

DAILY LESSON PLANS

-10 Days of Lesson Plans for:

Days 1-3: Money Amounts, Counting Collections of Money

Days 4-10: Financial Literacy

VALUE OF MONEY

Day Two

FOCUS	OBJECTIVE	MATERIALS
Modeling different ways to make \$1, \$5, \$10, and \$20	I can identify bills and coins. I can add a collection of money.	paper bill

FINANCIAL LITERACY

Day Four

FOCUS	OBJECTIVE	MATERIALS
Understanding the relationship between human capital (labor) and income	I can explain how human capital (labor) affects income.	no extra materials

VALUE

FOCUS
Adding a Collection of Money. Matching Money to the Value

VOCABULARY
DOLLAR SYMBOL, DECIMAL POINT

MINILESSON
This week you introduce counting bills and coins. Use the posters and printable money to review values and to practice counting bills as a class. Remind students that you want to start with the bill that is the largest and continue counting on bills of smaller amounts. Then you will do the same with coins. It is also helpful to relate to place value when adding 10/20 (tens place).

MINILESSON
Yesterday, students reviewed counting coins. Remind students that there are no pennies to make an amount. Place your large \$1 bill in the center of the Model (using play money) several many different ways to equal that amount. projector or give each table. Students roll their dice for different times or can roll four dice once. Afterward, students total their collection of money and write the money correctly.

VALUE OF

FOCUS	OBJECTIVE
Modeling different ways to make \$1, \$5, \$10, and \$20	I can identify bills and coins. I can add a collection of money.

VOCABULARY WORDS
DOLLAR SYMBOL, DECIMAL POINT, ONE DOLLAR

MINILESSON	ACTIVITY
Review counting a collection of bills and coins. The Value of Words: Display the letter worth page on the projector or give one copy to each table. Students will choose any word (or you can dictate which words to use) and find the total value of the word based on how much each letter is worth. You can have students do this with their names, sight words, spelling words, or any words!	<p>Show Me the BINGO!</p> <p>Students will find out signs in (with money) there is any order amount. The way each bill will be different. I need to place give all order to create!</p> <p>From the lesson out of values and place them into a brown bag.</p> <p>Once students have passed their BINGO card, begin the BINGO game. The teacher will draw and read an amount. In order for the student to mark that spot, they must make the amount with their play money and then draw it under their flap. Then they may mark that spot. You can either place until students reach \$1000 or until there are complaints.</p>

FINANCIAL LITERACY

Day Five

FOCUS	OBJECTIVE	MATERIALS
scarcity of resources and the impact on cost	I can explain the impact that scarcity and availability have on cost	play money

VOCABULARY WORDS	WORD PROBLEM
SCARCITY, AVAILABILITY, PRICE INFLATION	<p>How many items can you buy for \$1.00 if you have \$1.00? How many items can you buy for \$2.00? How many items can you buy for \$3.00? How many items can you buy for \$4.00? How many items can you buy for \$5.00?</p>

MINILESSON	ACTIVITY	ASSESSMENT
<p>Introduce the terms scarcity, availability, supply, demand, and price inflation using the posters provided.</p> <p>Explain to students that there are fewer water goods or services are more and less expensive.</p> <p>Explain that when there is a lot of availability, the price decreases. Why might this be?</p> <p>When there is less availability (the need), the price increases. Why might this be?</p> <p>Introduce lines of the main issues that have an effect on availability (the supply):</p> <ol style="list-style-type: none"> 1) Popularity (the demand) 2) Weather (drought, flooding, natural disasters) 3) Trade (whether in other countries, politics) 	<p>The Fruit Stand Challenge</p> <p>Tell the students that they are going to determine the impact that availability has on cost.</p> <p>Ask each student to take \$1000 out of their money bag (or give them \$10 in play money).</p> <p>Prepare a copy of the Fruit Stand Price Sheet (15). The students will draw and add to their purchases.</p> <p>Now explain that an extreme drought has occurred. Crops are a thing. However, you still need to purchase fruit. Display a copy of the Fruit Stand Price Sheet (16). The students will do the same thing. Purchase as much fruit as possible with their \$10. They will illustrate and add to their purchases.</p> <p>Make a class discussion: What did you notice? How did the price or amount of your money? What could they mean for making purchases?</p>	<p>Availability and Scarcity:</p> <p>The students will cut out the three large rectangles and glue them to create flaps. The students will match the vocabulary terms with the availability terms. Then they will draw an arrow to show the impact on cost.</p> <p>Finally, students will sort the examples into availability and scarcity categories. They will glue these under the flap.</p>

MINILESSONS



FUN ACTIVITIES



INTERACTIVE NOTEBOOKS



DAILY WORD PROBLEMS

10 Word Problems that fit the skills included

WORD PROBLEM- DAY TWO

Callie has \$427.56 in her piggy bank. Draw a possible combination of bills and coins that could be in her bank. Is this the only option? Explain your thinking.

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WORD PROBLEM-

Dontrel has \$50 in his wallet. How many bills does Dontrel have in his wallet?

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↑
hc

↑
hc

↑
hc

Mr. Thompson has \$179 in the bank. He wants to have \$500 total. How much more money does he need to save to have \$500?

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WORD PROBLEM- DAY FOUR

Carla plans to spend \$225 for a new phone. She has \$25 and plans to save \$20 each week. If she doesn't buy anything else, how many weeks will she need to save to have enough money to buy her phone?

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WORD PROBLEM- DAY FIVE

Your friend Reba gave you \$74 for your birthday. You spent \$33 of it on a new pair of shoes. You saved the rest. How much money did you save?

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VOCABULARY CARDS

SCARCITY
Not having an abundant amount of goods and services compared to human wants



AVAILABILITY
Having an abundant amount of goods and services compared to human wants



PRICE
The amount goods and services cost



INFLATION
An increase in the price of a good or service over a period of time



LABOR
Abilities, skills, and education that helps make a work more valuable



GOODS
Things that are made or grown



SERVICES
Something that someone does for someone else



APPLY
The amount of something that is used by consumers



DEMAND
The amount of something that consumers want



CHARITABLE GIVING
The act of giving money, food, or other kinds to help people who are sick or less fortunate



CONSUMER
A person who buys goods or services



ALLOWANCE
The amount of money earned from a parent or family member



BUDGET
Having a plan for spending and saving



DONATE
To give food, money, or items to help a person or group of people



SPENDING
To use money to pay for something



DEPOSIT
To put money into a bank account



WITHDRAWAL
To take money out of the bank



PRODUCER
Someone who offers services or makes/grows goods



CHARITY
A special group of people that gives back to the community



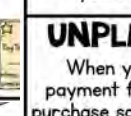
BORROW
To take or receive something with the promise of returning it



LENDING
To give usually for a certain amount of time



INCOME
Money received for working



CASH
Money in the form of coins, bills, or a check to pay for goods at the time of purchase



CREDIT
Borrowed money with a promise to repay the money later



PLANNED SPENDING
When you choose to make a purchase for something you want or need



UNPLANNED SPENDING
When you must make payment for something or purchase something that was unexpected



DOLLAR \$

DOLLAR \$

ONE DOLLAR \$1.00

TO PUT AWAY OR USE LATER



FIVE DOLLARS \$5.00

TEN CENTS 10c

QUARTER \$0.25 25c

ONE HUNDRED DOLLARS \$100.00




I CAN STATEMENTS

I Can Statements can be displayed throughout the unit.


I CAN:

ADD A COLLECTION OF COINS




USE THE \$ AND ¢ SY


50¢




IDENTIFY



SOLVE WORD PROBLEMS ABOUT MONEY




ADD A COLLECTION OF BILLS AND COINS




MANAGE FINANCIAL RESOURCES


\$1.25




EXPLAIN HOW HUMAN CAPITAL AFFECTS INCOME




EXPLAIN THE IMPACT THAT SCARCITY AND AVAILABILITY HAVE ON COST




EXPLAIN HOW CREDIT AFFECTS THE COST OF MY PURCHASE



IDENTIFY THE VALUE OF SAVING



BANK



QUICK ASSESSMENTS

VALUE OF MONEY

Name _____

1. Show two ways to make \$20.00.

2. Find the value of the money shown below:



3. Find the value of the money shown below:



4. How many \$5 bills does it take to equal \$50?

- a. 8
- b. 12
- c. 20

5. Find the value of the money shown below:



PERSONAL FINANCIAL LITERACY

Name _____

Matching: Match the letter to the correct definition.

- | | |
|-----------------------|---|
| 1. _____ rent | a. to take or receive something with the promise of returning it |
| 2. _____ spend | b. when you use money to pay for something |
| 3. _____ want | c. the amount of money that you do not spend or use |
| 4. _____ savings | d. money that is set aside for a special purpose or goal |
| 5. _____ need | e. something someone must have to live |
| 6. _____ availability | f. not being an exact amount of goods or services compared to how much is |
| 7. _____ loan | g. something people would like to have |

8. A popular new toy just came on the market in January. It's impossible to find. What do you think will happen to the price of the toy in one year? Explain your thinking.

9. Explain why it is important to save money. Give at least two reasons and explain your thinking.

10. Jamie buys a car for \$1,000 and pays cash. If she had purchased the car with credit she would have owed \$1,500. Why?

11. Hudson is going to purchase new basketball equipment. He needs \$300 to make his purchase. If he saves \$25 a week, how long will Hudson need to save?

12. Izzy has \$85. She wants to purchase new baking equipment. The equipment costs \$245. Her mom will loan her enough money to make her purchase, but she has to pay her back. How much money will Izzy need to borrow from her mom?

WEEK ONE & TWO

