

# DollarWi\$e Kids

## Resources

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## Teaching Tips

- Encourage children to save money in their piggy banks. Ask for a report each week on the amount saved. Consider the possibility of leaving the banks at the location and letting children contribute each week.
- Have guest speakers and assistance from those in the financial profession. It provides an opportunity to develop relationships with bank and credit union representatives.
- Use a variety of activities to teach and reinforce concepts.
- Divide the children into small groups (four to five children) with an adult leader for activities. Have discussions at each table regarding activities. It helps the children focus on the topic.
- Divide the children by age or grade (i.e. first graders together) so they are at the same level.
- Reading a book with each session encourages literacy and comprehension. If possible, at the last session, give each child a new book about money to read and take home. The book could be the special surprise for the children for saving their money.
- If evaluations are done, limit the number of evaluation questions to two or three each week. Have the questions written on the sheet and have multiple choice or T/F rather than writing an answer.
- Do some stretches or moving in place to “get out the wiggles” before starting the class.
- Have a staff person from the organization in the room to monitor children’s behavior.
- Have the children wear nametags to be able to call them by name.
- Have at least one volunteer leader who is there consistently each week.
- Contact the after-school program to set up the dates and times for the 6 sessions. Discuss with the after-school contact person, the number of children that you have space for. Identify the staff member from the after-school program who will be present in the room at each session. Plan to have the children seated at tables for the activities. Floors space can be used for some activities, such as the pigs-tionary game.
- Check out the room(s) you will be using and see if furniture will need to be rearranged. Tables and chairs may need to be set up for the sessions.
- Gather the supplies needed for each session. Allow plenty of time to order the books through the library system or to purchase them.
- Select the 2-3 main activities you want to be sure to do each session. It is nice to plan a little more than you can probably accomplish in a session, just in case you finish early.

# DollarWi\$e Kids

## Supply List

### Session 1:

- Dry erase paper or sheets of large paper
- Construction paper
- Glue
- Scissors
- Money clip art or stickers
- Craft foam or felt (pink and white)
- Piggy bank template
- Recyclable containers, such as small sturdy boxes, potato chips cans, juice and oatmeal containers, tins, etc.
- Markers
- Pencils
- Crayons
- Mailing labels
- *My Plan For Saving Money* (one page per child)
- Flip chart, chalk board, or white board with appropriate markers
- Calculators
- Pig dollars, play money, or 10 pennies
- Timer for hidden dollars game (optional)

### Session 2:

- Catalogues, magazines, store flyers, and grocery ads
- Card stock or heavier weight paper (8-1/2" x 11")
- Card stock or heavier weight paper (11" x 17")
- Glue
- Markers
- Scissors
- Letter size envelopes (3 for each child)
- Play money- bills and coins (Available from Nasco. See website for ordering information)
- Spend, Save, Share labels (Optional. See website on supply list)

**Session 3:**

- Green cardstock paper
- Labels (optional)
- Index cards
- Markers
- Stickers
- Tape
- Empty containers of snack items under \$1 (chips, candy, pop, granola bar, etc.)
- Scrap paper
- Play money (Available from Nasco. See ordering information)
- List of items to buy and their prices; or use color pictures of items children might like to buy (for \$20 or less) Sources include store flyers, catalogues, etc.
- Calculators
- Large paper or flip chart
- Pig dollars or other play money (Optional)
- Play or real coins

**Session 4:**

- Penny, nickel, dime, and quarter for each child
- Variety of paper such as tracing paper, copy paper, etc.
- Pencils with erasers
- Colored pencils
- Heavy-duty aluminum foil cut in 4" squares
- Coin card template
- Coin stickers (Available from Oriental Trading. See ordering information.)
- Scissors
- Plastic sandwich bags
- Coin flash cards (Available from Lakeshore Learning or Nasco. See ordering information.)
- Play money (Available from Nasco. See ordering information)

**Session 5:**

- Apple juice- store or generic, and name brand
- Crackers or Vanilla Wafers- store brand or generic, and name brand
- Napkins and cups (1 napkin and 2 small cups per child)
- Calculators
- 2 containers – one for each set of cookies
- Audio or video tape of a few TV ads targeted to children (Optional)
- Foam board for fastening the poster game board
- Cooler and ice for juice
- Hand wipes for children
- Paper towel or wipe for cleaning
- Pencils
- Cookies (Teddy Grahams)
- Chart to compare the cookies and juice – one chart per child
- Tray for cups of juice
- Chart comparing price of items at convenience store, gas station, grocery store, discount store
- Paper
- Crayons

**Session 6:**

- Flip chart
- Index cards
- Marker
- Stickers
- Special surprise for the children (such as book about money: *The Berenstain Bears' Trouble with Money*)
- A few dollars worth of coins or play coins

## Sources of Activity Supplies

Oriental Trading (<http://www.orientaltrading.com/>)

Coin-Shaped Stickers. 1/2" - 3/4" stickers to (200 stickers per roll, shrink-wrapped)  
IN-12/1432, \$2.49, 200 per roll

Lakeshore ([www.lakeshorelearning.com](http://www.lakeshorelearning.com))

Money Flash Cards, TE435, \$6.99

Nasco (<http://www.enasco.com/math/Time+%26+Money/>)

Money Match Me® Cards, TB21586T, \$4.10

Nasco (<http://www.enasco.com/math/Time+%26+Money/Money+Sets/>)

Money Sets (Collections of coins and bills, prices vary)

Nationwide Retirement Solutions ([www.nationwidekids.com](http://www.nationwidekids.com)) Click on **Enter**. Click **Downloads**. Click: **Kids Activities** & scroll to the pig dollars and print them. After clicking on downloads, you can also click **Bank labels** to print for session 2. (Bank labels are optional)  
Or go directly to the bank labels at this website:

[https://www.nrsservicecenter.com/content/media/retail/Kids/bank\\_label.pdf](https://www.nrsservicecenter.com/content/media/retail/Kids/bank_label.pdf)

Word searches and mazes: For any of the lessons, if time permits the children may enjoy doing word searches and mazes.

[www.kokolikoko.com](http://www.kokolikoko.com) Create free word searches to print out.

<http://puzzlemaker.discoveryeducation.com/AdvMazeSetupForm.asp>

Create free mazes to print out.

Federal Trade Commission Website : <http://www.ftc.gov/YouAreHere> teaches kids how to be more savvy consumers by demonstrating the benefits of competition, how advertising can influence buying decisions, and the rules and regulations that many business people deal with.

**Other books about money:** The children may enjoy reading more about money if they finish an activity early. These books are for children in pre-school through age 8.

Axelrod, Amy. *Pigs Will Be Pigs*, 1997. 40 pages The pig family searches all through the house for enough money to go out for dinner.

Bair, Sheila. *Rock, Brock, and the Savings Shock*, 2006. 32 pages

A grandfather hires his grandsons to do chores on the farm and wants them to save the money they earn. One of the boys likes to save his money. The other boy likes to spend money.

Berenstain, Jan and Stan. *The Berenstain Bears Get The Gimmes*. Random House, 1988. Can Mama and Papa Bear find a way to keep the cubs from begging at the store?

Bradbury, Judy. *A High Five Gift for Mom*, 1997. 48 pages

Christopher is tempted to spend his money on fun items for himself while he is trying to have money to buy his mom a gift.

Burkett, Larry. *A Home for the Hamster*, 2000. 32 pages

Two children want a hamster for a pet. They earn and save money to buy it.

Caple, Kathy. *The Purse* by Houghton Mifflin, 1986. Katie loves the noise her savings make in her Band-Aid box. She spends her savings on a new purse and throws away her Band-Aid box. Now she has no noise and no money.

Firestone, Mary. *Saving Money*, 2004. 24 pages

A child has a goal to save for a scooter. She labels three jars: "Spend, Save, and Share" to divide up the money she earns and keeps track of how she uses her money.

Murphy, Stuart J. *The Penny Pot*, 1998. 32 pages

A coin counting story about children at a face painting booth at a school fair. Count coins adding up to fifty cents.

Sadler, Marilyn. *Money, Money, Honey Bunny!*, 2006. 36 pages

A bunny has lots of money that she spends saves and shares. It's a rhyming book about spending and saving money.

*The Three Little Pigs – A Financial Fairy Tale* can be downloaded from this website of Nationwide Retirement Solutions: [www.nationwidekids.com](http://www.nationwidekids.com) Click **Enter**. Click **Downloads**. Also at this website, click on the **money** and the **games** tabs for games and activities for children to do online.

You can go directly to The Three Little Pigs book at this website:

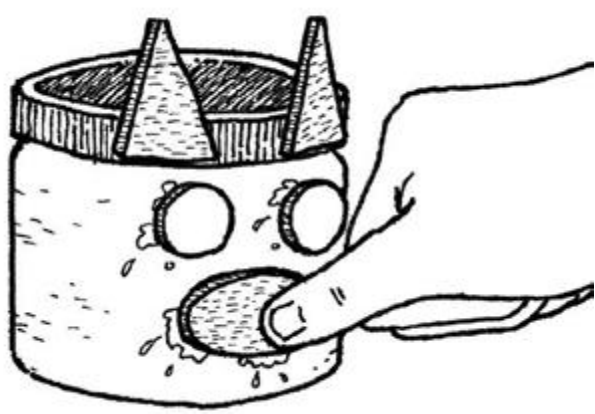
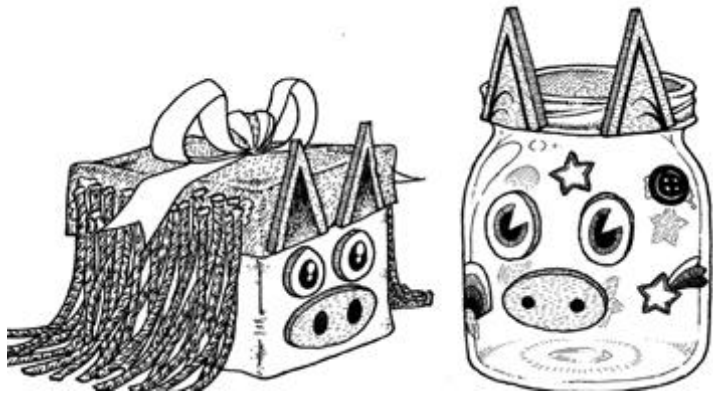
<https://www.nrsservicecenter.com/content/media/retail/Kids/3Pigs.pdf> The story book can be read on a computer, one page at a time. 23 pages in color.

[https://www.nrsservicecenter.com/content/media/retail/Kids/3Pigs\\_hires.pdf](https://www.nrsservicecenter.com/content/media/retail/Kids/3Pigs_hires.pdf)

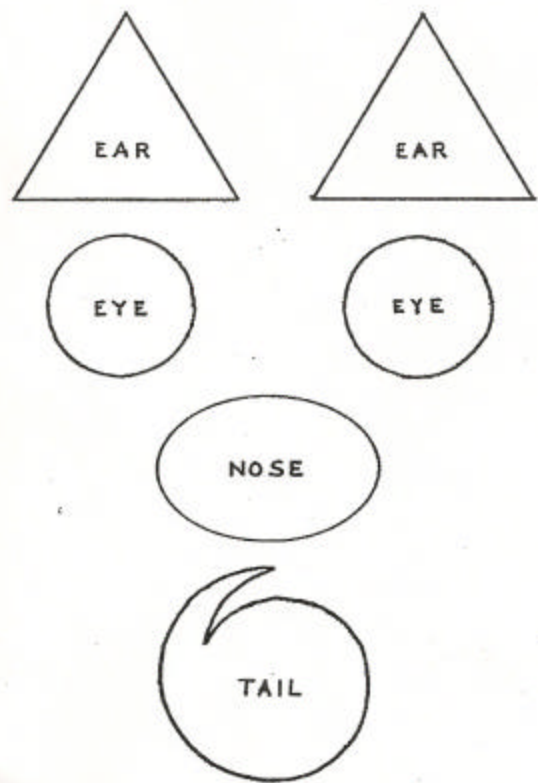
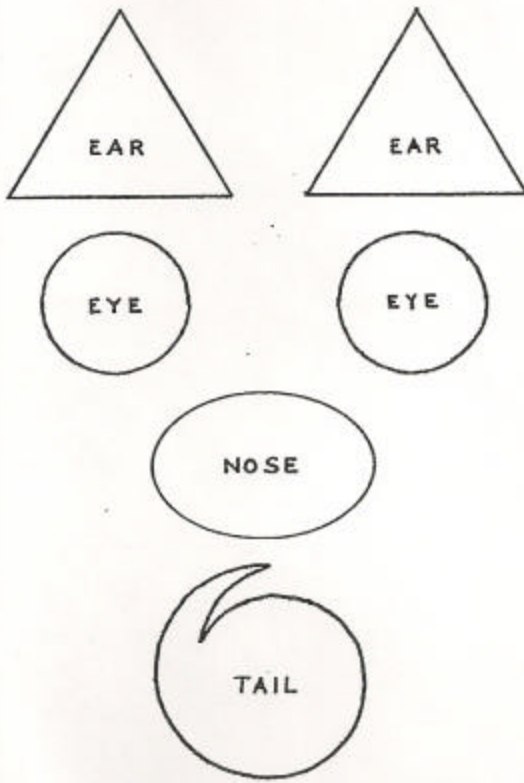
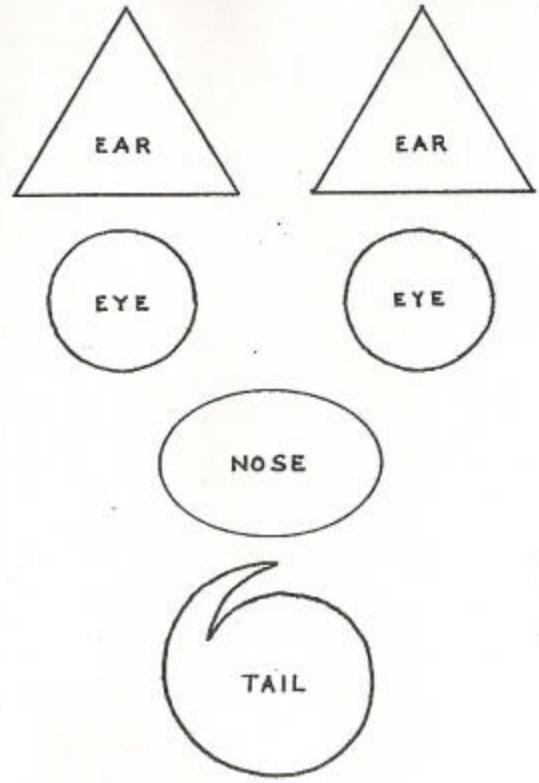
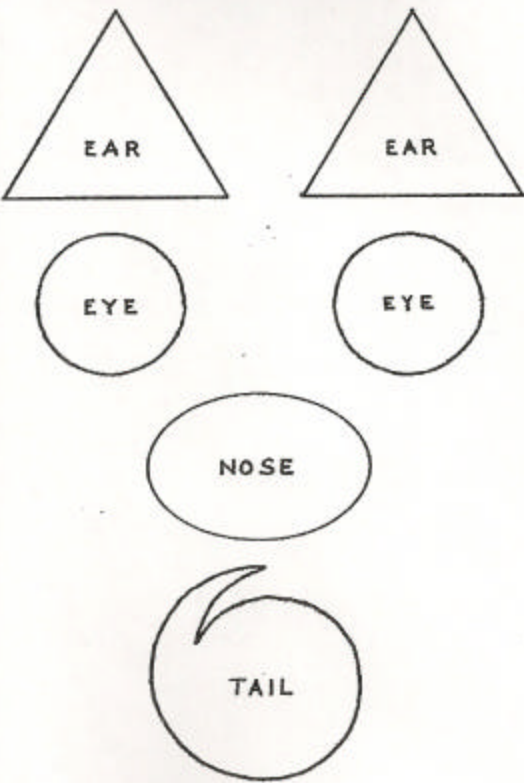
You can print out the story book in color front to back.

<https://www.nrsservicecenter.com/content/media/retail/Kids/facilitator.pdf>

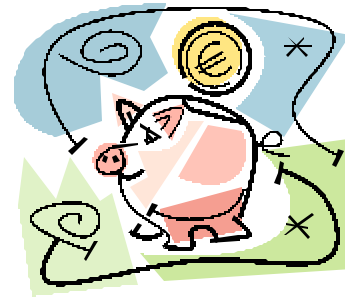
Facilitator's guide with discussion questions for the *Three Little Pigs Financial Fairy Tale*. The Pigs-tionary Game and The Detectives Find the Hidden Gold Game are from the US Conference of Mayors website. They are also available at: [www.nationwidekids.com](http://www.nationwidekids.com) in the Downloads section.



For lesson one: Source:  
*Reading Makes Cents*,  
National 4H Curriculum



Name: \_\_\_\_\_



## My Plan for Saving Money

1. I am saving my money for \_\_\_\_\_.
2. The price is \$ \_\_\_\_\_
3. I have \_\_\_\_\_ (days, weeks, months, years) to save up for this item. (Parents: Check to see if the time frame is realistic.)
4. How much money have you already saved for this item?  
\$ \_\_\_\_\_
5. Do you receive an allowance? Yes \_\_\_\_\_ No \_\_\_\_\_
6. How much of your allowance can save to help you reach your goal?  
\$ \_\_\_\_\_
7. What work can you do to earn income to have more money to save?  
\_\_\_\_\_

Ask your parents if they will talk to you about these questions:

- Did you save your money when you were a child?
- What did you buy with the money you saved?
- Do you set savings goals now?
- Do you have some savings goals for things you want to buy this year? If so, name one.
- Why do you think it is important to save money and to have savings goals?

Need

Need

Need

Need

Need

Need

Need

Need

Want Want

Want Want

Want Want

Want Want

Circle the items would you buy with your money.

1. Football - \$15.00
2. Soccer ball - \$6.86
3. Basketball - \$9.72
4. Skateboard - \$8.86
5. Stuffed animal - \$19.88
6. DVD Movie - Shrek - \$13.00
7. Camera – \$3.74
8. Jeans - \$14.42
9. Hoodie - \$9.00
10. Macaroni and Cheese – 74 ¢ (\$0.74)
11. Pringles - \$1.00
12. Eggs - \$1.36
13. Tootie Fruities - \$3.36
14. Fruit Loops - \$2.84
15. Hot Cocoa - \$1.48
16. Pudding - \$2.36
17. Milk - \$2.93
18. OJ - \$2.08

Penny

Penny

Nickel

Nickel

Dime

Dime

Quarter

Quarter

## Where's the Best Price?

Item	Convenience Store	Grocery Store	Discount Store	Vending Machine
Sports drink 16.9 oz.	\$1.49 \$.06 per oz.	\$1.19 (23 oz.) \$0.77 (1 of 6 pack) \$.05 per oz.	\$0.49 (1 of 6 pack) \$.03 per oz.	\$1.25 (23 oz.) \$.05 per oz.
Potato chips 2.5 oz.	\$0.99	\$0.99	\$0.88 (individual)	\$1.50 (2.5 oz)
Potato chips 1.5 oz.	\$0.99	\$0.25 (1 of 24 pack)	\$0.25	\$0.75- <b>\$1.00</b>
Candy bar 2.07 oz.	\$0.85	\$0.59 \$0.53 (1 of 6 pack)	\$0.42 (1 of 6 pack) \$0.48 (individual)	\$0.70
Gum (5 sticks)	\$0.30	\$0.20 (1 of 10 pack)	\$0.16 (1 of 10 pack) \$0.20 (individual)	\$0.50
Gum (17 sticks)	\$0.99	\$0.95	\$0.72	\$0.50

You can use the information on this chart to make into a game on a poster board. Have the children in 2 teams. A team selected an item and then told where they thought the item would be the lowest cost. If they got the answer wrong, the other team got to give their answer.

We talked about how a person might need to have enough money to buy a whole package to get the lowest price per package or ounce. If they did not have that much money with them, they may have to buy the item at the higher price, because it is still within the amount of money they have available. Or they could choose not to buy the item. Ask the children if they have any other choices.

*Wait and eat healthier food at home. Find a place that serves a cup of water for free. Bring a healthy snack from home. Save money for goal.*

**Sports drink (Propel)**

Wal-Mart, \$2.97 for 6 pack = \$0.495 per bottle

HyVee, \$4.59 for 6 pack = \$0.825 per bottle

**Lay's Potato chips**

1 oz. bags

\$5.97 for a pkg. of 24 bags of chips = \$0.248 (25¢ per bag)

**Snickers candy bar**

Wal-Mart, \$2.50 for 6 candy bars = 42¢ a candy bar

HyVee, \$3.18 for 6 for 6 candy bars = 53¢ per candy bar

**Gum**

Wal-Mart, \$1.64 for 10 pack = 16¢ per pack of gum

HyVee, \$1.99 for 10 pack = 20¢ per pack of gum



# Compare Cookies and Juice



**Cookie A:** Do you like this cookie? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Would you buy this cookie? Yes \_\_\_\_\_ No \_\_\_\_\_

Price: \$ \_\_\_\_\_

**Cookie B:** Do you like this cookie? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Would you buy this cookie? Yes \_\_\_\_\_ No \_\_\_\_\_

Price: \$ \_\_\_\_\_

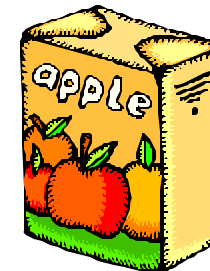
Which cookie is the national brand? A. \_\_\_\_\_ B. \_\_\_\_\_

Do you like Juice A? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you like Juice B? Yes \_\_\_\_\_ No \_\_\_\_\_

Which juice would you buy? \_\_\_\_\_

Which juice is the national brand? A. \_\_\_\_\_ B. \_\_\_\_\_



# Compare Cookies

Cookie A

Would you buy this cookie? Yes\_\_\_\_\_ No\_\_\_\_\_

Price \$\_\_\_\_\_

Cookie B

Would you buy this cookie? Yes\_\_\_\_\_ No\_\_\_\_\_

Price \$\_\_\_\_\_

One person could count and list the number of people in the group who answer yes and no.

## Saving Money



ALLOWANCE  
BANK  
CHORES  
COINS  
DOLLARS  
EARN  
GIFTS  
JOBS  
MONEY  
NEEDS  
PIGGY  
SAVE  
WANTS

[kokolikoko.com](http://kokolikoko.com)

saving money

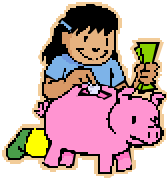
M	D	O	L	L	A	R	S	I	C	ALLOWANCE
Z	U	U	N	W	A	I	T	O	I	BANK
K	S	L	A	O	G	F	S	R	B	BORROW
W	E	C	N	A	W	O	L	L	A	CHORES
E	P	G	W	L	S	N	I	O	C	COINS
V	O	T	O	V	B	A	P	V	E	DOLLARS
A	L	T	R	I	A	E	I	I	A	EARN
S	E	L	R	S	N	C	G	N	R	ENVELOPES
F	V	U	O	E	K	T	G	T	N	GIFTS
S	N	U	B	R	Ñ	A	Y	E	Ñ	GOALS
K	E	G	Y	O	R	M	B	R	B	INTEREST
Y	J	I	S	H	D	O	A	E	U	JOB
H	L	F	B	C	Y	N	N	S	D	MONEY
H	R	T	O	X	E	E	K	T	Z	PIGGYBANK
A	N	S	J	T	C	Y	H	X	Ñ	

NAME: \_\_\_\_\_

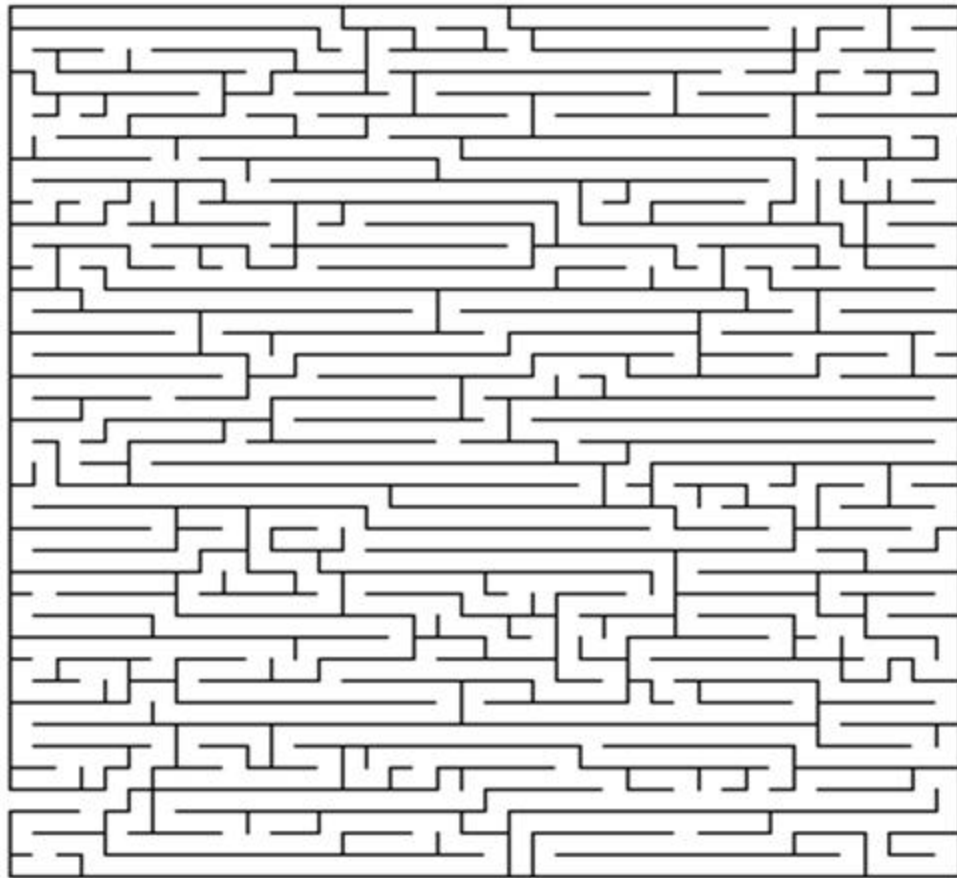
# Saving Money

I will save my money for \_\_\_\_\_.

Created by [Puzzlemaker](#) at [DiscoveryEducation.com](#)



Take your money to the piggy bank to save.



Start here:  
?

Name: \_\_\_\_\_



I want to save my money for \_\_\_\_\_.

Put the money in the piggy bank to save it. Find the path to the piggy bank.

Start here:

