



“The Girl and the Bicycle” by Mark Pett

Don't miss the author's information on page 44 of this guide!

Students will be inspired to develop their own narrative for the story in this wordless book.

The story features a girl who is determined to earn the money to buy a bicycle. Through hard work and sticking to her goal of saving for a bike, she eventually earns the money for her purchase. However, an unexpected development teaches her that she earned *more* than money in her quest to get the bike. This exercise provides the opportunity to:

1. Link the action in the book to today's students;
2. Teach the concept of cost/benefit;
3. Introduce the concept of a budget; and
4. Illustrate how a budget guides our choices and helps us stick to our money plan.

Time Limit: 40 minutes

Supplies Needed:

- *The Girl and the Bicycle* by Mark Pett
- Eight large paper caption balloons
- Spotlight
- Copies of student worksheet



The T-chart activity is from the Council for Economic Education EconEdLink web site. It is taken from the “You Can Bank on This!” (Part 2) lesson plan. See the link below for the activity web link.

A Budget Helps Us Make Smart Money Choices

Before you start, arrange your story area in front of a wall or large board that will allow you to tape up the caption balloons during your activity. Have the balloons, a marker, and tape ready to quickly put up the balloons when you tell the story the second time. Also, using your SMART board or other projection system, go to: <http://www.econedlink.org/lessons/index.php?lid=584&type=educator>.

Scroll down to the “Resources” section of the lesson plan. Select the interactive activity under the “T-Chart: Students will complete this interactive t-chart activity to explore the costs and benefits of purchasing a t-shirt.”

(1) How do you make decisions about how to use the money you have? (Guide to - We think about what we want and need. We look at how much money we have to show us what we can afford and we come up with a plan to get the money we need.)

Having a written plan for how we want to use our money is called a budget. **Write the word down for the students to see.** This money plan guides us in our choices about money. Let's pretend you have \$20 and you want to buy a new t-shirt. There are lots of things you could do with \$20 besides buy a t-shirt. **For younger students, you may need to check for understanding regarding money denominations and \$20.** To help you confirm this is what you want to do with your money, we can look at the costs and benefits of using our money to buy a t-shirt.

Quickly go through the activity. You are using this activity to help students start thinking about choices and spending money.



(2) Today, I am going to share with you a wordless book. It's a book that has no words. We will have to figure out what is going on in the story and write our own words. **Turn on the spotlight and focus it on the book you are holding up.** This book is called ***The Girl and the Bicycle***. We will read the story twice. The first time, we will just look at the pages and each of you can think about what is going on in the story. The second time we go through the book, we will use these caption balloons to put words with the pictures.

Go carefully through the story. You might personally react to some of the pages and point to things the students should particularly notice. For example, her pile of money grows as she works, earns money and saves it.

Before we read the book a second time, let me ask you a few questions. ***Don't go too in-depth, these questions are to check for understanding and focus the class on the story line for this lesson.***

- What did the girl in the story want to buy? (Bicycle)
- What was her problem? (She didn't have enough money.)
- How would she know she didn't have enough money? (She would have looked at the price on the bike and counted the money she had.)
- How did she solve her problem? (She did a variety of chores to earn the money.)
- Did it take her a long time to do this? (The pictures show her working in the fall, in the winter, in the spring garden, and trimming bushes in the summer.)
- Did she stick to her plan and buy the bike? (No, it was gone.)
- What did she do with the money instead? (Bought her brother a bike.)
- Did she ever get her bike? (Yes.)
- So, besides earning money for a bike, what else did the girl earn? (A friendship!)

(3) Let's go back through the book and add some of our own words to the story! When we finish writing our words for the story, we'll talk about how it ended. ***Below are a list of pages. Stop on each page and have the students create a caption balloon. Put the balloons up on the wall in sequence. Page one starts with the street scene. Guide students to write captions that are similar to what is written beside each page number.***

Page 4: "I want to buy that bicycle!"

Page 5: "The price tag says it costs \$75. I will make a plan to earn more money."

Page 8: "I have more money, but it still isn't enough."

Page 14: "I have work I will pay you to do."

Page 23: "Now I have earned and saved enough money!"

Page 28: "The bike is gone, but I can buy something for my brother."

Page 35: "This gift is for you."

Page 37: "I have a new bike and a good friend!"



(4) While the girl did earn enough money to buy the bike, she didn't get the bike quite the way she had planned. When we got to this page and she ran to the store and found out the bike was gone, what did you think she should do? (Guide the discussion to conclude that while the girl had many choices on what she could do with her money -- continue saving it, buy a bike somewhere else, buy something entirely different -- she wouldn't have had that choice if she had not first planned to earn and save the \$75 for the bike.)

This girl's story teaches us how a plan or budget can help us make choices to earn, save and spend our money in a smart way. We can:

- (1) **Set a goal.** Write down the item or activity that is your goal and how much money you will need.
- (2) **Know your income.** How much money do you have now and how much more money will you need?
- (3) **Spending categories.** Write down the ways you will use your money. While your goal might be to buy a new bike, you might also need to pay for lunches or buy school supplies.
- (4) **Track your progress.** Check on your progress. Did you spend some of your money on things that were not part of your plan? How long will it take you to reach your goal? Use your plan to stay on track!

A budget is a written plan for how we want to use our money. It is something we can all use at any time in our lives.

Distribute student wordless book handout. Duplicate the handout as a two-sided copy that students can fold in the middle to create a four-page "book." You can access a pdf of the handout through the Reading is an Investment web page at www.MoneyEd.Vermont.gov.

You can draw your own wordless book to show what you plan to do with your money. Good luck!

Just an IDEA!

Invite your students to bring back their completed wordless books to the library. You can create a box to hold their books and encourage students to "read" them.