



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 teacher 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 shared with the class
- Presentation Images and Music (on curriculum flash drive)
- Student Workbooks
- 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

Thank you for purchasing the Money Savvy Kids® Basic Personal Finance Curriculum.

The following information should help you and your students enjoy it to the fullest.

Welcome to the second in a series of special lessons from Money Savvy Generation. These eight lessons, featuring the Money Savvy Pig® and a cast of fun and engaging characters, are designed to teach children about fiscal responsibility. Your teaching plan also includes interactive activities that further engage students in hands-on learning.

Level B in the series is for children who are in the early stages of school. Each lesson uses basic storytelling and first person narratives to convey the importance of saving, spending, donating, and investing. The monologues either tell personal stories from the Money Savvy Pig's life or create richly textured "fairy tales." Each one is narrated by the Money Savvy Pig hand puppet. The hand puppet, complete with take home carry sack, is included with these teachings. Please invite your students to take him home for a "sleepover."

We would like to thank you for joining forces with Money Savvy Generation to help nurture and grow a future generation of responsible citizens. So teach, learn, and have a lot of money savvy fun along the way.

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TEACHER HANDBOOK

This book is more than a lesson plan. It provides nearly a complete script for teaching the lesson materials. Feel free to follow the script or to expand upon it to teach the lessons with your own interpretation. The script is there to provide guidance, but should not constrain you or your class in any way. Be creative!

CURRICULUM FLASH DRIVE

The accompanying flash drive contains important components of the curriculum, namely the color presentation images for each of the lessons. To access these image files, put the flash drive into your computer. These are in a universally readable PDF format and can be opened with the free Adobe Acrobat Reader (download it at www.adobe.com). Using a computer with an LCD projector or SmartBoard, you can project these images onto a screen right from the flash drive. Another alternative is to print these images as a handout for each pupil. Do whatever works best in your classroom.

The flash drive also includes two music files to play from your computer. You will need software that plays MP3 files. We know from research and experience that there is no better way to drive home learning than through music. We've included on the flash drive two music tracks for the "Money In Your Pocket" song. Track 1 has the music and the vocals. Track 2 has the instruments only. We've included the instrumental version because the song might make a nice performance piece for the kids to present to their parents or guardians sometime during the school year.

STUDENT WORKBOOK

Each student will need a Student Workbook so that he/she can complete the associated lesson activities. **Photocopying of student workbooks is a copyright infringement, is expressly prohibited and is punishable by law.** Many of these activities will help you to assess whether or not your students understand the lesson material. Use these assessments to help you determine if the class has developed sufficient understanding of the subject matter to proceed with the next lesson, or whether you need to review the material before moving on.

MONEY SAVVY PIG® PIGGY BANK

The Money Savvy Pig is the mascot for the Money Savvy Kids Basic Personal Finance Curriculum. As such he pops up in various lessons with words of wisdom on personal finance. The plastic piggy bank version that comes with these instructor materials should stay in the class for the duration of the lessons. You will use the piggy bank for demonstration purposes during instruction. You will also find the physical bank useful when explaining various personal finance concepts.

INTEGRATING THE MATERIAL INTO YOUR CLASSROOM

These lessons align to the economics, math and reading goals that you are already trying to achieve. You should feel comfortable taking time from any or all of these other subjects to make room for this content. Each story requires only ten minutes or so to tell using the hand puppet. The one activity for each lesson will require an additional five to ten minutes. The class lessons can be spaced apart as you see fit.

COMMON CORE ALIGNMENT

This curriculum aligns to the Math and English Language Arts Common Core Standards. For details, visit: https://www.moneysavvy.com/products/level_b.html

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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 or guardians 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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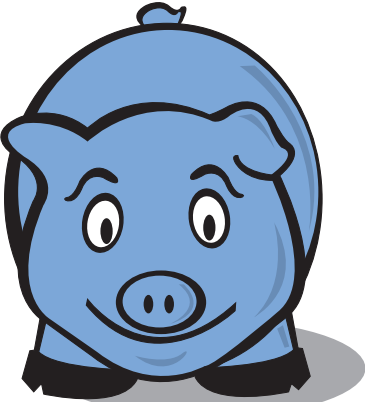
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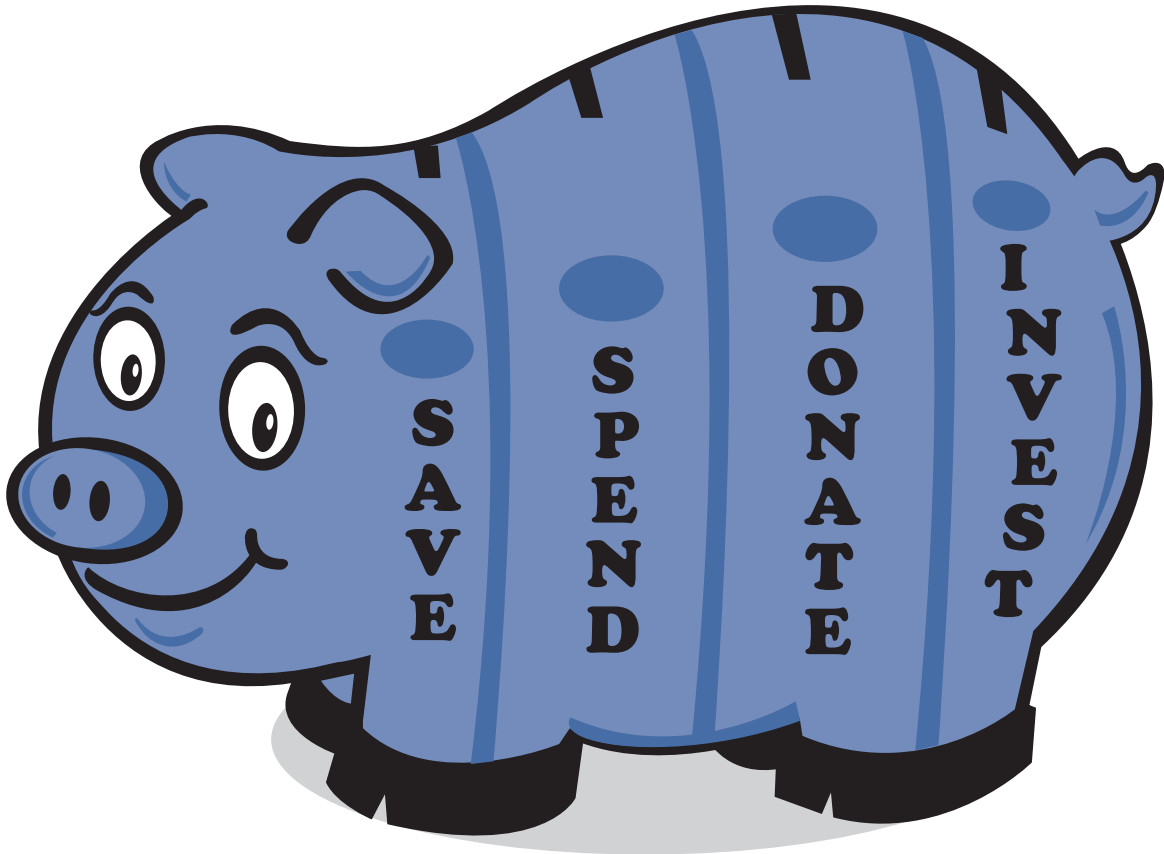
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Meet the Money Savvy Pig®



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/Guardians:

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:

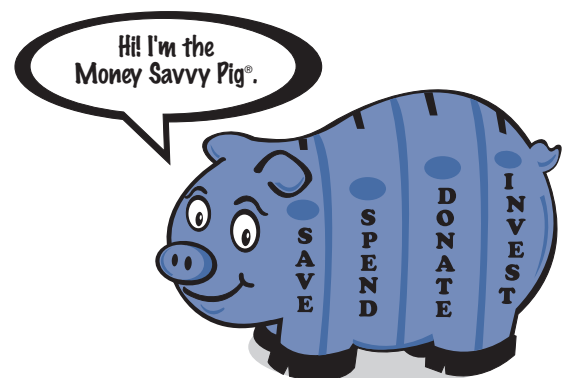
- **Lesson 1:** What Can I Do With My Money?
- **Lesson 2:** Setting Priorities
- **Lesson 3:** Delaying Gratification
- **Lesson 4:** Budgeting
- **Lesson 5:** Savings Accounts
- **Lesson 6:** ATMs (Getting Money Back)
- **Lesson 7:** Learning How to Economize
- **Lesson 8:** Being a Savvy Spender

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 adults 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 CAN I DO WITH MY MONEY?

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

(WAIT FOR RESPONSE)

It's your money smart friend, Money Savvy Pig, here to talk about some of the things we can do with our money.

Do you want to hear about them?

(WAIT FOR RESPONSE)

Terrific! Before we do that, I'd like to get to know you. Could 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.)

Welcome Money Savvy Kids! Did you know that savvy is another word for smart? Are you kids smart?

(WAIT FOR RESPONSE)

I'll bet you're really smart. And the more you learn, the smarter you'll be.

So, do you want to hear one of the first lessons I learned about money?

(WAIT FOR RESPONSE)

It was my seventh birthday and my Grandmother gave me a crisp ten dollar bill. I asked her what I could do with the money and she told me, "It's your money, honey, you can do whatever you want with it."

"Wow, Grandma, thanks!" I said, as I gave her a big hug. Then I took the ten dollar bill and went out to the backyard. Do you know what I did then?

LESSON 1: WHAT CAN I DO WITH MY MONEY?

(WAIT FOR RESPONSE)

Well, I was just learning how to make paper airplanes, so I took that ten dollar bill and made a paper airplane and fired it off. Lucky for me, it got caught in a tree and my grandmother got it out for me.

“Now sweetie,” she said, “what if a cat or dog had grabbed this and run away with it? Or the wind had swept it away and you never saw it again?”

“Do you really want to throw your money away, or would you rather I take you to the store so you can buy a toy?”

Can anyone guess what I did?

(WAIT FOR RESPONSE)

(PUT UP IMAGE L1.1)

Right! I went to the store and bought a really cool airplane that had a propeller and flew really high.

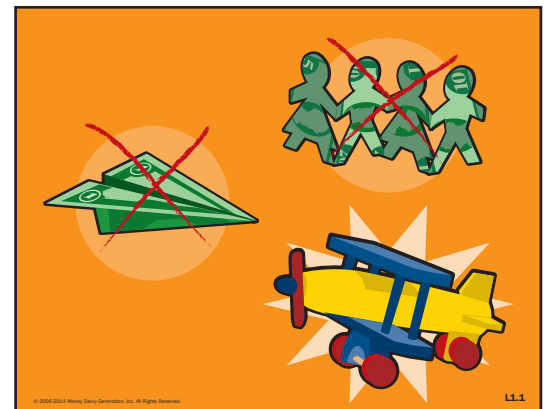
That day I learned that making paper airplanes, paper dolls, or skipping coins across the water like rocks isn't really a smart thing to do with our money. Do you know why?

(WAIT FOR RESPONSE)

Because money isn't a toy. It's for spending, saving, investing, and for making the world a better place.

We can spend our money on all kinds of things. We can buy toys, games, and clothes. We can go to the movie or the candy store. We can buy puppy dogs and kitty cats, toy logs and silly hats. Truth is, we use money for all kinds of things, don't we? What are some other things we use money for?

(WAIT FOR RESPONSE)



L1.1

LESSON 1: WHAT CAN I DO WITH MY MONEY?



L1.2

We don't just use money to get the things we want. We use it to buy the things we need, like food and clothing and shoes and books and pencils.

So money is what we use to pay for the things we want and the things we need. Do you know what else we do with money?

(WAIT FOR RESPONSE)

(PUT UP IMAGE L1.2)

We save money. Do you know why people save money? They save money so they can buy things like houses and cars, and so they can send their kids to college. My mom and dad and I saved money so I could go to college. And now, I'm a Money Savvy Pig and a motivational speaker.

People also need to save money so they can be ready for those unexpected expenses that come up. Man oh man, I remember driving to the fair with my Uncle Elmer one hot August afternoon. We were about five minutes from the fairgrounds when there was a loud, "POP," a thumpity-thump-thump-thump, and a hissing noise. All of a sudden there was smoke coming out from under the hood, and then...

Do you want to know what happened next?

...we pulled off to the side of the road, turned off the car, jumped out and called a tow truck. Turns out there was no fixing Uncle Elmer's car. It was dead. Kaput. Which means he needed to buy a new car.

So instead of going to the fair that day, I went with Uncle Elmer to take a bunch of different cars out for a spin. I didn't even mind missing the fair.

LESSON 1: WHAT CAN I DO WITH MY MONEY?

“Young pig,” my Uncle Elmer said to me, as we were driving to the ice cream shop in his shiny red car, “I’m glad I’m a Money Savvy Pig and have money in savings. Otherwise, I’d be one sad pig because I couldn’t have gotten this car. No sir, I’d have to hoof it to work every day, and that would not make me happy. So whatever you do, little piggy, make sure you save your money.”

So even though I missed the fair that day, I got an ice cream cone and learned a really important lesson. Do you know what that lesson was?

(WAIT FOR RESPONSE)

I learned that I needed to save my money like Uncle Elmer so I’d be prepared for life’s little surprises. Plus, I wanted to go to college.

When I went to high school and got my first job, my Uncle Eddie taught me about investing money—that’s when you put your money into something in hopes of making a lot more money. Anyway, Uncle Eddie loved corn, so he invested his money in a corn company by buying lots of stock, which are shares of the company. That means he owned part of the company. Well, the company made a lot of money and so did Uncle Eddie.

You should ask your mom and dad about investing. Who knows, maybe you could go online and see what kind of candy companies or toy companies there are to invest in. Wouldn’t that be fun?

As you can see, I learned a lot about money growing up. And while they were all valuable lessons, there was one lesson I learned that I’ll never, ever forget. What to know what it was?

(WAIT FOR RESPONSE)

LESSON 1: WHAT CAN I DO WITH MY MONEY?

FOR THE “MONEY IN YOUR POCKET” SONG, MONEY SAVVY PIG HAND PUPPET AND THE CLASS SING ALONG WITH THE CHORUS, WHILE ONLY MONEY SAVVY PIG HAND PUPPET SINGS THE REST OF THE SONG.

LESSON ONE
WORKSHEET: Money In Your Pocket

Chorus: Who's got some money? I've got some money!
(STUDENTS AND MONEY SAVVY PIG HAND PUPPET) Who's good with money? I'm good with money!
Who's got some money? I've got some money!
Who's good with money? I'm good with money!

Verse #1: What will you do... when you've got money in your pocket (money in your pocket)?
What will you do... when you've got money in your pocket (money in your pocket)?
Will you save it?
Should you spend it?
Can you donate, or invest?

Chorus: Who's got some money? I've got some money!
(STUDENTS AND MONEY SAVVY PIG HAND PUPPET) Who's good with money? I'm good with money!
Who's got some money? I've got some money!
Who's good with money? I'm good with money!

Verse #2: What will I do... with that money in my pocket (money in my pocket)?
I will be smart... with that money in my pocket (money in my pocket)?
I'll spend a little bit right away, save some more for a rainy day.
Then I'll donate to a group I know—invest the rest and watch it grow.

Chorus: Who's got some money? I've got some money!
(STUDENTS AND MONEY SAVVY PIG HAND PUPPET) Who's good with money? I'm good with money!
Who's got some money? I've got some money!
Who's good with money? I'm good with money!

Verse #3: REPEAT VERSE #1

Chorus: REPEAT AND FADE
(STUDENTS AND MONEY SAVVY PIG HAND PUPPET)

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I was watching the TV with my mom and dad. Suddenly, there was a special news report about a big tsunami – that’s a huge wave that comes up and destroys things when there’s an earthquake in the ocean. This tsunami wiped out a village and hurt thousands of people. It was really sad to see all those kids and adults and animals with no homes or food to eat.

My mom and dad said that we were going to donate money to the relief fund.

“What does donate mean?” I asked.

“That means we’re going to give some of our money to help those people.”

Well, when they told me that, I ran and got the money in my piggy bank. I wanted to donate some of my money, too. I didn’t have a lot of money to give, but mom and dad told me it didn’t matter and that every little bit helped. We also took some clothes and stuff down to the Red Cross so they’d have clothes to wear.

I felt really bad for all those people, and I was glad that I could do something to help. I know I’d want someone to help me if something bad happened to me. Wouldn’t you?

(WAIT FOR RESPONSE)

So what did we learn today? We learned we can spend money, save money, invest money and donate money.

So, if we can spend money, save money, invest money and donate money, what don’t we want to do with our money?

(WAIT FOR RESPONSE)

We don’t want to make paper airplanes out of our money!

Bye kids. I’ll see you later.

LESSON ONE

WORKSHEET: Money In Your Pocket

Chorus:

(STUDENTS AND
MONEY SAVVY PIG
HAND PUPPET)

Who's got some money? I've got some money!

Who's good with money? I'm good with money!

Who's got some money? I've got some money!

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Verse #3:

REPEAT VERSE #1

Chorus:

(STUDENTS AND
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HAND PUPPET)

REPEAT and FADE