

Reading Makes ¢ENTS



LEARNING ABOUT MONEY CONCEPTS
THROUGH CHILDREN'S LITERATURE



REVIEWED & RECOMMENDED
National 4-H Curriculum

AN AFTERSCHOOL CURRICULUM
GUIDE FOR 3RD–5TH GRADERS

acknowledgements

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INTRODUCTION FOR THE PROJECT HELPER



Reading Makes Cents is a financial literacy and reading curriculum for children in grades 3–5. This curriculum is a 4-H group curriculum written for an adult or teen staff member to implement in an afterschool setting to facilitate group learning. The curriculum can also be used in day camps, schools, or with other special-interest groups of youth. Some of the activities build on others so the best approach for positive outcomes is for youth to experience the entire curriculum. Youth will achieve the greatest amount of knowledge and skills if they complete the entire curriculum. If time constraints are great, try to select at least one or two lessons from each section or use each section as a stand-alone module.

If there is one money concept to teach children, it would be “saving is not optional”. Financial literacy requires an understanding of cash flow management; the concept of borrowing, including credit card use; how to manage risk; the basic principles of investing to meet near and longer-term goals, and the transfer of assets at death. At the core of all of these critical concepts for financial literacy is “savings.” Current income seldom provides enough resources to meet emergencies or goals requiring bigger dollar amounts. If a child learns to save, they will understand how to keep income and expenses in balance, manage credit, and overall, build wealth, not debt. For more information about children and money, go to www.extension.org/personal_finance.

Most of the activities in each section are stand-alone and designed to be completed in one session. This format makes the curriculum ideally suited for out-of-school time programs. There are seven financial themes or concepts that are introduced to the youth through a featured book that is read aloud to the youth. There may be more than one activity for some featured books. You may choose to read the book again, ask a child to re-tell the story, or have the children read the story to each other. The seven money themes in *Reading Makes Cents* are:

1. History of money
2. Managing money
3. Earning money
4. Spending money
5. Saving money
6. Sharing money
7. Borrowing & Lending money

Curriculum Goals

The goals of the curriculum are to:

1. introduce children to basic money management concepts such as saving, sharing, spending, managing, earning, borrowing, and lending
2. use children’s literature as a tool to attract youth to the topic of financial management
3. improve children’s attitudes towards reading
4. support literacy and literacy-related activities in the home
5. provide opportunities for youth to practice important life and money skills

Physical Health and Wealth: What’s the connection?

Health and wealth complement each other and the connection is easy to see. Both health and wealth are important resources for living a happy and successful life. People in poor health often die young and spend thousands of dollars (that could have been invested) on health care costs. On the other hand, those who practice recommended health behaviors are more likely to exceed average life expectancy and need a large nest egg to insure that they don’t outlive their assets. Financial health is important too, because people tend to be emotionally and physically healthy when they are not stressed by financial hardship. This is why it is important to motivate consumers to implement behavior change strategies that simultaneously improve their health and personal finances.



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**We make a living by what we
get, but we make a life by what
we give.**

-Winston Churchill



USING THE GUIDE

Each Reading Makes Cents activity begins with a “read-aloud” of a book or chapter of a book, followed by a “brief book talk” about the financial concept introduced in the book. The activity that follows each book relates to this financial concept or another aspect of the book. Each activity has the following components:



Project Skill—the skills that are taught and practiced during the book talk and activity; these skills are the goal of the activities.



Read-Aloud Selection—recommended books to read before doing the activity.

Introduce the Book—scripts for the adult helper to read to the children prior to reading the books or chapters aloud.

Book Talk—Questions to use to generate discussion after the adult helper reads the book.



Pocket Change—what the adult helper needs to know prior to doing the activity.



Activity Time—the recommended time needed to complete the activity.



Materials Needed—supplies the adult helper needs to gather before doing the activity.



Mutual Fun—step-by-step instructions for doing the activity.



Discussion Questions—these questions assist the adult helper in guiding youth through the experiential process, after the activity is completed.



Extension Activity—suggested activities if children are interested in exploring a topic or concept in more detail.

Book Level 1—this book is appropriate for younger children and youth who are not yet confident, independent readers.

Book Level 2—this book is appropriate for older children and those who are independent readers.



Glossary Words—words to learn that are used in the chapters.

Life skills practiced in Reading Makes Cents

Each activity in the curriculum helps youth to learn and practice important life skills. Those life skills emphasized in the activities in this curriculum are:

- communication
- decision-making
- problem-solving
- managing resources
- planning and organizing



academic STANDARDS

Academic standards supported in Reading Makes Cents

All of the activities support either one or more of the following standards in both Personal Finance and English Language Arts for third- or fourth-grade students.

National Standards in K-12 Personal Finance Education (Jump\$tart Coalition for Personal Financial Literacy)

The following overall competencies and specific standards are addressed in this curriculum. For a complete listing of all the standards, go to www.JumpStart.org.

Financial Responsibility and Decision-making

Overall Competency: Apply reliable information and systematic decision-making to personal financial decisions.

- Standard 1: Take responsibility for personal financial decisions.
- Standard 2: Find and evaluate financial information from a variety of sources.
- Standard 3: Make financial decisions by systematically considering alternatives and consequences.
- Standard 4: Develop communication strategies for discussing financial issues.
- Standard 5: Control personal information.

Income and Careers

Overall Competency: Use a career plan to develop personal income potential.

- Standard 1: Explore career options.
- Standard 2: Identify sources of personal income.
- Standard 3: Describe factors affecting take-home pay.

Planning and Money Management

Overall Competency: Organize personal finances and use a budget to manage cash flow.

- Standard 1: Develop a plan for spending and saving.
- Standard 2: Develop a system for keeping and using financial records.
- Standard 3: Describe how to use different payment methods.
- Standard 4: Apply consumer skills to purchase decisions.
- Standard 5: Consider charitable giving.
- Standard 6: Develop a personal financial plan.

Credit and Debt

Overall Competency: Maintain creditworthiness, borrow at favorable terms, and manage debt.

- Standard 1: Identify the costs and benefits of various types of credit.
- Standard 2: Explain the purpose of a credit record and identify borrowers' credit report rights.
- Standard 3: Describe ways to avoid or correct debt problems.

Risk Management and Insurance

(not addressed in this curriculum)





academic STANDARDS (CON'T)

Saving and Investing

Overall Competency: Implement a diversified investment strategy that is compatible with personal goals.

Standard 1: Discuss how saving contributes to financial well-being.

Standard 2: Explain how investing builds wealth and helps meet financial goals.

Standard 3: Evaluate investment alternatives.

Standard 4: Describe how to buy and sell investments.

Standards for the English Language Arts (International Reading Association) students will:

- Read a wide range of print and non-print texts to build an understanding of texts, of themselves, and of the cultures of the United States and the world to acquire new information, to respond to the needs and demands of society and the workplace, and for personal fulfillment.
- Apply a wide range of strategies to comprehend, interpret, evaluate, and appreciate texts.
- Conduct research on issues and interests by generating ideas and questions, and by posing problems.

- Use a variety of technological and information resources (e.g., libraries, databases, computer networks, video) to gather and synthesize information and to create and communicate knowledge.
- Employ a wide range of strategies as they write and use different writing process elements appropriately to communicate with different audiences for a variety of purposes.
- Adjust use of spoken, written, and visual language (e.g., conventions, style, vocabulary) to communicate effectively with a variety of audiences and for different purposes.
- Participate as knowledgeable, reflective, creative, and critical members of a variety of literacy communities.
- Use spoken, written, and visual language to accomplish their own purposes (e.g., for learning, enjoyment, persuasion, and the exchange of information).



READING ALOUD TO CHILDREN

Why is reading aloud important for children?

Reading aloud helps build vocabulary and listening skills and also provides children with exposure to a variety of writing styles and word structures.

Reading aloud helps build interest in books and motivation in readers, especially children transitioning into the independent reading stage. In addition, it is a way children can enjoy books that they have an interest in, but may not be able to read on their own. Children can discover authors and writing styles that they like. Reading aloud is also a way to introduce children to a variety of topics and expand their knowledge. It provides a shared experience and a context to explore issues with others.

Finally, reading aloud is fun. For elementary-school children, reading aloud continues to be associated with warm and pleasant feelings, especially for those children who find assigned school work reading a chore or a challenge. Reading favorite picture books with children can renew positive connections with books as well as increase reading fluency.

Try these read-aloud tips as you read the suggested book for each activity:

Read the book or passage ahead of time to familiarize yourself with the writing style and story line.

Think about passages in the book that you can read with dramatic flair. In reading selections with dialog, think about different ways you can change your voice to distinguish between characters. Think of creative ways to make the reading interesting by adding visuals, props, or sound effects and music (check your local library for sound effect CDs).

What Is a Reader's Theater?

Several of the activities note that the featured book would be a good Reader's Theater selection. This means that the adult helper assigns read-aloud parts to the children and they act out the story (similar to a play) as described in the read-aloud tips above. This is an optional way to involve the children in reading.

Set the stage before you start reading.

If it is a new selection or a portion of a book, provide a teaser blurb to get the children interested. Look for an introduction to the book in the beginning of each activity. There may be more information on the back of the book jacket or in the front flap of the dust jacket cover. Relate a new selection to something that you have read in the past. If it is a reading selection that is familiar to the children or a continuation of a longer book, discuss what was read before and what might happen next. Ask the children a question or make a prediction before you start reading.

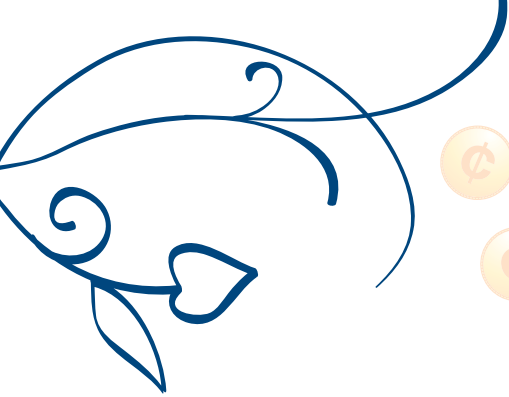
Make reading a comfortable and pleasant experience.

Some children can listen better if they can close their eyes and sit apart from the group, while other children listen better if they can draw or doodle during the reading session. Providing comfortable seating with cushions, good lighting, and snacks is another way of creating a positive environment.

Get the children involved in reading the books to one another.

Take turns reading passages in easy books by assigning volunteers to pages or paragraphs; provide the children with a copy of what they are going to read ahead of time so they can practice. As in a read-aloud technique called Readers' Theater, assign children to read the passages connected to specific characters. This works especially well with books that have a lot of dialog between characters. In another technique called Paired Reading, two people sitting side by side read a picture book together, with one person reading the left page and the other person reading the right page.





reading aloud to children (CON'T)

Add some variety to the read-aloud session.

Many of the recommended books are available in alternative formats such as DVDs or CDs and other audio book formats. Different editions of books may carry illustrations by another artist that can create added interest for the children. Create listening centers by playing audio books or books on tape with CD and cassette players and earphones. Bring in guest readers from the community to add variety to the reading sessions. Also try to vary the reading group size by occasionally reading to a small group while the other children are engaged in alternative activities.

Talk about what you have read with the children.

Talk about the books throughout the *Reading Makes Cents* session and not only during the read-aloud portion. Talk about feelings and ideas that the books evoke in the children. Ask the children what they would do if they were in similar situations as the book characters. Make connections for the children between the books and the *Reading Makes Cents* activities.

Get to know the children you are reading to.

Some children do better when you stop and ask questions during the reading session, while others need the questions to be held till the end so they can fully engage in listening. Find out the listening preferences of your children and balance your reading and question asking style to meet their needs.

Summarize, adapt, or skip parts of longer books that are too far above the children's level of understanding, if time is short or if their interest seems to be wavering.

Follow up with materials and discussions that will help the children understand the characters, events, or settings of the books.



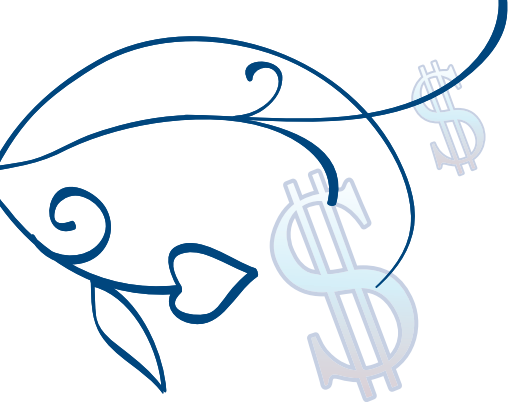
WORKING WITH 3RD-5TH GRADE YOUTH

Not all children develop in the same way at the same time. However, there are patterns of development and stages that all children experience. Understanding these stages of development will help you become a more effective adult helper and teacher.

Grades 3–5	
Characteristics	Teaching Tips
Learn best when physically active.	Allow youth to participate in activities where they can use physical energy.
Have a special attachment to older youth.	Allow youth to choose an older youth to be their helper and role model.
Are easily motivated.	Use encouragement to keep them motivated.
Become able to experience reading as an individual experience.	Allow time for youth to read on their own and think of activities before working with others.
Display an attention span, about 45 minutes.	Use varied activities to keep them interested.
Value acceptance by peer group.	Use peer group to recognize good work, e.g., applauding completed activities and avoiding put-downs.
Experience expanding interests—from home to neighborhood to community.	Talk to youth about their friends and neighbors and what goes on in their communities. Involve them in community service.
Enjoy both cooperation and competition.	Plan activities so that sometimes youth work together, and sometimes compete with each other.
Show independence by seeking individual attention and sometimes disrupting the group.	Involve youth in selecting activities they would like. Give individual attention.
Grow in self-concept through feelings of competence.	Provide activities that will let youth feel good about themselves and succeed. Recognize them for their accomplishments.
Show loyalty to members of their own sex and antagonism toward those of the opposite sex.	Involve youth in choosing partners for activities or projects.

Adapted from Step Up to Leadership Mentor Guide, National 4-H Curriculum.

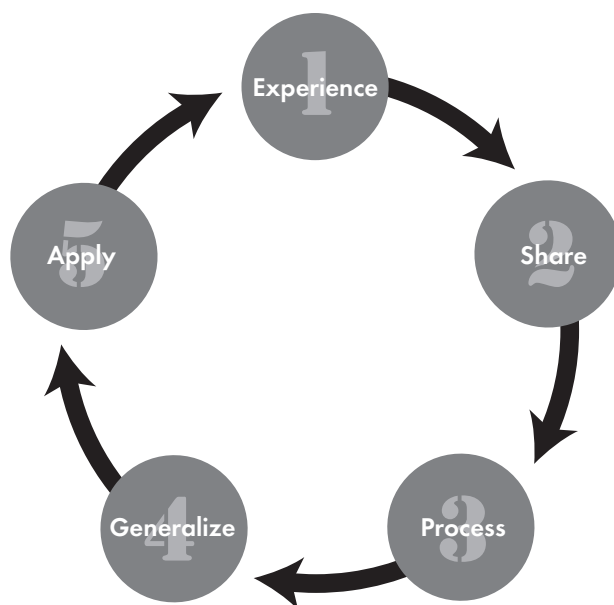




experiential learning

The activities in the Reading Makes Cents curriculum should be facilitated using the experiential learning process. The children will listen to the book selection, do the activity, and then reflect and think about how what they have learned has application in other areas of their lives. Suggested discussion questions follow each activity that will help you guide the children to reflect on their learning and apply it to other situations and experiences in the future. The experiential learning model asks youth to:

- Experience the activity
- Share what they learned
- Reflect on what they learned
- Generalize the life skill to their own lives
- Apply the life skill to a new situation



Pfeiffer, J.W., & Jones, J.E., "Reference Guide to Handbooks and Annuals"

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FAMILY TIME activity pages

Encouraging reading at home is a goal of this curriculum. Several "send home" Family Time Activity Pages are included at the end of the guide. Consider making the featured books in Family Time Activity Pages available to parents for loan from your program. There is a Family Time Activities Parent Survey on p. 179 to send home with the family pages to get feedback

from parents on the activities done at home. Note that the Family Time Activity Pages are provided in Spanish as well.

There is a Parent Communication Sheet on p. 181 to use to communicate with parents about the *Reading Makes Cents* activities the children are doing.



CREATING A POSITIVE YOUTH DEVELOPMENT ENVIRONMENT

All programs conducted with youth through 4-H have the same essential elements to create a positive environment for both growth and learning. The four Essential Elements that you want to include in all 4-H programming are Belonging, Mastery, Independence and Generosity.

Belonging

- A Positive relationship with a caring adult
- An inclusive environment
- A safe environment

Youth need to know they are accepted, feel safe both physically and emotionally, and be connected to each other. As you do the activities in Reading Makes Cents, you are the caring adult who can provide this sense of belonging.

Mastery

- Engagement in learning
- Learn new skills

As you complete the activities in Reading Makes Cents, the youth are developing new skills, abilities, knowledge and attitudes related to personal financial management and to books and reading. Allow opportunities for youth to demonstrate and practice what they have learned. Mastering a skill often means that the youth need opportunities to take risks and seek out new challenges. The activities and books in the curriculum will support their engagement in learning.

Generosity

- Opportunities to value and practice service to others

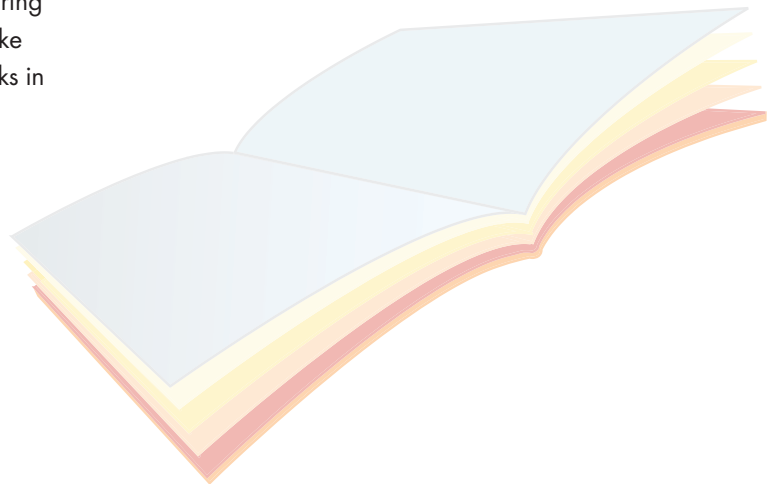
Many of the activities in Reading Makes Cents allow the youth to connect to others in the community. This allows youth to feel that their lives have meaning and purpose. Encourage the youth to think of ways they can share their knowledge and skills and give back to the community.

Independence

- Opportunities to see oneself as an active participant in the future
- Opportunities for self-determination

Youth need to know that they can make their own decisions and are able to influence others. Reading Makes Cents can help youth feel that they will have control over their futures by making financial decisions using many sources of information. The activities you do with the youth in Reading Makes Cents will help youth develop personal responsibility and discipline, allowing them to become self-directed teens and adults.

Kress, C. Essential Elements of Youth Development. Retrieved from http://www.national4-hheadquarters.gov/library/4h_presents.htm

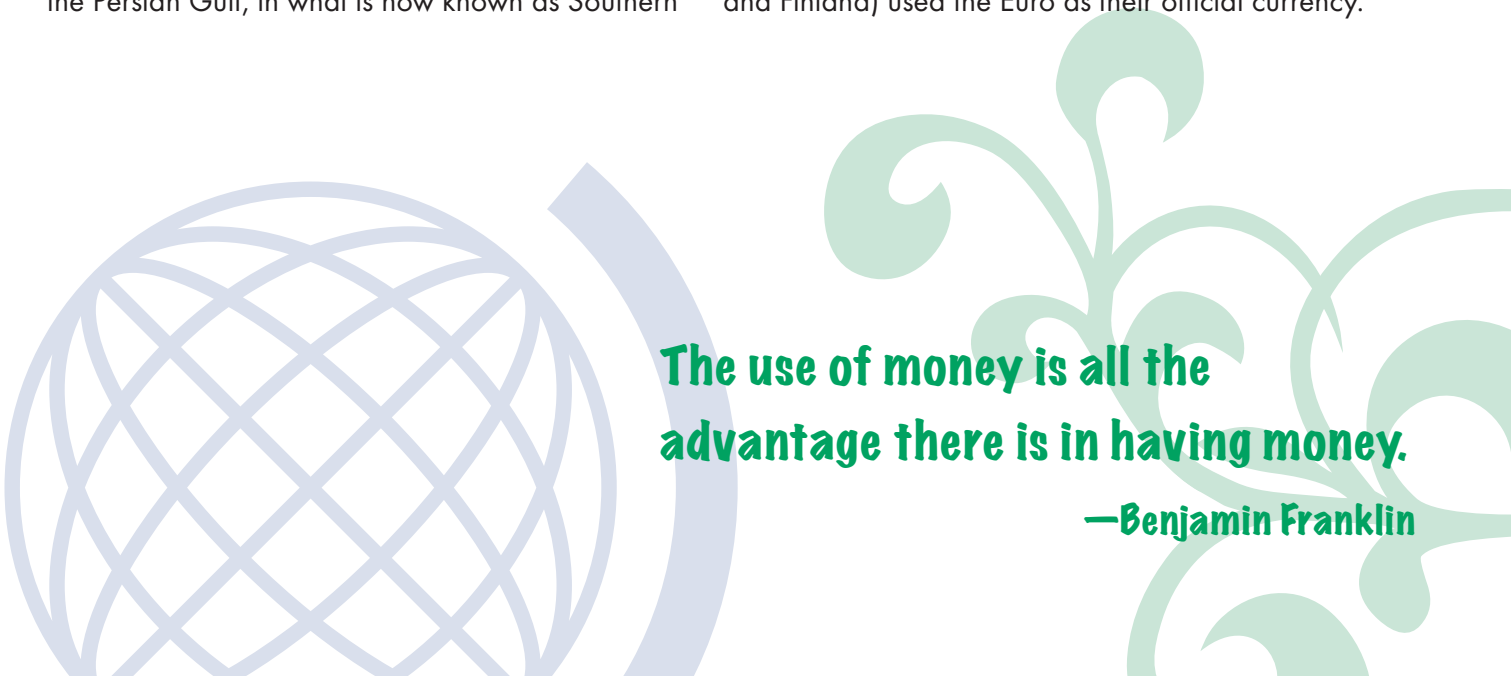




HISTORY OF MONEY

Imagine going to the store to buy a toy that took you five months to save enough money for. When it is time to pay for the toy, instead of coins or bills, you give the clerk a cow! That might sound really strange or even stupid today, but before money was created to use for exchanging goods and services, people used animals, feathers, tea leaves, and other objects of value to trade or barter. The world's first metal money was created by Sumerian merchants. Sumeria was a region in the ancient Middle East along the lower Euphrates River, near the Persian Gulf, in what is now known as Southern

Iraq. (If you look at a world map it is the land area at the top of the Persian Gulf between Asia and the Arabian Desert.) Today, each country has an official currency for trading. Of course, in the United States the dollar is the official currency. In some regions of the world, adjoining countries (or countries next to each other) use the same currency to make trading easier. For example, at the time this book was printed, twelve countries (Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, The Netherlands, Austria, Portugal, and Finland) used the Euro as their official currency.



**The use of money is all the
advantage there is in having money.**

—Benjamin Franklin



Reading Makes Cents Journal

Review the Chapter introduction about the history of money with the children if this is the first activity you are doing from this section.



Project Skill: Making a money journal



Read Aloud Selection: *101 Ways to Bug Your Parents*, by Lee Wardlaw, Scholastic, 2006. **Book Level 2.** Read Chapter 9, beginning with the quote “So, where do authors get their ideas?” until the end of the chapter.

Introduce the Book: In this book, Steve Wyatt, known as “Sneeze” to his friends, is an inventor. Sneeze’s latest gadget, the Nice Alarm, even has a potential producer—if Sneeze can make the demonstration appointment at the Invention Convention this summer. Desperate to get to the Invention Convention, Sneeze concocts a plan during a summer school writing workshop to write and sell a book called *101 Ways to Bug Your Parents* to finance his trip. We’re going to read the end of Chapter 9 that describes the first day of the “Recipe for a Book: A Class for Young Authors”, where Sneeze first comes up with the idea to turn his list of *101 Ways to Bug Your Parents* into a book.

Book Talk: During a summer school writing workshop, Sneeze hatches a plan to write and sell a book called *101 Ways to Bug Your Parents* to raise enough money to go to the Invention Convention. If you were in the “Recipe for a Book: A Class for Young Authors” what would you write about?



Pocket Change: You can use this as an ongoing activity so children can keep track of vocabulary words, money facts, money quotes, and their experiences with the Reading Makes Cents program.



Activity Time: 30–45 minutes



Materials Needed:

- Card stock for covers
- Paper
- Pencils, pens, colored pencils, markers
- Hole punch
- Book rings
- Embellishments for decorating book covers, such as stickers, die cuts, stencils, ribbon, and coin rubbings
- Self-stick tabs (7 per child)
- Money Quotes
- Funny Money (riddles, jokes, and poems)
- Reading Makes Cents Glossary
- *Amelia Works It Out* Marissa Moss, American Girl, 2000. This book is a good model of the kinds of writing and illustrations that children can include in their journals. Book Level 2 (optional)

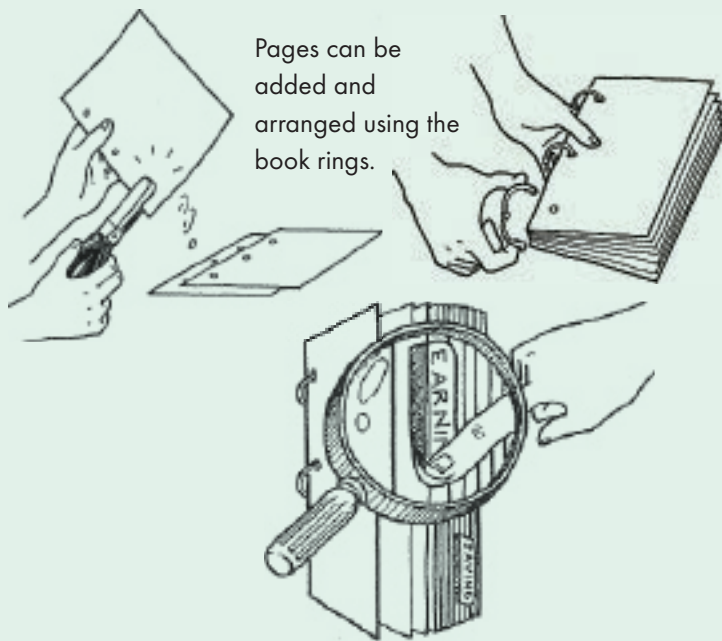
**A wise man should have
money in his head, but
not in his heart.**

—Jonathan Swift





- 1 Have the children create the basic book form with card stock covers and pages that are bound by book rings.



- 3 Have them fill the chapters of each theme with their reflections, memories, and results from the books and activities as well as samples of their work. Use examples from Amelia's journal entries from *Amelia Works It Out* (Marissa Moss, American Girl, 2000) as models for the children.

- 4 To expand their book to 101 items, let the children include money facts, money quotes, riddles, songs, poems, puzzles, and word definitions from the various Reading Makes Cents resources.

- 5 Finish the books by having the children embellish the covers.

- 2 Have the children create "chapters" by labeling the self stick tabs with Reading Makes Cents themes:
 - History of Money
 - Managing
 - Earning
 - Spending
 - Saving & Investing
 - Sharing
 - Borrowing & Lending



Discussion Questions: Following the activity, use these questions to complete the experiential learning process.

Penny for Your Thoughts (Reflect)

- Tell us about an experience you had trying to make money for yourself or a group? Was it successful?

Dividends (Apply)

- How would you teach someone else about the money concepts you will learn in Reading Makes Cents?



Extension Activity:

- Include photos of the children engaged in Reading Makes Cents activities.

