



The Squirrel Manifesto

This book uses rhyming to tell the story about how squirrels save and share their wealth. This exercise will provide the opportunity to:

1. Learn about how sharing and charity fit into a money plan;
2. Review the concept of wants vs. needs; and
3. Reinforce how balancing competing needs impacts financial goals.

Time Limit: 40 minutes

Supplies Needed:

- *The Squirrel Manifesto* by Ric and Jean Edelman
- Crayons or colored pencils
- Worksheet copies for all students



How do we Decide How Much to Spend, Save, and Share?

(1) (5 minutes) Every day we make decisions about how to make, spend, save, and share money. For instance, on the way to school today, I had to spend money at the gas station to put gasoline in my car. Can you think of an example of money being spent? **Take brief responses.** What about sharing -- can you think of a time you've seen someone share their money? **Discuss.**

(2) (10 minutes) Today we're going to read a book to learn why squirrels collect, use, save, and share food for the winter. It may sound silly, but we can learn a lot from the habits of squirrels! As we read the story, think about the decisions people make as they manage and use their money -- how do they compare with the squirrels? **Read the story.**

(3) Go to page 8. Wren shares with us that every creature in the forest has to make decisions as they work, live and plan. Do people have to make decisions about how to work and plan? **Discuss.**

(4) Go to page 11. Wren watches the squirrels and says that they "live with vision, charity, and love." What do you think that means? **Discuss.** What is charity?

Answer: An organization, or personal act, that provides resources to a person, or groups of people, in need. **Give examples and challenge students to provide an example of their own.**

(5) Go to page 14. The squirrels work long days to dig and gather as much as they can. In the book, Wren reminds them that if they collect too much, it won't fit in their cheeks. Do you think it's possible for people to collect too much money? Why or why not? **Discuss, with an emphasis on the balance of spending, saving, and sharing.**

(5) Go to pages 17 and 18. Squirrels work all day, collecting nuts for the future. What do people have to do to ensure they have enough money for the future?



Answer: Saving, which means choosing not to spend money today in order to buy something in the future. Why do squirrels have to save for the future for peace of mind? **Discuss.**

(7) Go to page 19. Saving is one way squirrels manage their long-term goals. They also use their earnings for things they need and things that they want. What are wants and needs?

Answer: The concept of making choices on where best to spend finite financial resources as an individual considers “wants” -- things the person enjoys, but could live without, versus “needs” -- the things needed to survive.

(8) Go to pages 21 and 22 of the book. Walden, the wise squirrel, reminds the younger squirrels that they should share nuts with the mice, who lack the resources that the squirrels collect. Why is it important to share?

(9) Go to page 24 of the book. Walden, the wise squirrel, reminds the younger squirrels that they should share nuts with the mice, who lack the resources that the squirrels collect. Why is it important to share?

Answer: Depending on individual circumstance, people may have unmet needs. Sharing, through a charity or through acts of kindness, can help people in need. The same is true of the mice in the story.

(10) Go to pages 23 and 24 of the book. Walden reveals the Squirrel Manifesto. What are the three rules?

Answer: 1) Save a little, 2) spend a little, and 3) always give back.

(10) Go to page 28 of the book. The squirrels do a lot of work so they can “live with ease.” What do you think that means?

Answer: Living with ease means achieving independence and security.

For Younger Students ask them to complete the coloring sheet. Squirrels are fun, so be sure to bring the natural world into your discussion. Are there other examples of creatures who save, use, or share their resources?

For Older Students have them fill out *The Saving Squirrel Worksheet*. Discuss student goals and how some goals may differ. Then consider having a conversation about wants and needs. Start by asking if there are goals for things we want and goals for things we need.