

# **MAKE YOUR OWN MONEY:** **HOW KIDS CAN** **EARN IT, SAVE IT, SPEND** **IT, AND DREAM BIG with** **Danny Dollar the King of** **Cha-Ching**

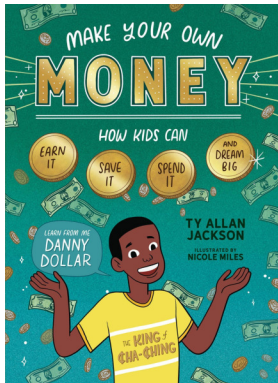
**Author: Ty Allan Jackson**  
**Illustrator: Nicole Miles**

Integrated Instructional unit and Activities  
Written by Melissa Quirk Cairns

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## Curriculum Guide for Danny Dollar: Make Your Own Money

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### Danny Dollar Unit Plan Overview

<b>Title:</b>	Make Your Own Money	<b>Subjects:</b>	ELA/SS/Math
<b>Topic:</b>	Financial Literacy	<b>Grade:</b>	5
		<b>Designer:</b>	Melissa Quirk Cairns

### Stage 1 – Desired Results (PLAN)

#### Established Goals:

*Students will be able to create a business plan using awareness and realistic understanding of financial literacy skills and vocabulary (debit, credit, capital, etc.) and clearly articulate the plans for their business in a succinct, compelling elevator speech.*

#### **STANDARDS: ART:**

- CR.1 Generating & conceptualizing artistic ideas and work
- CR.6 Convey meaning through representation of artistic work
- CR.8 Interpret intents and meaning in artistic work.

#### **STANDARDS: MATH:**

- Write and interpret numerical expressions.
- Perform operations with multi-digit whole numbers and with decimals to the hundredths.
- Represent and interpret data.

#### **STANDARDS: ELA:**

##### **Reading Informative Texts:**

- CC.RI.5.1: Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.
- CC.RI.5.2: Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.
- CC.RI.5.4: Determine the meaning of general academic and domain-specific words and phrases in a text relevant to a grade 5 topic or subject area.
- CC.RI.5.8: Explain how an author uses reasons and evidence to support particular points in a text, identifying which reasons and evidence to support point(s).

##### **Writing:**

- CC.W.5.1: Write opinion pieces on topics or texts, supporting a point of view with reasons and information.
- CC.W.5.2: Write informative/explanatory texts to examine a topic and convey ideas and information clearly.
- CC.W.5.4: Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.
- CC.W.5.6: With some guidance and support from peers and adults, develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.

- CC.W.5.8: Recall relevant information from...print resources; summarize or paraphrase...
- CC.W.5.9: Draw evidence from informational texts to support analysis...

### **Speaking & Listening:**

- CC.SL.5.1: Engage effectively in a range of collaborative discussions.
- CC.SL.5.4: Report on a topic or text or present an opinion, sequencing ideas logically and using appropriate facts and relevant, descriptive details to support main ideas or themes; speak clearly at an understandable pace.
- CC.SL.5.5: Include multimedia components (e.g. graphics, sound) and visual displays in presentations when appropriate to enhance the development of main ideas or themes.
- CC.SL.5.6: Adapt speech to a variety of contexts and tasks, using formal English when appropriate to task and situation.

### **Language:**

- CC.L.5.2: Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- CC.L.5.4: Determine or clarify the meaning of unknown and multiple-meaning words and phrases.
- CC.L.5.5: Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
- CC.L.5.6: Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases, including those that signal contrast, addition, and other logical relationships (e.g., however, although, nevertheless, similarly, moreover, in addition).

### **STANDARDS: SOCIAL STUDIES (based on Mississippi State Standards)**

- 5.1: Identify major geographic areas of the world and specifically North America.

### **Understandings:**

*Students will understand...*

- The role of money in our society
- Positive and negative consequences of investing in savings and/or taking on debt
- How a Budget can give a person control over his/her financial wellbeing
- How to plan a business that would be financially viable
- It is possible for a young person to become an entrepreneur

### **Essential Question/Big Idea:**

How does one become an entrepreneur?

What is the best way to make, keep, invest, and spend money?

What business model would be most satisfying for you (student) to develop? Why?

How does one convince others to invest in his/her business?

<i>Students will know....</i>	<i>Students will be able to....</i>
<ul style="list-style-type: none"> <li>● Academic Vocabulary: <ul style="list-style-type: none"> <li>● Banks</li> <li>● Bartering</li> <li>● Bear Market</li> <li>● Blue Chips</li> <li>● Broker</li> <li>● Budget</li> <li>● Bull Market</li> <li>● Business Plan</li> <li>● Capital</li> <li>● Compensate</li> <li>● Credit</li> <li>● Credit Score</li> <li>● Credit Unions</li> <li>● Debt</li> <li>● Donating</li> <li>● Dow Jones</li> <li>● Entrepreneur</li> <li>● Expenses</li> <li>● Fintech</li> <li>● For-Profit</li> <li>● Good</li> <li>● Income tax</li> <li>● Interest</li> <li>● Invest</li> <li>● Liquid</li> <li>● Marketing</li> <li>● Need</li> <li>● Net Profit</li> <li>● NASDAQ</li> <li>● Nonprofit</li> <li>● Product</li> <li>● Profit</li> <li>● S&amp;P 500</li> <li>● Service</li> <li>● Shareholders</li> <li>● Stock</li> <li>● Stock Exchange</li> <li>● Stock Market</li> <li>● Wall Street</li> <li>● Want</li> </ul> </li> <li>● Benefits of investing money</li> </ul>	<ul style="list-style-type: none"> <li>● Calculate balance on a ledger by deducting expenses and adding profit.</li> <li>● Use academic vocabulary appropriately in writing and in discussion.</li> <li>● Create a plan that proposes a profitable business that plays to your (student's) strengths.</li> <li>● Write and present an elevator speech no longer than thirty seconds that pitches the business plan in a clear, articulate, and convincing manner to potential investors.</li> <li>● Accurately summarize passage/s from the text.</li> <li>● Identify the main idea of passages.</li> <li>● Cite evidence from the text and draw inferences to improve financial literacy.</li> <li>● Identify locations on a map where money is made and where different currencies are used.</li> <li>● Compare/contrast how Jackson and Miles present information in two formats: visuals and text</li> </ul>

- Risks of borrowing money/taking on credit debt
- How to build a business plan
- Anyone can become an entrepreneur with big dreams and hard work.

## Stage 2 – Assessment Evidence (STUDY)

### Performance Task (How will we know if they learned it?)

*As a final project, each student will create and present a business plan/proposal. Students may choose a variety of forms for their presentation, but all must include: elevator speech, budget, logo and/or slogan, and proof of target market and the profitability of the business.*

Student Role: Entrepreneur

Audience: Potential investors/customers, teacher, classmates

Situation: Students may work individually, with a partner, or in small groups. [In cases of partners or small groups, each individual should have a specific role.]

Performance: Students will present their plan to the class (and/or other audience as determined by the teacher). Presentations may be in the form of a tri-fold visual display, a video, a prototype of the product, a PowerPoint presentation, or other teacher-approved method of presentation.

### Key Criteria:

See attached RUBRIC for assessment of project based on the following:

#### Criteria for Success:

- 30 second elevator pitch has a clear, effective hook, introduction to business name and product/service, description of what makes the business special, and ends with a zinger.
- Business Plan presents a budget that accurately reflects costs (materials, payroll, marketing, etc.) and demonstrates profitability.
- Form of presentation includes sharing a logo and/or slogan to persuade investors/clients/customers. (Visual may be in tri-fold, prototype, video, PowerPoint or other teacher-approved method of presentation.)
- Presentation includes use of domain-specific vocabulary and is accurate (all writing contains correct grammar, punctuation, and spelling; all calculations are completed accurately.)

## Other Evidence (How will we know if they learned it?)

Throughout the discovery period, students will create other in-class assignments such as the following:

- Analysis comparing visual and textual presentation of information in the book.
- 1:1, small group, and whole class discussions of topics presented in the book.
- Completion of worksheets from pages 101-105 of text
- Summary of passage in the text.
- Identifying main idea in passage/s of text
- Map Work: Identifying where particular currency is made and/or used.

### Stage 3 – Learning Plan (DO)

## Learning Activities (How will students learn it?)

*For Detailed Lesson Plans, see Lesson Plan Document*

1. Topic Introduction/Teaser
  - a. Curiosity Box
  - b. What do we already know? (pretest, vocabulary familiarity chart, k-w-l)
  - c. “Meet Danny Dollar”
  - d. Curiosity Page for Doodle Notes
2. Chapter 1: What is Money?
  - a. Read: pages 1-3: What is the lesson here? (main idea) Why do we have money? (summarize)
  - b. Read pages 4-10
  - c. Read p 11, watch Mo’s proposal on [Shark Tank](#)
    - i. Journal/share: Was it the right decision to not take on an investor? Cite evidence.
  - d. Vocabulary: Good, Service, Bartering
  - e. Exit Ticket: Doodle Notes: vocabulary, “Life Cycle of a US \$20 Bill”
3. Chapter 2, Part One: Earning Money
  - a. Read pages 12-25
  - b. Sorting Activity: Product or Service?
  - c. Worksheet (page 101)
  - d. Exit Ticket: Doodle Notes: vocabulary (Entrepreneur, product, service), Persuasive writing: Do you agree/disagree with Uncle Earl (p 16)?; what’s your business?
4. Chapter 2, Part Two: Starting a Business
  - a. Notice/Wonder/Share: pages 26-27
  - b. Read pages 28-37
  - c. Partner brainstorm: Draft of Business Plan (page 102)
  - d. Share
  - e. Exit Ticket:
    - i. Vocabulary: Business Plan, Marketing, Capital
5. Chapter 2, Part Three: Making a Profit
  - a. Read p 43



- b. Watch [video](#) on Mikaila
  - c. Read pages 38-42
  - d. TTP: Compare/contrast video/text OR Mikaila/Mo
  - e. Vocabulary: Net Profit
  - f. Today's Challenge: Make your business realistically profitable
  - g. The Math of Your Business Ledger: Make sure you make money!
  - h. Think Tank Time: Research similar companies; Workshop your idea to flesh out/amend your business plan; get advice from classmates; teacher "help desk" open
  - i. Worksheet (page 103)
  - j. Exit Ticket: What part of your plan do you need help with? (teacher refer to these in order to differentiate support in upcoming lessons)
6. Chapter 3: Save It!
- a. Do Now: You win \$100. What are your options?  
Follow up: Do you spend it? save it? invest it? donate it to charity?
  - b. Guided Reading: pages 45-49
  - c. Doodle Notes: Which would you choose: Bank or Credit Union - use evidence from text to explain your answer.
  - d. Guided Reading: Savings & Checking Accounts: pages 50-54
  - e. Doodle Notes: Key characteristics of Savings & Checking account; how will these be helpful as you build your business?
7. "Interest"-ing Math
- a. Do Now: What is Interest?
  - b. Mini Lesson: Calculating Interest based on real rates.
  - c. Group Rotations:
    - i. Teacher Table: Review of pages 52-53 with focus on math and calculating interest.
    - ii. Independent Work: Interest Calculation practice page
  - d. Exit Ticket: Parking Lot: What's "Interesting" about Interest?
8. Chapter 3: Investing Like a Pro
- a. Do Now: What do you think it means to make your money make money?
  - b. Jigsaw Reading:
    - i. "What Does It Mean to Invest?" (p. 55)
    - ii. "Invest Bigger" (pages 56-57)
    - iii. "Investment Lingo" (pages 58-59)
    - iv. "Play Smart" (pages 60-61)
  - c. Vocabulary: Banks, Credit Unions, For-Profit, Shareholders, Nonprofit, Interest, Invest, Stock, Bond, Broker, [Investment Lingo: Stock Market, Wall Street, Stock Exchange, Blue Chips, Dow Jones, S&P 500, NASDAQ, Liquid, Bull Market, Bear Market]
  - d. Big Picture/Silent Conversation: What have we learned so far? What questions do we still have?
  - e. Exit Ticket: If you had \$100,000 to invest today? Which company/ies would you invest in? Why?
9. Chapter 4, Part One: Spend It!

- a. Guided Reading: pages 63-67
  - b. "Wants and Needs" page 104
  - c. Guided Reading: pages 68-73
  - d. Vocabulary: Want, Need, Credit, Debt, Repossessing, Credit Score, Donating, Income Tax
  - e. Exit Ticket: Why are credit cards dangerous?
10. Chapter 4, Part Two: Setting a Budget
- a. Guided Reading: pages 74-78
  - b. "My Personal Budget" page 105
  - c. Notice/Wonder about this website: <https://www.getschmancy.com/>
  - d. Read about Joseph Cofer on page 79
  - e. Exit Ticket: When Hazel and Charlie earn money from allowance, odd jobs, or birthday gifts, etc, they always put  $\frac{1}{3}$  in savings,  $\frac{1}{3}$  towards charity, and  $\frac{1}{3}$  they keep for pocket money. Is this a good plan? Why or why not?
11. Chapter 5: Dream Big! (Broken into two days)
- a. Do Now: What would it look like if you "dreamed big" about your business? What would it look like in five years? ten years?
  - b. [Video of Kid Entrepreneurs](#)
  - c. Guided Reading: pages 80-85....then...
  - d. Jigsaw Reading!
    - i. Group 1: Pages 86-87
    - ii. Group 2: pages 88-90
    - iii. Group 3: pages 92-93
    - iv. Group 4: pages 94-96
  - e. Share
  - f. Create your own Vision Board: review page 91 & create a vision board to motivate you. What will your future look like if your business is successful?
  - g. Exit Ticket: Vision Board
12. Unit Assessment: Show Your Money Know-How!
- a. WATCH: [Kid Entrepreneurs](#)
  - b. Review notes and Criteria for Success
  - c. Build out the math piece (budget/ledger/proof of profitability)
  - d. Name/logo/slogan
  - e. Elevator Speech
  - f. Select media for presentation and craft: PowerPoint, tri-fold, video (no more than 30 seconds), prototype, or other teacher-approved medium.
  - g. Refine, add details/images.
  - h. Rehearse! (Practice with a peer - get feedback)
  - i. Present!
13. Reflect: What did we learn?
- a. Revisit Vocabulary Familiarity Chart
  - b. Revisit K-W-L chart
  - c. Revisit Curiosity Box
  - d. Take Post-Test
  - e. Reinforcement: What great things did we see in our work and our classmates' work?

## Resources

“10-Year-Old Entrepreneur Starts Bee-Friendly Business.” *YouTube*, 10 June 2015, [www.youtube.com/watch?v=sCGaD0KDGQM](http://www.youtube.com/watch?v=sCGaD0KDGQM).

Jackson, Tyrone Allan, and Nicole Miles. *Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big, With Danny Dollar, the King of Cha-ching* Storey Publishing, 2021.

“Joseph Cofer: Schmancy Pops: United States.” *Schmancy Pops*, 2019, [www.getschmancy.com/](http://www.getschmancy.com/).

“Kidpreneuers with Mozhiah Bridges!” *YouTube*, 20 Nov. 2015, [www.youtube.com/watch?v=1pOw3Em1sco](http://www.youtube.com/watch?v=1pOw3Em1sco).

“Mo’s Bows Impresses the Sharks with His Charm! | Shark Tank Us | Shark Tank Global.” *YouTube*, 15 Feb. 2023, [www.youtube.com/watch?v=nbidOLT0N5s](http://www.youtube.com/watch?v=nbidOLT0N5s).

## Differentiation

### Reteaching

- Provide partially completed notes pages or more linear notes pages for students who are distracted by the doodle notes.
- Allow time at “teacher table” for small groups or 1:1 feedback
- Encourage peer to peer support of idea building.

### Enrichment

- Create a Money-Maker Vocabulary Crossword Puzzle
- RESEARCH: Who would be the “deep pocket” investors for your organization?
- CREATE a prototype of your product, a commercial for your services, a flier or other marketing device.
- [SMG InvestQuest](#) (online game to simulate stock market investing)

# Introducing the Unit: Let's Get Curious!

Essential Questions: What do the clues hint that we will be studying next?

## Standards:

- CC.SL.5.1 Engage effectively in a range of collaborative discussions
- CC.SL.5.4 ...present an opinion, using appropriate facts and relevant, descriptive details to support idea; speak clearly
- CC.L.5.4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases
- CC.L.5.5 Demonstrate understanding of figurative language and word relationships (synonyms)
- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text

## Materials:

- Do Now handouts
- Curiosity Box (gift-wrapped box with lid, containing various items relating to the unit, such as fake money, ledger, piggy bank, etc.)
- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson; Illustrated by Nicole Miles
- [Pretest](#) (given online - students will need access to computers)
- Vocabulary Familiarity Chart
- Poster-sized Chart paper + markers
- Meet Danny Dollar Doodle Notes



## Learning Target:

- I can be resilient and get curious - even if I never "know" the right answer - as we explore what this upcoming topic will be about.
- As a class, we can read the introduction to *Make Your Own Money* and determine the main idea.
- I can identify similes in the text.
- I can determine the author's purpose for writing this book.

## THE LESSON:

### DO NOW

- What's in the box? (Part one only)

#### EXPLORATION/ACTIVITY:

- The Curiosity Box
- Do Now (Part Two)
- Vocabulary Familiarity Chart
- [Pretest](#) [Make a copy of this Google form for use in your classroom.]
- GUIDED READING: pages VIII-XI "Meet Danny Dollar"; Suggested guided reading prompts:
  - Choral reading of what's in the word bubble on page VIII
  - After page VIII: Does this seem like formal or informal language? What clues make you think so?
  - After page IX: What do you think uncle Earl means by "make it grow?"
  - Page X: How does this illustration help you better understand the point he's making?
  - After page XI: What subtopics do you think we'll learn about based on this page? (where money comes from, how you earn it and make it grow, how you start your own business, how to spend it wisely, how to invest or donate...)
  - What form of figurative language is "the king of Cha-Ching?" (rhyme, onomatopoeia) Did you notice figurative language on page VIII?

#### DISCUSSION/COLLABORATION:

- On flip-chart paper, the teacher (or student scribe) creates three columns labeled K-W-L.
- Teacher: "Before we actually crack open this book and get learning, let's recognize what we already know. After taking the pretest, reviewing the vocabulary chart, and considering the items in the Curiosity Box, you may have a sense of the topic we're beginning. So - what do we KNOW already about this stuff?" (scribe records these ideas in "K" column.)
- Teacher: "What do we WANT to know about money matters?" (Scribe records these ideas in "W" column.)
- Teacher: "As we LEARN, let's record ideas in this last column."

#### REFLECTION:

Meet Danny Dollar Doodle Notes: Have students complete this individually, or with partners or small groups based on class dynamic. [Tips for forming small groups/partnerships included in supplementary materials.]

Formative Assessment: teacher observation, doodle notes page, vocabulary familiarity chart

# CHAPTER ONE: What is Money?

Essential Question: What is money, really?

## Standards:

- CC.RI.5.1 Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.
- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- Mississippi Social Studies Standard: 5.1: Identify major geographic areas of the world and specifically North America.
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- CC.SL.5.4 Present an opinion... using details to support ideas.
- Arts: CR.6 Convey meaning through representations of artistic work

## Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- Journals (or lined paper for journal entry)
- Do Now Handout
- "What Is Money?" Doodle Notes

## Learning Targets:

- I can use figurative language to describe money.
- I can identify synonyms for money.
- I can determine the main idea of a nonfiction text.
- I can write the narrative of the life cycle of a US twenty-dollar bill by accurately relating where the material comes from, where it is made, and where it goes when out of circulation.
- I can determine the meaning of words (good, service, bartering) based on context clues.

## THE LESSON:

### DO NOW:

- Students use five senses to describe money and brainstorm what people might do if there was no money.
- SHARE: Students talk to a shoulder partner to share responses, then share responses as a whole class.

### EXPLORATION/ACTIVITY:

- GUIDED READING: pages 1-3. Discussion: Talk to your partner, then share with the class: What is the lesson here? (main idea) Why do we have money? (summarize)
- GUIDED READING: pages 4-10.
- GUIDED READING: page 11
- WATCH [Mo's proposal on Shark Tank](#)

- Journal: Was it the right decision to not take on an investor? Cite evidence for your answer.

#### DISCUSSION/COLLABORATION:

- Partner with someone who disagreed with you in the journal response. Share your answers with each other. Share out to class.

#### REFLECTION:

- "What Is Money?" Doodle Notes: Life Cycle of a US \$20 Bill; Journal about Mo's proposal on Shark Tank; Vocabulary

**HELLO my name is**

Doodle Notes  
"What is Money?"

Life Cycle of a US \$20 Bill

Track the life cycle of a \$20 bill. You may use words and images, and MUST show locations on the map. Use what you learned on pages 7-9 to inform your design. There is MORE THAN ONE way to create a correct answer.

Label places

Where was I born?

Where did I end up?

Where did I travel?

Goods	Services	Bartering
Draw it!	Draw it!	Draw it!
Definition:	Definition:	Definition:

**SHARK TANK**

WHAT DO YOU THINK?

Moziah Bridges

Now that you've had time to think about it, journal about it, and discuss it with others, what do you think? Was it the right decision to not take on an investor?

Circle the thumbs up if you think he made the right choice

Circle the thumbs down if you think he missed out on an opportunity

What other words does the King of Cha-Ching use to describe money?

\$

Formative Assessment: Teacher observation, Doodle notes page



## CHAPTER TWO, Part One: Earning Money

Essential Question: How do people earn money?

### Standards:

- CC.RI.5.1 Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.
- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- CC.RI.5.4 Determine the meaning of domain-specific words and phrases in a text.
- CC.W.5.1 Write opinion pieces on topics or texts, supporting a point of view with reasons and information.
- CC.W.5.8 Recall relevant information from print resources; summarize or paraphrase.
- CC.W.5.9 Draw evidence from informational texts to support analysis.
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- Arts CR.8 Interpret intents and meaning in artistic work.

### Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- "Earning Money" Doodle Notes
- Goods & Services Cards (Sorting Activity)

### Learning Targets:

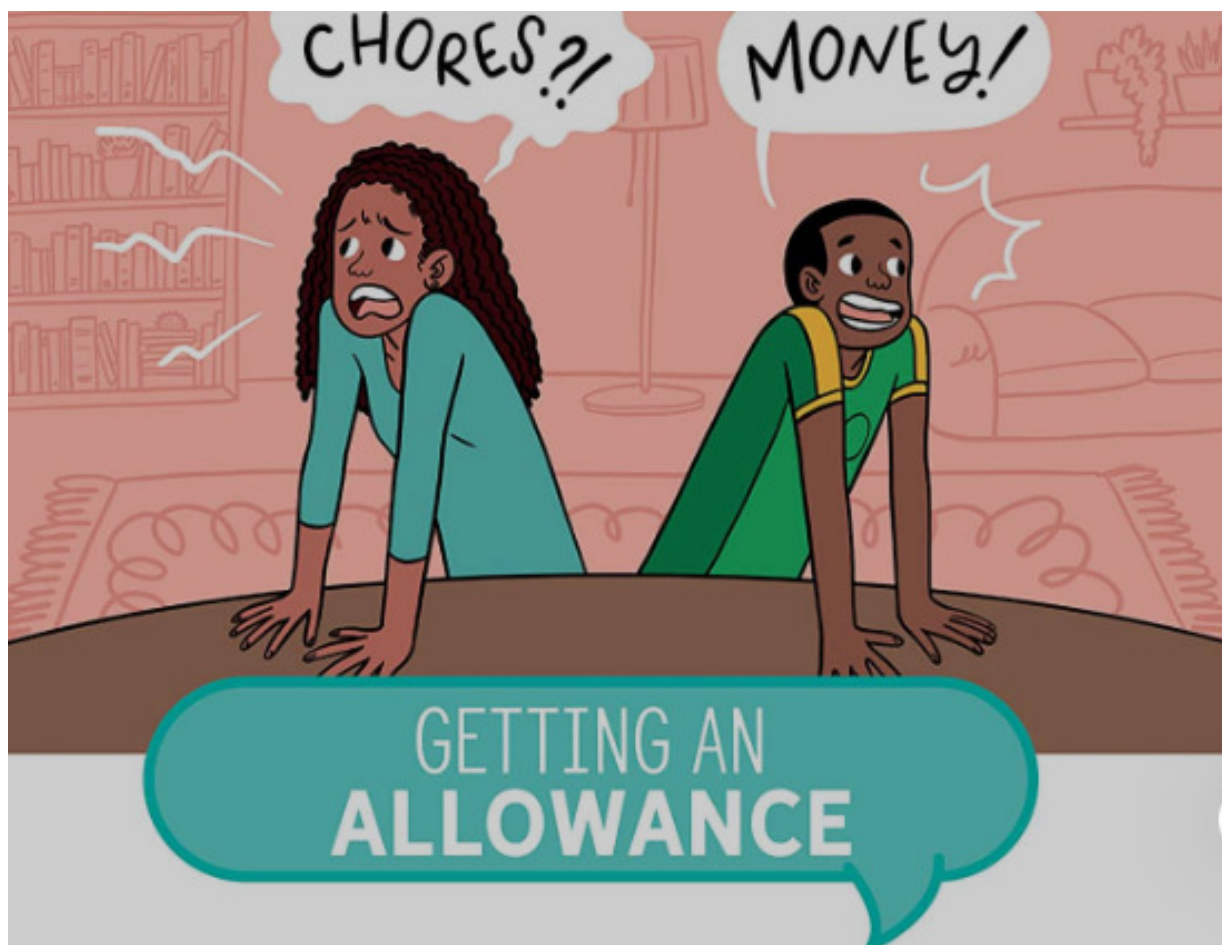
- I can form an opinion and write persuasively, giving reasons and evidence to support my point of view.
- I can sort items into categories: goods and services.
- I can brainstorm my ideas for a business and decide if I'm marketing a good or a service.
- I can complete Doodle notes page to demonstrate my understanding of the vocabulary and main ideas of this passage.
- I can read thoughtfully and take notes in my book.

### THE LESSON:

#### DO NOW:

- Review your Doodle notes from the first two days. What have we already learned? (Add to the "L" category on the K-W-L chart.)





#### EXPLORATION/ACTIVITY:

- **GUIDED READING:** pages 12-25. Suggested Guided Reading prompts:
  - (page 15) Are there any upsides or downsides to chores that are missing from these lists? Do any of you do chores? get an allowance?
  - (page 17) Who are entrepreneurs that you know? (Even if you don't know their names) [The person who owns the bookstore; the person who owns the car wash; the guy who sells tacos from his food truck, etc.]
  - (page 17) underline the word "Entrepreneur" - this word is really our focus.
  - (pages 18-19) Why do the author and illustrator include these pages in this chapter? How do the images and the story on these pages help you understand what an entrepreneur is?
  - (pages 20-21) STOP HERE AND DO THE SORTING ACTIVITY!
  - (pages 22-3) Can you name more services?
  - (pages 24-25) Can you name more products?
- **BRAINSTORM:** Page 101 - "What's My Business?"  
 Teacher models on a whiteboard or projector how s/he would authentically complete these lists by brainstorming ideas.  
 Students work independently to create their own lists.

Then, students "mingle" to share ideas and see if they can help at least two classmates add at least one thing to their lists by reminding them of things they are good at (making people laugh, drawing, reading aloud, etc.)

#### DISCUSSION/COLLABORATION:

- Pair/Share: What was hard about creating this list? What was easy? Circle "service" or "product" at bottom of 101 to indicate the type of business you will design.

#### REFLECTION:

- "Earning Money" Doodle Notes:



Doodle Notes  
"Earning Money"



Products

Definition:

Examples:

Services

Definition:

Examples:

What is an Entrepreneur?

Who can be an entrepreneur?

Uncle Earl says, "Anything worth having has to be earned." (p. 16)

Do you agree or disagree with Uncle Earl? Why?


Formative Assessment: Teacher observation of sorting activity and discussion questions, Doodle notes page, completes worksheet on page 101

## CHAPTER TWO, Part Two: Starting a Business

Essential Question: What is involved in creating a business plan?

### Standards:

- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- CC.RI.5.4 Determine the meaning of domain-specific words and phrases in a text.
- CC.RI.5.6 Analyze multiple accounts of the same event or topic
- CC.W.5.8 Recall relevant information from print resources; summarize or paraphrase
- CC.W.5.9 Draw evidence from informational texts to support analysis
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- Math: Write and interpret numerical expressions
- Math: Perform operations with multi-digit whole numbers and with decimals to the hundredths.

### Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- Post-it notes
- "Starting a Business" Doodle Notes

### Learning Targets:

- I can effectively engage in a class discussion about creating a business.
- I can brainstorm my ideas for a business plan
- I can complete Doodle notes page to demonstrate my understanding of the vocabulary and main ideas of this passage.
- I can read thoughtfully and take notes in my book.
- I can calculate profit by subtracting expenses from my income.

### THE LESSON:

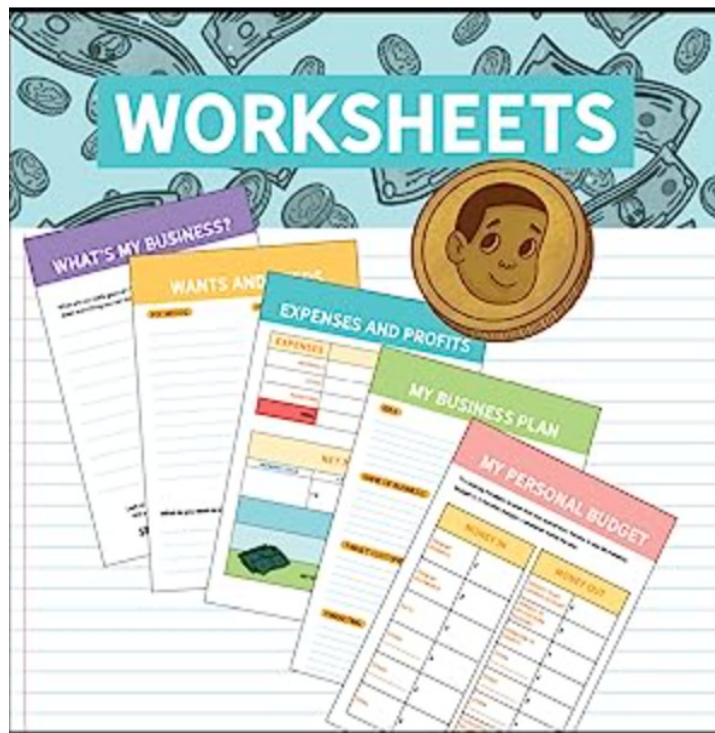
#### DO NOW:

- READ Silently pages 26-27.  
Each student gets two post-it notes. On one of your post-it notes, write things you notice on these pages. On the other, write things you wonder about these pages.

#### EXPLORATION/ACTIVITY:

- Pages 26-27:
  - underline or highlight the definition of business plan in the left column.
  - What did you notice? wonder? (use your post-its from the do now)
- GUIDED READING: pages 28-37. Suggested Guided Reading prompts:
  - (pages 28-29) Can you think of business ideas that would be good for our community at this time?

- (page 30) underline or highlight the definition of marketing. Can you think of synonyms? (advertising, getting the word out, etc.)
- (pages 32-33) What things might be expenses for his lemonade stand? (lemons, ice, cups, sugar, fliers, etc.)
- (page 33) How is he calculating profit? (create formula:  $\text{income} - \text{expenses} = \text{profit}$ )
- (pages 34-35) Allow time for students to pair/share to discuss what their business names/goals might be.
- (pages 36-37) Find and underline the definition of CAPITAL. Pair/Share: Will your business require a lot of capital to get started? Where might you get that money? Help your partner brainstorm about his/her source of capital.
- BRAINSTORM: Page 102 - "My Business Plan"



- Teacher models on a whiteboard or projector how s/he would authentically complete this if s/he were creating a new business.  
Students pair up to support each other in brainstorming ideas for each space on the Business plan form.
- Then, students "mingle" to share ideas with other partner groups and see if they can help at least two classmates by offering a suggestion or reinforcing a good idea they have in their business plan.

#### DISCUSSION/COLLABORATION:

- Pair/Share: What was hard about creating this plan? What was easy? Show of hands - how many are doing a service-related business? Who is selling a product?

REFLECTION:

- "Starting a Business" Doodle Notes



## Doodle Notes

### "Starting a Business"



	<p>What is a business plan?</p>
	<p>What is marketing?</p>
	<p>What is Capital?</p>

Formative Assessment: Teacher observation of discussions, Doodle notes page, worksheet on page 102

## CHAPTER TWO, Part Three: Making a Profit

Essential Question: How can I make sure my business will earn money?

### Standards:

- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- CC.RI.5.4 Determine the meaning of domain-specific words and phrases in a text.
- CC.RI.5.6 Analyze multiple accounts of the same event or topic
- CC.W.5.8 Recall relevant information from print resources; summarize or paraphrase
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- Math: Write and interpret numerical expressions
- Math: Perform operations with multi-digit whole numbers and with decimals to the hundredths.

### Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- Access to computers
- "Making a Profit" Doodle Notes with Exit Ticket

### Learning Targets:

- I can effectively engage in a class discussion about creating a business.
- I can compare and contrast a video and text about Mikaila OR I can compare and contrast Mikaila's experience with Mo's, drawing evidence from the text/video.
- I can improve my business plan by researching similar companies and getting support from classmates and/or the teacher help desk.
- I can evaluate my progress on my Business Plan.
- I can calculate profit by subtracting expenses from my income to ensure my business will earn money.

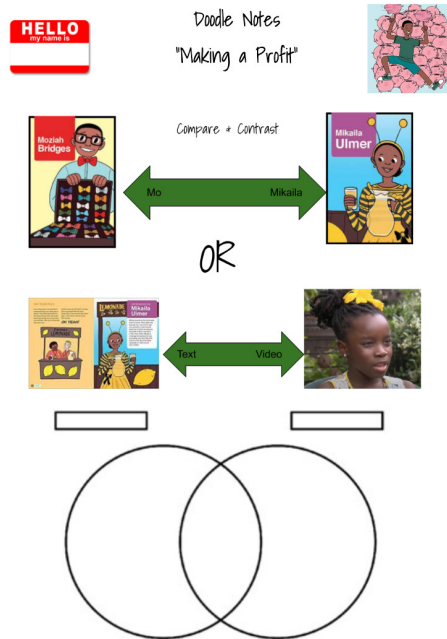
### THE LESSON:

#### DO NOW:

- PARTNER READ page 43 about Mikaila Ulmer.

#### EXPLORATION/ACTIVITY:

- WATCH [Video about Mikaila](#)  
Doodle Notes Part One: compare/contrast.  
Student choice: Compare/contrast Mikaila with Mo OR the video with the text description of Mikaila.



- GUIDED READING: pages 38-42. Suggested Guided Reading prompts:
  - (page 39) Here we see Danny Dollar itemizes his expenses. Why do you think he did this based on making 100 cups of lemonade? (easier to calculate price per cup.)
  - (page 39) What would his cost per cup be if he did not use the little umbrellas?
  - (page 41) Find and underline the definition of NET PROFIT.
  - (page 41) What is the difference between PROFIT and NET PROFIT?
  - (page 42) What are the pros and cons of hiring your friends to work for you?
- TODAY'S CHALLENGE: Page 103 - "Expenses and Profits"  
 Teacher models on a whiteboard or projector how s/he would authentically complete this if s/he were creating a new business.  
 Students pair up to support each other in brainstorming expenses and profits. [NOTE: Remind students that it is normal at this stage to have to make corrections and changes as you learn more about your market.]

#### DISCUSSION/COLLABORATION:

- THINK TANK TIME: Use this time to workshop your idea to make the most profit AND to support your classmates with their ideas. During this time students may:
  - Research companies with similar products/services to their business. What are they charging? What makes them special? How can you make your product or service stand out?
  - REVISE page 103 as needed.
  - Attend the TEACHER HELP DESK: Teacher is available at a table for 5 minute feedback sessions. Students "take a number" (teacher has numbers on



post-its on table) for what order they get it time. This is an OPTION for support, but not required of students.

- Conference with Classmates to give/receive feedback and advice.
- SHARE: What is working? What problems are you still having? What good ideas did you hear?

#### REFLECTION:


- "Making a Profit" Doodle Notes with Exit Ticket

Draw pictures, or list descriptions of EXPENSES you will have in your company.

Are there other companies that sell similar products or services?

How will your product or service be special?

What is your NET PROFIT per single item or service?

	What is something you still need help with?
---	---

Formative Assessment: Teacher observation of discussions, Doodle notes page, worksheet on page 103 with revisions, if applicable



## CHAPTER THREE, Part One: Save It!

Essential Question: How can I become a millionaire?

### Standards:

- CC.RI.5.1 Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.
- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- CC.RI.5.4 Determine the meaning of domain-specific words and phrases in a text.
- CC.W.5.8 Recall relevant information from print resources; summarize or paraphrase
- CC.W.5.9 Draw evidence from informational texts to support analysis
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- Math: Write and interpret numerical expressions
- Math: Perform operations with multi-digit whole numbers and with decimals to the hundredths.

### Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- Access to computers
- Do Now handout
- "Save It!" Doodle Notes

### Learning Targets:

- I can differentiate between banks and credit unions.
- I can name options for how to handle my income.
- I can name the key characteristics of a savings and a checking account and name how each might be helpful to my business.

### THE LESSON:

#### DO NOW:

- Brainstorm ways to handle \$100 lottery win




Name: \_\_\_\_\_

DO NOW: "Save It!"

Situation: You just won \$100 in the lottery! What can you do with it? (List as many options as you can think of.)


## EXPLORATION/ACTIVITY:


- Teacher-led discussion: Share responses to do now. Do you spend it? Save it? Invest it? Donate it to charity?
- GUIDED READING: Pages 45-49. Suggested guided reading prompts:
  - (page 46) What is the purpose of telling this story? How does the illustration help you understand the story and the message?
  - (page 47) underline or highlight the terms "banks" and "credit unions." Have you heard of a credit union? What do you know about it?
  - (page 47) Turning the "pygg" into a "pig" is a form of a pun. Can you think of any other puns? Any related to money?
    - The only way it can rain money is if there's a change in the weather.
    - Penguins keep their money in a snowbank, but vampires keep theirs in a blood bank.
    - A sign on a tip jar at the cafe says "Afraid of change? Leave it here!"
  - (page 48) underline or highlight the terms for-profit, shareholders, and nonprofit and their definitions.
  - (page 49) Turn + Talk: Talk to your shoulder partner: where would you prefer to keep your money: in a bank or a credit union? why?
- ACTIVITY: Doodle Notes page Part One - Which would you choose: bank or credit union? Use evidence from the text to support your answer.
  - Share answers with classmates.




Doodle Notes

"Save It!"





Fill the arrow with things you know about credit unions



Fill the arrow with things you know about banks

If you were to open a savings account today, would you choose a bank or a credit union? Why? (Use details from the text to support your answer.)


- GUIDED READING pages 50-54

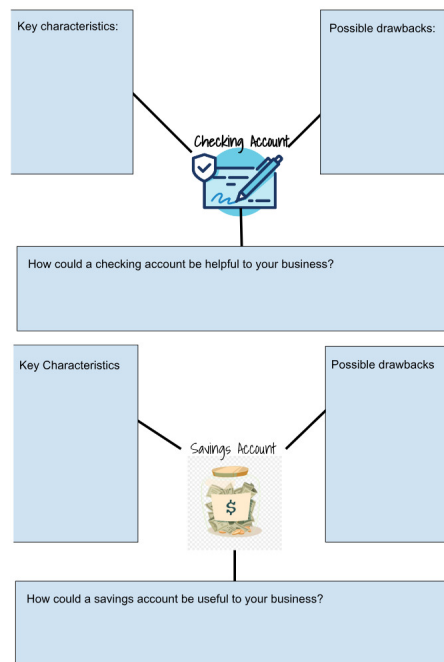
- (page 50) What does this comic help illustrate about opening a bank account? (that your parents have to be there, you have to sign a paper, and it's simple.)
- (page 51) Highlight NO MORE THAN three sentences on this page that indicate WHY you should put money in a savings account.
- (pages 52-53) Highlight/underline definition of Interest. What do you notice about the bar graph at the bottom of the page? (it keeps increasing, Danny is stretching out in his money, there is interest and deposits added each year, the deposit amount is the same each year but the interest gets bigger) What do you wonder? (I wonder how much money he'd make in 20 years)
- (page 54) What is the difference between a checking and a savings account? How might a checking account be useful to your business?

#### DISCUSSION/COLLABORATION:

- [NOTE FOR TEACHER: If the students' business plans are not (mostly) fleshed out, this would be a good opportunity to have a "Think Tank Time" workshop - allow them time to collaborate, visit teacher help desk, or work independently to refine their ideas.

#### REFLECTION:

- "Save it!" Doodle Notes part two: Savings vs. Checking



Formative Assessment: Teacher observation of discussions, Do Now, Doodle notes page, worksheet on page 103 with revisions, if applicable

## CHAPTER THREE, "Interest"-ing Math:

Essential Question: How does interest work?

### Standards:

- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- Math: Write and interpret numerical expressions
- Math: Perform operations with multi-digit whole numbers and with decimals to the hundredths.

### Materials:

- "Interest"-ing Math handouts
- Prepare groups for rotations ahead of time to differentiate
- Post-it notes
- Prepare a spot on whiteboard to serve as parking lot
- Supports: multiplication charts, calculators, etc., as needed

### Learning Targets:

- I can explain how interest in a savings account will help me earn money faster than if I keep it in my piggy bank.
- I can calculate interest with appropriate support for my mastery level.

### THE LESSON:

#### DO NOW:

- Randomly assign partners. With your partner, discuss: What is interest? Can you think of more than one meaning?

#### EXPLORATION/ACTIVITY:

##### MINI-LESSON:

- Teacher explains how "interest" can mean something you like to do or are curious about; however, it also means the . If you borrow money, the bank charges you interest. (For example, if you borrowed \$2000 and were charged 10% interest, you would pay \$200 in interest in addition to your \$2000. That's how banks earn their money.
- Interest also applies to money you save! If your savings account earns 4% interest, and you deposit \$2,000, then you would earn \$80 without doing anything! Just for leaving your money in the bank!
- (Notice that banks and credit unions charge more interest for loans than they pay for savings. This is how they make money.)
- The Math: You have already learned how to multiply with decimals, and that's really all this is. Let's review.
  - Interest = the amount of money you start with (principal) (P) times the interest rate (R) times the number of times (N) it multiplies.

OR

$$\text{Interest earned} = P \times R \times N$$

So - if we deposit \$1200 in a bank account, (write \$1200 on board)  
Then earn 5% interest (write 5% on board) each year  
How much money would we have in 10 years?

First we change 5% into a decimal, which is 0.05.  
(You will learn more about this in seventh grade math.)

FOR ADVANCED STUDENTS, SHOW THEM HOW TO CONVERT PERCENT TO DECIMAL: To calculate simple interest, we turn the percent into a decimal.

"Percent" means "per" "cent".

"Per" means "for every," which means DIVIDE.

"Cent" is the Latin word for one hundred.

So, 10% means 10 divided by 100, which is 0.10

So,  $P =$  what? (\$1200)

$R =$  what? (0.05)

$N =$  what? well, if it earns interest for ten years,  $N = 10$

$$\text{Interest} = 1200 \times 0.05 \times 10$$

[note: fifth graders are not expected to know how to convert percent to decimal, so you may want to give them interest rates in decimal form. However, your more advanced students will appreciate this opportunity to learn more advanced math.]

ACCOMMODATIONS: Multiplication table, calculator.

- [Our focus is on understanding what is multiplied and why, rather than the computation, so offering these accommodations/supports for students could help them overcome anxiety around calculations.]

SMALL GROUP ROTATIONS (10-15 minutes per rotation)

- **TEACHER TABLE:** The activity teacher does with each group varies slightly:
  - **STRUGGLING LEARNERS GROUP:** With lowest group, offer multiplication charts and/or calculators. HAND OUT "Interest"-ing Math (level 1) worksheet and do first problem together. Then let them talk out numbers 2+3, then let them go back to their desks (with the support materials) to complete the rest of the page.
  - **PRACTICING GROUP:** Have them bring their "Interest"-ing math (level 1) worksheet to the table and see if they have any questions. If necessary, review calculations. If they "get it," do the first problem on "Interest"-ing math (level 2) as a model for them, then invite them to

help with number 2 and have them practice the rest of the page on their own.

- **ENRICHMENT GROUP:** Have them bring their independent work to the table with them. They will have already checked their work. Go over any problems they had errors on. Then, challenge them to the "Interest"-ing Math (level 3), if they seem ready.
- **ENRICHMENT GROUP:** "Interest"-ing Math (level 1) AND (level 2) worksheets. Have the answer key available so they can self-check their work when finished.
- **STRUGGLING LEARNERS GROUP:** Meet first with teacher, then work on (level 1) worksheet
- **PRACTICING GROUP:** "Interest"-ing Math (level 1) worksheet. (If they finish, they can try the (level 2) page.

### "Interest"-ing Math

#### LEVEL ONE

**INTEREST:** Money the bank gives you just for keeping your money in the bank!

**PRINCIPAL:** The amount of money you start off with.

**RATE:** Percent of your money (principal) that you earn each year in interest

**FORMULA:**  $I = P \times R \times N$

I = Interest      P = principal   R = interest rate      N = Number of years

1. Sadie deposits \$500 into her savings account. She does not touch that money for 5 years. She earns 5% interest rate (0.05). How much money does she EARN in five years, just for leaving her money in the bank?

- a. What is the BALANCE (or total amount) in Sadie's bank account after ten years?  
(HINT: Add interest earned to principal)

2. Caleb deposits \$800 into his bank account and his interest rate is 0.04. He leaves the money in his account for 8 years. How much interest does he earn?  
Hint:  $I = P \times R \times N \rightarrow I = (800) \times (0.04) \times 8$

How much money does he have in total after 8 years?

3. Tessa deposits \$1250 in her savings account and earns a rate of 0.07 per year for 5 years. How much interest does she earn in 5 years?

What is her total balance in 5 years if she doesn't deposit or take out any money?

4. Juan deposits \$4,725 in his savings account and earns 0.06 interest rate per year for 10 years. How much interest does he earn in 10 years?

What is his total balance in 10 years if he doesn't deposit or take out any money?

5. Mateo deposits \$6,950 in his savings account. He earns interest at a rate of 0.04. How much interest does he earn in 7 years?

What is his balance after 7 years if he doesn't deposit or take out any money?

6. Skylar deposits \$5,300 in their savings account. They earn interest at a rate of 0.05. How much interest do they earn in 9 years?

What is their balance in 9 years if they don't deposit or take out any money?

## "Interest"-ing Math

### LEVEL TWO

<u>INTEREST:</u> Money the bank gives you just for keeping your money in the bank!			
<u>PRINCIPAL:</u> The amount of money you start off with.			
<u>RATE:</u> Percent of your money (principal) that you earn each year in interest			
<u>FORMULA:</u> $I = P \times R \times N$			
$I$ = Interest	$P$ = principal	$R$ = Interest rate	$N$ = number of years

For each of the following, calculate the interest earned AND the total balance at the end of the time period if no money is withdrawn or deposited.

1. Principal: \$850      Interest Rate: 0.06      Years: 7

Interest earned: \_\_\_\_\_ Balance after 7 years: \_\_\_\_\_

2. Principal: \$7,950      Interest Rate: 0.05      Years: 8

Interest earned: \_\_\_\_\_ Balance after 8 years: \_\_\_\_\_

3. Principal: \$33,450      Interest Rate: 0.04      Years: 10

Interest earned: \_\_\_\_\_ Balance after 10 years: \_\_\_\_\_

4. Principal: \$22,750      Interest Rate: 0.06      Years: 8

Interest earned: \_\_\_\_\_ Balance after 8 years: \_\_\_\_\_

5. Principal: \$175      Interest Rate: 0.03      Years: 5

Interest earned: \_\_\_\_\_ Balance after 7 years: \_\_\_\_\_

6. Principal: \$199      Interest Rate: 0.07      Years: 8

Interest earned: \_\_\_\_\_ Balance after 8 years: \_\_\_\_\_

7. Principal: \$975      Interest Rate: 0.06      Years: 15

Interest earned: \_\_\_\_\_ Balance after 15 years: \_\_\_\_\_

8. Principal: \$108      Interest Rate: 0.05      Years: 6

Interest earned: \_\_\_\_\_ Balance after 7 years: \_\_\_\_\_

CHALLENGE: Can you change these percents into decimals?

- A. 15%      B. 20%      C. 17%      D. 4%      E. 11%

### REFLECTION:

- After each group has rotated through the teacher table, hand out a post-it to each student. Ask them to write down one thing that is "interesting" about interest, one thing they learned, and/or one thing they are struggling with. Put post-its in the "parking lot" on the whiteboard.



Formative Assessment: Completion of "Interest"-ing Math worksheets; review of comments in Parking Lot will allow teacher insight into what skills need more practice or clarification.

## CHAPTER THREE, Part Two: Investing Like a Pro

Essential Question: What are ways to invest my money?

### Standards:

- CC.RI.5.1 Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.
- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- CC.RI.5.4 Determine the meaning of domain-specific words and phrases in a text.
- CC.W.5.8 Recall relevant information from print resources; summarize or paraphrase
- CC.W.5.9 Draw evidence from informational texts to support analysis
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.

### Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- Jigsaw Notes
- Large flip chart paper or poster-sized sticky notes
- markers
- "Investing Like a Pro" Exit Ticket

### Learning Targets:

- I can read a passage independently and summarize what I read.
- I can identify important details in a passage.
- I can determine the meaning of words related to investing (invest, stock, bond, broker, etc.) using clues in the text.
- I can share out to a small group information that I learned in the text.

### THE LESSON:

#### DO NOW:

- Turn & Talk: What do you think it means to make your money make money?

#### EXPLORATION/ACTIVITY:

##### Jigsaw Reading

- Students are assigned "Expert groups" loosely based on reading level. (Struggling readers might do better when assigned to "What Does It Mean to Invest?" group)
  - Expert Groups:
    - "What Does It Mean to Invest?" (p. 55)
    - "Invest Bigger" (pages 56-57)
    - "Investment Lingo" (pages 58-59)
    - "Play Smart" (pages 60-61)



- "You will all become EXPERTS of your passages!"
- Each "Expert Group" reads their assigned passage and takes notes. The group can decide if they will read independently and silently, or if they will take turns reading aloud as a group, or if they will nominate a member to read aloud while others follow along on the page.



"Investing Like a Pro" Name: \_\_\_\_\_

Jigsaw Notes:

Expert Group

Pages: \_\_\_\_\_

Main Idea 1:
Main Idea 2:
Main Idea 3:
Important Vocabulary:

- "Expert Group" highlights definitions and important details of the passage and discusses the main idea. [Teacher choice optional: They write a brief summary (no more than a few sentences).]

### DISCUSSION/COLLABORATION:

- **SHARE:** Once all groups have completed their reading and note-taking, they move into "Teaching + Learning Groups" which consist of one person from each Expert group. They go in order (starting with page 55) and the experts "teach" what they learned, encouraging the "learners" to take notes by highlighting or underlining important ideas and vocabulary.



"Investing Like Pro"

Name: \_\_\_\_\_

Jigsaw Notes

Teaching + Learning Group Pages: \_\_\_\_\_

Pages:	Pages:	Pages:
Main Idea 1:	Main Idea 1:	Main Idea 1:
Main Idea 2:	Main Idea 2:	Main Idea 2:
Main Idea 3:	Main Idea 3:	Main Idea 3:
Important Vocabulary:	Important Vocabulary:	Important Vocabulary:

### REFLECTION:

- "Now we're going to see what we learned today by sharing SILENTLY!"
- **BIG PICTURE/SILENT CONVERSATION:** While the groups were working, the teacher posted around the room four poster-sized post-it notes or flip chart paper with the following:

"What Does It Mean to Invest?" (55)	"Invest Bigger" (56-57)	"Investment Lingo" (58-59)	"Play Smart" (60-61)
-------------------------------------	-------------------------	----------------------------	----------------------

- Each student gets a marker and starts at their Expert Group's poster. This is a **SILENT** activity! Students, without talking, take time to write something they learned or remember about each of the topics, starting with the one they became expert on.
  - "I can't think of anything!" (Use your book for hints!)
  - "Someone already wrote it!" (Comment on what they wrote - "I agree." or "This will be easy to remember." or "This was interesting." or whatever)
  - "I'm stuck on this one." (There's no particular order; go to another one and come back later. Also - remember you can use your book!)
  - "There are too many people; I don't have room to get to the paper." (Wait your turn or go to a less crowded paper.)
- Once everyone has written on each paper, students go back to seats. Invite one expert from each group to be scribe/reporter and stand by their group's topic paper.
  - Reporter reads out what was written. "Okay, class, did we leave anything out?" Reporter/scribe adds whatever notes the class deems necessary.

Exit Ticket: If you had \$100,000 to invest today, which company/ies would you invest in? Why?

EXIT

If you had \$100,000 to invest today, which companies would you invest in?

Why?

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Formative Assessment: Teacher observation during Jigsaw activity and during Big Picture/Silent Conversation. Observations of notes taken during Jigsaw activity. Exit ticket

## CHAPTER FOUR: Part one: Spend It!

Essential Question: What does it mean to spend money wisely?

### Standards:

- MATH: Perform operations with multi-digit whole numbers and with decimals to the hundredths.
- CC.RI.5.1 Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.
- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- CC.RI.5.4 Determine the meaning of domain-specific words and phrases in a text.
- CC.W.5.8 Recall relevant information from print resources; summarize or paraphrase
- CC.W.5.9 Draw evidence from informational texts to support analysis
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- CC.SL.5.6 Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.

### Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- Do Now admit slip
- Vocabulary Matching Cards
- "Spend it!" Exit ticket

### Learning Targets:

- I can distinguish between a want and a need.
- I can compare/contrast debit cards and credit cards.
- I can identify benefits and risks of incurring debt.

### THE LESSON:

#### DO NOW:

- Look at the image on page 62 and read the short passage on page 63. What does Uncle Earl mean when he says "I never accidentally bought anything?"

Look at the illustration on page 62 and read the short passage on page 63. What does Uncle Earl mean when he says, "I never accidentally bought anything?"

Name: \_\_\_\_\_ Date: \_\_\_\_\_

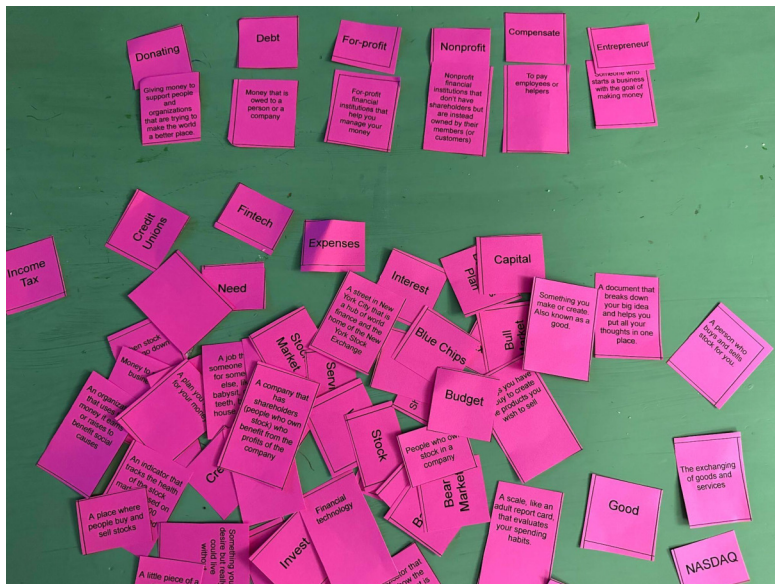
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D  
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T**

### EXPLORATION/ACTIVITY:

- **SHARE:** Invite students to share their responses to the Do Now.
- **GUIDED READING:** pages 64-67. Suggested Guided Reading prompts:
  - (page 64-65) What are some other examples of needs versus wants?
  - (page 66) Did any of your ideas show up on page 66?
  - (page 67) What is ONE SENTENCE you can underline that would best summarize this section? [suggestion: "...there's a responsible way to get the things you want."]
- **WORKSHEET:** Page 104 "Wants and Needs"
  - Students work independently to brainstorm, then share with a partner to try to elaborate on their lists.
- **GUIDED READING** (pages 68-73) Suggested Guided Reading prompts:
  - (page 68) What are the pros and cons of using cash? Highlight them on the page.
  - (page 69) What are the pros and cons of a debit card? Highlight them on the page.
  - (page 70) In your own words, what is fintech?  
What are the pros and cons of fintech? Highlight them on the page.
  - (pages 71-73) What are the pros and cons of using a credit card? Highlight them on the page.

### DISCUSSION/COLLABORATION:

- **Vocabulary Matching.** We've learned a lot of vocabulary together. With your partner, you will try to match the vocabulary term to its definition. First team to get them all matched up correctly wins!



## REFLECTION:

- Exit Ticket: Why are credit cards dangerous?

Formative Assessment: Teacher observation during matching activity; Exit ticket

EXTENSION ACTIVITY: Balance a checkbook!



## Balancing a Checkbook



Below is Mateo's bank account ledger for his lemonade stand company. Notice he ADDED the DEPOSIT and SUBTRACTED the WITHDRAWAL.

Withdrawal means spending money.

Deposit means putting it into the bank account.

Check Number	Date	Transaction Description	Payment Withdrawal (-)	Deposit Credit (+)	\$ Balance
	7/16	Deposit		\$250.00	\$250.00
1225	7/20	Supplies for lemonade	42.37		\$207.63

Complete the bank register above to reflect the following transactions:

- On 7/23, Mateo uses check number 1226 to pay \$150 to compensate his cousin, Jason
- On 7/28, Mateo deposits \$315 from earnings for the week
- On 8/1, Mateo uses check number 1227 to pay for marketing expenses in the amount of \$25.00
- On 8/15, Mateo deposits \$275 from earnings and writes check number 1228 to Jason for \$150 for payroll
- What is the balance?

## CHAPTER FOUR: Part Two: Setting a Budget

Essential Question: How can I make a plan to control my spending and saving?

### Standards:

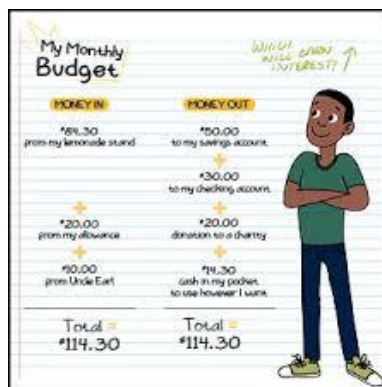
- MATH: Perform operations with multi-digit whole numbers and with decimals to the hundredths.
- CC.RI.5.1 Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.
- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- CC.RI.5.4 Determine the meaning of domain-specific words and phrases in a text.
- CC.W.5.8 Recall relevant information from print resources; summarize or paraphrase
- CC.W.5.9 Draw evidence from informational texts to support analysis
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- CC.SL.5.6 Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.

### Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- laptops (one per pair of students, ideally)
- 10 Schmancy Pops Doodle Notes
- Exit Ticket

### Learning Targets:

- I can create a personal budget
- I can use what I know about money and budgeting to form an opinion about the best ways to manage money in an exit ticket about how kids handle money.
- I can use domain-specific vocabulary (donating, income tax, budget, deposit, withdrawal, etc.) to describe financial situations in an exit ticket.
- I can notice and wonder about Joseph Cofer based on his website and the text, and I can assess what choices he made to make his company successful.



## THE LESSON:

### DO NOW:

- Read the three paragraphs in the left column on page 74. underline the definition of "budget."

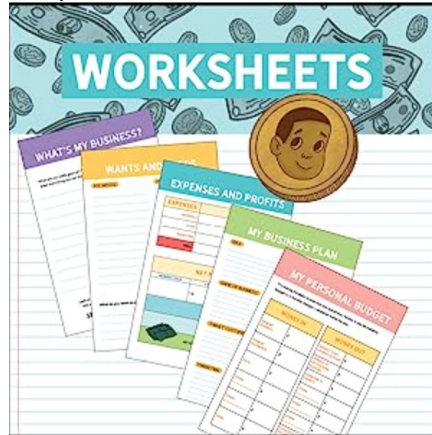
### EXPLORATION/ACTIVITY:

- SHARE: Invite students to share their responses to the Do Now.
- GUIDED READING: pages 74-78. Suggested Guided Reading prompts:
  - (page 74) Based on the text, what does having a budget help Danny Dollar do? ("It helps me stay organized and accountable to myself so that I spend my money the right way.")
  - (page 74) What do you think he means by "spend my money the right way?"
  - (pages 74-75) What money is considered income (lemonade stand profit, allowance, gift from uncle Earl) Why do you think he puts more money in savings than in checking? (sample answer: because it earns interest)
  - (pages 76-77) Highlight the word "donating." Describe in your own words, what he means by this. (Giving it to support people and organizations that are trying to make the world a better place.)
  - (pages 76-77) Why would you want to give away your hard-earned money? (sample answers: it makes you feel good; it helps organizations make a difference in the world; you can be a part of making the world a better place; if your company supports charitable organizations, maybe more people would buy your products or services, knowing they're a part of something good, too...)
  - (page 78) Highlight the definition of "Income Tax." ("money that our local and national governments collect from everyone who has a job.")
  - (page 78) What does Danny Dollar mean by "social cha-ching?"





- WORKSHEET: Page 105 "My Personal Budget"
  - Students work independently to brainstorm, then total up their money in and money out until the budget is "balanced," meaning the number at the bottom is the same for both sides.
  - NOTE: This is a good opportunity for student leaders (those confident in math addition and subtraction with decimals) to set up "tutorial stations" (two desks pushed together or two chairs together at a table) so that other less confident students can get support from peers.



#### DISCUSSION/COLLABORATION:

- WATCH: [This video](#) about Joseph Cofer and Madison + Mallory's "Angels and Tomboys."

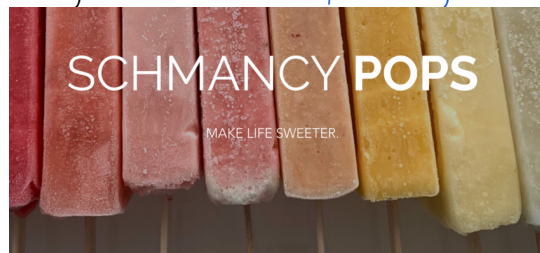
#### ● PARTNERS:

##### ROLES:

- One student in "driver seat" - clicking the mouse to explore different parts of the website and reading the text aloud from the book
- Other student as "recorder" - Record ideas on Doodle Notes, writing down what they notice and wonder, and what choices Cofer has made to create a successful business..

#### TASKS:

- READ page 79 to learn about Joseph Cofer
- EXPLORE: go to this website: <https://www.getschmancy.com/>



- SMALL GROUP SHARE:  
When pairs have had time to explore the resources, each pair of partners finds another pair of partners and shares their findings..
- WHOLE CLASS SHARE:  
The class shares their thoughts about Schmancy Pops.

REFLECTION:

- Exit Ticket: When Hazel and Charlie earn money from allowance, odd jobs, or birthday gifts, etc., they always put  $\frac{1}{3}$  in savings,  $\frac{1}{3}$  towards charity, and  $\frac{1}{3}$  they keep for pocket money. Is this a good plan? Why or why not? Explain your answer. Use at least two of our new domain-specific vocabulary.

When Hazel and Charlie earn money from allowance, odd jobs, or birthday gifts, etc., they always put  $\frac{1}{3}$  in savings,  $\frac{1}{3}$  towards charity, and  $\frac{1}{3}$  they keep for pocket money. Is this a good plan? Why or why not? Explain your answer. Use at least two of the vocabulary terms below.

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T**

Name: \_\_\_\_\_ Date: \_\_\_\_\_

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Word Bank:



Donating

Withdrawal

Income Tax

Profit

Investing

Expense

Budget

Credit

Deposit

Debt

Formative Assessment: Teacher observation during pair/share; notes from pair/share; Exit ticket

## CHAPTER FIVE, Part One: Dream Big! - Become the Expert

Essential Question: What would my business look like if my biggest dreams came true?

### Standards:

- CC.RI.5.1 Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.
- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- CC.W.5.8 Recall relevant information from print resources; summarize or paraphrase
- CC.W.5.9 Draw evidence from informational texts to support analysis
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- CC.SL.5.6 Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.

### Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- Jigsaw Notes pages

### Learning Targets:

- I can participate in Jigsaw reading by becoming an expert on a passage and teaching the main idea and important details to classmates.

### THE LESSON:

#### DO NOW:

- Turn to page 102 and review your business plan. What would it look like if you "dreamed big" about your business? What would it look like in five years? ten years?

#### EXPLORATION/ACTIVITY:

- EXPLORE: Watch [this video](#) from the Today show about some kid entrepreneurs who got their start during the pandemic.



- GUIDED READING: pages 80-85. Suggested Guided Reading prompts:
  - (page 80) What do you notice on this page? What do you wonder?
  - (pages 81-83) What does Uncle Earl mean when he says the best part of being a kid is that you don't know anything? Underline answers in the text. (possible answers: "you don't know what you can't do;" "you think everything is possible;" "you often ask, Why can't I?"; "kids are dreamers.")

#### JIGSAW READING: EXPERT GROUPS

- Students are assigned "Expert groups" loosely based on reading level. (Groups 1+2 have shorter passages to support those who need more time for reading and note-taking.)
  - Expert Groups: "You will all become EXPERTS of your passages!"
    - GROUP 1: (page 86)
    - GROUP 2: (page 87)
    - GROUP 3: (pages 88-90)
    - GROUP 4: (pages 92-93)
    - GROUP 5: (pages 94-96)
- Each "Expert Group" reads their assigned passage and takes notes. The group can decide if they will read independently and silently, or if they will take turns reading aloud as a group, or if they will nominate a member to read aloud while others follow along on the page.
- "Expert Group" highlights definitions and important details of the passage and discusses the main idea. [Teacher choice optional: They write a brief summary (no more than a few sentences).]
- [Note to teacher: circulate among students to support groups who may get stuck.]



"Dream Big!"

Jigsaw Notes

Expert Group

Name: \_\_\_\_\_

Pages: \_\_\_\_\_

Main Idea 1:

Main Idea 2:

Main Idea 3:

Important Vocabulary:

PART ONE OF JIGSAW READING WILL END HERE, AND STUDENTS BEGIN PART TWO WITH SHARING WHAT THEY LEARNED.

## CHAPTER FIVE, Part TWO: Dream Big! - GO VISUAL!

Essential Question: What would my business look like if my biggest dreams came true?

### Standards:

- ART: CR.1 Generating & conceptualizing artistic ideas and work
- ART: CR.6 Convey meaning through representation of artistic work
- CC.RI.5.1 Quote accurately from a text when explaining what the text says explicitly and when drawing inferences from the text.
- CC.RI.5.2 Determine two or more main ideas of a text and explain how they are supported by key details.
- CC.W.5.8 Recall relevant information from print resources; summarize or paraphrase
- CC.W.5.9 Draw evidence from informational texts to support analysis
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- CC.SL.5.6 Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.

### Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- Jigsaw Notes pages
- Art Supplies for Vision Board: magazines, scissors, glue/glue sticks, construction paper or cardstock, markers
- Vision Board Directions
- Exit Ticket

### Learning Targets:

- I can participate in Jigsaw reading by becoming an expert on a passage and teaching the main idea and important details to classmates.
- I can "dream big" and visualize what my business could become if it were to be hugely successful by creating a vision board of my future.
- I can articulate how tips from Chapter 5 will help me achieve my vision.

### THE LESSON:

#### DO NOW:

- Take out your notes from yesterday's Expert Jigsaw Reading Session & Review your notes in your Expert Groups.
- Reminder of groups:
  - GROUP 1: (page 86)
  - GROUP 2: (page 87)
  - GROUP 3: (pages 88-90)
  - GROUP 4: (pages 92-93)
  - GROUP 5: (pages 94-96)

DISCUSSION/COLLABORATION:

- TEACHING + LEARNING GROUPS:  
Once all groups have completed their reading and note-taking, they move into "Teaching + Learning Groups" which consist of one person from each Expert group.
- Beginning with Expert for page 86, experts will go in order to "teach" what they learned, encouraging the "learners" to take notes, including highlighting or underlining important ideas and vocabulary in the text.



"Dream Big!"

Name: \_\_\_\_\_

Jigsaw Notes:

Teaching + Learning Group Pages: \_\_\_\_\_

Pages:	Pages:	Pages:	Pages:
Main Idea 1:	Main Idea 1:	Main Idea 1:	Main Idea 1:
Main Idea 2:	Main Idea 2:	Main Idea 2:	Main Idea 2:
Main Idea 3:	Main Idea 3:	Main Idea 3:	Main Idea 3:
Important Vocabulary:	Important Vocabulary:	Important Vocabulary:	Important Vocabulary:

### EXPLORATION/ACTIVITY:

- Vision Board: Teacher reviews directions on the handout. Students "dream big" and create a vision board to illustrate their dreams.

### VISION BOARD: Dreaming Big and going visual!



Directions: Today, you will envision your best future life. This can include your business as well as the life your business will help you achieve. There is no such thing as dreaming "too big."

- Use whatever resources help you:
  - photos or words from magazines,
  - draw your own pictures,
  - write yourself a check (or draw/print from computer a fake check),
  - a photo of someone who inspires you or whom you'd like to meet.
- Give your page a title.
  - This could be as simple as "My Vision Board" or something more creative and personalized like "Danny's Life in 2035!"
- Arrange them on the page to show what's most important (maybe the biggest picture? Or the one in the center?) and include details and color to make it something you WANT to look at and that you will feel INSPIRED by!

### CRITERIA FOR SUCCESS:

- Overall meaning of your future life is communicated by the artful arrangement of images.
- Vision has many details from a variety of aspects of your vision for your future and the future of your business.
- Vision Board artfully includes colors and details that communicate your vision.

### REFLECTION:

- Exit Ticket: How can Danny Dollar's tips help you achieve your dream?

Formative Assessment: Teacher observation during jigsaw reading; Vision Board, Exit Ticket

# Unit Assessment: Show Your Money Know-How!

DAY ONE: Refine Business Plan [name, logo, slogan, budget/proof of profitability]; Write Elevator Speech

Essential Question: What makes a powerful elevator speech?

## Standards:

- MATH: Perform operations with multi-digit whole numbers and with decimals to the hundredths.
- MATH: Represent and interpret data.
- CC.SL.5.1 Engage effectively in a range of collaborative discussions.
- CC.SL.5.6 Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases.
- CC.W.5.1 Write opinion pieces... supporting a point of view with reasons and information.
- CC.W.5.4 Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.
- CC.W.5.6 With some guidance and support from peers and adults, develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.

## Materials:

- Class set of Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big with Danny Dollar the King of Cha-Ching by Ty Allan Jackson
- highlighters/pens
- Computer access for students to type elevator speeches and/or create materials for their display (print items for tri-fold or create slideshow in PowerPoint or video).
- Peer Feedback and Review form
- Elevator Speech Assignment

## Learning Targets:

- I can use feedback from peers and/or my teacher to improve my business plan and elevator speech.
- I can write an "elevator speech" that is 30 seconds or fewer, states clearly my product/service, business name, and slogan and convinces the audience to invest in my business.

## THE LESSON:

### DO NOW:

- Review pages 102-103 ("My Business Plan" and "Expenses and Profits.") Confirm that you have fully developed your concept for your business: you have a name, a product or service, a target consumer, and a plan for marketing. Also check your ledger: will your business be profitable?





Name: \_\_\_\_\_

### Unit Assessment: 30 Second Elevator Pitch!

Now that you have a GREAT idea, you need to let everyone know about it! Getting the word out means getting more customers, and getting more customers means getting more MONEY - cha-ching! An elevator pitch should be short (no more than 30 seconds) and leave a positive impression. You want that person to walk away thinking, "Wow - that's a great idea and a great entrepreneur!" Or - better yet - you want them to not walk away at all but to ask you more questions because they are so jazzed about your business!

Your pitch should include:

- A Hook: Get their attention in a meaningful, personalized way. One way is to start with a question. (Have you ever been frustrated because you couldn't find your receipts?) Or with a fact or statistic. (Did you know that 82% of Americans don't write off their maximum possible exemptions because they cannot keep track of their receipts?)
- An Introduction: Who are you? What is your business? What service or product does your business provide? (My name is Jonah Wallace and I'm CEO of Receipt Tracker 2023. Our app allows you to keep track of your expenses all on your phone.)
- Why Your Business Matters: What makes your product or service special? How does it stand out from the competition? Does your product or service offer unique features? Does your business support a worthwhile charity? (When you snap a photo of your receipts, our app will automatically file it according to type of expense and date. Then, when tax time comes, you have all the information you need in one handy place.)
- End with a Zinger!: The last thing you say will be your "lasting impression." Maybe it's a call to action. (Help me change the world by spreading the word about our product!) Maybe it's your slogan. (Receipt Tracker 2023 - all you need to keep ahead of the tax man.) Or maybe it's a statement of your passion for the business. (We're thrilled to help folks keep tax season simple.)

### EXPLORATION/ACTIVITY:

- **GUIDED READING**: Read page one of [handout](#). Invite students to share ideas for hooks and zingers.

### Let's Write Your Pitch!



1. Start with a hook. Some ideas: a. Did you know that... b. When was the last time you... c. Have you ever noticed... d. Ever wished you could...	
2. Introduce yourself, your product/service, and your business	
3. 1-2 sentences about how YOUR product or service is the BEST! What makes it special?	
4. End with a Zinger: a. A call to action b. Your slogan c. A statement of your passion	

### WORKSHOP:

- Students use page two of the handout to plan their elevator pitch.



## Peer Review Page

Elevator Pitch by: \_\_\_\_\_

Peer Reviewer: \_\_\_\_\_

Use the form below to get feedback from a classmate. Fill in your name and your reviewer's name above, then ask them to hold this page while you read your elevator pitch. Read your pitch TWICE. (The first time, the reviewer can just listen. The second time they can take notes below.)

REMEMBER: While hearing "Wow! That's the best pitch I ever heard!" may feel good, it won't help you to improve. So - be open and ready to hear suggestions for improvement!

[Reviewer: Put a check in first column if you hear the "look for," and any add any helpful comments.]

<input checked="" type="checkbox"/>	Look for...	Comments from Reviewer
	Hook: Does it get your attention?	
	Introduction: <ul style="list-style-type: none"><li>• Name of person</li><li>• Name of business</li><li>• Product or service</li></ul>	
	What makes this business special?	
	Zinger:	
	Would you buy this product or service? Would you recommend it to others?	

- Peer Review: Students "perform" their pitch for a classmate and get feedback on the form on page three of the handout. [Teacher may want to provide more than one copy of page three and encourage students to get feedback from more than one peer.]
- Make revisions/changes as needed based on feedback.

### REFLECTION:

- EXIT TICKET: What format will you use for your presentation?

[Teacher should review these after class to see if there are students who will need support/guidance/materials, or if they have suggested an option that will not work for your classroom.]

<b>E X I T</b>	What medium will you use for your presentation? (Circle one)	Name: _____ Date: _____
	Tri-fold board display and Elevator Pitch "live"	
	PowerPoint Presentation that includes elevator pitch	
	Video "commercial" of my product and elevator pitch	
	Other: _____	

## DAY TWO: WORK DAY:

- Review Rubric with Students
- Provide materials and time to work
- Encourage supporting each other
- If they finish early, use the time to practice elevator pitch with each other.

Rubric for Entrepreneurship Presentation!

	AMAZING! (20 pts)	GOOD JOB (17 pts)	CLEAR ATTEMPT HAS BEEN MADE (15 pts)	NOT QUITE THERE (10 pts)
ELEVATOR PITCH	The pitch has a clear and effective hook, introduction, description of why this business is special, and a zinger that leaves a lasting impression	The pitch has a hook, introduction, why it matters, and a zinger, but one or more of these is unclear or confusing	Elements of pitch are somewhat there, but not convincing or engaging	The pitch is incomplete: missing hook, introduction, why it matters, or a zinger
SPEECH	Student speaks clearly at an understandable pace	Student speaks mostly clearly and at an understandable pace	Student is sometimes clear and understandable	It is difficult to hear or understand the student
DISPLAY: BUSINESS PLAN - THE MATH	The business plan presents a clear budget that demonstrates how this business will clearly be profitable.	The business plan has a balanced budget and there is some evidence of a profit.	The business plan has a budget, but there is limited or no evidence that it will make a profit or some of the math is wrong.	There is no budget presented or all of the math is wrong.
DISPLAY: VISUALS!	Logo, slogan, and visual images (whether in video, PowerPoint or trifold) are all appealing and clearly show what the product or service will offer.	Logo, slogan, and visual images (whether in video, PowerPoint or trifold) are mostly appealing and somewhat show what the product or service will offer.	Logo, slogan, and visual images (whether in video, PowerPoint or trifold) are present and somewhat show what the product or service will offer.	Missing slogan, logo and/or visual images.
DISPLAY: DOMAIN SPECIFIC VOCABULARY	At least 5 words from the vocabulary list are used accurately and appropriately.	At least 3 words from the vocabulary list are used accurately and appropriately.	1-2 words from vocabulary list are used accurately and appropriately	No words from the vocabulary list are used accurately and appropriately.

Total Points: \_\_\_\_\_/100

## DAY THREE: Presentations

- Partner Students and have them practice their pitch and presentation and get feedback from a classmate
- Switch partners and practice again
- Third time's the charm: Find a new partner and practice one more time.
- PRESENTATIONS: Students present their pitch and display/PowerPoint, or video [teacher takes notes on rubric]
- Reinforcement: Students circle up and take turns sharing something they really liked about one (or more!) of the presentations they saw today.

## Final Reflections:

Essential Question: What did we learn from Danny Dollar?

### Materials:

- Familiarity Chart from Day One
- KWL Chart from Day One
- Curiosity Box
- Post Test

THE LESSON: Now that we've completed this extraordinary unit, let's reflect on what we've learned. :

### DO NOW:

- Vocabulary familiarity chart : Teacher hands back the original chart completed by students at the beginning of the unit.  
In a different color ink, students now fill out the form again. How many of your check marks moved?

### EXPLORATION/ACTIVITY:

- K-W-L Chart: Teacher posts the original K-W-L chart for students to review and invites a scribe to take notes as the class shares items for the "Learned" column. Are there any items in the "Want to know" column that we have not yet answered?

### DISCUSSION/COLLABORATION:

- Revisit Curiosity Box: Teacher once again removes each item one at a time. What do you think this was in the box for? What does it represent? What does it have to do with what we learned?

### REFLECTION:

- [Post-Test](#) [Make a copy of this Google form for use in your classroom.] Students log in and take post-test. Teacher can measure student growth based on scores from pre- and post- test
- Final Reflection Circle: Class circles up and students take turns sharing their favorite lesson/moment, something new they learned, some fun moment they had, or some way they think this unit will be useful to them in the future.

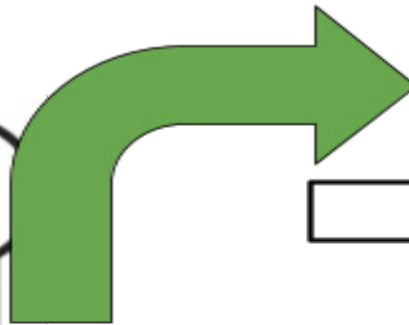
Remind them of the lasting life lesson:





# Doodle Notes

## "Meet Danny Dollar"



Words to Describe Danny Dollar

Similes compare two things using "like" or "as." Danny compared money to...

Money is like...

Author's Purpose: The reason Ty wrote this book is probably...

"I want to ...





## Clues of What's to Come!



Here are some subtopics I know we'll learn about, based on  
page XI

1.
2.
3.
4.
5.

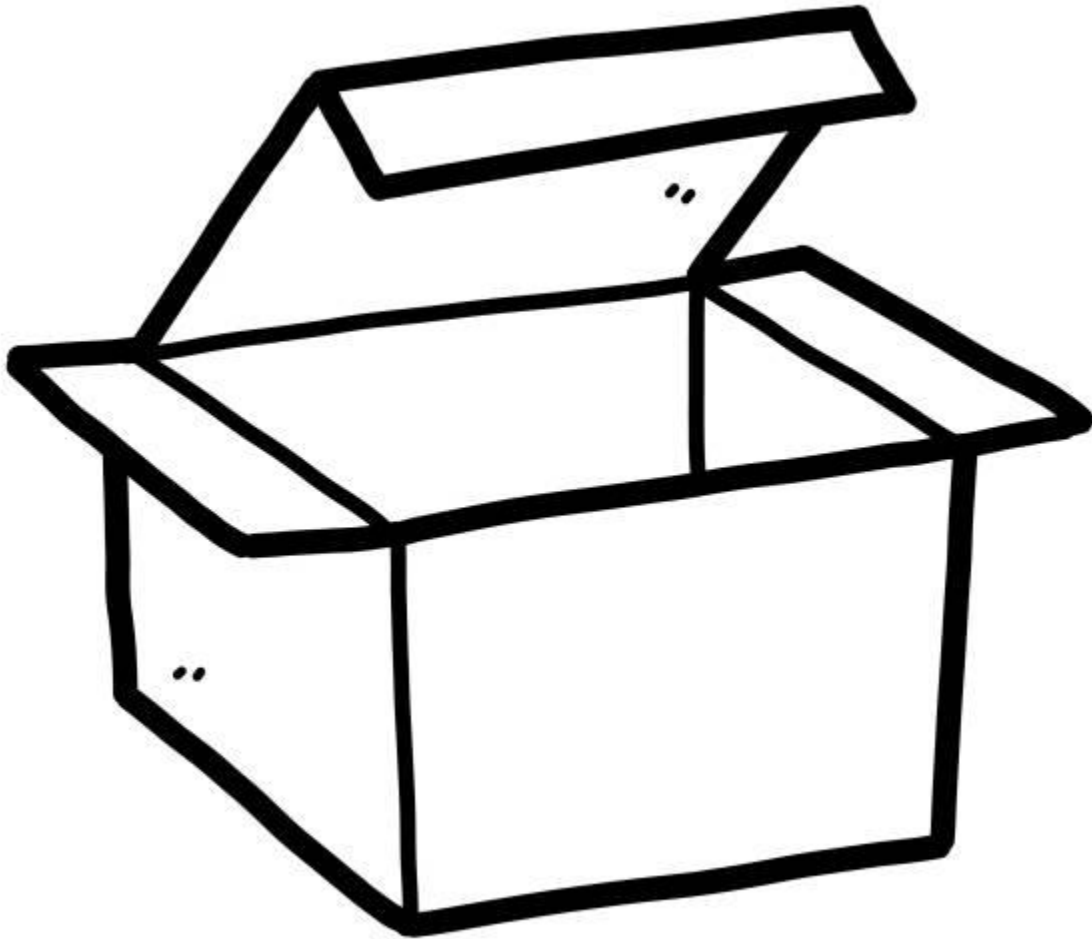


NAME: \_\_\_\_\_

## Do Now: What's in the Box?

### PART ONE: A Wild Guess...

Draw images or write words to describe what you think MIGHT be in the wrapped Curiosity Box.



NAME: \_\_\_\_\_

## What's in the Box, Part Two: Make it Make Sense

In the chart below, list the items found in the box. Why do you think each item is in the box?

[illegible]



## The Curiosity Box

As a way to pique student interest, the teacher creates a "curiosity box." Use a box with a lid and wrap both the box and lid in colorful paper (maybe green to give another clue?). Inside the box, the teacher will have placed items as clues to the upcoming unit, such as fake dollar bills, coins, a bank register/book, a piggy bank, a ledger... the clues could be more vague, like a "wish list" or a mini-lawn mower (to indicate earning money mowing lawns) or a dog leash (to indicate walking dogs).



The teacher leaves the box - with the lid ON - in the room somewhere (on top of a cabinet maybe?) to draw curiosity in the week prior to starting the unit.

Then, on day one, the teacher asks students what they think that box is all about. After allowing them to brainstorm a bit, she offers: "It's clues for our next unit! What do you think the unit will be about?" After students guess a bit, she asks, "Want to see what's inside?"



One at a time, the teacher removes each item and invites students to guess what the unit will be about. The LAST item revealed is the book "Make Your Own Money: How Kids Can Earn It, Save It, Spend It, and Dream Big!" Teacher explains that we will all learn how to become millionaires!

NOTE: At this point, the teacher should NOT explain why each item is in the box. Let the kids wonder, let them hypothesize, and let them be curious!

## Vocabulary Familiarity Chart

Word	I got this!	Sounds kinda familiar?	What? Is that a word?
Banks			
Bartering			
Bear Market			
Blue Chips			
Broker			
Budget			
Bull Market			
Business Plan			
Capital			
Compensate			
Credit			
Credit Score			
Credit unions			
Debt			
Donating			
Dow Jones			
Entrepreneur			
Expenses			
Fintech			
For-Profit			

Goods			
Income Tax			
Interest			
Invest			
Liquid			
Marketing			
Need			
Net Profit			
NASDAQ			
Nonprofit			
Product			
Profit			
S&P 500			
Service			
Shareholder			
Stock			
Stock Exchange			
Stock Market			
Wall Street			
Want			



# Doodle Notes


## "What is Money?"



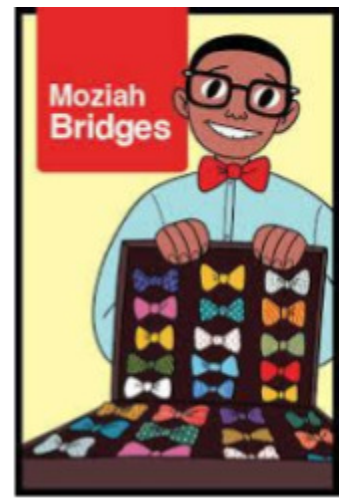
### Life Cycle of a US \$20 Bill

Track the life cycle of a \$20 bill. You may use words and images, and MUST show locations on the map. Use what you learned on pages 7-10 to inform your design. There is MORE THAN ONE way to create a correct answer.



Goods	Services	Bartering
Draw it!	Draw it!	Draw it! 
Definition:	Definition:	Definition:

# SHARK TANK



Now that you've had time to think about it, journal about it, and discuss it with others, what do you think?  
Was it the right decision to not take on an investor?



Circle the thumbs up if you think he made the right choice

Circle the thumbs down if you think he missed out on an opportunity.



What other words does the King of Cha-Ching use to describe money?



# Doodle Notes

## "Earning Money"



Products

Definition:

Examples:

Services

Definition:

Examples:

What is an Entrepreneur?

Who can be an entrepreneur?

Uncle Earl says, "Anything worth having has to be earned." (p. 16)

Do you agree or disagree with Uncle Earl? Why?


## EARNING MONEY: Sorting Activity

Print, copy and cut out these cards. Then, in small groups or with a partner, have students sort the cards into categories: GOODS or SERVICES.






Brownies	Babysitting	Smoothies	Lawn mowing	Shoveling snow
Stand-up comedy	Artwork	Singing	Music lessons	Manicures
Jewelry	Tech Support	Birdhouses	Bracelets	Washing Cars
Face Painting	Tie Dyed T-shirts	Raking Leaves	Hair Styling	Cat Toys
Popsicles	Tutoring	Reading to Someone	Hand-Knit Sweaters	Pet Sitting
Picture Frames	Snow Cones	Hemming Pants	Puppet Shows	Storytelling

Day One Do Now

Name: \_\_\_\_\_

*Describing Money!*

*Danny thinks money is as sweet as a chocolate chip cookie. How would YOU use your senses to describe money?*

Sounds Like...	Looks Like...	Feels like...	Smells like...	Tastes like...
				

Brainstorm: What would people do if there was no money?






# Doodle Notes

## "Starting a Business"



What is a business plan?



What is marketing?

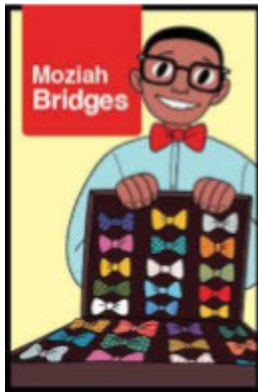


What is Capital?



# Doodle Notes

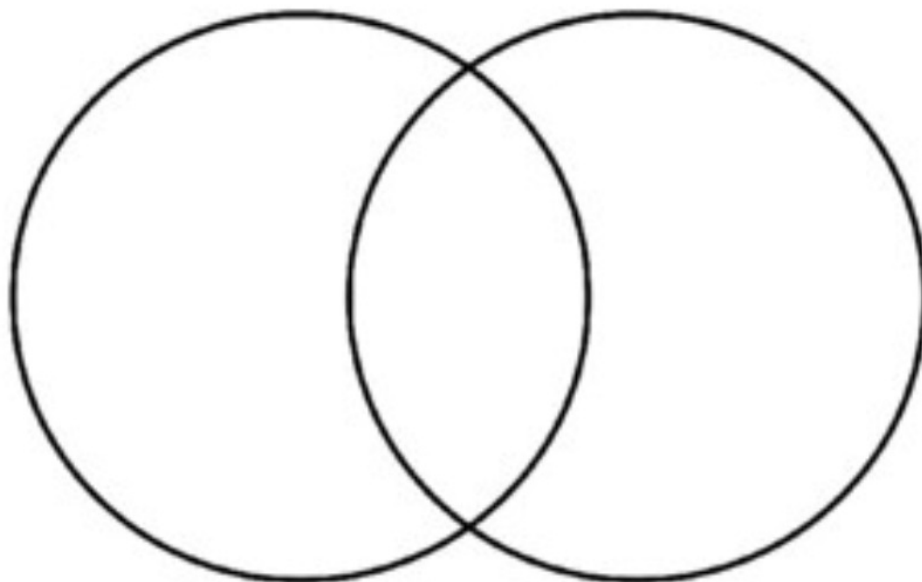
## "Making a Profit"



Compare & Contrast



OR



Draw pictures, or list descriptions of EXPENSES you will have in your company.

Are there other companies that sell similar products or services?

How will your product or service be special?

What is your NET PROFIT per single item or service?



What is something you still need help with?



Doodle Notes

"Save It!"



Fill the arrow with things you know about banks

Fill the arrow with things you know about credit unions



If you were to open a savings account today, would you choose a bank or a credit union? Why? (Use details from the text to support your answer.)


Key characteristics:

Possible drawbacks:

Checking Account

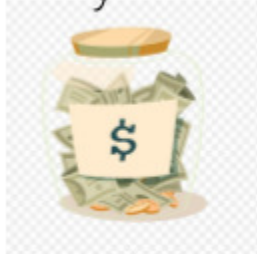


How could a checking account be helpful to your business?

Key Characteristics

Possible drawbacks

Savings Account



How could a savings account be useful to your business?



Name: \_\_\_\_\_

DO NOW: "Save H!"

Situation: You just won \$100 in the lottery! What can you do with it? (List as many options as you can think of.)

[illegible]

# "Interest"-ing Math

## LEVEL ONE

**INTEREST:** Money the bank gives you just for keeping your money in the bank!

**PRINCIPAL:** The amount of money you start off with.

**RATE:** Percent of your money (principal) that you earn each year in interest

**FORMULA:**  $I = P \times R \times N$

I = interest

P = principal

R = interest rate

N = number of years

1. Sadie deposits \$500 into her savings account. She does not touch that money for 5 years. She earns 5% interest rate (0.05). How much money does she EARN in five years, just for leaving her money in the bank?

- a. What is the BALANCE (or total amount) in Sadie's bank account after ten years?  
(HINT: Add interest earned to principal.)

2. Caleb deposits \$1800 into his bank account and his interest rate is 0.04. He leaves the money in his account for 8 years. How much interest does he earn?

Hint:  $I = P \times R \times N \rightarrow I = (1800) \times (0.04) \times 8$

How much money does he have in total after 8 years?

3. Tessa deposits \$1,250 in her savings account and earns a rate of 0.07 per year for 5 years. How much interest does she earn in 5 years?

What is her total balance in 5 years if she doesn't deposit or take out any money?

4. Jason deposits \$4,725 in his savings account and earns 0.06 interest rate per year for 10 years. How much interest does he earn in 10 years?

What is his total balance in 10 years if he doesn't deposit or take out any money?

5. Mateo deposits \$6,950 in his savings account. He earns interest at a rate of 0.04. How much interest does he earn in 7 years?

What is his balance after 7 years if he doesn't deposit or take out any money?

6. Skylar deposits \$5,300 in their savings account. They earn interest at a rate of 0.05. How much interest do they earn in 9 years?

What is their balance in 9 years if they don't deposit or take out any money?



# "Interest"-ing Math

## LEVEL TWO

**INTEREST:** Money the bank gives you just for keeping your money in the bank!

**PRINCIPAL:** The amount of money you start off with.

**RATE:** Percent of your money (principal) that you earn each year in interest

**FORMULA:**  $I = P \times R \times N$

$I$  = interest

$P$  = principal

$R$  = interest rate

$N$  = number of years

For each of the following, calculate the interest earned AND the total balance at the end of the time period if no money is withdrawn or deposited.

1. Principal: \$850      Interest Rate: 0.06      Years: 7

Interest earned: \_\_\_\_\_

Balance after 7 years: \_\_\_\_\_

2. Principal: \$7,550      Interest Rate: 0.05      Years: 8

Interest earned: \_\_\_\_\_

Balance after 8 years: \_\_\_\_\_

3. Principal: \$33,450      Interest Rate: 0.04      Years: 10

Interest earned: \_\_\_\_\_

Balance after 10 years: \_\_\_\_\_

4. Principal: \$22,750      Interest Rate: 0.06      Years: 8

Interest earned: \_\_\_\_\_      Balance after 8 years: \_\_\_\_\_

5. Principal: \$1175      Interest Rate: 0.03      Years: 5

Interest earned: \_\_\_\_\_      Balance after 7 years: \_\_\_\_\_

6. Principal: \$1,991      Interest Rate: 0.07      Years: 8

Interest earned: \_\_\_\_\_      Balance after 8 years: \_\_\_\_\_

7. Principal: \$1375      Interest Rate: 0.06      Years: 15

Interest earned: \_\_\_\_\_      Balance after 15 years: \_\_\_\_\_

8. Principal: \$1,108      Interest Rate: 0.05      Years: 6

Interest earned: \_\_\_\_\_      Balance after 7 years: \_\_\_\_\_

CHALLENGE: Can you change these percents into decimals?

A. 15%

B. 20%

C. 17%

D. 4%

E. 12%



"Investing Like a Pro" Name: \_\_\_\_\_

Jigsaw Notes:

Pages: \_\_\_\_\_

Expert Group

Main Idea 1:

Main Idea 2:

Main Idea 3:

Important Vocabulary:



"Investing Like Pro!"

Name: \_\_\_\_\_

Jigsaw Notes:

Teaching & Learning Group Pages: \_\_\_\_\_

Pages:	Pages:	Pages:
Main Idea 1:	Main Idea 1:	Main Idea 1:
Main Idea 2:	Main Idea 2:	Main Idea 2:
Main Idea 3:	Main Idea 3:	Main Idea 3:
Important Vocabulary:	Important Vocabulary:	Important Vocabulary:

Date: \_\_\_\_\_

Name: \_\_\_\_\_

If you had \$100,000 to invest today, which companies would you invest in?

**E  
X  
I  
T**

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Why? \_\_\_\_\_

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Date: \_\_\_\_\_

Name: \_\_\_\_\_

If you had \$100,000 to invest today, which companies would you invest in?

**E  
X  
I  
T**

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Why? \_\_\_\_\_

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# Balancing a Checkbook



Below is Mateo's bank account ledger for his lemonade stand company. Notice he ADDED the DEPOSIT and SUBTRACTED the WITHDRAWAL.

Withdrawal means spending money. Deposit means putting it into the bank account.

Check Number	Date	Transaction Description	Payment Withdrawal (-)	Deposit Credit (+)	\$ Balance
	7/16	Deposit		\$250.00	\$250.00
1225	7/20	Supplies for lemonade	42. 37		\$207.63

Complete the bank register above to reflect the following transactions:

- On 7/23, Mateo uses check number 1226 to pay \$150 to compensate his cousin, Jason
- On 7/28, Mateo deposits \$315 from earnings for the week
- On 8/1, Mateo uses check number 1227 to pay for marketing expenses in the amount of \$25.00
- On 8/15, Mateo deposits \$275 from earnings and writes check number 1228 to Jason for \$150 for payroll
- What is the balance?

[illegible]

Look at the illustration on page 62 and read the short passage on page 63. What does Uncle Earl mean when he says, "I never accidentally bought anything?"

Name: \_\_\_\_\_ Date: \_\_\_\_\_

A  
D  
M  
I  
T

Look at the illustration on page 62 and read the short passage on page 63. What does Uncle Earl mean when he says, "I never accidentally bought anything?"

Name: \_\_\_\_\_ Date: \_\_\_\_\_

A  
D  
M  
I  
T

Look at the illustration on page 62 and read the short passage on page 63. What does Uncle Earl mean when he says, "I never accidentally bought anything?"

Name: \_\_\_\_\_ Date: \_\_\_\_\_

A  
D  
M  
I  
T

Why are credit cards dangerous?

Date: \_\_\_\_\_

Name: \_\_\_\_\_

**E  
X  
I  
T**





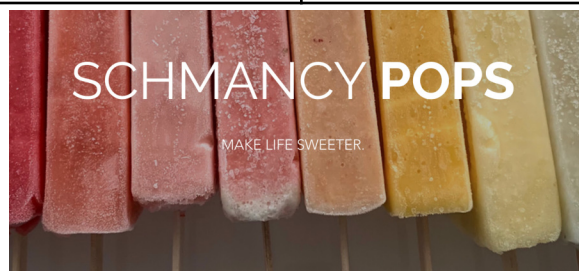
Doodle Notes:

## Schmancy Pops Observations



EXPLORE → Check out the website: <https://www.getschmancy.com/>

Notice: What do you SEE on this website?	Wonder: What do you wonder about the company, about Joseph Cofer, about his product, based on what you see on this website?



Based on the video, text, and website, what makes Schmancy Pops successful?


# E X I T

When Hazel and Charlie earn money from allowance, odd jobs, or birthday gifts, etc., they always put  $\frac{1}{3}$  in savings,  $\frac{1}{3}$  towards charity, and  $\frac{1}{3}$  they keep for pocket money. Is this a good plan? Why or why not? Explain your answer. Use at least two of the vocabulary terms below.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Word Bank:



Donating  
Withdrawal

Income Tax  
Profit

Investing  
Expense

Budget  
Credit

Deposit  
Debt



"Dream Big!"

Jigsaw Notes:

Expert Group

Name: \_\_\_\_\_

Pages: \_\_\_\_\_

Main Idea 1:

Main Idea 2:

Main Idea 3:

Important Vocabulary:



"Dream Big!"

Name: \_\_\_\_\_

Jigsaw Notes:

Teaching & Learning Group Pages: \_\_\_\_\_

Pages:	Pages:	Pages:	Pages:
Main Idea 1:	Main Idea 1:	Main Idea 1:	Main Idea 1:
Main Idea 2:	Main Idea 2:	Main Idea 2:	Main Idea 2:
Main Idea 3:	Main Idea 3:	Main Idea 3:	Main Idea 3:
Important Vocabulary:	Important Vocabulary:	Important Vocabulary:	Important Vocabulary:

Consider the reading from Chapter 5. Review your notes. How can Danny Dollar's tips help you achieve your dream?

**E  
X  
I  
T**

Name: \_\_\_\_\_

Date: \_\_\_\_\_



# VISION BOARD: Dreaming Big and going visual!



**Directions:** Today, you will envision your best future life. This can include your business as well as the life your business will help you achieve. There is no such thing as dreaming "too big!"

- Use whatever resources help you:
  - photos or words from magazines,
  - draw your own pictures,
  - write yourself a check (or draw/print from computer a fake check),
  - a photo of someone who inspires you or whom you'd like to meet.
- Give your page a title.
  - This could be as simple as "My Vision Board" or something more creative and personalized like "Danny's Life in 2035!"
- Arrange them on the page to show what's most important (maybe the biggest picture? Or the one in the center?) and include details and color to make it something you WANT to look at and that you will feel INSPIRED by!

## **CRITERIA FOR SUCCESS:**

- Overall meaning of your future life is communicated by the artful arrangement of images.
- Vision has many details from a variety of aspects of your vision for your future and the future of your business.
- Vision Board artfully includes colors and details that communicate your vision.



Name: \_\_\_\_\_

## Unit Assessment: 30 Second Elevator Pitch!

Now that you have a GREAT idea, you need to let everyone know about it! Getting the word out means getting more customers, and getting more customers means getting more MONEY - cha-ching! An elevator pitch should be short (no more than 30 seconds) and leave a positive impression. You want that person to walk away thinking, "Wow - that's a great idea and a great entrepreneur!" Or - better yet - you want them to not walk away at all but to ask you more questions because they are so jazzed about your business!

Your pitch should include:

- **A Hook:** Get their attention in a meaningful, personalized way. One way is to start with a question. (Have you ever been frustrated because you couldn't find your receipts?) Or with a fact or statistic. (Did you know that 82% of Americans don't write off their maximum possible exemptions because they cannot keep track of their receipts?)
- **An Introduction:** Who are you? What is your business? What service or product does your business provide? (My name is Jonah Wallace and I'm CEO of Receipt Tracker 2023. Our app allows you to keep track of your expenses all on your phone.)
- **Why Your Business Matters:** What makes your product or service special? How does it stand out from the competition? Does your product or service offer unique features? Does your business support a worthwhile charity? (When you snap a photo of your receipts, our app will automatically file it according to type of expense and date. Then, when tax time comes, you have all the information you need in one handy place.)
- **End with a Zinger!** The last thing you say will be your "lasting impression." Maybe it's a call to action. (Help me change the world by spreading the word about our product!) Maybe it's your slogan. (Receipt Tracker 2023 - all you need to keep ahead of the tax man.) Or maybe it's a statement of your passion for the business. (We're thrilled to help folks keep tax season simple.)

# Let's Write Your Pitch!



<p>1. Start with a hook. Some ideas:</p> <ul style="list-style-type: none"><li>a. Did you know that...</li><li>b. When was the last time you...</li><li>c. Have you ever noticed...</li><li>d. Ever wished you could...</li></ul>	
<p>2. Introduce yourself, your product/service, and your business</p>	
<p>3. 1-2 sentences about how YOUR product or service is the BEST! What makes it special?</p>	
<p>4. End with a Zinger:</p> <ul style="list-style-type: none"><li>a. A call to action</li><li>b. Your slogan</li><li>c. A statement of your passion</li></ul>	





# Peer Review Page

Elevator Pitch by: \_\_\_\_\_

Peer Reviewer: \_\_\_\_\_

Use the form below to get feedback from a classmate. Fill in your name and your reviewer's name above, then ask them to hold this page while you read your elevator pitch. Read your pitch TWICE. (The first time, the reviewer can just listen. The second time they can take notes below.)

REMEMBER: While hearing "Wow! That's the best pitch I ever heard!" may feel good, it won't help you to improve. So - be open and ready to hear suggestions for improvement!

[Reviewer: Put a check in first column if you hear the "look for," and any add any helpful comments.]

<input checked="" type="checkbox"/>	Look for...	Comments from Reviewer
	Hook: Does it get your attention?	
	Introduction: <ul style="list-style-type: none"><li>• Name of person</li><li>• Name of business</li><li>• Product or service</li></ul>	
	What makes this business special?	
	Zinger:	
	Would you buy this product or service? Would you recommend it to others?	

**E  
X  
I  
T**

What medium will you use for your presentation?  
(Circle one)

Tri-fold board display and Elevator Pitch “live”

PowerPoint Presentation that includes elevator pitch

Video “commercial” of my product and elevator pitch

Other: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

# Rubric for Entrepreneurship Presentation!

	AMAZING! (20 pts)	GOOD JOB (17 pts)	CLEAR ATTEMPT HAS BEEN MADE (15 pts)	NOT QUITE THERE (10 pts)
ELEVATOR PITCH	The pitch has a clear and effective hook, introduction, description of why this business is special, and a zinger that leaves a lasting impression	The pitch has a hook, introduction, why it matters, and a zinger, but one or more of these is unclear or confusing.	Elements of pitch are somewhat there, but not convincing or engaging.	The pitch is incomplete: missing hook, introduction, why it matters, or a zinger
SPEECH	Student speaks clearly at an understandable pace	Student speaks mostly clearly and at an understandable pace.	Student is sometimes clear and understandable.	It is difficult to hear or understand the student.
DISPLAY: BUSINESS PLAN - THE MATH	The business plan presents a clear budget that demonstrates how this business will clearly be profitable.	The business plan has a balanced budget and there is some evidence of a profit.	The business plan has a budget, but there is limited or no evidence that it will make a profit or some of the math is wrong.	There is no budget presented or all of the math is wrong.
DISPLAY: VISUALS!	Logo, slogan, and visual images (whether in video, PowerPoint or trifold) are all appealing and clearly show what the product or service will offer.	Logo, slogan, and visual images (whether in video, PowerPoint or trifold) are mostly appealing and Somewhat show what the product or service will offer.	Logo, slogan, and visual images (whether in video, PowerPoint or trifold) are present and somewhat show what the product or service will offer.	Missing slogan, logo and/or visual images.
DISPLAY: DOMAIN SPECIFIC VOCABULARY	At least 5 words from the vocabulary list are used accurately and appropriately.	At least 3 words from the vocabulary list are used accurately and appropriately.	1-2 words from vocabulary list are used accurately and appropriately	No words from the vocabulary list are used accurately and appropriately.

Total Points: \_\_\_\_\_/100

Print and cut out these cards for students to sort and match definition to term.

Banks	Bartering	Bear Market	Bull Market
Blue Chips	Broker	Budget	Business Plan
Capital	Compensate	Credit	Credit Score
Credit Unions	Debt	Donating	Dow Jones
Entrepreneur	Expenses	Fintech	For-profit

Print and cut out these cards for students to sort and match definition to term.

Good	Income Tax	Interest	Invest
Liquid	Marketing	Need	Net Profit
NASDAQ	Nonprofit	Product	Profit
S&P 500	Service	Shareholders	Stock
Stock Exchange	Stock Market	Wall Street	Want

Print and cut out these cards for students to sort and match definition to term.

For-profit financial institutions that help you manage your money	The exchanging of goods and services	When stock prices go down	A person who buys and sells stock for you.
A plan you make for your money	When the stock prices go up.	A document that breaks down your big idea and helps you put all your thoughts in one place.	Money to start a business
To pay employees or helpers	Money owed to a bank or business to be paid back in the future.	A scale, like an adult report card, that evaluates your spending habits.	Nonprofit financial institutions that don't have shareholders but are instead owned by their members (or customers)
Money that is owed to a person or a company	Giving money to support people and organizations that are trying to make the world a better place.	An indicator that tracks how the stock market is doing based on 30 large blue-chip companies	Someone who starts a business with the goal of making money

Print and cut out these cards for students to sort and match definition to term.

Things you have to buy to create the products you wish to sell	Financial technology	A company that has shareholders (people who own stock) who benefit from the profits of the company	An organization that uses the money it earns or raises to benefit social causes
Something you make or create. Also known as a good.	The amount of money you make.	An indicator that tracks the health of the stock market based on the top 500 publicly traded stocks.	A job that someone does for someone else, like babysit, clean teeth, build a house, or fix a car.
People who own stock in a company	A little piece of a company	A place where people buy and sell stocks	A term used for the buying and selling of stocks
A street in New York City that is a hub of world finance and the home of the New York Stock Exchange	Something you desire but really could live without		

# Ways to Randomly (ish) Assign Partners

Sometimes, we want to plan our partners to be working at the same level, or to have one student with greater mastery support another student. Other times, we just want to pair up quickly (turn and talk or shoulder partner) to have them talk to someone near them.

However, many times, we can randomize partner selection. Being transparent about the randomness of partner assignment usually results in fewer complaints, particularly when it's just for a quick turn and talk sort of activity. Here are some ideas for random partnering as well as some ideas for rotational partnering.

**DECK OF CARDS:** Have students draw a card and find the matching card for their partner or small group. (If doing partners, take out all of one color or the other from the deck. If you have more than 13 students, you can say to find the person with same color and same number/face.

**ROLL OF THE DICE:** A little time consuming, but...

Each student rolls a pair of dice, then you line them up in order from highest to lowest. Then they partner with the person next to them. 1+2 become partners, 3+4, etc.

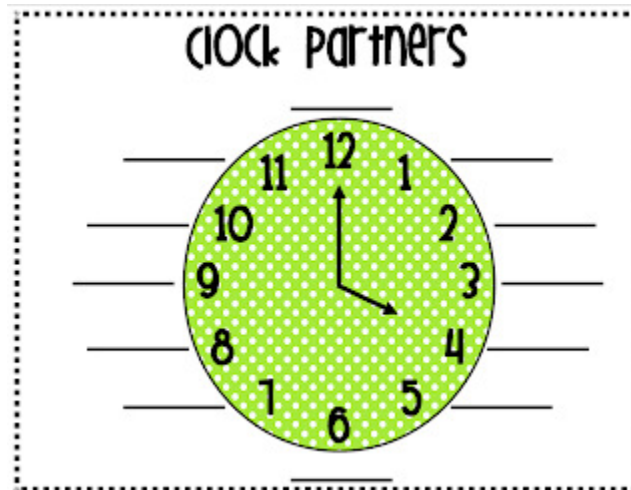
**IT'S RANDOM DRAW:** Write each student's name on a piece of paper or popsicle stick and have classmates draw names for a partner. If they draw their own name, they put it back. When someone draws a name, that person who drew as well as the name



drawn gets removed from the pile. (Only half of the kids will draw names, as the others will have their names drawn.)

VARIATIONS: If you have colored notecards, bingo chips, or scrabble letter tiles - as long as you have one pair of each item, have students literally draw from a hat.

CLOCK PARTNERS: Print out pages with a clock image such as this:



In the beginning of the school year, have students find partners for 12:00, 1:00, etc. and write their partner's name on the appropriate line. You can simplify this by just doing 12, 3, 6, and 9. Then, for any given activity, say, "Find your 4:00 partner" for example.

Variations: Crayon color partner, weathervane partner, etc.

For more ideas, check out [We Are Teachers](#) website.