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**Suggested Ages 5-10**

**Time: 45 min**

**Lesson:**

* The Importance of Saving
* Ways to Earn Money/Entrepreneurship
* Value in Earning Your Own Money
* Making Money Decisions
* Impulse Buying
* Concept of Save/Spend/Share

Read the book aloud to the students. Pause at various points in the book to talk about how it feels to earn something yourself rather than just have something given to you. Also talk about allowance and how that might relate to having a job later in life.

Questions to encourage discussion:

Joe wanted the SuperVine3000. His Mom also had a list of things she had to buy. Do you think her list was needs or wants? What is the difference? Ask for some examples of each.

Joe’s sister has $2 in her “Share” jar that she is willing to give Joe. Do you have a “Share” jar? Use this opportunity to talk about charity giving.

Joe went to the store with $4 but the SuperVine costs $20. How much more does he need? What are some ways he could earn the extra $?

Ask the students what they are saving for.

Vargas tried to tempt Joe into getting candy NOW rather than waiting to buy the thing he really wanted. Talk about impulse buying. What are some things you can do to help you steer away from temptations and keep saving for your goal?

**Suggested Activity:**

1. Have the students create their own Save/Spend/Share jars. If the students can bring in containers from home (Gatorade bottles or Kleenex boxes work well), have them decorate each and label them with “Save” “Spend” and “Share”. Students can add a picture to each container to help them remember what that container is for. The teacher can also do this as a class project. Use larger containers and have the students break up into 3 groups to decorate the containers. The teacher can give choices on:
   1. Save-what is something that they can save for that can be used by all in the classroom?
   2. Spend-what is something they may need money for right away (maybe extra change for those who forget lunch money or need to buy a pencil)?
   3. Share-what is a cause that they class would like to support (local animal shelter, library, etc)?

Materials needed:   
3 jars or containers for each student or 3 large jars to keep in the class

Construction paper

Glue or tape

Markers

Magazines to cut out pictures

**Joe the Monkey Saves for a Goal**

**Author: John Lanza**