

The Berenstain Bears' Dollars and Sense

By: Stan & Jan Berenstain

Ella Earns Her Own Money

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Objective

At the end of the lesson, children will understand that money can be spent or saved.

Concepts

Money, Spending, Saving, and Decision-making

Time Required

Dollars and Sense = 40 minutes (Both books = 50 minutes)

Age Level

Ages: 3 – 7 (Pre-K – Grade)

Lesson Description

Children will listen to *The Berenstain Bears' Dollars and Sense*. Afterward, the storyteller will discuss what money is, how it is used to purchase goods and services, and will explain that everyone makes decisions when spending money. Individuals have money they either earned or acquired as a gift. It is not possible for individuals to have everything they wish for because money is limited. Therefore, everyone must make choices of how to spend their money wisely.

Summary of Story

Brother and Sister live with their parents. The cubs are learning about money, the value of money, and how money can be used to purchase things. Mother and Father Bear decide to provide Sister and Brother each with an allowance at the beginning of the week, to help teach the value of managing money. Initially, the cubs spend their allowance as soon as they get it. They buy candy and other things that do not last or hold their interest for long. However, no one is happy because the money is gone right away, and the cubs are not learning to manage their money. Mother and Father Bear decide to introduce the cubs to writing checks. They implement a check system that requires Sister and Brother to write a check and give it to Mother Bear, who then pays them the money requested in the check. The process forces the cubs to consider each purchase and prompts them to plan and save for items they want to buy. It also provides incentive to save the money until there is a goal in mind.

Materials Needed (all provided by Storyteller)

Books, coloring & activity pages, crayons, printout of the numbers 5 & 10 (to hold up for children to reference during worksheet activity), take home packets

Room Set Up

Children should be sitting on the floor on a rug, in chairs forming a semi-circle, or in chairs at a table if interested in coloring the pictures. Coloring pages and crayons should be available for the children at the table.

The Berenstain Bears' Dollars and Sense Lesson Plan

Movement Activity (~ 5 minutes)

1. Get the wiggles out! Start by engaging children in a movement activity.
Let's play a quick warm-up. We are going to move only one part of our bodies at a time. It is hard, but I know you can do it. Please stand up and glue your feet to the floor - trying to keep your feet in one place. I will tell you what to do, so listen closely and watch me. Let's see who can do each action the best!

Are you ready? Watch me as we do these together!

- A. Wiggle, wiggle, wiggle your head
- B. Next: Shake, shake, shake one foot
- C. Next: Blink, blink, blink your eyes
- D. Next: Bend, bend, bend a knee
- E. Next: Roll, roll, roll your shoulders
- F. Next: Buzz, buzz, buzz your lips
- G. Next: Spread, spread, spread you fingers
- H. Next: Sway, sway, sway your body

Have the children sit down when finished with the activity.

Opening Questions (~ 3 minutes)

2. Begin by asking the children the following questions:
 - a. Do you know what money is?
 - b. Do you know how most people get money?
 - c. If you had money, would you buy something or save it?

Story & Discussion (~ 8-10 minutes story + 5 minutes discussion)

3. Read story aloud.
 - a. Let the children color at the table while you read the story. This will keep them engaged and listening to the story.
 - b. Every few pages, ask a question about what is going on in the story.
4. Discussion
 - a. By a show of hands, who liked the story?
 - b. In the story, Sister and Brother Bear want money so they can buy things. Mother and Father Bear give them an allowance every week, so they have money. What did Sister and Brother do with their allowance money at first? (*Spend all of it*)
 - c. In the story, Sister and Brother want to earn money to buy things. What do they want to buy at first? (*Candy and little things that they see*)
 - d. After they spend all their money, are they happy? (*No. There isn't money for the rest of the week in case they want to do something*).

- e. What do Mother and Father Bear do to help Sister and Brother manage their money? (*They begin having Sister and Brother fill out a check every time they want to spend money*).
- f. Do the checks help Sister and Brother think about what they want before spending all their money? (*Yes! The checks help the cubs manage their money better*).
- g. Great answers! We learned how important it is to manage money, so it is available when you want to buy something.

Worksheet Activity (~ 5-7 minutes)

5. Let's Pay for It Activity

- a. Sometimes we need to save money to buy things we want, like baseball cards or a wedding dress for Barbie. Let's figure out the money needed to buy each of these items.
- b. Everyone needs Coloring & Activity Worksheets with a baseball card on the front
 - i. Turn to the Let's Pay for It Activity – Baseball Cards
- c. We will count the money on the left together.
- d. For the baseball cards we have five one-dollar bills = \$5.00, let's count them starting at the top. One, two, three, four, five – just like counting fingers on one hand. Let's count (*hold up fingers as you count*). One, two, three, four, five.
- e. (*Hold up the #5 as an example for the children*). Now write the number "5" on the first line next to the words *Dollar Bills*.
- f. Five one-dollar bills = \$5.00.
- g. Does this mean Brother has enough money for the Baseball Cards? Circle "YES!"
- h. Does Brother buy the baseball cards? Circle "NO!" Brother buys a baseball book and spends less money.
- i. Look at the blue box at the bottom of the worksheet. You will see an example of a check. This looks like the check Brother had to fill out for Mama to give him his money to buy the baseball book.
 - i. To fill out the check for Mama, Brother wrote "CASH" on the first line, then wrote in the amount of money wanted for his purchase, and finally signed his name.
 - ii. Do you think Brother had to do a lot to fill out the check? (*Yes!*) That helped him spend less money. He would not do all this work unless he really wanted to buy something.
- j. We also need to fill out a worksheet for Barbie's wedding dress.
- k. We will count the money together. All of it will be needed for the wedding dress.
- l. For the wedding dress we have a five-dollar bill = \$5.00 and five one-dollar bills = \$5.00, let's count the amount of money starting at the top. Five, six, seven, eight, nine, and ten – just like counting all your fingers. Start with your first-hand that we already counted which has five fingers. Now let's add the second hand. Let's count: Six, seven, eight, nine, and ten. Both hands together equal ten fingers (10).
- m. (*Hold up the #10 as an example for the children*). Now write the number "10" on the first line next to the words *Dollar Bills*.
- n. Ten dollars in bills = \$10.00.
- o. Does this mean Sister has enough money for Barbie's wedding dress? Circle "YES!"
- p. Does Sister buy the Wedding Dress? Circle "YES!"

- q. Look at the blue box at the bottom of the worksheet. You will see another check. This looks like the check that Brother had to fill out. Sister also needs to fill out a check for Mama before she is given \$10 of her money to buy the Barbie wedding dress.
 - i. To fill out the check for Mama, Sister puts the word “CASH” on the first line, writes the amount of money she wants, and then signs her name.
 - ii. This extra work is worth the trouble if Sister really wants the wedding dress for Barbie.

Story & Discussion (~ 5 minutes story + 3 minutes discussion)

6. Tell the children we have time to read one more story. It’s called *Ella Earns Her Own Money*
7. Discussion: When I ask a question, raise your hand if you have an answer to share. I will take turns calling on different people.
 - a. Why did Ella want to earn and save money? (*To buy a new soccer ball*)
 - b. How did Ella earn her money? (*Any of the bulleted answers are correct*)
 - She did her chores and received an allowance
 - She earned money by doing special jobs for her Mom – like cleaning the car
 - She weeded Mr. Hanson’s yard
 - She gave Ms. Lowry’s dog a bath
 - She babysat Aiden – and cleaned him up!
 - She sold a game to Will
 - She made bracelets and sold them
 - She helped her grandma clean the garage
 - c. How did Ella split up some of the money she earned? (*Save, Share, and Spend jars*)
 - d. What do the jars mean?
 - Save = Will go into the bank
 - Share = Will be given to places that help animals
 - Spend = Will be saved for buying something special
 - e. Can each of you think of one thing that you would like to earn money to buy?
 - f. In the end, did Ella earn and save enough money to buy the new soccer ball? (*Yes!*)

Wrap Up (~3 minutes)

8. Let’s review some of the things we learned today.
 - a. Do you like how Ella earned money and was able to buy a new soccer ball?
 - b. Would you want to earn money to buy something special?
 - c. What could you do to earn money to buy something you want? (*Ex. Help your mom or dad by doing special jobs they will pay you for, ask for an allowance if you do chores at home, have a lemonade stand, do work like Ella, etc.*)
 - d. What was your favorite part of the story?
9. Great job! I have a fun packet for you to take home and do with your family. Thank you for coming!