

Save or Spend?

1. Question & Research Task

Isn't it exciting when you **earn** or receive money to **spend**?

Are there ways that you **earn** money from your family, or do you receive an **allowance**?

What kinds of things do you look forward to **spending** your money on?

Do you **spend** your money right away or are there special things that you want that you may have to **save** your money for?

In this Slam Dunk, you will conduct brief, focused research to respond to the inquiry question:

Why is it important to understand earning, saving, and spending money?



Click on the image to watch the video *Cha-Ching Financial Literacy: Grow Money* to introduce saving and spending money.

2. Information Sources

Choose several of the information sources linked here to complete the Student Activity on Slide 3.



Click on the image above to watch the BrainPOP Jr. video, *Saving and Spending*.

*****You may need to authenticate database links by clicking [BCPS Digital Content](#) in the [Apps Portal](#).**

Watch the BrainPOP Jr. video, *Saving and Spending* to learn more about why it is important to learn to be responsible with money.

After you watch the video, take this [quiz](#) to review what you have learned.

Turn and Talk:

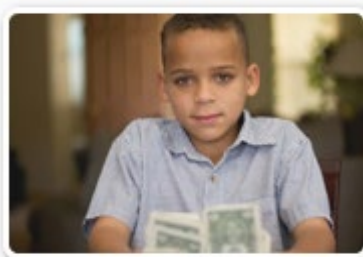
With a partner, discuss ways you could [earn](#) money. Think about and discuss [making choices](#) about spending money (things you *want* vs. things you *need*).

Now, think about and discuss ways you could [save](#) money.

3. Student Activity



Earning Money



Saving Money

Image Source: PebbleGo



Making Choices

Click on the pictures above to access PebbleGo. Use the [Save or Spend Research Organizer](#) to record what you learn about earning, saving, and spending money.

Vocabulary

Allowance: an amount of money earned from a parent or family member

Earning: to obtain

Spending: pay out to buy goods or services

Budget: a plan for spending and saving

Charity: a special group that does good things for a community

Consumer: someone who buys goods or services

Donate: to give food, items, services or money to help a person or group

Save: to put away to use later

Needs: something you have to have

Wants: something you would like to have

Earn	Making Choices	Save
How do people earn money?	What are two main ways people spend money?	What does saving money mean?
What are services that can earn money?	What is a good rule for spending money? Hint: Tab 4	What are two ways to save money?
How do people earn money by selling goods?		
What can YOU do to earn money?	How would YOU choose to spend your money?	Why is saving money smart?

4. Assessment Activity

Why is it important to understand earning, saving, and spending money?

Who's ready to earn some money?

You will earn "money" by successfully completing Destiny searches in your library.

Use the [Save or Spend Practice](#) page to track Destiny Discover items and calculate your earnings with your teacher.



Your teacher will then give you a [Save or Spend Scavenger Hunt](#) worksheet to complete independently. When you finish your scavenger hunt, add up the money you have earned and use the money to buy something from the library. Your teacher will tell you what's on sale.

Of course, you can always **save** your money and use it another time...

Name: Date:

“Save or Spend?”
Model & Practice

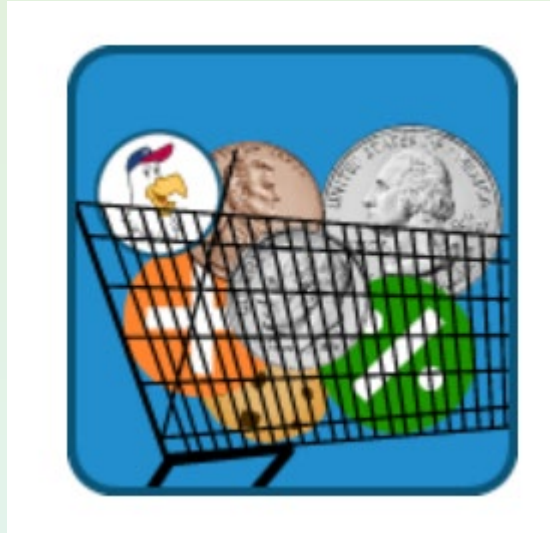
Directions: Go to Destiny Discover and complete the following searches. For each search, you will “earn” the amount in the box. Record the amount you receive.

<p>Model Clue</p> <p>Find a nonfiction book about sports.</p>	<p>Destiny Search</p> <p>Title: <input type="text"/></p> <p>Call #: <input type="text"/></p>	<p>Total Earned:</p>  <p>I earned <input type="text"/></p>
<p>Practice</p> <p>You like to travel. Find a book on a place you'd like to visit!</p>	<p>Destiny Search</p> <p>Title: <input type="text"/></p> <p>Call #: <input type="text"/></p>	<p>Total Earned:</p>  <p>I earned <input type="text"/></p>

5. Enrichment Activities



Click on the image above from [ABCYA](#) to play **Counting Money** to practice combining and counting coins and dollars



Click on the image above from [US Mint](#) to play **Counting Coins!**



Click on the image above from [ABCYA](#) to review coins and their values by playing **Learning Coins**

Click on *The Coin Counting Book* cover to read it on TumbleBooks.



Your teacher may give you **coins** to practice counting and combining.

Image from [The Noun Project](#) by subscription.

1	2	3	4	5	6
-------------------	-------------------	-------------------	-------------------	-------------------	-------------------

6. Teacher Resources

Grade 3 Library Media: Save or Spend?

Objective: Students will conduct brief, focused research in order to demonstrate understanding of earning, saving, and spending money.

Time Frame: Three to four 50-minute periods

Differentiation strategies for this lesson:

- Use hand-held or digital coin manipulatives if necessary.
- Have students use learning supports provided in any BCPS Digital Content in the [Apps Portal](#) included in this lesson.
- Refer to [Digital Content Snapshot/Support pages](#) as needed.
- Consider printing the [Save or Spend Research Organizer](#) and [Save or Spend Practice](#) for students.

Notes to the teacher

- This Slam Dunk directly correlates with the *Save or Spend?* unit from your BCPS Elementary Library Curriculum Guide. This research model may be modified to suit classroom needs.
- The [Scavenger Hunt](#) for students' independent work is not WCAG compliant and should be printed out for students.
- Consider printing the [Save or Spend Research Organizer](#) and [Save or Spend Practice](#) for students.
- Direct links to PebbleGO, BrainPOP, and BrainPOP Jr. will not work in the PowerPoint version of this Slam Dunk; however, they will work in the PDF version. If you wish to personalize this Slam Dunk, make your modifications in PowerPoint and then save your changes as a PDF. Students should view this Slam Dunk as a PDF.
- Discovery Education and Safari Montage videos will require students to log in.
- Any YouTube Videos must be displayed to the whole class using the teacher's account.
- Centers: Teachers may use the assessment as part of small group instruction.
- Consider [using the Schoology Assignment Apps feature](#) to assign Microsoft or Google documents and files for students to access, edit, and submit through Schoology.

Learning Standards Alignment

[Common Core State Standards for English Language Arts & Literacy](#)

CC.RI.03.01 Ask and answer questions to demonstrate understanding of a text, referring explicitly to the text as the basis for the answers.

CC.RI.03.02 Determine the main idea of a text; recount the key details and explain how they support the main idea.

CC.W.03.07 Conduct short research projects that build knowledge about a topic.

CC.W.03.08 Recall information from experiences or gather information from print and digital sources; take brief notes on sources and sort evidence into provided categories.

[AASL Standards Framework for Learners](#)

1.D.1 Learners participate in an ongoing inquiry-based process by continually seeking knowledge

1.D.3. Learners participate in an ongoing inquiry-based process by enacting new understanding through real-world connections.

5.D.1 Learners develop through experience and reflection by iteratively responding to challenges