



Here's everything you need to transform your students into money smart kids.

Dear Teacher:

If you're like most of the elementary school teachers I've met over the last few years, you've been asked to teach a unit on basic personal finance skills.

Great idea, you say, but where's the curriculum? As you know, most are either way above your students' heads, dull as dishwater, or sketchy (you have to do a lot of work researching, interpreting confusing directions or creating most of the material yourself).

That's why I developed Money Savvy Kids®— a completely self-contained, multi-grade, cross-curriculum program with a spiral construct—designed to teach young children basic money management skills. It has received rave reviews from teachers and students in schools all across the country. Now the materials are in your hands:

- Teacher Handbook, complete with step-by-step instructions and eight stories to be told to the class
- Presentation Images and Music (on CD-ROM)
- Student Workbooks
- "When You Are Smart with Money" Poem Poster
- Money Savvy Pig® piggy bank with slots for Save, Spend, Donate and Invest and a set of goal-setting stickers
- Money Savvy Pig® hand puppet for storytelling

In my years as a private banker and as an educator, I've learned that you cannot begin too young to develop in kids a sense of delayed gratification and to teach them the crucial life skills associated with responsible money management. If we wait until they are older, we run the risk of allowing them to develop bad money management habits that can take them years to overcome.

Please enjoy every moment of Money Savvy Kids®. It's sure to be one of your most popular units this year.

Sincerely,

A handwritten signature in black ink that reads "Susan Beacham". The signature is written in a cursive, flowing style.

Susan Beacham, Founder and CEO
Money Savvy Generation

The Magic of Puppetry

Younger children love stories, so what better way to teach them about the ins and outs of money than engaging them in fiscal fairytales. Especially when you can enlist the Money Savvy Pig® hand puppet to be your narrator.

The Money Savvy Pig® hand puppet is a friendly, savvy character and can interact with the kids to help you bring the lessons to life. Before you embark on your storytelling adventure, we suggest you spend a little time getting acquainted with the Money Savvy Pig® hand puppet. Below are a few puppeteer basics that will help you maximize the magic of working with this special teaching tool.

1. Get the Right Hand Position

Your hand should feel comfortable with four fingers in the roof of the mouth and the thumb in the jaw below.

2 . Practice Lip Synching

Make sure you synchronize the puppet's mouth with the spoken word, and try not to open the mouth too wide. Wide mouth openings should be saved for exclamations. The key is subtle deliberate movement. In other words, you don't want a lot of random mouth movement during a sentence.

3. Use Mouth Action

Practice opening the puppet's mouth by moving your thumb down toward the ground without moving your fingers upward. A slight forward thrust of the hand may help when first starting out. You want the bottom jaw to move without moving the top of the puppet's head.

4. Create a Unique Character Voice

By giving the Money Savvy Pig® hand puppet his own voice, distinct from your own, you help bring the character to life. Try on a few different voices until you find the one that feels right to you.

5. Don't Forget Eye Contact

If your puppet is up higher than the students, have it look down a little more than usual. You want the Money Savvy Pig® hand puppet to make eye contact, rather than looking over the heads of your audience. The easiest way to achieve this is by adjusting the angle of your wrist

6. Good Posture is Important

The better your posture, the more natural your puppet appears. So how do you achieve good puppet posture? The arm with the puppet needs to be held at right angles to the floor with the hand level. Do not let the puppet lean from side to side or onto the stage.

7. Entrance and Exit in Style

Using a fluid motion, move forward as you "bounce" the puppet onto and off of the stage. With each bounce of the arm, your puppet either comes more fully into view or "bounces" away.

8. Practice, Practice, Practice

The best way to keep the students focused on the Money Savvy Pig® hand puppet, and not on you, is to practice in front of a mirror. Have fun with it. Read the script through several times before presenting it to the kids to get familiar with the story and to avoid distractions.

9. Have Fun

The more engaged you are, the more engaged your students will be. So relax and go with the flow. If you want to ad lib a little, go ahead. Just don't stray too far, and make sure your money savvy message hits home with the students.

Schedule Sleepovers with the Money Savvy Pig® Hand Puppet.

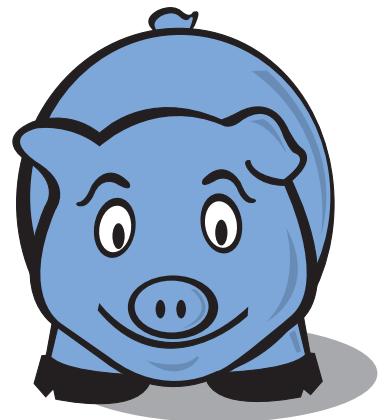
Another fun way to help your students learn a money savvy lesson is to have each of them take the Money Savvy Pig® hand puppet home for the night. He has his own take-home carry sack, so it will be easy for the children to take him home for a sleepover. They'll have one full night to play with the Money Savvy Pig® hand puppet and introduce him to their family. It's a great opportunity for your students to tell their parents about what they are learning in class.

The morning after the "sleepover," each boy or girl could share his/her experience with the class. You should encourage students to draw pictures and/or write stories about their night with the Money Savvy Pig® hand puppet. You could then put each child's story or drawing into a class journal.

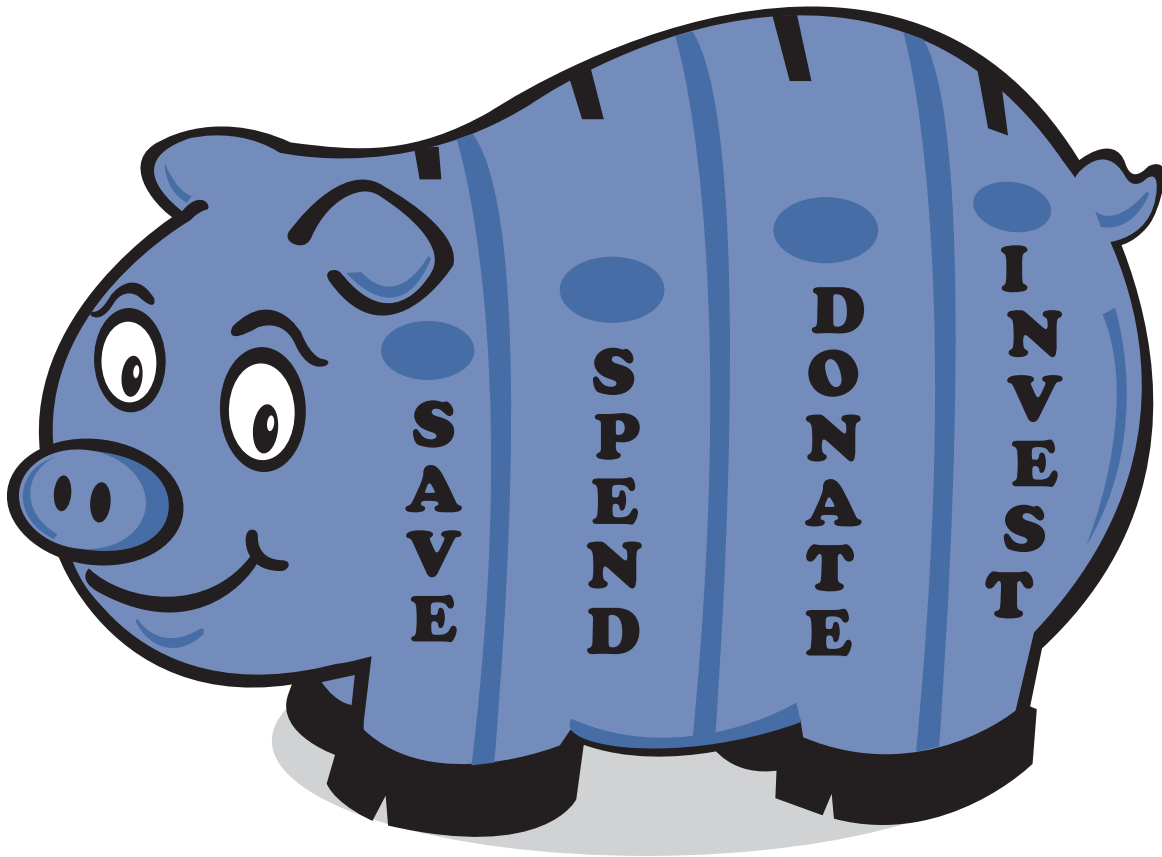
Another idea is to have the student tell his/her story through the voice of the hand puppet, describing how the puppet "saw" money being used at the student's home during his stay there.

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Meet the Money Savvy Pig®.



One of the reasons children find Money Savvy Kids® so engaging is the Money Savvy Pig®. As you can see, he's different from an ordinary piggy bank, with four places to put money: Save, Spend, Donate and Invest. As the mascot for the curriculum, the Money Savvy Pig® in the form of a hand puppet will tell them engaging stories to help them learn about money.

You will also use the translucent Money Savvy Pig® piggy bank for demonstration purposes as you teach the various money concepts.

Money Savvy GENERATION®

Dear Parents:

I'm happy to announce that soon we will begin teaching a unit on personal financial management. This unit is from a multi-year, cross-curriculum program called Money Savvy Kids®. This program aligns to the academic goals that we have in place for social studies, math and reading, and teaches the skills of basic personal finance. By the end of this unit you should have a Money Savvy Kid® living in your house!

In the coming weeks your child will learn dozens of basic economic and financial concepts. The lessons that we will be teaching include:

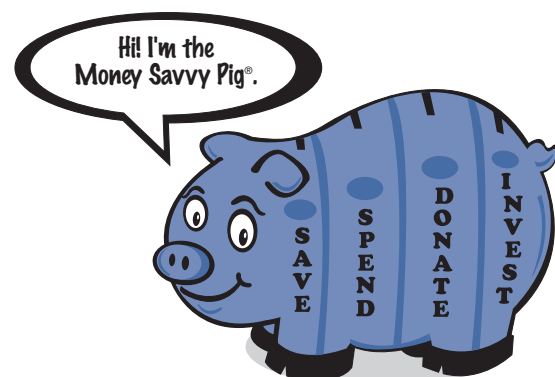
- **Lesson 1:** What Is Money For?
- **Lesson 2:** Coin/Currency Identification
- **Lesson 3:** When Money Is Gone, It's Gone!
- **Lesson 4:** Keeping Money Safe
- **Lesson 5:** Different Kinds of Jobs
- **Lesson 6:** Doing a Good Job
- **Lesson 7:** Investing In Education
- **Lesson 8:** Donating Your Time

In the coming weeks there will be many opportunities for dialogue in your household on these and other financial topics. Your child will likely come home with questions about how some of the economic and financial concepts learned in class apply to your daily lives. I hope that these discussions will enrich your child's learning and understanding.

Sound management of personal finances is a crucial life skill. According to national research, most parents wish that they had been taught personal finance when they were in school. I am pleased to be able to give your child the long-term advantages that this type of learning will provide.

Thank you in advance for your support and participation. And get ready to hear words like "saving," "investing" and "tax-deferred" around your house!

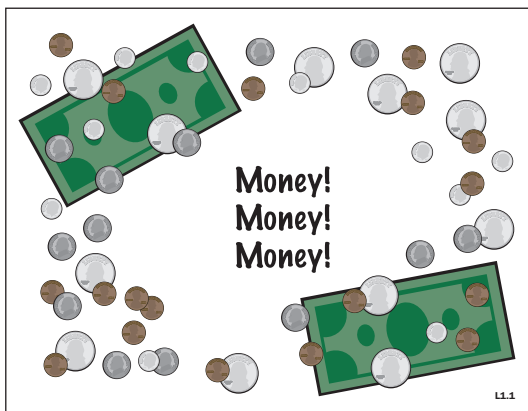
Sincerely,



LESSON 1: WHAT IS MONEY FOR?

YOU WILL NEED:

- A CAN OF VEGETABLES
- A PAIR OF SOCKS
- CRAYONS FOR ACTIVITY



L1.1

MONEY SAVVY PIG HAND PUPPET: Hi boys and girls, how are you today?

(WAIT FOR RESPONSE)

Do you know who I am?

I'm the Money Savvy Pig. That means I'm a pig who's smart about money.

Do you want to be smart about money?

(WAIT FOR RESPONSE)

Great! Now before we go any further, I'd like to go around the room and have each of you tell me your name. Let's start with you.

(POINT TO A CHILD IN FRONT, THEN GO AROUND ROOM AND HAVE THE CHILDREN INTRODUCE THEMSELVES.)

OK, do you know what money is?

(WAIT FOR RESPONSE)

(PUT UP IMAGE L1.1)

(That's right.) Pennies are money. Nickels are money. Dollar bills are money. And that's not all. We'll learn more about the different types of money, and how to count money in our next lesson.

But right now, I want to go around the room and have each of you tell me one thing you think money is used for.

(ALLOW TIME FOR EACH CHILD TO SAY WHAT HE/SHE THINKS MONEY IS USED FOR.)

Wow! We use money for all kinds of things, don't we?

Just the other day I used money to pay for tickets to the Pigs vs. Cows barnyard basketball game. While I was there I bought a box of popcorn, some peanuts and a pop. It was

LESSON 1: WHAT IS MONEY FOR?

big fun. But we don't just use money to get the things we want.

(MONEY SAVVY PIG HAND PUPPET POINTS TO CAN OF VEGETABLES, A PAIR OF SOCKS, AND A BOX OF CRAYONS THAT ARE LINED UP ON THE TABLE.)

We use money to buy the things we need, like food and clothing and school supplies. It would be hard to learn without paper and crayons and paints, wouldn't it?

(HAVE MONEY SAVVY PIG HAND PUPPET GO OVER AND FLIP OFF [OR ON] THE CLASSROOM LIGHTS.)

We also use money to pay for electricity, so we can have lights. Can you imagine trying to read your books at night if you didn't have electricity? Electricity also makes it possible for you to watch TV or use your computer.

And what do we need to make sure we have electricity?

Money. Repeat after me, M - O - N - E - Y. Ready?
M-O-N-E-Y. Money.

In fact, if we didn't have money we wouldn't be able to live in a house, or sleep in a bed, or drive a car.

So you see, money is what we use to pay for the things we want and the things we need.

But did you know that we didn't always have money?

Now how do you think people got things back then if they didn't have money?

Before there was money, people would trade something they owned for something they wanted.

Like my great Uncle Ham for example. Do you want to hear a story about my Uncle Ham?

LESSON 1: WHAT IS MONEY FOR?



L1.2

(PUT UP IMAGE L1.2)

Every week my Uncle Ham would walk into town carrying baby chickens in his pocket, and he'd trade the chickens for clothes and shoes for his family. The shop owner always knew when Uncle Ham was coming because he'd hear the "cluck, cluck, cluck" of chickens. The closer Uncle Ham got, the louder the clucking got.

And then...when Uncle Ham would pull the chickens out of his pockets—those chickens were "cluck, cluck, clucking" as loud as they could.

Can you imagine how hard it would be pulling chickens out of your pockets every time you wanted to buy something?

Of course, not everyone traded chickens. Some people traded cows or sheep or corn or bananas. In fact, they traded all kinds of things.

I don't know about you, but I'm glad that we use money today. We don't have to worry about money getting sick like animals or going rotten like vegetables, do we?

(WAIT FOR RESPONSE)

No, we don't. But we do have to be careful not to waste our money. That means that while it's ok to spend money on things we want, like a yummy ice cream cone, we also need to save money. Do you know why?

Because sometimes things happen that we aren't prepared for, like a car breaking down or a computer that stops working, and we need to have the money to have them repaired.

We also save money for things that cost a lot, like a house.

Why do we have to save our money?

LESSON 1: WHAT IS MONEY FOR?

Because unlike apples or pears or peaches, money doesn't grow on trees. No, money doesn't grow on trees.

In fact, do you know where your daddy and maybe your mommy go every day?

That's right. They go to work. And do you know why they go to work?

They go to work so they can get money. Your mommy and daddy work hard for their money, and they use that money to help take care of you.

When you go home today ask your parents some of the things they use money for every day, and some of the things they save money for.

Remember, money is for spending, but it's also for saving.

Money is for spending.
It's for saving, too.
When you're smart with money
It will be good to you.

OK, repeat after me,

Money is for spending.

(STUDENTS REPEAT PHRASE)

It's for saving, too.

(STUDENTS REPEAT)

When you're smart with money

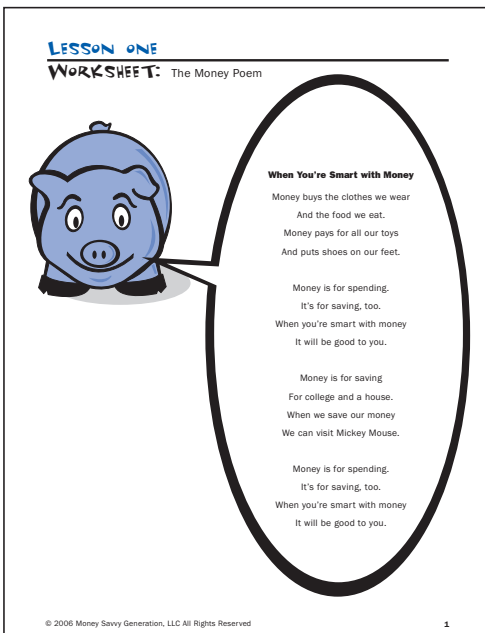
(STUDENTS REPEAT)

It will be good to you.

(STUDENTS REPEAT)

LESSON 1: WHAT IS MONEY FOR?

PUT THE POEM POSTER UP IN A PROMINENT PLACE. IF YOU HAVE TIME, READ THE POEM ALOUD. THEN READ IT A SECOND TIME, AND HAVE THE STUDENTS READ THE REFRAIN WITH YOU. (MONEY IS FOR SPENDING...) SEND A COPY OF THE POEM HOME WITH EACH OF THE STUDENTS SO THEY CAN LEARN IT WITH THEIR PARENTS.



One more time....

Money is for spending.

(STUDENTS REPEAT PHRASE)

It's for saving, too.

(STUDENTS REPEAT)

When you're smart with money

(STUDENTS REPEAT)

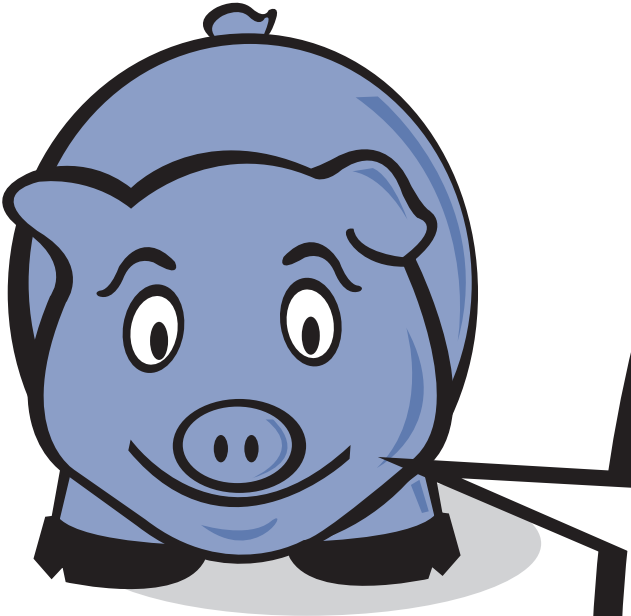
It will be good to you.

(STUDENTS REPEAT)

Remember that, and you're on your way to becoming Money Savvy Kids! See you later.

LESSON ONE

WORKSHEET: The Money Poem



When You're Smart with Money

Money buys the clothes we wear
And the food we eat.
Money pays for all our toys
And puts shoes on our feet.

Money is for spending.
It's for saving, too.
When you're smart with money
It will be good to you.

Money is for saving
For college and a house.
When we save our money
We can visit Mickey Mouse.

Money is for spending.
It's for saving, too.
When you're smart with money
It will be good to you.