

# Earn It!

By Cinders McLeod / ISBN: 978-0-399-54444-6

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## Lesson Author

Amanda Jennings, PhD, University of Michigan

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## Standards and Benchmarks (see page 8)

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## Lesson Description

In this lesson, students develop a beginning understanding of the relationship between work, income, and human capital. Students first think about the work they and their family members do and then identify which of their examples was done in exchange for income. Students then listen to a read aloud of *Earn It!* and learn how a bunny who wants to be a famous singer discovers the connection between human capital, work, and income. Students will play a board game where they role-play what workers might do in different businesses, and they identify work they would like to do in the future to earn income and the human capital they will need to do that work.

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## Grade Level

K-2

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## Concepts

Human capital  
Income

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## Objectives

Students will be able to

- define income and human capital,
- provide examples of work people do in exchange for income and examples of human capital,
- describe work they could do to earn income, and
- identify the human capital they would need to do that work.

## Compelling Question

How do the people in our community earn income?

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## Time Required

30-45 minutes

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## Materials

- *Earn It!* by Cinders McLeod (ISBN: 978-0-399-54444-6)
  - Handout 1, one copy for each group of 3-4 students
  - Handout 2, enough copies so that each group of students has \$60 in play money
  - Chart paper (1 sheet) or whiteboard
  - Crayons/colored pencils/markers
  - Large sheets of paper (11x17), one for each student
  - Tokens/buttons to use as game pieces, one for each student
  - Die or spinner, one for each group of 3-4 students
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## Procedure

1. Instruct students to engage in a think-pair-share about what they and their family members do for work. Students should think for one minute, talk with a partner for two minutes, and then be prepared to share with the class. Encourage students to think about all the kinds of work they do, not just the work people do to earn money. Keep a list on a whiteboard or chart paper as students share their answers. (*Accept all student answers. Answers may include chores such as cleaning their room, schoolwork such as reading or drawing, helping a grown-up with cooking/shopping, or their family members' jobs.*)
  2. Tell students that sometimes people get money in exchange for their work. Ask students to think about the work they shared with their partner and identify whether they or their family member received money for the work they did. As students share their answers, draw a dollar sign next to the work that earned money.
  3. Tell students that when people earn money for the work they do, we call that money **income**: Income is the payment people earn for the work they do.
  4. Tell students that today they will think about the following question: "How do the people in our community earn income?"
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5. Tell students they are going to first listen to a story about how a bunny earned income. As they listen to the story, they should think about the kinds of work the characters are doing.
6. Read the book *Earn It!* by Cinders McLeod to students.
7. Lead students in a discussion about the book, including learning about the ideas of earning income and human capital. Discuss the following:
  - Here in the U.S. we use dollars as income. What do the bunnies in Bunnyville use as income? (*Carrots*)
  - What did Bun do to earn income as a kid? (*Walked the dog, sang to her brother, and gardened with her mom*)
  - What does Bun need to know or be able to do to earn that income? (*Answers will vary but may include knowing how to put on the dog's leash, knowing what plants are weeds, knowing how much water plants need, singing the right notes, learning the words to songs, or writing songs. Accept all answers that are related to the work Bun did.*)
  - What does Bun want to do in the future to earn income? (*Bun wants to be a singer and be rich and famous.*)
  - What does Bun need to do so that she can earn income as a singer? (*Answers will vary but may include taking singing lessons, practicing, singing at school concerts, or recording a song for other bunnies to buy.*)
8. Tell students that in the story Bun needed knowledge and skills to earn income and that we call these things **human capital**: Human capital is the knowledge and skills that people get through education, experience, and training.
9. Ask students to think about the list of work they made at the beginning of class: "What kinds of human capital do you and your family need to do these kinds of work?" (*Answers will vary but may include reading, doing math, knowing how to measure ingredients, knowing how to use a computer, or knowing how to drive.*)
10. Tell students they are going to play a game in groups where they will think about the work that members of their community do to earn income, as well as the human capital needed to do the work. Divide the class into groups of 3-4 students to play the board game. Distribute a copy of *Handout 1: Game Board*, a die or spinner, and \$60 of play money from *Handout 2: Play Money* to each group of students, and distribute a token (could be a button, coin, or other small object from the classroom) to each player. Players should place their tokens on the "Home" square on the game board. Play money should be placed in the center of the board in the "Business Owners' Bank Accounts."

11. Explain the following directions to the students: (NOTE: The first time that students play the game, it would be helpful for the teacher to model Player 1's role.)
- The goal of the game is for players to "walk" around the neighborhood block. When a player lands on a business block, they will name the human capital (knowledge and skills) a worker would need to earn income and role-play what a worker in that business would do to earn income. Encourage the players to use the following sentence starter: "*The work I could do to earn income in this business is \_\_\_\_\_.* *The human capital I would need to do this work is \_\_\_\_\_.*" The other players will be consumers of the good or service offered at that business. Then the player who took the role of worker earns income from the "Business Owners' Bank Accounts" in the center of the game board. The game ends when all players have arrived back "Home."
  - Each group should decide which player will go first. (It could be the youngest player, player who has the next birthday, or player chosen by another measure.)
  - Player 1 rolls the die and moves their token to the space indicated by the number on the die. If a player lands on a business, they will do the following:
    - Identify what a worker might do in that business to earn income. Students can use the following sentence starter: "*The work I could do to earn income in this business is \_\_\_\_\_.*"
    - Give an example of the human capital (knowledge and skills) a worker would need to earn income. Students can use the following sentence starter: "*The human capital I would need to do this work is \_\_\_\_\_.*" (For example, if Player 1 lands on the Ice Cream Shop, they might say, "*The work I could do to earn income in this business is making ice cream. The human capital I would need to do this work is knowing how to use a mixer and read a recipe."*)
    - Player 1 should take on the role of that worker; that is, "play pretend" and role-play providing the good/service to the other players. For example, Player 1 might say to Player 2, "Welcome to my ice cream shop! What flavor would you like? Would you like sprinkles?" and then pretend to scoop out ice cream, add sprinkles, and give the ice cream to Player 2.
    - After the role-play, Player 1 earns \$5 of income for their work. The player will take money from the "Business Owners' Bank Accounts."
  - Play continues with each player taking a turn until all players return "Home."

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## Closure

12. Once all students have completed their games discuss the following:
- What is income? (*Income is payment people earn for the work they do.*)
  - How did you earn income in your game? (*Answers will vary but may include scooping ice cream, helping sick pets feel better, or checking out books at the library.*)

















- What is human capital? (*Human capital is the knowledge and skills that people get through education, experience, and training.*)
  - What kinds of human capital did you need when you pretended to be a worker during the game? (*Answers will vary but may include reading, knowing about pet medicines, knowing how to make ice cream, or doing math.*)
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## Assessment

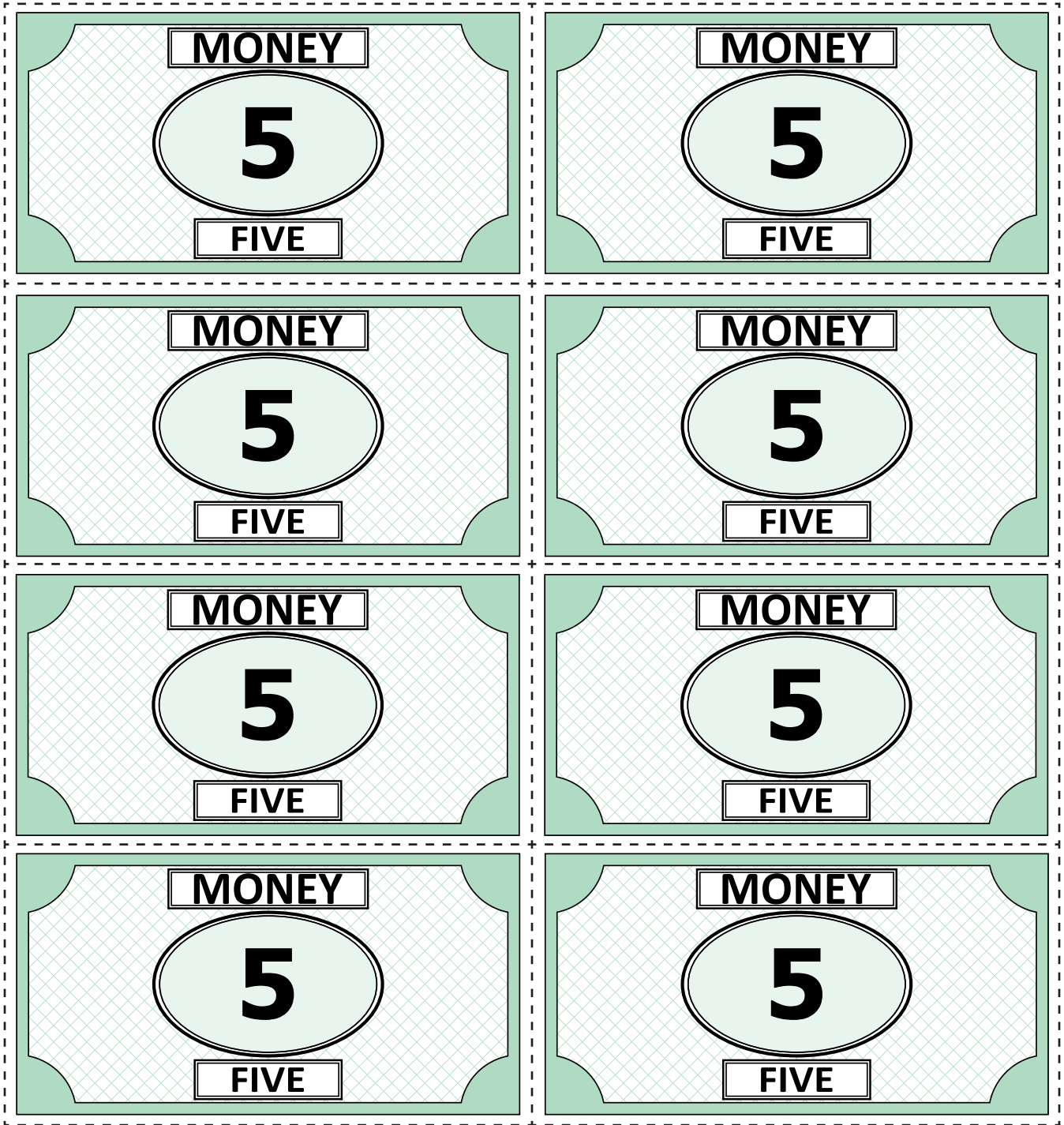
13. Distribute to each student a sheet of paper and markers/crayons/colored pencils. Working in their same groups, each student will identify something they would like to do to earn income in the future and identify examples of human capital they would need to earn income. (For example, "I want to be a clothing designer, and the human capital I will need is drawing skills and sewing skills." Or, "I want to be a scuba diver, and the human capital I will need is swimming skills and knowing about different creatures that live in the ocean.") Students should share their idea with their group members, then record their idea (in pictures, words, or both) to hang on the wall to share with the class. Encourage students to use the following sentence starters:

*"The work I would like to do to earn income in the future is \_\_\_\_\_. The human capital I would need to do this work is \_\_\_\_\_."*

Handout 1: Game Board

<p>\$5</p>  <p>Community Garden</p>	<p>\$5</p>  <p>Theater</p>	<p>\$5</p>  <p>Museum</p>	 <p>HOME</p>	
<p>\$5</p>  <p>Shoe Store</p>	 <p><b>Business Owners' Bank Accounts</b></p>		<p>\$5</p>  <p>Dance School</p>	
<p>\$5</p>  <p>Restaurant</p>			<p>\$5</p>  <p>Vet's Office</p>	
<p>\$5</p>  <p>Toy Store</p>			<p>\$5</p>  <p>Ice Cream Shop</p>	
<p>\$5</p>  <p>Friend's House</p>	<p>\$5</p>  <p>Library</p>	<p>\$5</p>  <p>Post Office</p>	<p>\$5</p>  <p>Barber</p>	<p>\$5</p>  <p>Playground</p>

## Handout 2: Play Money



## Standards and Benchmarks

### Voluntary National Content Standards in Economics

#### Standard 1: Scarcity

- **Benchmarks: Grade 4**

10. Human capital refers to the quality of labor resources, which can be improved through investments in education, training, and health.

#### Standard 13: Income

- **Benchmarks: Grade 4**

2. People can earn income by exchanging the use of their labor (physical or mental work) for wages or salaries).