



2015-2016 Personal Finance Theme

Money Business!

The theme this year is “Money Business!” This series allows librarians and educators to give students a broad look at money, small businesses, and how our financial system works. The featured books take different approaches to presenting a separate aspect of our economic system. However, each aspect is needed for a functioning economy.

In *Lots and Lots of Coins*, by Margarete Reid, students learn about the history of money, particularly coins. For those of you with more time to devote to this topic, there are resources listed in this guide that allow you to show students how coins and paper currency are made. This book allows you to talk with students about what makes money valuable. A fun coin rubbing exercise is an activity students of all ages should enjoy.

If you have any want-to-be entrepreneurs, Lisa Holthouse’s book, *It All Started With a Turtle*, introduces the basics of starting a small business. Students learn how money is earned. The Biz Kids web site provides several great short video features of actual kid entrepreneurs that will inspire your students. Your students will apply what they’ve learned about a successful business plan by designing a promotional business flyer.

In *Twenty-two Cents*, by Paula Yoo, students hear the real-life story of Muhammad Yunus and the creation of the Grameen Bank. Students learn about how banks earn a profit. Students learn about interest payments and how they differ depending on whether the student is depositing money or is borrowing money from a bank. This very personal story also illustrates how access to an equitable banking system can make a big difference in the lives of individual families.



Culminating Activity

If your students show a lot of interest in this year’s theme, consider creating a student “mall” in the library. After you have presented the three books and accompanying lessons, engage students in designing a shopping area in your school. Individual tables may be separate businesses that students can set up based on their ideas from hearing *It All Started With a Turtle*. Students may design their own school currency for the shopping experience based on what they learned from *Lots and Lots of Coins*. Other students could set up a school bank that will make change for the student business owners and shoppers based on the book *Twenty-two Cents*. Select a day to open your mall when the student groups are in the library. You could also establish a play area in the library where students could pretend to operate a small business. You could bring in a cash register and have students price various goods that students could pretend to buy during open play times.

