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Why Can't I Have Everything I Want? [2nd grade]

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UNDERSTANDING BY DESIGN

Unit Cover Page

Unit Title: Why Can't I Have Everything I Want?

Grade Level: 2nd

Subject/Topic Area(s): Social Studies/Math

Designed By: Elle Norman

Time Frame: 8 days

School District: Boerne ISD

School: Cibolo Creek Elementary School

School Address and Phone: 300 Herff Ranch Rd Boerne, TX 78006 (830-357-4400)

Brief Summary of Unit (Including curricular context and unit goals):

In this social studies and math unit, students will be introduced to how people earn money, save money, spend money and donate money. Throughout the eight day unit, students will conduct interviews with parents, siblings and friends about the different ways people earn money and choices people make about the money they earn. At the end of the unit, students will contribute fictional money earned to needs such as a desk in the classroom (to represent apartment rent or a house payment), lights and electricity, food and then have the chance to spend remaining money in a class store. After the class store, students will be asked to reflect on the decisions they have made with their money earned.

2nd grade Social Studies/Math Income and Financial Literacy Unit

Stage 1 - Desired Results		
<p>Established Goals TEKS</p> <p>Social Studies 2.09A Explain how work provides income to purchase goods and services</p> <p>2.09B Explain how the choices people in the U.S. free enterprise system can make about earning, spending and saving money and where to live and work</p> <p>2.20A Use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution and evaluate the effectiveness of the solution</p> <p>2.20B Use a decision-making process to identify</p>	Transfer	
	<p><i>Students will independently use their learning to...</i></p> <p><i>Decide how to save and spend fictional money (hoot loot) earned in class.</i></p>	
	Meaning	
	<p>Understandings <i>Students will understand that...</i></p> <p>Responsible citizens make informed decisions about what to do with the money they've earned.</p>	<p>Essential Questions</p> <p>"Why can't we have everything we want?" (NCSS) - What are responsible things we can do with our money?</p>
	Acquisition	
<p>Knowledge <i>Students will know...</i></p> <ul style="list-style-type: none"> • Saving money is when you put aside money for future wants and needs. • You can save a portion of your allowance each week for a big-ticket purchase (bike, special outfit, etc.) • Spending money is when you use money for something you want or need. • Work allows you to earn money. • Donating means you give something without expecting something in return. • Income is money earned. • A deposit is when money is put into the bank. • A withdrawal is when people take money out of the bank to spend. 	<p>Skills <i>Students will be able to...</i></p> <ul style="list-style-type: none"> • Differentiate between needs and wants • Describe ways of spending and saving money. • Identify ways of earning money. • Identify places to donate money • Accurately record how much money they have across time • Make reasonable decisions about how to spend money 	

<p>a situation that requires a decision, gather information, generate options, predict outcomes, take action to implement a decision and reflect on the effectiveness of that decision.</p> <p>Math</p> <p>2.11A calculate how money saved can accumulate into a larger amount over time</p> <p>2.11B explain that saving is an alternative to spending</p> <p>2.12B distinguish between a deposit and a withdrawal</p>		
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Stage 2 - Evidence

CODE (M or T)	Evaluative Criteria (for rubric)	
T	<p>Distinguishes between needs and wants</p> <p>Accurately records how much money they have over time.</p> <p>Makes reasonable decisions about how to spend money</p> <p>Reflection</p>	<p>Performance Task(s) <i>Students will demonstrate meaning-making and transfer by...</i></p> <p>Performance Task(s)</p> <p>NOTE: Through this unit, students will continue earning money for classroom jobs, turning in assignments, doing good things for classmates, etc. Students may also have to pay fines for breaking rules. Students will be asked to save their earnings during this unit for the performance task.</p> <p>Students will purchase items that are needs and wants and donate hoot loot in a class store. Because I live in a fairly high-socio economic neighborhood and district, I anticipate asking parents to donate small items to our store for an economics unit at the beginning of the year. Based on what they donate and what I contribute, a list of items will then be</p>

		<p>created.</p> <p><i>We have been studying how money is earned, the importance of saving money, and how we make choices about spending money. To close our unit, we will be having a class store where everyone buys items that are needs and wants. You will spend some of your hoot loot first on items that would be classroom needs. This hoot loot will be taken before you have the chance to shop the store. Then, you will purchase items that you want from the store. You will be recording your purchases on recording sheets to turn in. You will also record if you choose to save.</i></p> <p>NOTE: Hoot loot will be deposited in individual “savings accounts” in Miss Norman’s class bank throughout the year. Each student will have a file folder where their hoot loot is kept safe and students don’t lose it. <i>Before the unit starts, students can spend their hoot loot on free rewards such as individual lunch with me, computer time, no shoes in class, bring a stuffed animal to school, etc.</i></p> <p>Other Evidence (e.g., formative) Pre-Assessment Hoot Loot Earning Recording Sheet Collage of Items to Save for and Explanation Observation from Spending Game Home interviews about earning, saving and spending money Exit tickets--ways people earn money, donating money and importance</p>
Stage 3 – Learning Plan		
COD E (A, M, T)	<p style="text-align: center;">Pre-Assessment <i>How will you check students’ prior knowledge, skill levels, and potential misconceptions?</i></p> <p>Ask students two questions—one about how they can spend money and one asking how much money is left after spending.</p>	
	<p>Learning Activities</p> <p>Day 1: Essential Question 1: Why can’t we have everything we want? Begin by telling a personal anecdote about shopping at La Cantera and how I saw something I really wanted, but had other things I needed to spend my money on first. I was so mad that I couldn’t buy what I wanted. <i>Ask: Why can’t we have everything we want?</i> Discuss and then introduce and read <i>The Berenstain Bears and the Trouble with Money.</i></p>	<p>Progress Monitoring (e.g., formative data)</p> <p>Discussion/ Recording Earnings sheet (at end of unit)</p>

<p>Discuss: <i>Was it a good idea for the bear cubs to spend all the money?</i> <i>Why is it important to save?</i> <i>Do any of you have an allowance?</i></p> <p>Introduce that over the next two weeks students will be earning money in the form of hoot loot and recording all their earnings on an earnings sheet. They will then spend this hoot loot at the end of the unit.</p> <p>Day 2: Begin by watching first part of “Saving and Spending” BrainPopJr video https://jr.brainpop.com/socialstudies/economics/savingandspending/. Stop at question--How do we earn money? Brainstorm some ways we can earn money in real life. Bring in how I earn money. Going back to the hoot loot that students will be earning, break students up into groups and have them create lists of ways that they can earn hoot loot in the classroom. Give them ten minutes and then bring students back together to create a final list of ways. Then have students draw pictures or list three ways that people earn money.</p> <p><u>Homework:</u> Go home and interview parents or siblings on how they earn money. Each person who returns interviews completed will earn \$5 hoot loot.</p> <p>Day 3: Bring students back together and have them turn and talk to parents about how parents and siblings earn money. Refer back to list from after the video the day before and ask, <i>“Is there anything your parents or siblings do to earn money that is not on the list?”</i> Continue watching BrainPop video on “Saving and Spending” at around the 3:00 mark and stop at “How Can you Save Money?” Discuss: <i>What is saving money?</i> Brainstorm some things students save money for. Discuss: <i>Why is it important to save money? What are some things we would save money for?</i> Create a list. Do a think-aloud about things I would need to save money for.</p> <p>Have students look through catalogs and magazines and have them create a collage of items that they would need to save money for. Have them write why they would need to save for these items. After students have completed collage, bring students back together and introduce homework.</p> <p><u>Homework:</u> Go home and interview a parent and sibling about how they save money and why.</p>	<p>Discussion/Lists and Pictures of How they Can Earn Money</p> <p>Completed collage and explanation</p> <p>“Have We</p>
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<p>Day 4: Bring students back together and have them turn and talk to a partner about how their parents and siblings save money. Refer back to the list from the day before and ask students if there is anything that is not the list. Discuss how every month when I get my paycheck from Boerne ISD, it is deposited directly into my bank account. Write definition of deposit on the board (A deposit is when money is put into the bank). Discuss that I then save some of my monthly earnings in a large savings account for the future. I then withdraw some money for monthly expenses like electricity, rent, groceries, and cable. Write the definition of withdrawal on the board. (A withdrawal is when a person takes money out of the bank to spend). Have students complete “Have We Saved Enough?” activity.</p> <p>Day 5: Go back to yesterday’s “Have We Saved Enough” activity and have them share out whether or not they would need to save money for the cool new toy. Then ask them why it is important that people save their money.</p> <p>Tell students that sometimes we must spend our money. For example, every weekend I have to go to the grocery store to buy good food to eat. I have to buy clothes to wear to school. I cannot buy all the clothes I want, so sometimes I have think carefully about the best ways to spend my money. Introduce essential question 2</p> <p>Essential Question 2: What are responsible ways we can spend our money? Why is this important?</p> <p>Introduce to students that today we will be discussing how we can spend money responsibly. Watch Brainpop Jr “Saving and Spending video” focusing on the spending part (1:00-2:35) Discuss with students the following and make some lists-- <i>What do we spend money on?</i> What do we need to spend money on first? (NOTE: Needs and wants will have been covered in an earlier unit) What are some things we want to spend our money on?</p> <p>Play a game about spending money. I will read and show scenarios on the SMART board and each side of the room will represent a different answer. Students will move to the corresponding side. After each scenario, using the Random Name selector app to call on students to share their thinking.</p> <p><u>Homework:</u> Go home and interview family members about how they choose to spend money.</p>	<p>Saved Enough?”</p> <p>Discussion and observation</p> <p>Discussion</p>
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<p>Day 6: Bring students to the carpet and have them turn and talk about ways their families and friends spend money. Again, have students share out their ideas to the group. Discuss that we have talked about earning, saving and spending money but there is one more thing that we can do with our money. Tell students: <i>We have learned about saving and spending money on things for ourselves, but what else could we do?</i></p> <p>Watch the very end of the “Saving and Spending” video on donating. Donating means that you give something without expecting anything in return. Tell students that in the book we will be reading, a mother makes a donation to her son and it leads to Read <i>One Hen: How One Small Loan Made a Big Difference</i> and discuss how giving made a positive impact. Ask students if they know any organizations that you can donate to. Have them turn and talk to a partner. Create a list.</p> <p>Day 7: Review what donating is. Ask: <i>What does it mean to donate? What was the effect of Kojo’s mother’s generosity?</i> Tell story about how when I was in college, I would donate time on Friday afternoons to go work at the Ronald McDonald House with some of my closest friends. I loved being able to help families with sick children in need. Then tell students that they will be given the chance to decide what organization they might donate to if they had the money. Give students descriptions of five organizations (Magik Theatre, Hill Country Daily Bread, Hill Country SPCA, Ronald McDonald House, Boerne Education Foundation) and have students complete the “Make a Donation” sheet. When completed, bring students back to the carpet and turn and talk about which organization they would donate to.</p> <p>Day 8: Performance Task and Class Store Reflection Transition to the performance task by telling kids: <i>We have learned a lot about earning, saving, spending and donating money we have earned. Now you are going to have a chance to spend some of the money you have earned the past week and a half.</i> Distribute “Class Store Project” handouts. Give students a minute or two to read and then ask if there are any questions. Then tell students: <i>There are some things in our lives that we must buy.</i> Collect money from students for items like our desks (symbolizes apartments and houses), light (so we can see). After collecting that money, pass out menus and class store spending sheets. Students will have time to shop and track all their purchases. When completed, they will fill out the “Class Store Reflections” page independently. If time allows, ask students to turn and talk to a partner about what they have learned about how people spend and save money. Why is it important to use money wisely?</p>	<p>Exit Ticket-- Which of these organizations would you donate to? Why is donating important?</p> <p>Performance Task and Reflection</p>
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Name: _____

Pre-Assessment

Read the stories and answer the following questions. Write your answers in complete sentences.



1. Imagine that you have just been given \$20 for your birthday. What are all of the things you could do with it? What would you do with it and why?

2. Jeffrey currently has \$47 saved. He earns \$23 in the month of May for helping his mother with chores. He spends \$7 on a book. How much money does he have left?



Name: _____

Earning Money Interview

Record your answers below. Bring back to class the following day.

1. Ask your parents how they earn money.

2. Ask any siblings how they earn money.

Name: _____

Saving Money Interview



Record your answers below. Bring back to class the following day.

1. Ask your parents how they save money and why they save money.

2. Ask a sibling or a friend what they save money for and why.

Name: _____



Spending Money Interview

Record your answers below. Bring back to class the following day.

1. What are some ways your parents spend money? Why?

2. What are some ways your siblings or friends spend money? Why?

Name: _____



Have We Saved Enough?

Read the following stories and answer the questions.

1. Since he turned eight six weeks ago, Ben gets a weekly allowance of \$10. Over the six weeks, he has saved \$18. (\$3 a week) That day at school, his classmate shows him a cool new video game that costs \$25. Does Ben have enough money to buy the video game or does he need to continue to save? How many weeks will it take him to save if he saves \$3 more a week?

2. You have a budget (a plan for how money will be saved and spent) of \$80. You plan to save \$5 and then spend your money on food, water bottle, a trip to Six Flags with your friend and new clothes. Then you see a cool new toy you want that costs \$30. Do you have enough money or should you save more? Fill out the following table and record your answer below.

Item	Cost	Balance after Saving and Spending
Save in Savings Account	\$5	\$75
Food	\$9	
Water Bottle	\$1	
Six Flags Trip	\$22	
New Clothes	\$25	



Spending Money Game

1. You have been given \$50 for your birthday. You need \$9 for lunch this week but also see a cool bike for \$45 that you must buy. Do you buy the bike and buy fewer lunches? Or do you buy lunch every day and save for the bike?
2. Miss Norman is buying books for her classroom. She can go to Barnes and Noble and buy new books for full price or go to Half-Price and buy used books at a lower cost. Which option would be more responsible?
3. Your family receives monthly bills. Your dad asks you whether or not he should pay the electricity bill or his gym membership first. What would you recommend?
4. Continuing to pay the family bills, your mother asks if she should pay the house payment or her cell phone bill first. Which is more important? What would you recommend?
5. You love to read books and your mom recommends that you get a library card so you can check out books for free. Is this a good idea? Yes or no?
6. Your older sister buys donuts and coffee at Snowflake Donuts every morning on the way to Champion. She could eat breakfast at home for free. Is your older sister spending money wisely? Yes or no?

Make a Donation!

Read about the following organizations that use donations to help others.



Organization 1: The Magik Children’s Theatre in downtown San Antonio performs shows for children based on popular children’s books like *Pinkalicious*, *Skippyjon Jones*, *the Elephant and Piggie* series, and *Junie B. Jones*. To bring children who cannot buy tickets to see the shows, people and businesses donate money to the Tickets for Literacy program. This program brings children to the theatre for free!

Organization 2: Hill Country Daily Bread is an organization located in Boerne that helps families with basic needs. The organization needs volunteers and donations to help package items such as food and clothing to send to families in need. In 2010, Hill Country Daily Bread was helping over 2,500 families in need.

Organization 3: The Hill Country SPCA helps animals in need. Located in Fredericksburg, the HCSPCA provides homes for animals in need, as well as finding loving homes for its animals. Anyone 14 years or older can volunteer at the organization to play with and take care of the animals.

Organization 4: The Ronald McDonald House is an organization around the country that provides a place for families and their sick kids to stay for free as long as they need. The organizations depend on donations to meet the needs of families with children in the hospital.

Organization 5: The Boerne Education Foundation is located right in Boerne and benefits YOU! This organization relies on donations to provide materials and resources for children in Boerne schools.

Answer the questions in complete sentences.

1. Which of these organizations would you donate to? Why?
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2. Why is donating important?

Class Store Project



We have been studying how money is earned, the importance of saving money, and how we make choices about spending money. To close our unit, we will be having a class store where everyone buys items that are needs and wants.

You will spend some of your hoot loot first on items that would be classroom needs. This hoot loot will be taken before you have the chance to shop the store. Then, you will purchase items that you want from the store.

You will be recording your purchases on recording sheets to turn in. You will also record if you choose to save.

Miss Norman's Owl Class Store Items

****To be created based on available items from donations**

Name: _____

Class Store Spending

Beginning Balance: _____



Item Purchased	Amount and Cost	Is it a want or a need?

Money to be Saved: _____

Ending Balance: _____

Name: _____



Class Store Reflection

Answer the following questions.

1. List all of the ways that you earned money.

2. What did you spend money on?

3. Which of these things were needs and which ones were wants?

Needs	Wants

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4. How did you make decisions about what you wanted to buy and what you needed to help buy for the classroom (rent for desk, lights, air conditioning)?

Class Store Unit Performance Task Rubric



Criteria	Approaching	Meeting	Exceeding
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Differences between Needs and Wants	Two lists do not accurately reflect needs and wants	Two lists accurately reflect needs and wants	
Accurately Records How Much Money They Have Over Time	Student does not record and calculate hoot loot earned over time correctly.	Student mostly records and calculates hoot loot earned over time correctly	Student accurately records and calculates hoot loot earned over time
Makes Reasonable Decisions about how to spend Money	Student spends beyond earnings and budget.	Student stays within earnings and budget	
Ways and Reasons Money Was Spent (Reflection)	Student does not describe how money was spent	Student somewhat describes how money was spent	Student thoroughly describes how money was spent and gives reasons for why the money was spent.