

# \$mart path

## Level 5, Lesson 2 Adapted Guide Level A





Teacher Tip: This lesson will focus on what decisions kids can make once they start earning money. They can choose to spend first and save what is left, or save first and spend what is left. This will help kids work towards a saving goal.

The vocabulary words for this lesson are **Spend, Save, and Earn**. Students will need to understand that it is fun to spend money and ok to do, but when you want something bigger or more important, they will need to save money. They will also need to understand they have to earn money to have money.

The adapted lessons include an activity where students can make a decision on how much of their earnings need to go into the savings jar vs. the spending jar to meet a goal and an adapted classroom activity that will give students hints to help them visualize the problem.

# Level 5

## Lesson 2

Mack and Cheese need to save money to buy the costume they want.



Cheese is enjoying playing video games and



eating snacks. Mack is working hard taking



out the trash each week. Earning income is



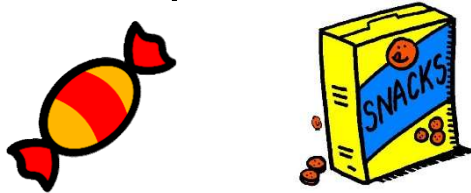
great, but it is only one way to meet financial

goals.

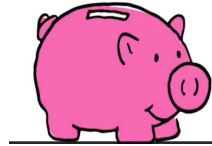
Sometimes it's fun to spend money on small



things, like candy, or snacks. But, it is



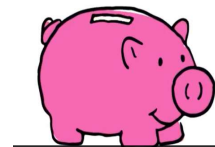
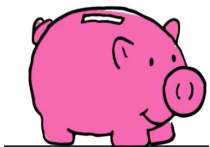
important to save for bigger and better



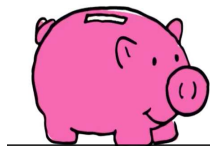
things. Kids can do a bit of both, spend and



save. Kids can choose to spend first, and save



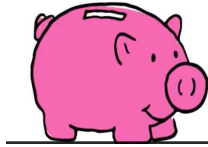
the rest, or save first, then spend the rest.



Mack's costume will cost \$50. He will



need to save money to be able to buy his



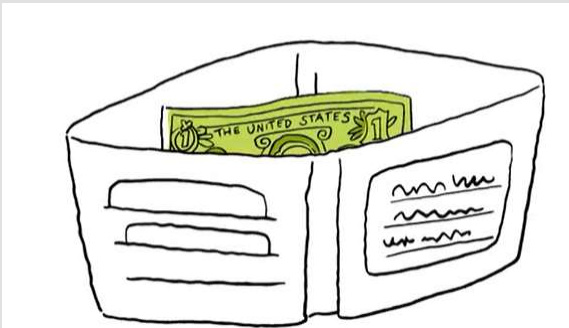
costume. Cheese is thinking he might



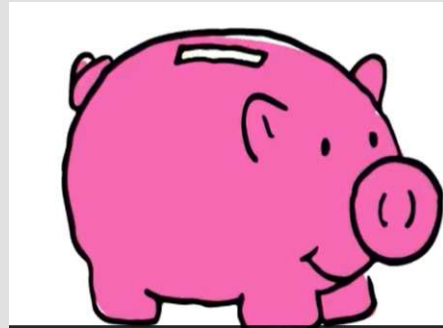
need to get a job too.

Spend

Save



Using your money to purchase goods or services.



Not spending your money right way, but putting it to the side to spend later

Level A

Earn



Money given to someone for  
doing a job.

Level A



# How Much Do You Need to Save?

In this activity, students should decide how much money they need to put in their save jar vs. spend jar in order to meet a savings goal. Write on the line how much you must save and how much you can spend per week to meet your goal.

Goal: \$14 for a stuffed animal for your sister's birthday

Earn: \$3 per week for feeding the dog

Time: 7 weeks until her birthday

$$\$3 \times 7 \text{ weeks} = \$21$$

$$\$21 - \$14 = \$7 \text{ left over}$$

\$7 left over for 7 weeks

$$\$7 / 7 \text{ weeks} = \$1 \text{ per week to spend}$$



Goal: \$30 for new headphones before school

Earn: \$5 per week for taking out the trash

Time: 10 weeks before school starts

$$\$5 \times 10 \text{ weeks} = \$50$$

$$\$50 - \$30 = \$20 \text{ left over}$$

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$$\$20 / 10 \text{ weeks} = \$2 \text{ per week to spend}$$



Goal: \$60 for a new video game

Earn: \$5 per week for doing the dishes

Time: 20 weeks until the goal

$$\$5 \times 20 \text{ weeks} = \$100$$

$$\$100 - \$60 = \$40 \text{ left over}$$

\$40 left over for 20 weeks

$$\$40 / 20 \text{ weeks} = \$2 \text{ per week to spend}$$



Question	Answer
<p>DeAndre wants to take a job at the local bowling alley. It pays \$3 an hour and he'll be able to work for 12 hours every week. Every week he'll spend \$2 getting to and from his job. How much money would he earn this week?</p>	$(\$3 \times 12) - \$2$ $\$36 - \$2$ $=$
<p>If Jada gets \$20 birthday money. With her \$20 she decides to start a cupcake stall. Jada spends \$6 buying ingredients and setting up her cupcake stand. She sells each cupcake for \$2. Every hour she sells 5 cupcakes and works for 4 hours. How much profit will Jada have at the end of the day?</p>	$(\$20 - \$6) + \$2 \times (5 \times 4)$ $\$14 + \$2 \times 20$ $\$14 + \$40$ $=$
<p>Tanya and Phillip join together to start a snow shovelling business. It costs them nothing to start and together they make \$18 in a week. They split the profits evenly. How much will Tanya have if she gets another \$6 from her mother for doing extra chores this week?</p>	$(\$18 \div 2) + \$6$ $\$9 + \$6$ $=$
<p>Jenny made \$9 this week, and bought two iced teas for \$2 each to celebrate. How much money does Jenny have at the end of the week.</p>	$\$9 - (2 \times \$2)$ $\$9 - \$4$ $=$
<p>Felicity made \$8 this week by working two days for two hours each day. How much money did Felicity make per hour?</p>	$\$8 \div (2 \times 2)$ $\$8 \div 4$ $=$
<p>Jordan worked for \$4 an hour for three hours. He also received \$9 from his grandfather. How much money does Jordan have?</p>	$(\$4 \times 3) + \$9$ $\$12 + \$9$ $=$
<p>Daniel earns \$10 each for every totem pole he sells. He sells two totem poles and then buys a lavish meal for \$8 to celebrate. How much money does he have left after dinner?</p>	$(2 \times \$10) - \$8$ $\$20 - \$8$ $=$
<p>Jeremy, Natasha and Luke start a "friendship band" business together. They sell them in the playground for 50 cents each. Jeremy sells none, while Natasha sells \$6 worth and Luke sells \$9 worth. The three friends divide the profits evenly between them. How much did they each earn from their "friendship band"?</p>	$(\$6 + \$9) \div 3$ $\$15 \div 3$ $=$

# \$mart path

Level 5, Lesson 2  
Adapted Guide  
Level B

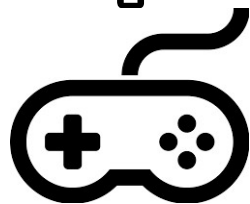
# Level 5

## Lesson 2

Mack and Cheese need to save money to buy the costume they want.



Cheese plays video games and eats



snacks. Mack works hard each week.



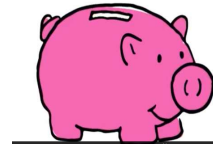
Earning income is great, but it is only

one way to meet financial goals.

It's fun to spend money on small things, like



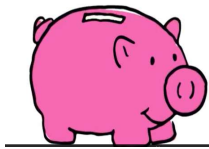
candy, or snacks. But, it is important to save



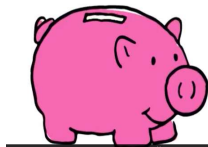
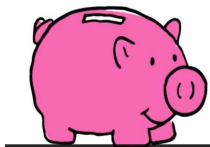
for bigger and better things. Kids can spend



and save. Kids can choose to spend first, and



save the rest, or save first, then spend the



rest.

Mack's costume will cost \$50. He



will need to save money to be able



to buy his costume.

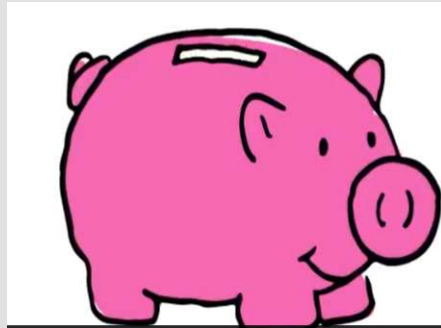


Spend

Save



Using your money to purchase goods or services.



Not spending your money right way, but putting it to the side to spend later

Level B



Earn



Money given to someone for  
doing a job.

Level B

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\$3



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<p>Tanya and Phillip join together to start a snow shovelling business. It costs them nothing to start and together they make \$18 in a week. They split the profits evenly. How much will Tanya have if she gets another \$6 from her mother for doing extra chores this week?</p>	$(\$18 \div 2) + \$6$ $\$9 + \$6$ $= \$15$
<p>Jenny made \$9 this week, and bought two iced teas for \$2 each to celebrate. How much money does Jenny have at the end of the week.</p>	$\$9 - (2 \times \$2)$ $\$9 - \$4$ $=$
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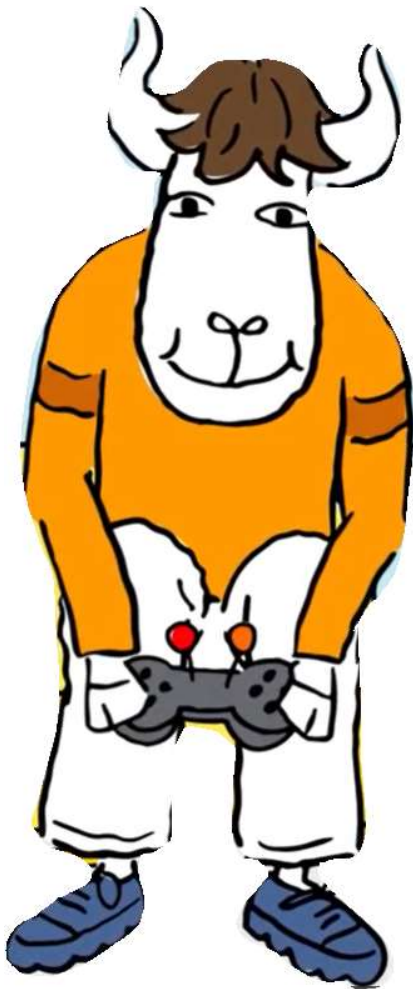
# \$mart path

Level 5, Lesson 2  
Adapted Guide  
Level C

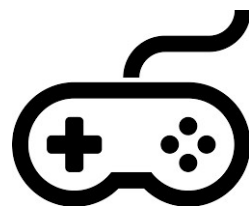
# Level 5

## Lesson 2

Mack and Cheese need to save money to buy the costume they want.



Cheese plays video games and eats



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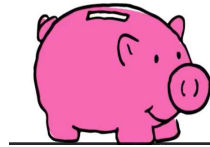
You need to save and spend your

money.

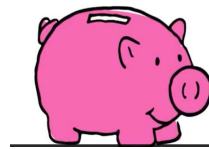
It's fun to spend money on candy,



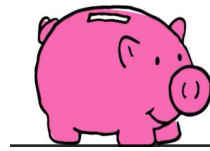
or snacks. It is important to save.



Kids can spend and save.



Mack will need to save



money to be able to buy his



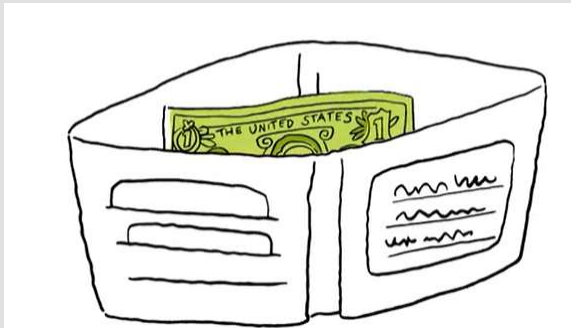
costume.



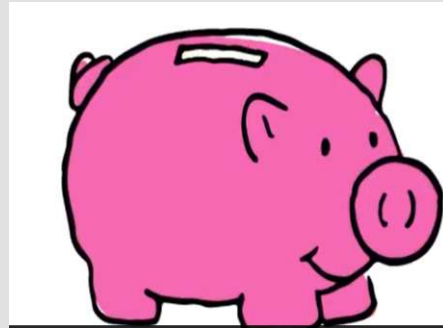


Spend

Save



Using your money to purchase goods or services.



Not spending your money right way, but putting it to the side to spend later

Level C

Earn



Money given to someone for  
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Level C

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\$5-\$2=



          
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\$3



          
\$5-\$3=



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<p>Tanya and Phillip join together to start a snow shovelling business. It costs them nothing to start and together they make \$18 in a week. They split the profits evenly. How much will Tanya have if she gets another \$6 from her mother for doing extra chores this week?</p>	$(\$18 \div 2) + \$6$ $\$9 + \$6$ $= \$15$
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# \$mart path

Level 5, Lesson 3  
Adapted Guide  
Level A

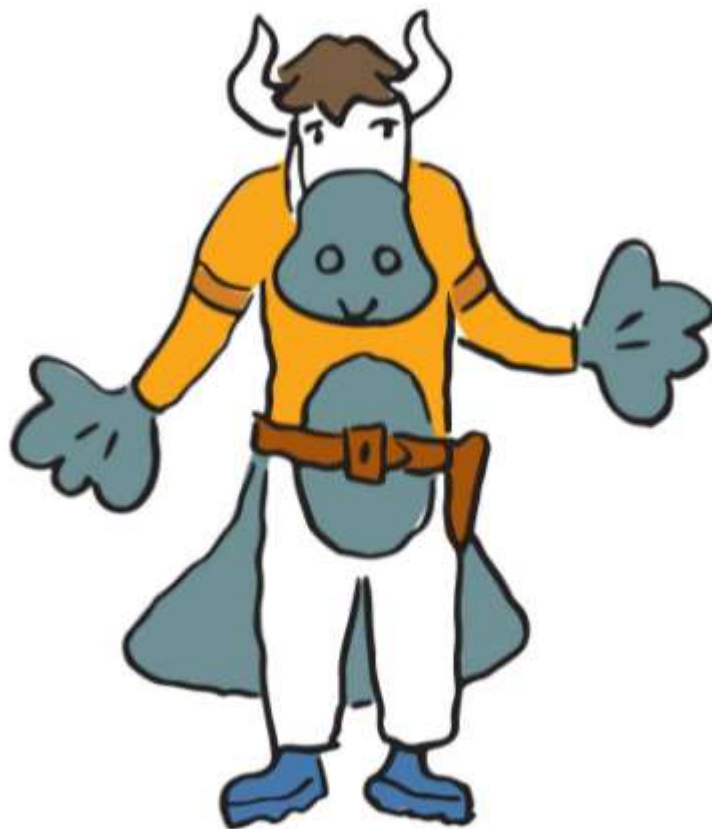


Teacher Tip: This lesson will focus on how having a plan on the amount of money kids save and spend is very important to meet their goals. Using patterns can help kids to figure out how and when they will meet their saving goals.

The vocabulary words for this lesson are **Savings and Patterns**. Students will need to understand that in order to purchase a larger item they will have to save money over time. They can use patterns to figure out long and how much they need to save.

The adapted lessons are a skip counting lesson to reinforce patterns, and an adapted classroom activity about patterns. Lastly, there is an activity where the students can create their own super hero costume and determine what the cost would be.

Level 5  
Lesson 3  
The Costume Contest is here!



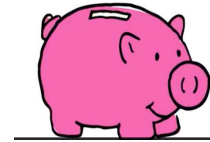
Mack and Cheese found jobs to pay for their



costumes. Mack has worked really hard.



Cheese has not. Mack has a plan. He saves,



and spends a little at the movies. Cheese does



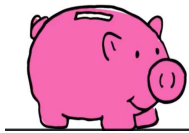
not have a plan. He just buys what he wants.



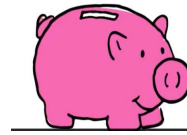
You can use patterns to help you reach a goal



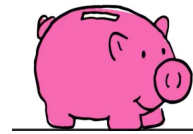
for saving. Cheese carved the pumpkins and



sold some toys. But he did not save much



money. Mack worked every week, and saved his



money.



Cheese's costume is an Emu. It is not very



good. Mack's costume is a Platypus. It is

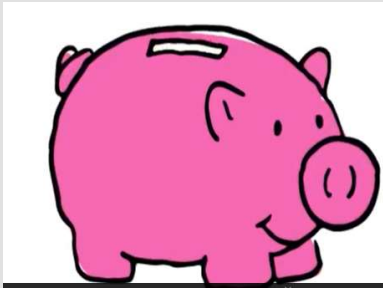


very good. Mack wins the costume



contest.

## Savings



Money that you earn and put aside to spend later. You can keep this in a bank or in your house.

## Pattern



A repeated sequence

# Skip Counting

Practice counting by different amounts so you can quickly decide how much you need to save to reach a goal.

## Count by 2's

2, 4, 6, \_\_\_\_\_

## Count by 3's

3, 6, \_\_\_\_\_

## Count by 4's

4, 8, \_\_\_\_\_

## Count by 5's

5, 10, \_\_\_\_\_

## Count by 10's

10, \_\_\_\_\_

## Count by 15's

15, 30, \_\_\_\_\_

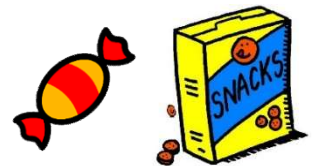
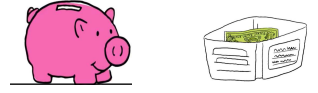
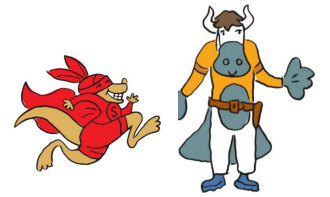
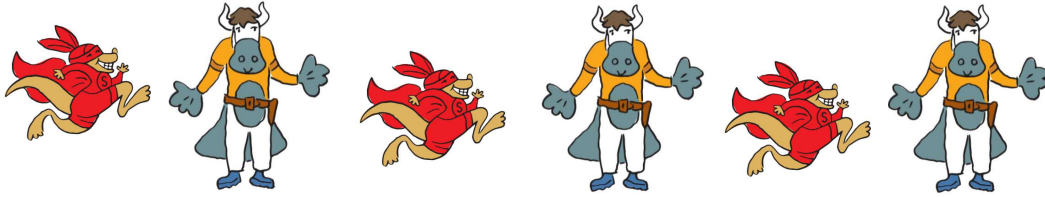
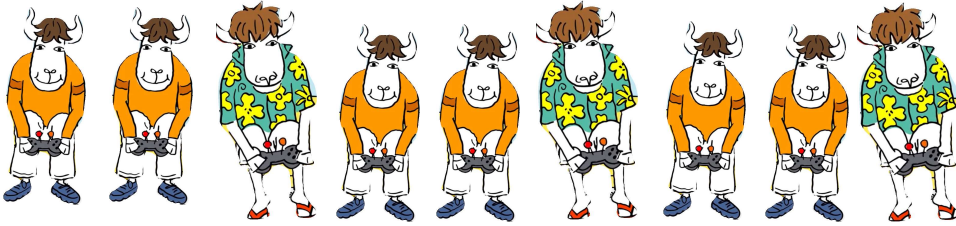
## Count by 20's

20, \_\_\_\_\_

# Find the Pattern

Circle the picture that continues the pattern.

Circle what comes next.





## How much do you need for your costume?

Determine how much you would need to save for your super hero costume. You will need to pick a cape, a mask, and costume material.

### Cape Choice-you can get your cape in any color!



Long Cape-\$12



Short Cape-\$10



Cape with Symbol-\$25

What did you choose? \_\_\_\_\_ How much? \_\_\_\_\_

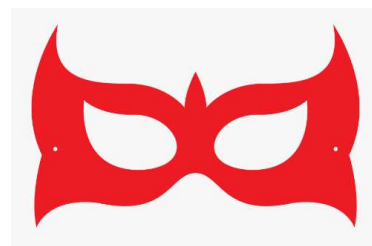
### Mask Choice-you can get your mask in any color!



Basic Mask-\$5



Mask with Ears-\$7



Deluxe Mask-\$10

What did you choose? \_\_\_\_\_ How much? \_\_\_\_\_

### Material Choice-choose what you want to use to make your costume.



Cotton-\$20



Spandex-\$30



Denim-\$40

What is the total amount you need to save? \_\_\_\_\_