



MONEY SMART 2.0

INTRODUCTION

for Grades 3-5



The National Theatre for Children

NTC Financial Literacy
K-12 Curriculum

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Welcome to Money Smart

Welcome to *Money Smart*, an exciting interactive exploration of the concepts of money. This standards-aligned, cross-curricular program is designed to promote financial understanding in children ages 8 through 11. You can use *Money Smart* to add engaging and enriching activities to Math, English Language Arts and Social Studies lessons while also helping your students build the foundation to become financially responsible adults.

IN MONEY SMART YOU WILL FIND:

- Eight Lessons with hands-on, cross-curricular activities that engage third- through fifth-grade students in discussing and exploring key financial concepts.
- Teacher Presentation Slides which provide helpful visuals as well as fill-in charts to support the activities in each lesson.
- Student Handouts that let students explore the topics covered in each lesson and apply their new knowledge.
- A Parent/Caregiver Guide with information about topics and terms being covered in class, conversation starters, online and literary resources, along with activities to try at home and around town.

Developing positive financial habits equips students with 21st-century skills and tools that last a lifetime. We hope you and your students enjoy learning about money and its many uses.

GETTING STARTED

Money Smart provides a comprehensive, developmentally appropriate program for young students to build an understanding of key financial concepts.

There are many features that help make the *Money Smart* curriculum engaging, motivating and easy to use. Each lesson includes learning objectives, essential questions, supplies needed and preparation required, as well as the following features and components to support easy integration of *Money Smart* activities into your instructional day.

STANDARDS

Each lesson promotes real-world connections through student-centered learning experiences and aligns to the following education standards and learning outcomes, including Common Core State Standards in Mathematics and English Language Arts. The Education Standards Chart identifies which standards are met in each lesson.

- Financial Literacy Jumpstart Standards
- English Language Arts Common Core Standards
- Mathematics Common Core Standards
- National Standards for Financial Literacy by the Council for Economic Education
- Partnership for 21st-Century Skills

GRADE LEVEL MODIFICATIONS

Please note the grade level modifications identified throughout lessons to differentiate learning experiences for third- through fifth-grade students. Modifications provide developmentally appropriate activity recommendations and extension opportunities.

CLASS TIME

Each lesson plan includes an estimated time required to teach the lesson. Actual time required will vary from classroom to classroom. The estimation includes instructional time spent on the **Warm Up, Guided Exploration and Wrap Up**. Activities may also be taught as several short lessons over a period of days or weeks. **Expanded Information to Share** activities are included to extend financial literacy learning opportunities throughout the year and provide easy ways to integrate the topics into various content areas.

ASSESSMENTS

A variety of assessments are integrated throughout each of the eight lessons. Assessments are designed to build value, meaning and context around a topic, while providing teachers with opportunities to evaluate prior student knowledge and collect evidence of new understandings of lesson concepts and skills. Pre- (formative) and post- (summative) assessments are noted on the first page of each lesson. Assessments include discussions, reflections, questions and answers, reading, writing and problem-solving exercises. Student handouts are an especially useful form of written assessment.

LESSON STRUCTURE

Each lesson is designed to include the following:

- **Warm Up** introduces students to the topic and sparks inquiry.
- **Guided Exploration** integrates cross-curricular and developmentally appropriate learning activities and assessments while focusing on the key financial literacy learning objectives of the lesson.
- **Wrap Up** provides a reflection question or activity to review lesson concepts and allow students to demonstrate their understanding.
- **Money Smart Tips** are provided throughout lessons to offer additional guidance, interesting and relevant financial facts, and additional ideas to help make *Money Smart* a success in your classroom.
- **Expanded Information to Share** activities provide teachers with additional opportunities to extend financial literacy concepts throughout the school year within core and creative content areas including English Language Arts, Math, Social Studies, Technology and Art. All activities support dynamic classroom groupings throughout the day and can be completed independently, in groups, during “center time” or in station rotations. Useful resources (such as books, web links, games or videos) are also included to promote even more student engagement. The books and online resources suggested in this guide are just a few of the many available resources that explore these topics. These books and online resources are not endorsed by NTC.
- **Student Handouts** and **Teacher Presentation Slides** provide dynamic instructional support. Student handouts create an opportunity for students to apply their knowledge and for teachers to assess their understanding. Teacher presentation slides offer visuals and interactive activities corresponding with each lesson, and can be projected for whole-group activities, or copied for small-group use.
- The **Glossary** and the **Standards Chart** are separate documents that house all of the information needed to define key terms and check which activities meet specific national education standards. Vocabulary words are bolded in each lesson as they are introduced. The vocabulary words can be used to create flash cards or a classroom Word Bank list. Students can also make their own Word Banks and refer to the lists as needed.

MONEY SMART AT HOME

The *Money Smart* curriculum includes a helpful *Parent/Caregiver Guide* that corresponds to the classroom resources. Families of young children may also use it independently of the curriculum. It contains resources, activities, games and conversation starters on financial literacy topics covered in each lesson. Use the following ideas to encourage parents to use the guide at home:

- Introduce parents to the *Money Smart* program and share the *Parent/Caregiver Guide* at the start of the school year.
- Discuss the *Money Smart* program during parent/teacher conferences, or in monthly parent newsletters, and emphasize the importance of building healthy financial habits from an early age.
- Hold a *Money Smart* family night. Play games and have students present short skits about financial concepts they have learned.
- Send student handouts from each lesson home in each child's homework folder for parents to review and sign.

SMART BUCKS

Additional incentives can be used to promote positive financial behaviors and study habits throughout the *Money Smart* curriculum and school year. Introduce Smart Bucks to recognize students' positive financial and classroom behaviors.

Smart Bucks can be earned for the following behaviors:

- Accomplishment of a goal(s)
- Completion of homework
- Exceptional classroom conduct
- Classroom monitoring and keeping the classroom clean and neat
- Participating in discussions or responding to questions
- Excellent group collaboration or individual work
- Completing daily work
- Respectful behavior

As students accumulate Smart Bucks, they may "cash" them in, or "spend" them on prizes, toys or special activities (extra computer time, free reading time or game board time, for example) at the end of the week, month or whenever you normally provide rewards.

Smart Bucks may be tracked using a chart (displaying desired behaviors and goals), stored in a classroom "treasury" box, or in a cash register (if a class "store" is set up) and handed out to students using play money. Provide price tags or stickers on items or activities to be "sold." The presentation for cashing in Smart Bucks can be as simple or elaborate as you choose.

Aside from being a fun way to reward positive behaviors, Smart Bucks can help foster an application of the financial literacy concepts covered in *Money Smart* lessons.

With Smart Bucks, students can learn:

- Math skills when adding the total of “Smart Bucks” earned.
- The concept of making change without using a calculator.
- The value of saving as they choose to save instead of spend, or set a goal to save for a more desired choice.

Use Smart Bucks during *Money Smart* lessons or continue throughout the year.

FINANCIAL LITERACY ALL YEAR LONG

Highlight financial literacy at your school all year long, especially in April, during National Financial Literacy and School Library Month.

- Create bulletin boards or posters with students about financial literacy themes learned in *Money Smart*.
- Play games that focus on numeracy skills and financial concepts (such as Monopoly).
- Feature children’s literature selections that cover financial literacy concepts in the library or during classroom reading time.

The more students are exposed to financial literacy, and the more opportunity they have to practice applying their new knowledge and understanding of concepts – at school and at home – the more prepared they will be to live *Money Smart* lives.