right _____

5.

1

2

3

101 100 102

THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 1.3

Administration Directions: Teacher reads: Draw a line from the coin to its
correct cent value.

Item Key: Penny 1¢	Quarter 25¢
Nickel 5¢	Half Dollar 50¢
Dime 10¢	Dollar 100¢

THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 1.3
(1 question)

Name _____

Date _____

Number right _____



5¢



25¢



100¢



10¢



50¢



1¢

THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 1.4

1. Administration Directions: Teacher reads: Tommy has a 50 cent piece. He wants to trade his 50 cent piece for the same amount of money. Circle the number above the picture that shows the amount he should choose.

Item Key: Third picture

-
-
2. Administration Directions: Teacher reads: Jimmy's mother gave him a dime. Jimmy wants to buy some gum from a gum machine, but the machine only takes pennies. So Jimmy asks a store clerk to change his dime into pennies. Circle the number above the picture that shows the number of pennies the store clerk should give Jimmy for his dime.

Item Key: Third picture

THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 1.4
(2 questions)

Name _____

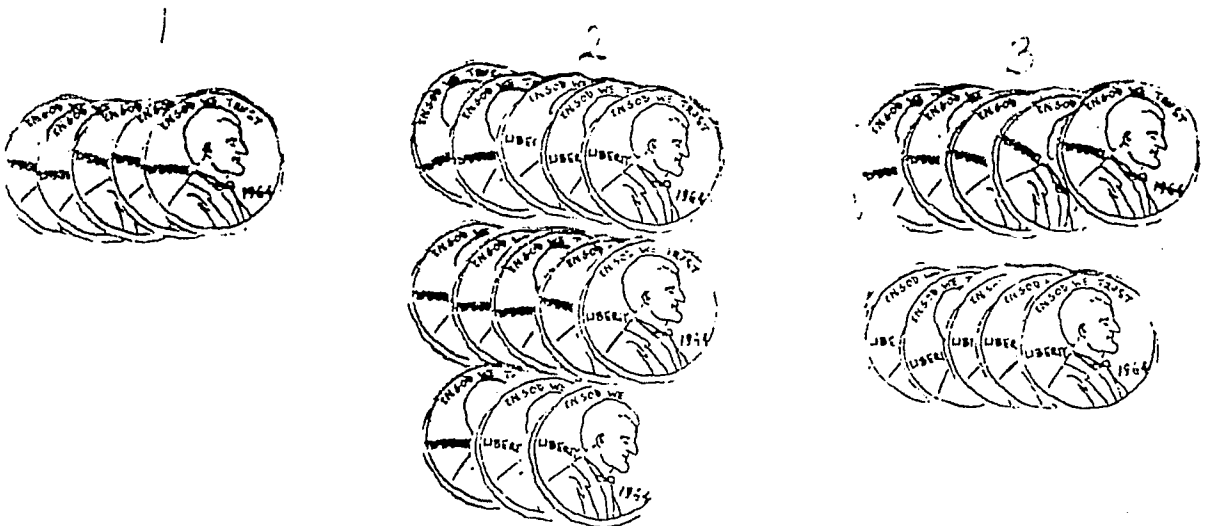
Date _____

Number right _____

1.



2.



THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 2.1

Administration Directions: Teacher reads: Kevin likes to help his dad do chores at home. He receives an allowance for doing these chores. With this allowance Kevin plans to buy sporting equipment for their family's vacation trip.
Circle the numbers above the pictures that show some ways Kevin might earn money.

Item Key: Second picture

THE MONETARY SYSTEMS - FAMILIES

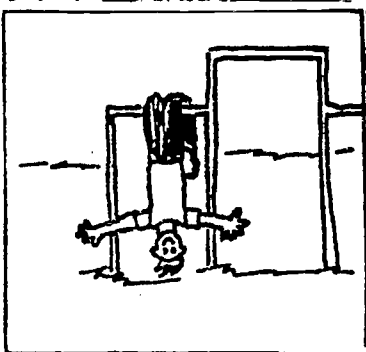
Items
Lesson 2.1
(1 question)

Name _____

Date _____

Number right _____

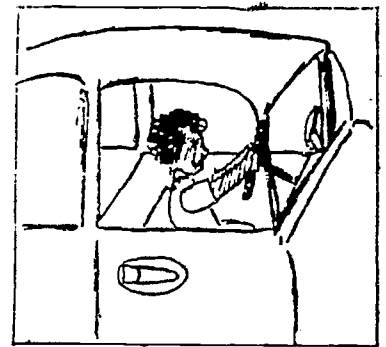
1



2



3



THE MONETARY SYSTEMS - FAMILIES

Directions

Lesson 2.2

Administration Directions:

Teacher reads: Circle the number above the picture that shows something you could buy with 40¢

Item Key: Third picture

THE MONETARY SYSTEMS - FAMILIES

Items

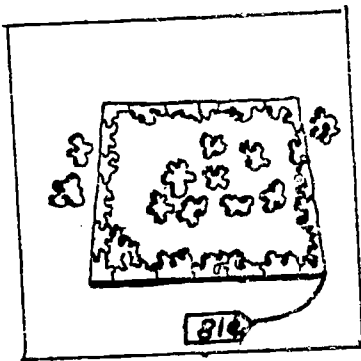
Lesson 2.2
(1 question)

Name _____

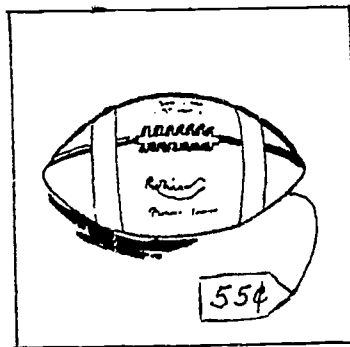
Date _____

Number right _____

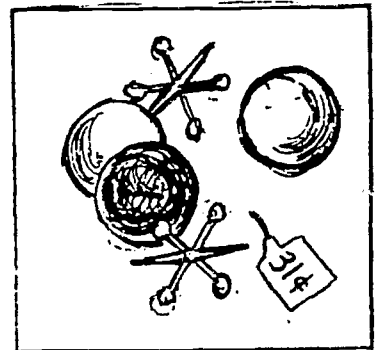
1



2



3



THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 2.3

Administration Directions: Teacher reads: Clem went to the store to buy a coloring book. The book cost 42¢. Clem gave the store clerk two quarters. Circle the number above the picture of the change the clerk returned to Clem.

Item Key: First picture

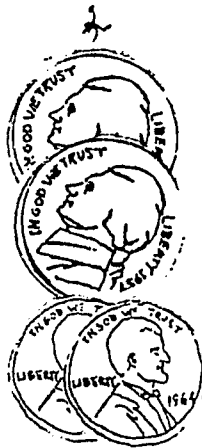
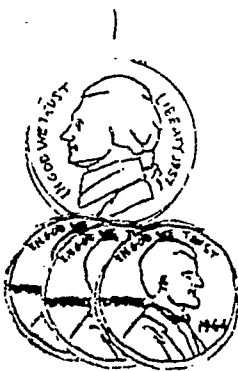
THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 2.3
(1 question)

Name _____

Date _____

Number right _____



THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 2.4

Administration Directions: Teacher reads: Miss Fredrick told the students that they can earn play money for jobs they do in class. Circle the number above the picture that shows a job Ellen can do at school that she probably would not do at home.

Item Key: First picture

THE MONETARY SYSTEMS - FAMILIES

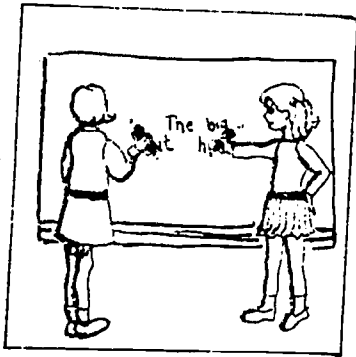
Items
Lesson 2.4
(1 question)

Name _____

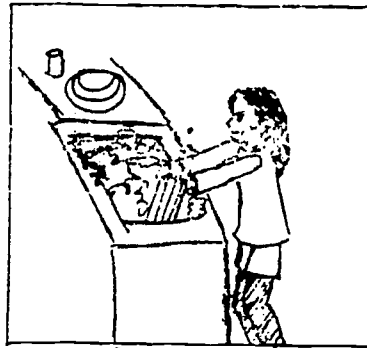
Date _____

Number right _____

1



2



3



THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 2.5

Administration Directions: Teacher reads: Pedro's mother gave him 30¢ to spend on anything he wished. Circle the numbers above the two pictures of things Pedro could buy with his 30¢.

Item Key: First and second picture

THE MONETARY SYSTEMS - FAMILIES

Items

Lesson 2.5

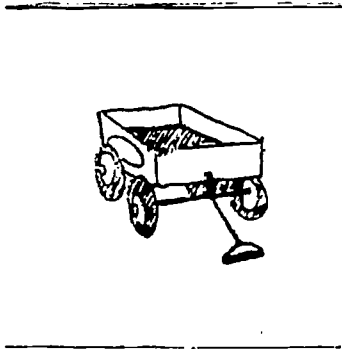
(1 question)

Name _____

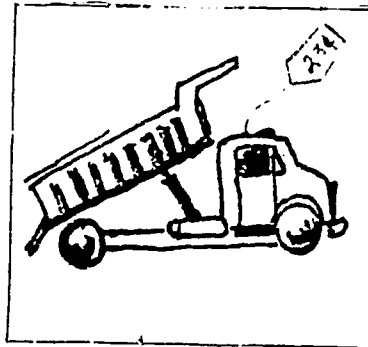
Date _____

Number right _____

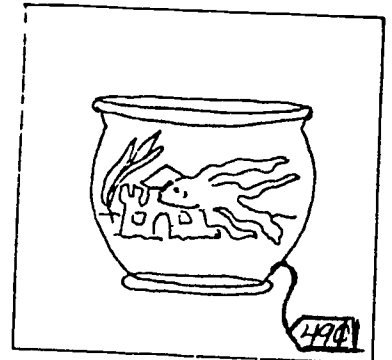
1



2



3



THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 3.1

Administration Directions: Teacher reads: Circle the number above the picture of a financial institution.

Item Key: Second picture

Special Notation: Teacher will teach the term "financial institution",

THE MONETARY SYSTEMS - FAMILIES

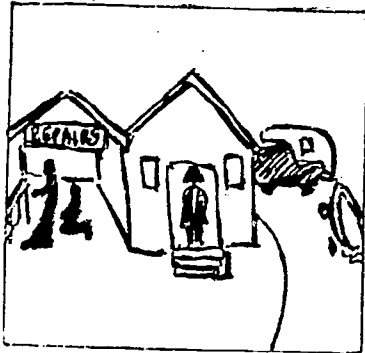
Items
Lesson 3.1
(1 question)

Name _____

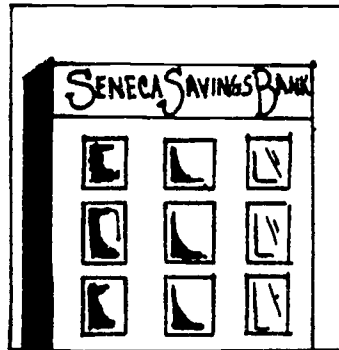
Date _____

Number right _____

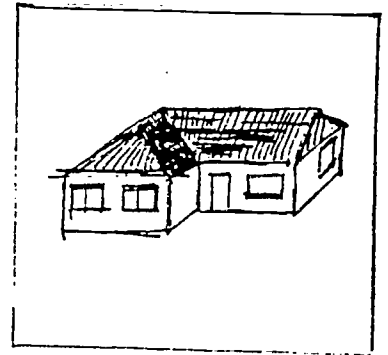
1



2



3



THE MONETARY SYSTEMS - FAMILIES

Directions

Lesson 3.2

Administration Directions: Teacher reads: Circle the numbers above the pictures that show why we have banks and saving and loan offices. (continue reading the caption) 1. borrow money (pause)
2. keep important papers (pause)
3. get postage stamps.

Item Key: First and second pictures

THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 3.2
(1 question)

Name _____

Date _____

Number right _____

1



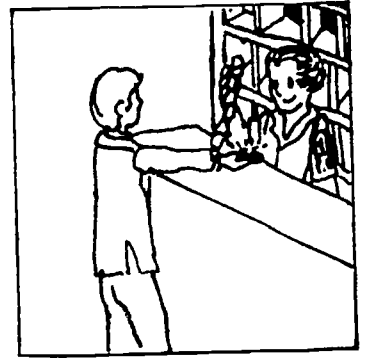
borrow money

2



keep important papers

3



get postage stamp

THE MONETARY SYSTEMS - FAMILIES

Directions

Lesson 3.3

Administration Directions: Teacher reads: Circle the number above the picture that shows a savings passbook in which money has been deposited.

Item Key: First picture

THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 3.3
(1 question)

Name _____

Date _____

Number right _____

1

SENECA SAVINGS BANK 1220 WEST AVE IN ACCOUNT WITH EVAN R. DAY			ACCOUNT NO. 1234 5678	
DATE	BY	Withdrawals	Deposits	Balance
7/23	me		7.00	786.00
9/7	me		9.00	1000.00

2

SENECA SAVINGS BANK In Account with <u> Evan R. Day </u>				
Date	with drawal	Deposit	Interest	Balance
April 1	50.00			624.37
May 20				574.37
July 1	25.00			774.37
July 5	31.00			717.37
			7.17	

3

SENECA SAVINGS BANK 1220 WEST AVE IN ACCOUNT WITH EVAN R. DAY			
DATE	ENTERED BY	Withdrawals	De

THE MONETARY SYSTEMS - FAMILIES

Directions

Lesson 3.4

Administration Directions: Teacher reads: Susie had opened a savings account last year. During that year she deposited \$5.00. At the end of that year her savings passbook read \$5.28. Circle the number above the picture that shows the amount of interest Susie gained from her savings that year.

Item Key: Third picture

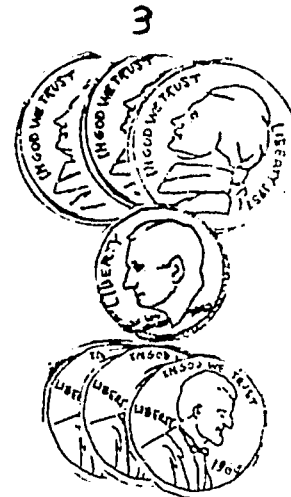
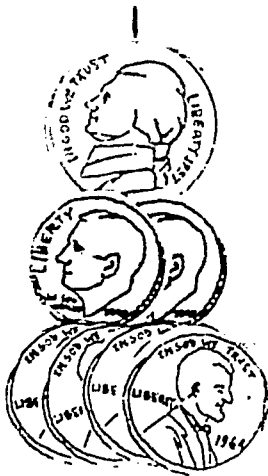
THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 3.4
(1 question)

Name _____

Date _____

Number right _____



THE MONETARY SYSTEMS-FAMILIES

Directions
Lesson 4.1

Administration Directions: Teacher reads: Circle the number above the picture that is NOT used in place of money.

Item Key: Second picture

THE MONETARY SYSTEMS-FAMILIES

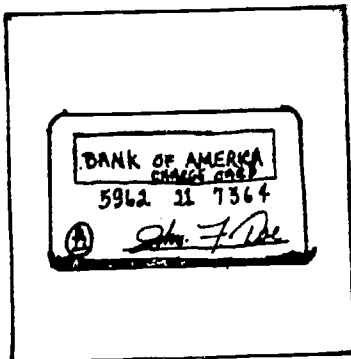
Items
Lesson 4.1
(1 question)

Name _____

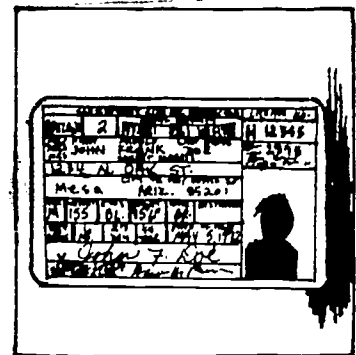
Date _____

Number right _____

1



2



3

_____ 19__ No _____ 20-263
121

PAY THE ORDER OF _____ \$ _____
DOLLARS

LIBERTY NATIONAL BANK

•12 254-1259• 12 034 W 55"

THE MONETARY SYSTEMS- FAMILIES

Directions

Lesson 4.2

1. Administration Directions: Teacher reads: Circle the numbers above the pictures that show the credit cards that might be used for purchasing clothing.

Item Key: First and third picture

THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 4.2
(2 questions)

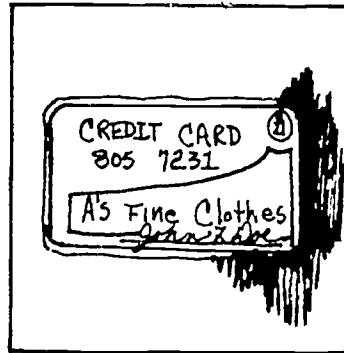
Name _____

Date _____

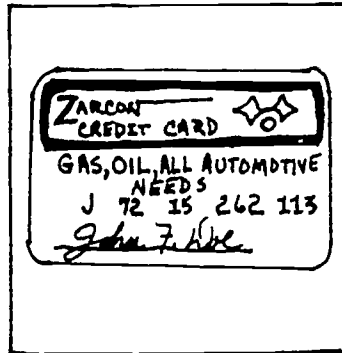
Number right _____

1.

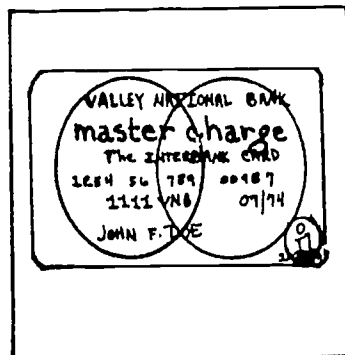
1



2



3



THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 4.2

2. Administration Directions: Teacher reads: Look at these pictures. I will read the name of each credit card: Number 1 - Master Charge, number 2 - Zarcon Oil Card and number 3 - Nickel's Dept. Store. Circle the number above the credit card that is given by an oil company for purchasing gasoline for a car.

Item Key: Second picture

THE MONETARY SYSTEMS - FAMILIES

Items

Lesson 4.2

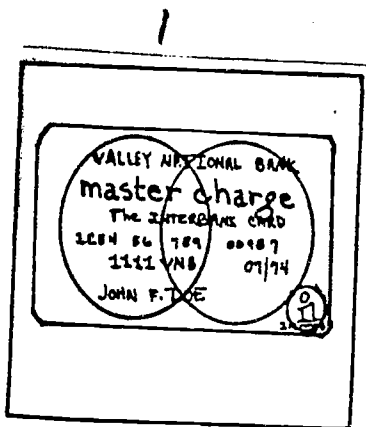
(2 questions)

Name _____

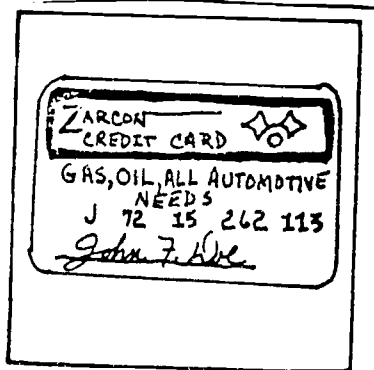
Date _____

Number right _____

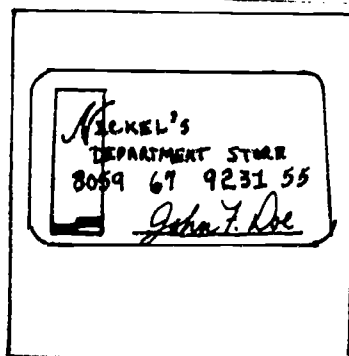
2.



2



3



==== THE MONETARY SYSTEMS - FAMILIES ====

Directions
Lesson 4.3

Administration Directions: Teacher reads: Joan and Bobby are in the second grade. They enjoy helping their Dad do chores around the house. They are careful not to get dirty. Circle the numbers above the pictures that show how their parents depend on them to help meet the needs of the family.

Item Key: First and third picture

THE MONETARY SYSTEMS - FAMILIES

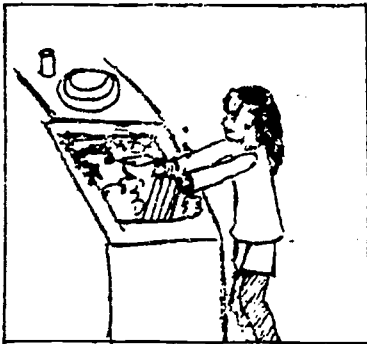
Items
Lesson 4.3
(1 question)

Name _____

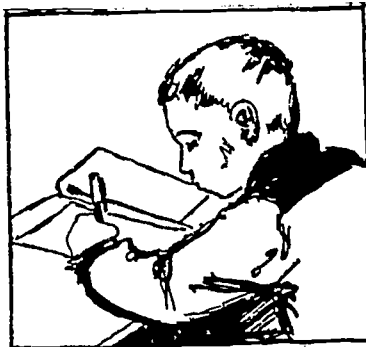
Date _____

Number right _____

1



2



3



THE MONETARY SYSTEMS-FAMILIES

Directions
Lesson 5.1

Administration Directions:

Teacher reads: Circle the numbers above the pictures that show needs that might be bought. (continue reading captions) 1. friendship (pause) 2. a family car (pause) 3. food

Item Key: Picture two and three

THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 5.1
(1 question)

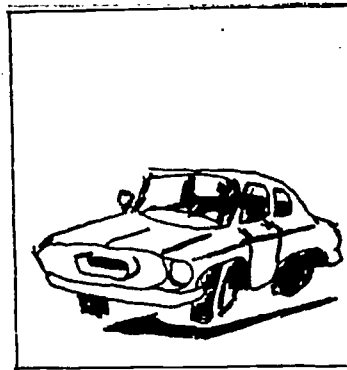
Name _____

Date _____

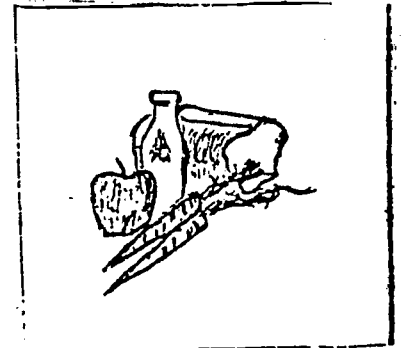
Number right _____



friendship



a family car



food

THE MONETARY SYSTEMS-FAMILIES

Directions
Lesson 5.2

Administration Directions: Teacher reads: Food and clothing are needs of the Jones family. Circle the numbers above the pictures that show ways the Joneses meet these needs.

Item Key: First and second picture

THE MONETARY SYSTEMS - FAMILIES

Items
Lesson 5.2
(1 question)

Name _____

Date _____

Number right _____

1



2



3



THE MONETARY SYSTEMS - FAMILIES

Directions
Lesson 6.1

Administration Directions: Teacher reads: Circle the number above the two
pictures that show some things your family
might have to buy from time to time.

Item Key: First and second picture

THE MONETARY SYSTEMS - FAMILIES

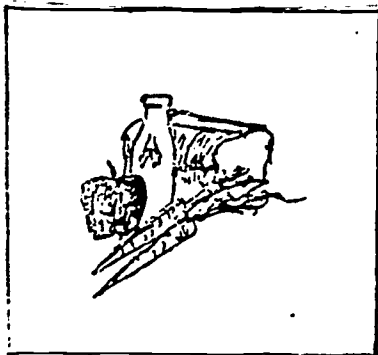
Items
Lesson 6.1
(1 question)

Name _____

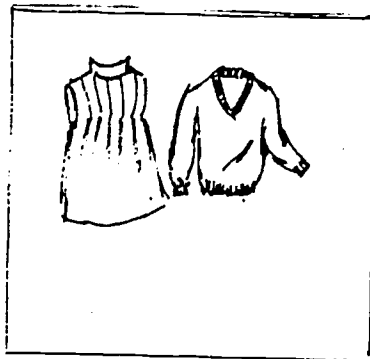
Date _____

Number right _____

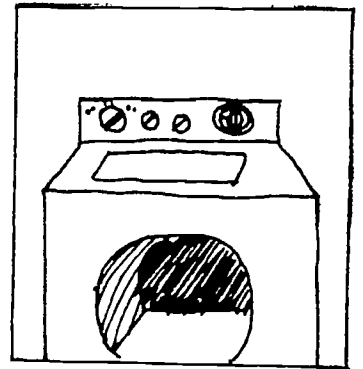
1



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THE MONETARY SYSTEMS - FAMILIES

Directions

Lesson 6.2

Administration Directions:

Teacher reads: Circle the number above the picture that shows how you might take care of your new clothes so you won't have to buy more.

Item Key: Second picture

THE MONETARY SYSTEMS-FAMILIES

Items

Lesson 6.2

(1 question)

Name _____

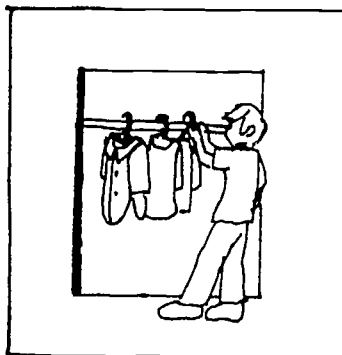
Date _____

Number right _____

1



2



3



THE MONETARY SYSTEMS - FAMILIES

Directions

Lesson 6.3

Administration Directions: Teacher reads: Sometimes your mother writes checks to buy groceries. Circle the number above the picture that shows where the grocery man would take the check to trade it for money.

Item Key: Second picture

THE MONETARY SYSTEMS - FAMILIES

Items

Lesson 6.3

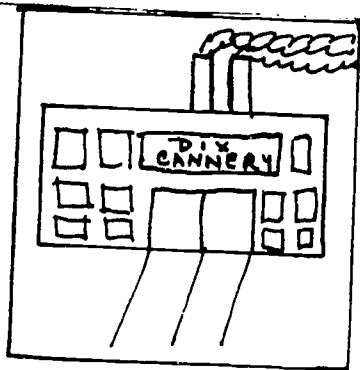
(1 question)

Name _____

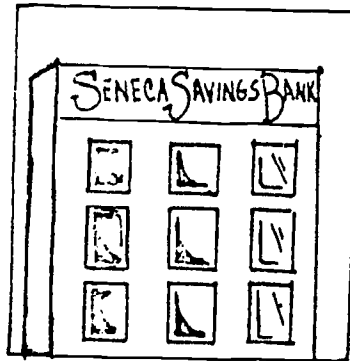
Date _____

Number right _____

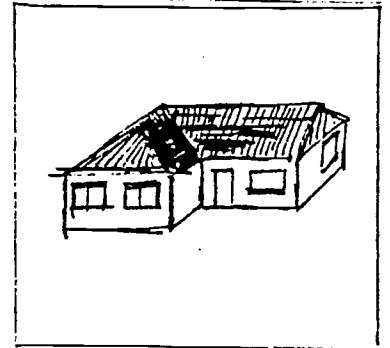
1



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3



===== THE MONETARY SYSTEMS - FAMILIES =====

Directions
Lesson 6.4

Administration Directions:

Teacher reads: Circle the number above the picture that shows a reason why someone might use a credit card.

Item Key: First picture

THE MONETARY SYSTEMS - FAMILIES

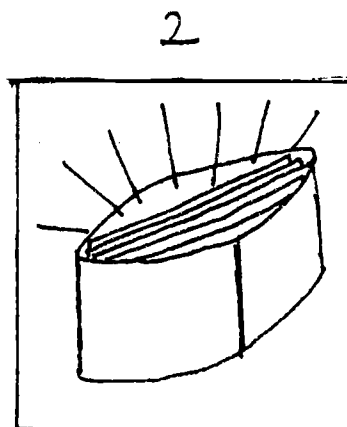
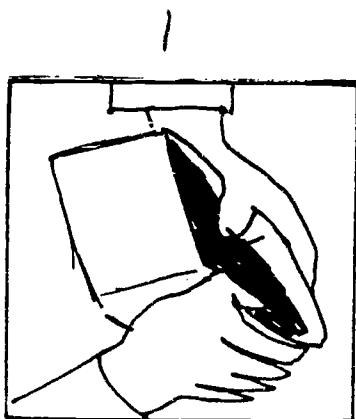
Items

Lesson 6.4
(1 question)

Name _____

Date _____

Number right _____



3

_____ 19 No _____		20-263 121
PAY TO THE ORDER OF _____	\$ _____	
LIBERTY NATIONAL BANK		DOLLARS
• 12 254-1259 • 12 034 4 55 •		

PILOT TEST INSTRUMENT

Introduction

This instrument is designed to gather information which will be used to help refine Career Education Curriculum Units. As the instructor in the pilot test, you are the most qualified individual to provide this information. As this is a pre-pilot copy of the curriculum unit, you will find that you will have many suggestions and comments for its improvement. It is important that while completing this instrument you are as specific as possible in suggesting improvements for the unit.

Read over the entire instrument as soon as you receive it. Please complete those parts of the instrument on which data are available as soon as possible. This will alleviate the problem of trying to recall at the end of the unit what actually took place. It is hoped the format of this instrument is such that it will take a minimal amount of your time. If you have tested more than one Career Education unit during the school year, some of the questions for this instrument will be duplicated for each unit. We apologize for this duplication; however, we wish to have complete information in one source for each unit.

Again we thank you for your part of this cooperative effort in developing a career education program.

Demographic Data

1. Curriculum Unit Identification Title: _____
2. Curriculum Unit Identification Code: _____
3. _____ Name of School and District
4. _____ Grade

Attitudinal Data

The following questions pertain to the curriculum unit as you received it, not to changes that you may have introduced while teaching the unit. Place an X in each box which best represents your opinion.

1. Which of the following best describes the student achievement of goals delivered by this curriculum unit?
 All of the unit goals were achieved.
 Only some of the unit goals were achieved.
 None of the unit goals were achieved.
2. Which of the following best describes how the performance objectives related to the goal(s) of the unit?
 Each performance objective was directed toward the attainment of the goal(s) of the unit.
 Only some performance objectives were directed toward the attainment of the goal(s) of the unit.
 None of the performance objectives was directed toward the attainment of the goal(s) of the unit.
3. Which of the following best describes how the unit learning activities delivered the unit performance objective?
 Each learning activity was effective in delivering the performance objective(s).
 Only some learning activities were effective in delivering the performance objective(s).
 No learning activities were effective in delivering the performance objective(s).
4. Approximately what percent of the unit's learning activities did you use?
 More than 80%
 Between 60% and 80%
 Between 40% and 60%
 Between 20% and 40%
 Less than 20%
5. Were the unit learner activities organized sequentially with respect to levels of difficulty?
 Yes, sequence was adequate
 No, sequence needs revision
 Not applicable

6. How does the specified duration of the unit compare to the amount of time you felt was necessary to effectively teach it?

- The specified time was too long.
- The specified time was sufficient.
- The specified time was too short.
- Time was not specified.

7. To what extent did the unit hold class interest?

- Most of the class showed great interest.
- Most of the class showed some interest.
- Most of the class showed no interest.

8. Overall rating:

- Retain the unit with minor revisions as indicated in this form.
- Retain the unit with extensive revisions as indicated in this form.
- Seriously reconsider using the unit.
- Drop the unit from consideration.

Suggest any further changes that you feel should be made in order to improve the unit.
