



LESSON PLAN - 3rd & 4th Grades

“The Girl and the Bicycle” by Mark Pett

Lesson Plan: A Budget = Smart Money Choices!

Grade Level: 3rd – 4th grades

Content Area: Personal Finance

Recommended Length/Duration: 1 hour

Essential Understanding: A budget helps me put my money decisions into action. Key parts of a budget, or money plan, include: a goal, income, spending categories, and tracking spending and saving.

Learning Goals: Students will understand that a budget is a money plan. Students will learn the value of making decision about how to use our money before committing any of it to a particular action. Students will learn four basics parts of a budget: a goal, income, spending categories, and spending and saving tracking. Students will apply this knowledge through creating their own literary narrative and creating a comic strip.

Standards: CCSS for Reading Standards for Literature - Key Ideas & Details 3; Reading Standards for Informational Text - Integration of Knowledge & Ideas 7; Speaking & Listening Standards - Comprehension & Collaboration 2; VT DOE History & Social Studies, H&SS3-4:20. Jump\$Start Coalition for Personal Financial Literacy, National Standards in K-12 Personal Finance Education: http://jumpstart.org/assets/files/standard_book-ALL.pdf.

Description/Sequence:

A Budget = Smart Money Choices!

Before you start, use your SMART board or other internet/projection system and pull up the PowerPoint presentation that goes with this lesson. Test the link on slide 2 to the PBS Kids video. If it doesn't automatically pull up the video when you click on the link on the slide, go to:

<http://www.pbslearningmedia.org/resource/vtl07.math.number.ope.unexpguest/an-unexpected-guest/>

(1) Today, we're going to be joining in the story of a girl your age who was intent on buying a new bicycle. Whether it is buying a new bicycle or the latest Xbox game, it takes money to to purchase these things. Has anyone here ever saved their money for something? **Discuss.** One tool that can help us make choices about how we want to use our money AND follow through with that plan is called a budget. A budget is a written plan for using your money. It can be written very simply. To help show you how a budget can work, we're going to watch a short video about Harry and his unexpected guest.

(SLIDE) *Show video segment, “An Upexpected Guest.” (time - 3:26)*



What did Harry write a budget for? (His date.)

What kind of things were in his budget? (Point out there were specific items and the related costs.)

How did Harry stick to his budget? (Because he wrote things down, he knew exactly how much money he needed for things and he adjusted his actions to stay in his budget.)

If Harry didn't know how much things costs, do you think he would have been able to do everything he wanted to do on his date? (Probably not. He likely would have spent all of his money on the meals and not had any money left over for dessert or a cab ride home.)

(2) We're going to have the chance now to write our own budget narrative by following the story in *The Girl and the Bicycle*. This is a wordless book. That means we will get the chance to write our own words for the story. Without any words, we will need to be very observant about what is going on. First, we're going to go through the book and just see what happens. Afterwards, we can talk about what we saw. We'll then go through the book a second time and we will come up with our own words for the story.

Go through the story slowly. Without speaking, point out various things going on in the story.

Discussion questions:

- What would you say is the major problem that needed to be solved in this story? (A girl wanted to buy a new bicycle, but she didn't have enough money.)
- How would the girl have known she didn't have enough money? (She would look at the price of the bike and then count her money and see if she had enough to buy it.)
- How did the girl solve her money problem? (She did work for a neighbor woman.)
- She worked for the neighbor woman for awhile. How do you think she knew when she had earned enough money for the bike? (Like Harry, she knew how much money she needed for her goal of buying a bike. She kept track of her money by saving it in her piggy bank and counting it as she earned more money.)

(3) Let's go through the story again. This time, we'll add in our own words. ***Continue with the PowerPoint presentation. As you go through the book, add in captions for some of the key pages. You can "write" a caption inside the caption balloons on the screen using the pen option in the program. See page 37 for information on how to use the drawing tool in PowerPoint. Page one begins with the girl and her brother walking down the street. The slides list the page number the captions should relate to. The captions below are only suggestions.***

PAGE 3: Wow! I want that bike.

PAGE 5: I don't have enough money.

PAGE 10: I could rake leaves to earn money.

PAGE 14: I need help!

PAGE 23: I have enough money.

PAGE 25: Oh no! It's gone!

PAGE 29: (Girl) This is for you. (Boy) Yippee!

PAGE 35: I know how hard you worked.

PAGE 37: Thank you.



(4) What do you think helped the girl buy the bike? (Guide to--she thought ahead about what she wanted, learned how much it would cost, took action to earn the money, stuck with her plan, and (finally) earned enough to buy the bike.)

(SLIDE) A money plan has these things in it.

GOAL: A sentence that describes how you want to use your money.

INCOME: How much money do you need? How much money do you have?

SPENDING AREAS: Writing down what you choose to do with your money. This includes an idea called “paying yourself first” or saving. You “spend” some of your money on yourself by putting it away.

TRACKING: We keep track of whether we are spending our money on the things in our plan.

Each of you will now get a chance to create your own budget story. Instead of creating an entire wordless book, we’re going to each create our own comic strip! The author of the book *The Girl and the Bicycle*, also has created two comic strips: *Mr. Lowe* and *Lucky Cow*. Mark Pett likes to take his ideas and create stories through both illustrations and words.

(5) *Distribute the activity sheet. Reproduce it as a legal-sized (8.5 x 14) two-sided handout. This will give each student room to develop and draw their comic strip. You can print the activity sheet from the pdf file posted on the Reading is an Investment program web page. Look under the 3rd-4th grade lesson plan. As a class, review the example in the PowerPoint.*

(SLIDE) You will be creating a four-panel comic strip. This will be a dramatic comic strip. You don’t have to come up with a joke in your strip. You will be illustrating how you make and carry out a money plan or budget. Before you start drawing, let me show you an example. First, I need to gather some information. Just like the girl in our story who had a money goal of buying a bike, you must come up with a money goal. On your activity sheet you will start by writing one sentence that states your money goal.

MONEY GOAL: I want to buy a teddy bear.

(SLIDE) Like the girl, you must know how much money you need for your money goal. Harry needed \$100 for his date. How much will you need for your money goal?

INCOME: I need \$25 to buy a bear.

(SLIDE) The girl in our story choose to save her money while she earned enough to buy the bike. What will you have to do? Think about where you will put your money while you are working to get enough for your money goal.

SPENDING AREAS: I will put the money in my bank until I get enough for the bear.

(SLIDE) If the girl had not stayed with her money plan, she would have had to work longer before she had enough to buy the bike. We didn’t see it in the story, but I bet there were things she might have seen that she wanted to buy that were not part of her money plan.

TRACKING: I kept to my plan and bought the bear!



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After you have gathered your information, it's time to begin your comic strip! In the notes section of the activity sheet you can decide what you will draw in each of your four panels. (SLIDE) Your first panel will show you and your money goal. The second panel should show you checking to see what money you have to reach your goal. The third panel can show you working toward your money goal. The fourth panel will show you reaching your money goal.

Let the students be creative. They can imagine that they are going to buy everything from a new video game to a robot! However, they must have a way to find out how much the item will cost them. This creative exercise is meant to encourage students to personally walk through the process of managing their money choices by using a budget. You can help students with the price of items by (1) supplying them with a range of items many students would want and their related prices; (2) helping students think about using their money to benefit others--what would it cost for them to buy a big bag of dog food to donate to an animal shelter or buy a hat and gloves to donate to a local clothing donation center; and (3) bringing in flyers from local stores or printing pricing information off of the internet.

Materials Needed:

1. *The Girl and the Bicycle* by Mark Pett
2. Lesson PowerPoint. You may download the presentation by going to the Reading is an Investment program web page. Go to MoneyEd.Vermont.gov. Once on the program page, scroll down to the 3rd-4th grade lesson.
3. Copies of activity worksheet for each student

