

Q:What is planning?

A:Thinking ahead about what you must do to get something you want or need

Q:When did the bunnies plan?

A:When they decided to spend their own money on vacation. When they dreamed about what they would do at the amusement park.

Q:What is saving?

A:Putting money aside to use in the future.

Q:Did Brownie, Bonnie and Buddy each spend their money the same way?

A:They all went on rides. Bonnie and Buddy also bought souvenirs.

Q:Is one way better than another way?

A:No, each bunny should decide what makes him or her happy.

Q:How did Bonnie and Buddy feel when they wanted to go on another ride and wanted to buy some souvenirs, but only had enough money for one or the other?

A:They really wanted to have both the ride and the souvenir, but knew they only had enough money for one choice. They had a hard decision to make.

Q:Why did they choose the souvenir?

A:They chose the souvenir because that would make them happy. The souvenir was more important than one more ride.

Additional discussion questions as time permits

Q:What do you like to do on vacation?

Q:Of all the things you like to do or have on vacation, what is the one thing that is most important?

Q:Which is better, spending money now or saving it for later?

A:It depends on what is most important to each individual. If you want something that costs more than the money you have on hand, then you will need to save to buy what you want later.

Q:What would have happened if the bunnies had not saved their money for vacation?

Q:How do you decide what to spend your money on and when to spend your money? Do your parents help you decide?

Q:What is the best way to make a good choice?

A:Think about what is most important and what will make you happy.

Conduct evaluation: distribute the *Student Worksheet*, allow students to complete them and then collect them. Ask the teacher to complete the top of the *School Program Evaluation* form and return it to you. Score the *Student Worksheet* and record the class score at the bottom of the Evaluation form.

Distribute: *Money Bunnies Take a Vacation: Follow-up Activities for Home* for the children to complete with their parents.

References

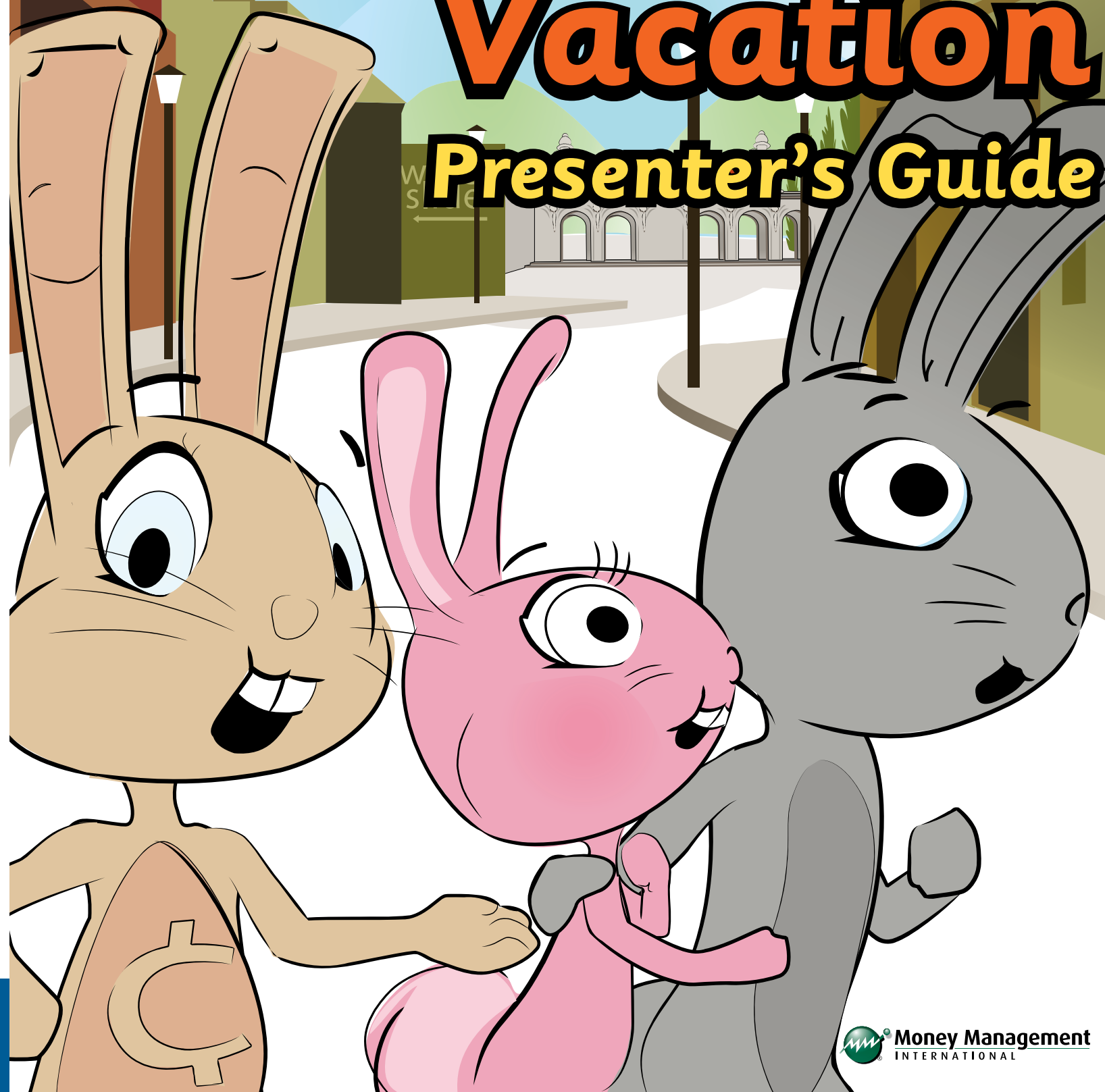
Money on the Bookshelf Parent Guides

by Alice Crites, University of Nevada, Reno Cooperative Extension
www.UNCE.unr.edu/Western/SubWebs/MoneyOnTheBookshelf/Index.htm

Teaching Money Habits for Life

by Sharon Danes and Tammy Dunrud, University of Minnesota
www.Extension.UMN.edu/Distribution/YouthDevelopment/DA6116.html

Money Bunnies Take a Vacation Presenter's Guide



The Money Bunnies Take a Vacation: Presenter's Guide

Description

This program is designed for financial educators to use with second and third grade students in a classroom setting. The program explores the choices Brownie, Buddy and Bonnie Bunny make as they plan and use their money for their vacation.

Program components

For presenters:

- Story: *Money Bunnies Take a Vacation*
- *Money Bunnies Take a Vacation: Presenter's Guide*
- *Money Bunnies Take a Vacation: School Program Evaluation* form
- *Money Bunnies Take a Vacation: Student Worksheet*

For classroom teachers:

- *Money Bunnies Take a Vacation: Activities for the Classroom*

For parents:

- *Money Bunnies Take a Vacation: Follow-up Activities for Home*

Checklist

Checklist of Materials Needed for Presentation

- One copy of *Money Bunnies Take a Vacation* storybook to read
- Money Bunny puppet
- Activity supplies: Chalk and blackboard or white board and marker, two-ten dollar bills and six dimes
- *School Program Evaluation* form to be completed by teacher and returned to presenter
- Copies for each student of the *Student Worksheet*
- One copy of *Activities for the Classroom* to leave with teacher
- Copies for each student of the *Follow-up Activities for Home*

Learning concepts

- Planning helps us achieve what we need and want
- Waiting to spend money (deferred gratification) means doing without something now to have something more important later
- Saving is putting money aside to buy something that costs more money than we have now
- Knowing what is most important to us will help us make smart choices

Student objectives

Seven and eight year olds in a group setting will:

- Decide what is important to do or to have
- Recognize that saving money can help us get what we need and want
- Prioritize activities and possessions according to which is more important, including having or doing something now or waiting to achieve a longer term goal
- Identify two or more choices and select the one that will be the most satisfying to them

Key words

Key words to be used by presenter in discussion

Plan: thinking ahead about what you must do to get something you want or need

Choice: being able to decide between two or more alternatives

Savings: money set aside for future use

Interest: money paid to you when you let someone else use it. For example, when you put your money in a savings account, the bank will pay you a small amount of money.

Evaluation

The *School Program Evaluation* form provides four types of information:

- A record of the number of students reached
- Some demographic characteristics of the students
- Measurement of program impact
- Teacher feedback about the quality and value of the presentation.

The *School Program Evaluation* is conducted after completing the *Money Bunnies Take a Vacation: Student Worksheet*, reading the story (*Money Bunnies Take a Vacation*), and leading a follow-up discussion about managing money.

Students complete the *Student Worksheet* by drawing a picture and writing a sentence about "what I learned about money management today." Additional evaluation data can be obtained by observing mastery of the learning concepts. Record your anecdotal notes about these observations at the end of the evaluation form. Feedback from teachers and parents about long-term retention of the learning concepts also provides valuable data for reporting program impact.

Lesson plan

Introduce yourself.

Use the puppet: to ask the following questions to help students prepare for the story and to assess their pre-program knowledge and familiarity with the concepts. Ask the teacher to record responses on the *School Program Evaluation* form.

- Who likes money? Why do you like money?
- Do you like to spend your money or save your money?
- When you save money, does it mean you can't ever use it?
- How does it make you feel when you save your money?
- Where do you put your money to save it?
- How do you decide when to spend, save or share your money?
- Do you have a plan for how you will spend your money?
- If you want two things, but only have enough money for one, how do you decide which one to get? Are you usually happy with your spending decisions? Are you ever mad or sad you didn't get the thing you did not choose?

Classroom Activity: Ways to Save

Ask the students to think of different places to save their money. Write or draw a picture of their suggestions on the board in a list. The list may include: wallet or purse, piggy bank or other container at home, bank account, desk at school. Next, ask the students to describe the features that are important about the places to save money. Use three features, such as safe, available when needed, and earns interest. Write the features across the top of the board and make a grid (see example below).

	Safe	Available When Needed	Earns Interest
Wallet/Purse			
Jar in my bedroom			
Bank			
Desk at school			

Discuss the meaning of interest. Show a ten dollar bill and three dimes. Tell the students that if you let someone else use your money, for example a bank, they will pay you a small amount of money called interest. For ten dollars, you might receive three dimes or 30 cents in one year. The next year, if you add ten more dollars, you'll receive 60 cents — 30 cents for each ten dollars. Over time, the dimes add up and your money makes money just by sitting in the bank.

Ask the students to raise their hands if they think the first place to save on the list keeps their money safe, if their money is available when needed, and if their money earns interest. For example, ask:

- Is your money safe in your wallet? (Emphasize that we know it's wrong to take things that don't belong to us, but sometimes people do. We need to think about how to keep our money safe.)
- Is your money available when it's in your wallet?
- Does money in your wallet earn interest?

Put a check under the features that apply to each place to save. Continue with the next place to save, asking if their money is safe, is available when needed, and earns interest. Summarize the features of each place to save.

Read: *Money Bunnies Take a Vacation*.

- During the story, prompt children with questions such as:
- What do you think will happen next?
- Why do think he decided to...?
- How do you think Brownie is feeling?... Bonnie?... Buddy?

After the story: use the puppet to ask the following questions to help students process the story and to assess their post-program knowledge and familiarity with the concepts. Ask the teacher to record responses on the *School Program Evaluation* form.

Recommended Questions

- Q:** What did the bunnies do to be sure they would have fun on their vacation?
- A:** They planned to spend their own money on vacation; they earned money by doing extra chores; they saved some of their money; they thought about how they wanted to spend their money; they made choices about what they wanted most.

Continued...