

Just Saving My Money

By Mercer Mayer / ISBN: 978-0-06-083557-6

Lesson Author

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Lesson Description

In this lesson, students learn about banks and money. They recognize coins as money and manipulate them with classifying, sorting, and pattern-making activities. They draw a picture in a piggy bank of a good they would like to buy, cut out the bank, and hang it in the room. They hear the story *Just Saving My Money* and listen for the words “money” and “bank.” Finally, each student draws a self-portrait of going to a bank.

Grade

PreK-K

Economic Concepts (Vocabulary)

Bank

Money

School Readiness Skills

- Practice book awareness (reading front to back, recognizing title/author/illustrator)
- Classify (same/different, alike/not alike) objects by physical features of shape, color, and/or size
- Recognize, copy, or repeat a patterning sequence
- Demonstrate scissors skills
- Participate in repeating a song
- Identify/point to the circle shape
- Use writing and drawing tools
- Attempt to write letters in own name

Time Required

Approximately 45 minutes

Materials

- *Just Saving My Money* by Mercer Mayer (ISBN: 978-0-06-083557-6)
 - Visuals 4.1 and 4.2, one copy of each
 - Handouts 4.1 and 4.2, one copy of each for each student
 - Coins, about 10 of each denomination: penny, nickel, dime, and quarter
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Procedure

1. Show the students one penny, nickel, dime, and quarter. Discuss the following:
 - What are these things called? (*Answers will vary but may include coins, money, or names of the denominations.*)
 2. Display *Visual 4.1: Money Vocabulary Sheet*. Tell the students the coins are called **money**. Money is what we use to buy goods and services. Coins (like the ones you showed them) and paper bills (like the \$5 bill on the visual) are the most common types of money used.
 3. Discuss the following:
 - Do you have any money—coins or dollars—at home? (*Answers will vary, but students may say something like “Yes, my Grandma gave me \$5 for my birthday.”*)
 - Where do you keep your money? (*Answers will vary, but students may say in a piggy bank or money jar or with an adult.*)
 4. Tell the students those are all good places to keep their money so that they don’t lose it. Another good place to keep their money is in a **bank**.
 5. Display *Visual 4.2: Bank Vocabulary Sheet*. Explain to the students that a bank is a safe place to keep money. Ask the students if they have ever been to a bank. (*Answers will vary.*) Ask those who have been to a bank to describe the bank. (*Answers will vary.*) Tell the students some names of banks in your area.
 6. Distribute a copy of *Handout 4.1: Piggy Bank* to each student. Have the students pretend they just got some money for their birthday. Tell them to draw in the piggy bank a picture of a good they would like to buy and then color it. Once completed, have them write their name on the piggy bank and cut it out. Hang the pictures around the room. (You will refer back to these in the next lesson, “Saving, Spending, and Income: Save It!”)
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7. Show the students the four coins again and discuss the following:
 - Are all of these coins the same shape? (*Yes*)
 - What shape are they? (*A circle, or round*)
 - Are all of these coins the same color? (*No*)
 - Which coin is not the same color as the others? (*The penny, the copper/brown one*)
 - Are all of these coins the same size? (*No*)
 - Which coin is the biggest? (*The quarter, the big silver one*)
 - Which coin is the smallest? (*The dime, the small silver one*)

8. Mix up the four coins in your hand and then lay them on a table. To reinforce what they just learned, call on students and instruct them to sort the coins by shape, color, and size, as follows:
 - Instruct one student to put all of the coins that are a circle, or round, together. (*The student should group all of the coins together on the table.*)
 - Instruct another student to put the coins that are the same color together in groups. (*The student should put the dime, nickel, and quarter together and leave the penny separate.*)
 - Finally, instruct another student (or two) to put the coins in order by size, from the smallest to the biggest. (*The student[s] should order them dime, penny, nickel, and quarter.*)

9. Tell the students they are going to play a game with the coins where they try to recognize a pattern. Gather all of the coins you have prepared for the lesson. Lay them out in various patterns. Call on individual students or pairs of students and have them complete each pattern by selecting the correct coin and placing it in the sequence. Some suggestions are below:



10. Show the students the cover of the book, *Just Saving My Money*. Discuss the following:
 - Where is the title of the book? (*On the front of the book*) Point to the title and read it aloud.
 - Where is the name of the author, the person who writes the book? (*On the front of the book*) Point to the author's name and read it aloud.
 - Tell the students that the illustrator is the person who draws the pictures for the book. The author, Mercer Mayer, is also the illustrator of the book.
 - What do you think the book is about? (*Answers will vary but may include saving or going to the bank.*)

11. Tell the student that when a coin is dropped into a money jar or piggy bank, it makes a sound like this: "clink." Tell them they are going hear a story about Little Critter, who does some things to earn money. As you read the story, every time they hear the word "money," they are to say "clink!" (Money is mentioned 16 times in the book—specifically on the following pages: 8, 9, 10, 11, 12, 16, 17, 18, 23, 24 (two times), 25, 27, 28, 29, and 32.) Read the story.

12. Tell the students you are going to read the story again. This time they should listen for where Little Critter takes his money jar when it is full. Once you are done, discuss the following:
 - Where did Little Critter take his money jar when it was full? (*To the bank*)
 - What is a bank? (*A bank is a safe place to keep money.*)

13. Tell the students that in addition to banks being a safe place to keep money, they are also a convenient place to keep money. It is much easier to keep money in a bank, and to take it out when needed, than to carry around a money jar or piggy bank full of money. That would be heavy (coins are heavy) and unsafe (someone could steal it)!

14. Distribute a copy of *Handout 4.2: Going to the Bank* to each student. Tell the students to pretend they have filled up their piggy banks or money jars and are going to take their money to the bank. Have them draw themselves in the picture taking their money to the bank.

Closure

15. Tell the students you are going to teach them a new song, "My Piggy Bank." It is sung to the tune of "The Wheels on the Bus." Sing each verse in turn and have the students repeat it.

My Piggy Bank

- ♪ Oh, when my piggy bank is nice and full, nice and full, nice and full,
- ♪ Oh, when my piggy bank is nice and full I take it to the bank.

- ♪ The teller at the window counts my coins, counts my coins, counts my coins.
- ♪ The teller at the window counts my coins when I am at the bank.

- ♪ I know the bank will keep my money safe, my money safe, my money safe.
- ♪ I know the bank will keep my money safe until I take it out.

Extension Activity Suggestions

Art

- Have students make their own piggy banks.
- Have students create rubbings of coins.

Community

- Take a field trip to a bank.

Literacy

- Read the story, *The Berenstain Bears Trouble with Money* by Stan and Jan Berenstain (ISBN: 0-394-85917-0). Discuss how the story is similar to and different from *Just Saving My Money*.

Social

- Ask students if they ever help around the house like Little Critter in *Just Saving My Money*. Make a chore chart of things students could do to earn money at home (e.g., help with the dishes, play with pets, or put toys away).

Math

- Practice counting using pennies. Have students drop one penny at a time into a jar, counting as they go.

Science

- Discuss what type of animal the students think Little Critter in *Just Saving My Money* is and what other animals are shown in the story.

Visual 4.1: Money Vocabulary Sheet

Money

Money is what you use to buy goods and services.



Visual 4.2: Bank Vocabulary Sheet

Bank

A bank is a safe place
to keep money.



Handout 4.1: Piggy Bank



Handout 4.2: Going to the Bank



