

# \$mart path

Level 4, Lesson 1  
Adapted Guide  
Level A

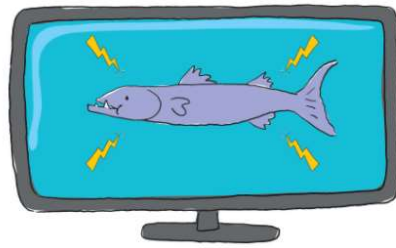


Teacher Tip: This lesson will focus on the different advertising techniques used to get consumers to buy a product. This is a very important lesson for all learners to reinforce being a good consumer and using money wisely.

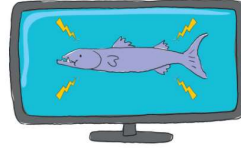
The vocabulary words for this lesson are **Trend and 24-Hour Rule**. Students will need reinforcement to recognize a trend and how trends come and go. The 24-Hour Rule will give students a tool to help them make good purchasing decisions.

The adapted lessons are an activity about trends students might have seen at school and products that have stood the test of time. The second activity is a focus on three advertising techniques and recognizing which technique is being used in an advertisement.

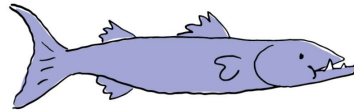
Level 4  
Lesson 1  
Jacqui and Gil Want a  
Barracuda



Jacqui and Gil see a commercial about



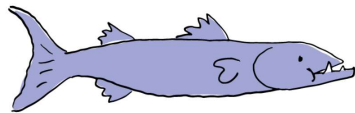
the AMAZING barracuda fish. It is the



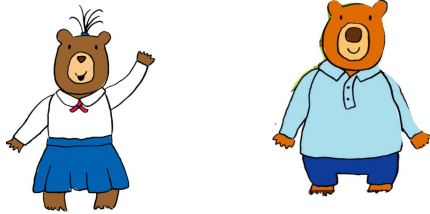
latest, and greatest pet! Jacqui and Gil



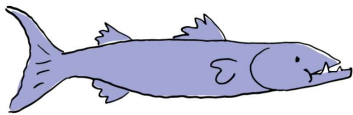
want a barracuda.



Jacqui and Gil ask their parents for a



barracuda. They explain it is an awesome fish



and everyone is getting one. Their parents

explain they need to wait and think about it.

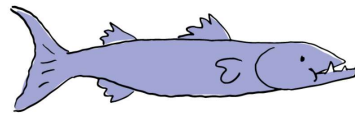
They need to consider their options.

Jacqui and Gil need to think about trends,

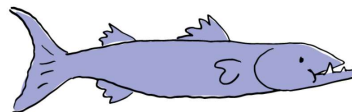
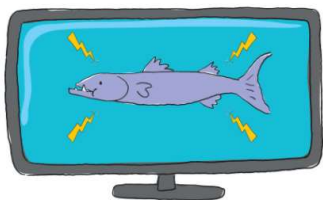


or items people really want for a short

time. Is the barracuda a trend? The



commercial for the barracuda was so



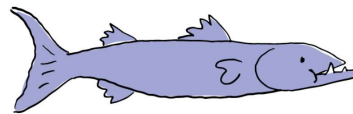
good it made them want the fish.

A trend can make you want something you

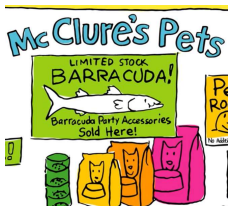
don't need. Jacqui's mom says she will



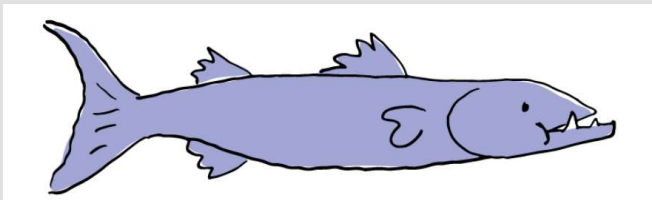
take them to see the barracuda at the pet



store.

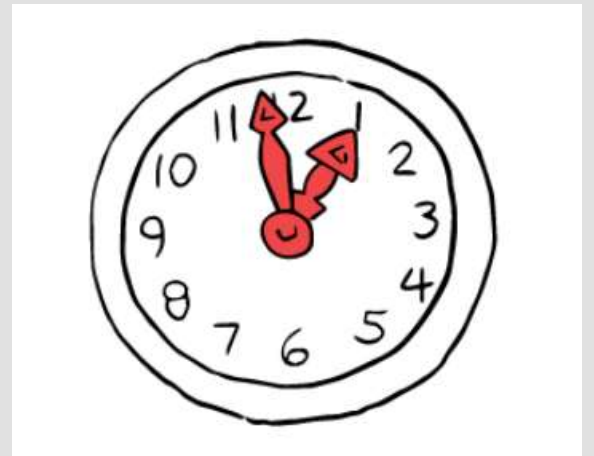


## Trend



An intense and widely shared enthusiasm for something that is often short lived.

## 24-Hour Rule



Don't buy a products right away, go away and think about it before making a purchase.



# Trend or Time Tested

Read the description of the item below and decide if it is a TREND or TIME TESTED!  
Remember Trends have a lot of intense energy, but usually do not last long. A Time Tested product is long lasting.

---

The EXTREME YO-YO has come out! This yo-yo lights up and whistles. Quickly, everyone at school has one! After a few weeks you notice not many people are still playing with the EXTREME YO-YO!

**Trend or Time Tested**

---

When your older brother was in 4<sup>th</sup> grade, he always talked about how awesome it was to decorate his locker. Three years later, your friends love to decorate their locker too.

**Trend or Time Tested**

---

You go to the mall and everyone is wearing and buying a shirt with a small dolphin on it. You notice the price is very high, but you want one too. After spending the money, you notice that your friends aren't wearing the shirt much anymore. -

**Trend or Time Tested**

# Advertising Techniques

Review the definitions of the three advertising techniques. Match the picture of the advertisement with the correct technique.

**Hype-** Using words that make the products seem really exciting

**Must have-** Suggests that you must have the product

**Endorsements-** Featuring someone, like a celebrity, saying how the product worked for them can be convincing



Hype



Must have



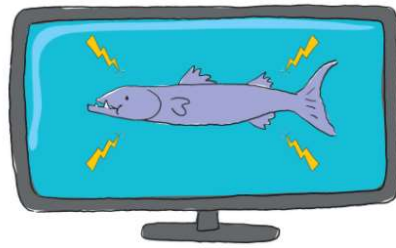
Endorsement

Level A

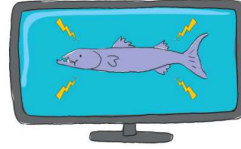
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Adapted Guide  
Level B

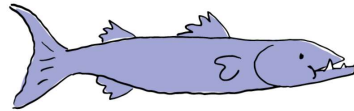
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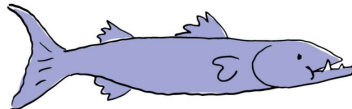
Jacqui and Gil see a commercial about



the AMAZING barracuda fish. Jacqui and



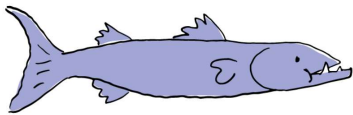
Gil want a barracuda.



Jacqui and Gil ask their parents for a



barracuda. They say the fish is awesome and



they need one. Their parents want them to

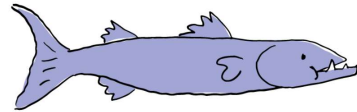
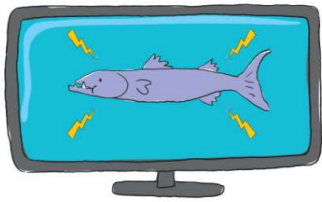
wait, they need to consider their options.

Jacqui and Gil need to think about trends,



or items people really want for a short

time. The commercial for the barracuda

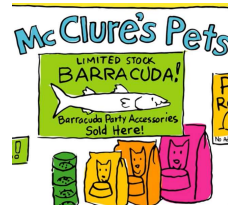
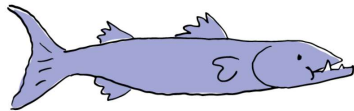


was so good it made them want the fish.

Jacqui's mom says she will take them to

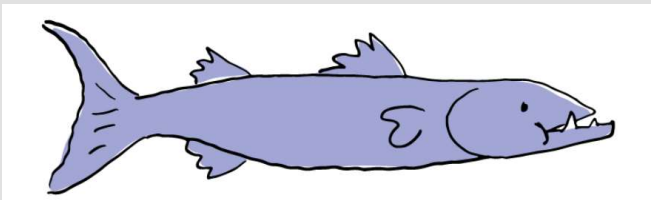


see the barracuda at the pet store.





## Trend



An intense and widely shared enthusiasm for something that is often short lived.

## 24-Hour Rule



Don't buy a products right away, go away and think about it before making a purchase.

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The EXTREME YO-YO has come out!  
Everyone at school has one! After a few weeks you notice not many people are still playing with the EXTREME YO-YO!

**Trend      or      Time Tested**

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When your older brother was in 4<sup>th</sup> grade, he always talked about how awesome it was to decorate his locker. Now you and your friends love to decorate your lockers too.

**Trend      or      Time Tested**

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You go to the mall and everyone is wearing and buying a shirt with a small dolphin on it. After spending the money, you notice that your friends aren't wearing the shirt much anymore.

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Hype



Must have



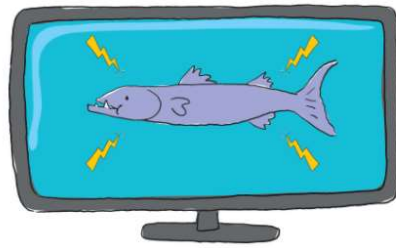
Endorsement

Level B

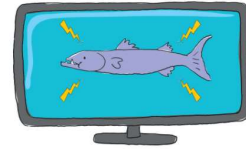
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Adapted Guide  
Level C

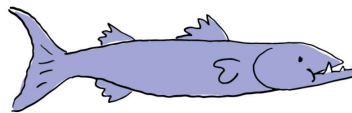
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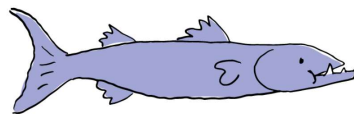
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about a barracuda. Jacqui and Gil



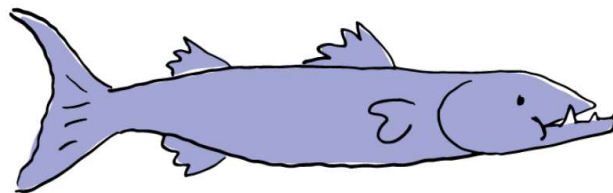
want a barracuda.



Jacqui and Gil ask their



parents for a barracuda. They



want the fish. Their parents

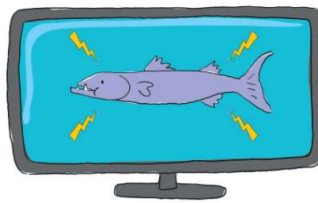
want them to wait.

Jacqui and Gil need to think about

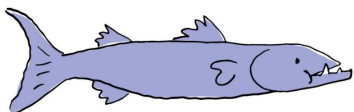


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barracuda was so good it made them



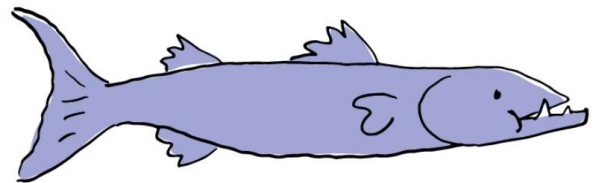
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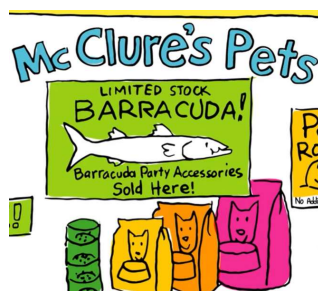
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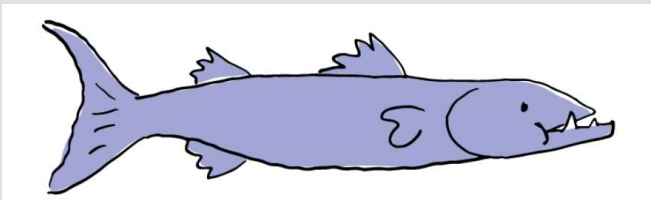
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# TREND

# TIME TESTED

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Hype



Must have



Endorsement

**HYPE**

**MUST HAVE**

# ENDORSEMENT



IT JUST TASTES BETTER 



**IT'LL BLOW YOUR MIND AWAY**




**\$6.25 MEAL**

**BK SUPER SEVEN INCHER**

Fill your desire for something long, juicy and flame-grilled with the NEW BK SUPER SEVEN INCHER. Yearn for more after you taste the mind-blowing burger that comes with a single beef patty, topped with American cheese, crispy onions and the A.1.<sup>®</sup> Thick & Hearty Steak Sauce.

THE 2014 EXPRESS NEXT REWARDS PROGRAM HAS STARTED\*

**DON'T MISS OUT!**





# \$mart path

Level 4, Lesson 2  
Adapted Guide  
Level A



Teacher Tip: This lesson will focus on how commercials can influence us to buy goods and services. Students should be aware of why they want to buy something and to not spend without thinking. Students will also begin to think about if purchases are a one-time purchase, which is when they buy it and are done with costs, or on-going, which is when they buy it and have continued expenses.

The vocabulary words for this lesson are **Influence, On-Going Costs, and One-Time Costs**. All of these terms are very important so that students are aware of why they want to buy something, as well as the total cost.

The adapted lessons are a worksheet to help students differentiate between one-time and on-going costs, There is also a classroom adapted activity.

# Level 4

## Lesson 2

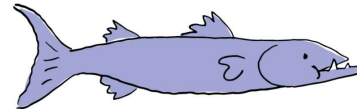
### Jacqui and Gil Visit the Pet Shop



Jacqui's mom is going to take her and Gil



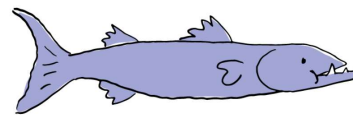
to the pet store to see a barracuda.



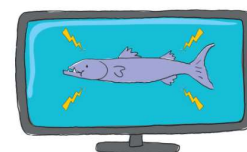
Jacqui's mom wants to know why Jacqui



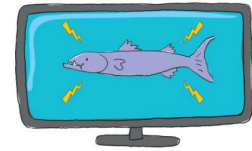
is interested in buying a barracuda. She



tells her about the awesome commercial.

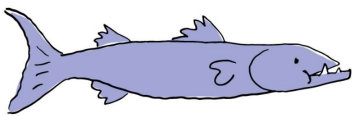


Jacqui's mom asks her if the commercial

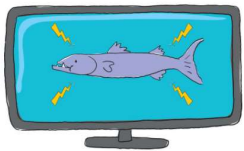


influenced, or made her want to buy the

barracuda. Jacqui needs to be aware of

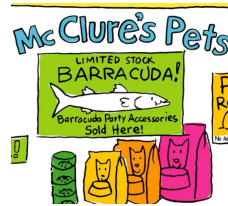


commercials and not spend her money

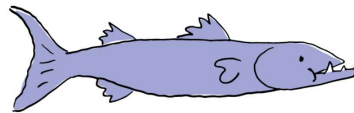


without thinking.

Jacqui and Gil go to the pet store. There

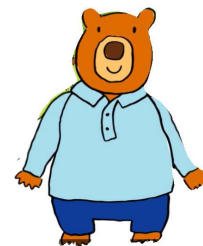


are signs for the barracuda everywhere.

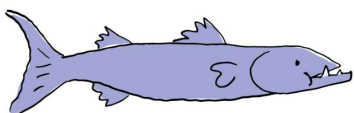


They learn about one-time costs and on-

going costs when buying things. Gil loves



the barracuda. Jacqui is not sure now.



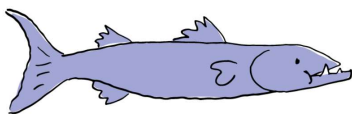
Jacqui's mom tells them they need to wait



to buy. The store owner tells them about

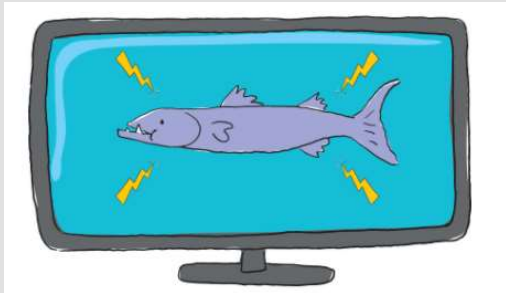
all the extra, or on-going costs, of the

barracuda. Jacqui and Gil go to look at



other fish too.

## Influence



A thing or person that has the power to affect another.

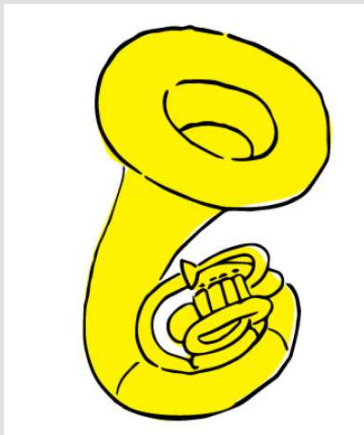
## On-going Costs



Costs required to maintain a product.



# One-time Costs








No additional money needs to be spent after purchasing this item



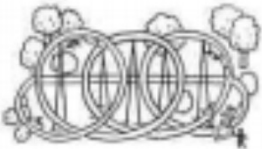

# On-going vs one time costs

Place the pictures under the tuba if it is a one-time cost, and under the dog food if the item has on-going costs.



	What are the ongoing costs?	What would happen if you didn't pay the ongoing cost?
<p>Ticket Seller</p> 	<p>Wages-money you pay the worker</p>	
<p>Roller Coaster</p> 	<p>Maintaining the roller coaster-make sure it always works</p>	
<p>Waterslide</p> 	<p>Maintaining the water slide-make sure it always</p>	
<p>Mascot</p> 	<p>Wages-money you pay them</p>	
<p>Food Stand</p> 	<p>New Food</p>	

# Students Handout - Theme Park Ongoing Costs

	What are the ongoing costs?	What would happen if you didn't pay the ongoing cost?
<p>Petting Zoo</p> 	<p>Food and Care of the animals</p>	
<p>Cleaner</p> 	<p>Wages-money you pay the worker</p>	
<p>Ride Operators</p> 	<p>Wages-money you pay the worker</p>	
<p>Security</p> 	<p>Wages-money you pay the worker</p>	

# \$mart path

Level 4, Lesson 2  
Adapted Guide  
Level B

# Level 4

## Lesson 2

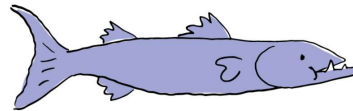
### Jacqui and Gil Visit the Pet Shop



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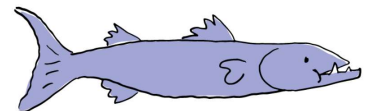
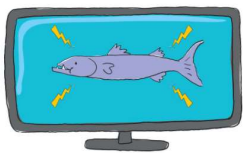
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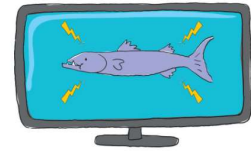
Jacqui tells her mom about the awesome



commercial she saw about the barracuda.

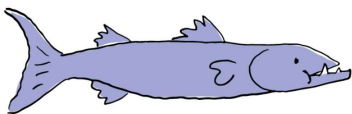


Jacqui's mom asks her if the commercial

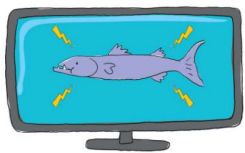


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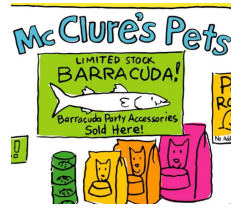


commercials.





Jacqui and Gil go to the pet store. They

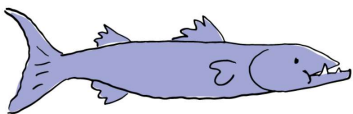


learn about one-time costs and on-going

costs when buying things. Gil loves the



barracuda.



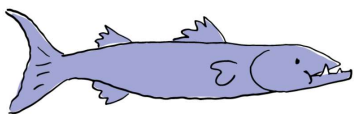
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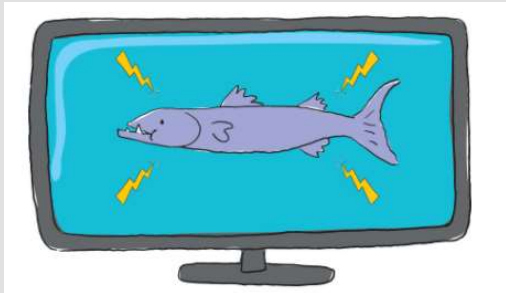
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other fish too.

## Influence



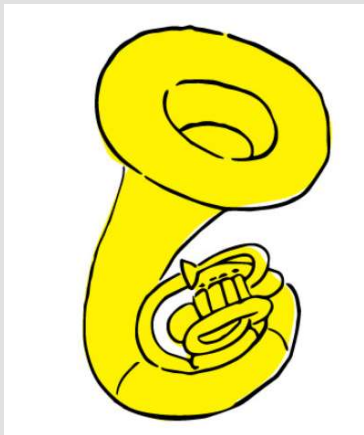
A thing or person that has the power to affect another.

## On-going Costs



Costs required to maintain a product.

# One-time Costs










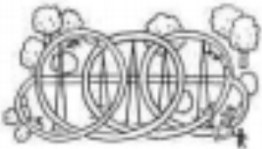

No additional money needs to be spent after purchasing this item

# On-going vs one time costs

Place the pictures under the tuba if it is a one-time cost, and under the dog food if the item has on-going costs.



	What are the ongoing costs?	What would happen if you didn't pay the ongoing cost?
<p>Ticket Seller</p> 	<p>Wages-money you pay the worker</p>	
<p>Roller Coaster</p> 	<p>Maintaining the roller coaster-make sure it always works</p>	
<p>Waterslide</p> 	<p>Maintaining the water slide-make sure it always</p>	
<p>Mascot</p> 	<p>Wages-money you pay them</p>	
<p>Food Stand</p> 	<p>New Food</p>	

	What are the ongoing costs?	What would happen if you didn't pay the ongoing cost?
Petting Zoo 	Food and Care of the animals	
Cleaner 	Wages-money you pay the worker	
Ride Operators 	Wages-money you pay the worker	
Security 	Wages-money you pay the worker	

# \$mart path

Level 4, Lesson 2  
Adapted Guide  
Level C



# Level 4

## Lesson 2

### Jacqui and Gil Visit the Pet Shop



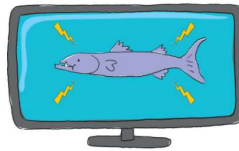
Jacqui's mom is going to take her and



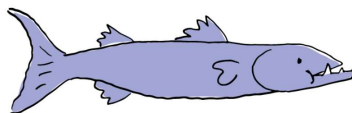
Gil to the pet store. Jacqui tells her



mom about the commercial she saw



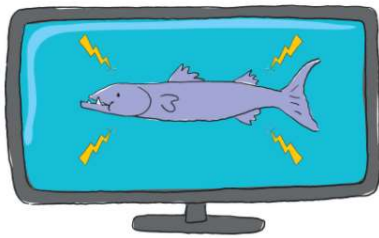
about the barracuda.



Jacqui's mom asks her if the

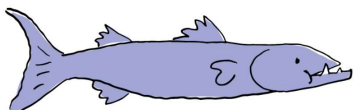


commercial influenced, or

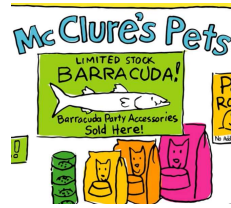


made her want to buy the

barracuda.



Jacqui and Gil go to the pet store. They

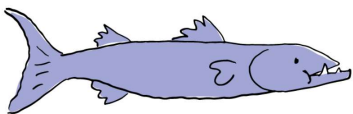


learn about one-time costs and on-going

costs when buying things. Gil loves the



barracuda.

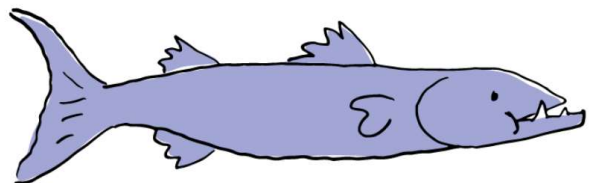


Jacqui's mom they need to

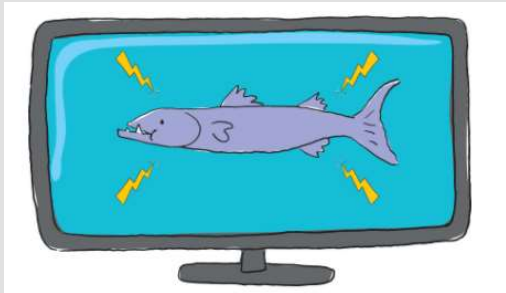


think about all the extra, or on-

going costs, of the barracuda.



## Influence



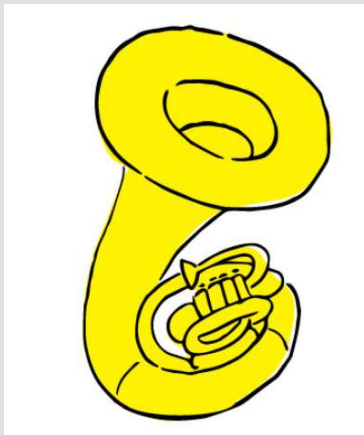
A thing or person that has the power to affect another.

## On-going Costs



Costs required to maintain a product.

# One-time Costs



No additional money needs to be spent after purchasing this item






# On-going vs one time costs

Place the pictures under the tuba if it is a one-time cost, and under the dog food if the item has on-going costs.





Cut out the column on the right and match the correct ongoing cost with the area of the amusement park.

<p>Ticket Seller</p> 		<p>Maintaining the roller coaster-make sure it always works</p>
<p>Roller Coaster</p> 		<p>Wages-money you pay the worker</p>
<p>Waterslide</p> 		<p>Wages-money you pay them</p>
<p>Mascot</p> 		<p>New Food</p>
<p>Food Stand</p> 		<p>Maintaining the water slide-make sure it always</p>

# \$mart path

Level 4, Lesson 3  
Adapted Guide  
Level A



Teacher Tip: This lesson will focus on how important budgets are when deciding if you can afford to buy something. Students will need to know all the costs of an item and how much money they have to make smart decisions when purchasing goods or services. Students will also be introduced to comparative shopping to find the best price.

The vocabulary words for this lesson are **Budget, Goal, Prioritize, and New vs. Used.** The vocabulary is very important in the lesson to reinforce the economic concepts. Often students are unaware of the importance of a budget and finding the best price for an item.

The adapted lessons are working with a budget to pick items that will fit the budget, and a sheet to practice with a budget graph.

# Level 4

## Lesson 3

### Gil Makes a Budget

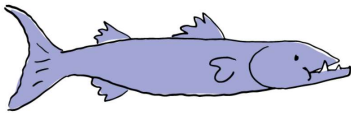


BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DO THE INGREDIENTS COST?	\$20
INCOME:	PRICE X SLICE SELL FOR \$1 X 40 SLICES \$1 X 40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20

Gil is sad because he can't buy a



barracuda. Jacqui and Gil are going to



look at Gil's budget and try to find a fish



BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DID THE INGREDIENTS COST?	\$20
INCOME:	PRICE I SUEE SELL FOR \$1 +40 SLICES \$1 +40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20

he can afford. They go to the library to

make a budget.

BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DID THE INGREDIENTS COST?	\$20
INCOME:	PRICE I SUEE SELL FOR \$1 +40 SLICES \$1 +40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20

Gil has an allowance that he gets each



week. He has to prioritize what he wants

to buy. Gil needs to buy certain items for



the fish, like food and bowl. He wants to



get a bowl for the best price.



He compares prices from different stores to



see what fits in his budget. Gil realizes when



he spends money on silly things it makes



saving for things he really wants a lot harder.

He decides to save his money for a beta fish.



Jacqui wants to save for a goldfish!



# Budget

# Goal

BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DID THE INGREDIENTS COST?	\$20
INCOME: (PRICE x SLICE)	PRICE X SLICE SELL FOR \$1 x 40 SLICES \$1 x 40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20

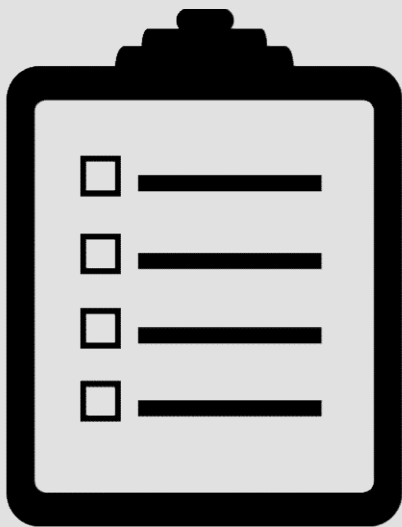


The money you have and the money for expenses.

A goal is something that you determine you want, and you work hard to achieve it.



## Prioritize



Putting items in the order of what you want or need the most.

## New vs. Used



When shopping for a good, it is important to look at new and used item. You may be able to get a better price if you buy a used item.

# What can I get?

Below are some items you need to have to set up a lemonade stand. Pick the items that fit into your budget. Make sure you do not go over budget. \*Reminder-less expensive isn't always better. Some items will attract more customers\*

**Budget: \$20.00**

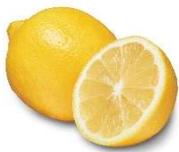
Need: Table, Lemons, Sugar, Water, Cups, Poster



Small Card Table  
\$5.00



Large Card Table  
\$7.00



Lemons  
\$3.00



Organic Lemons  
\$5.00



Sugar  
\$2.00



Organic Sugar  
\$3.00



Tap Water  
FREE



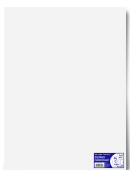
Bottle Water  
\$2.00



Paper Cups  
\$2.00



Plastic Cups  
\$4.00



White Poster Paper  
\$2.00



Color Poster Paper  
\$4.00

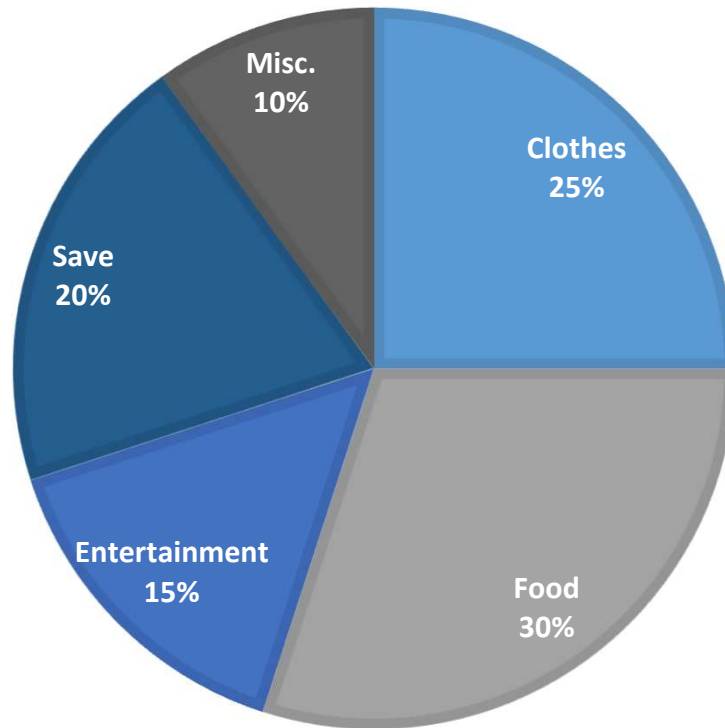
Table Price	Lemon Price	Sugar Price	Water Price	Cup Price	Poster Price	Total Cost

# Reading a Graph

Answer the following questions about the graph below. The graph shows a budget for a 4<sup>th</sup> grader who earns \$20 a month for allowance.

## MONTHLY BUDGET-\$20

■ Clothes ■ Food ■ Entertainment ■ Save ■ Misc.



Which category is the biggest section of the budget? \_\_\_\_\_

Which category is the smallest section of the budget? \_\_\_\_\_

If this were your budget, what other category might you need? \_\_\_\_\_

# \$mart path

Level 4, Lesson 3  
Adapted Guide  
Level B

# Level 4

## Lesson 3

### Gil Makes a Budget

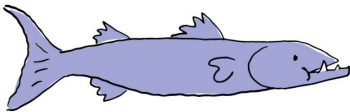


BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DO THE INGREDIENTS COST?	\$20
INCOME:	PRICE X SLICE SELL FOR \$1 X 40 SLICES \$1 X 40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20

Gil is sad because he can't buy a



barracuda. Jacqui and Gil are



going to look at Gil's budget and



BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DO THE INGREDIENTS COST?	\$20
INCOME:	PRICE x SALES PRICE / SALES	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20

try to find a fish he can afford.

Gil has an allowance that he gets each



week. He has to prioritize what he

wants to buy. Gil needs to buy certain



items for the fish, like food and a bowl.



He compares prices from different



stores to see what fits in his budget.

BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DO THE INGREDIENTS COST?	\$20
INCOME:	PRICE I SOLD SELL FOR \$1 AND SLICES \$1 x 40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20

He decides to save his money for a



beta fish. Jacqui wants to save for a



goldfish!





# Budget

# Goal

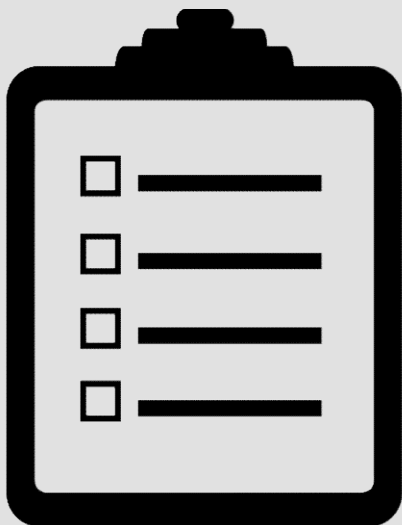
BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DID THE INGREDIENTS COST?	\$20
INCOME: (PRICE x SLICE)	PRICE X SLICE SELL FOR \$1 x 40 SLICES \$1 x 40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20



The money you have and the money for expenses.

A goal is something that you determine you want, and you work hard to achieve it.

## Prioritize



Putting items in the order of what you want or need the most.

## New vs. Used



When shopping for a good, it is important to look at new and used items. You may be able to get a better price if you buy a used item.

# What can I get?

Below are some items you need to have to set up a lemonade stand. Pick the items that fit into your budget. Make sure you do not go over budget. \*Reminder-less expensive isn't always better. Some items will attract more customers\*

**Budget: \$10.00**

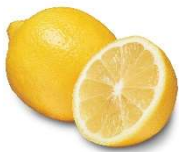
Need: Table, Lemons, Sugar, Water, Cups, Poster



Small Card Table  
\$2.00



Large Card Table  
\$3.00



Lemons  
\$2.00



Organic Lemons  
\$3.00



Sugar  
\$1.00



Organic Sugar  
\$2.00



Tap Water  
FREE



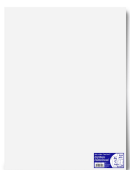
Bottle Water  
\$2.00



Paper Cups  
\$1.00



Plastic Cups  
\$2.00



White Poster Paper  
\$1.00



Color Poster Paper  
\$2.00

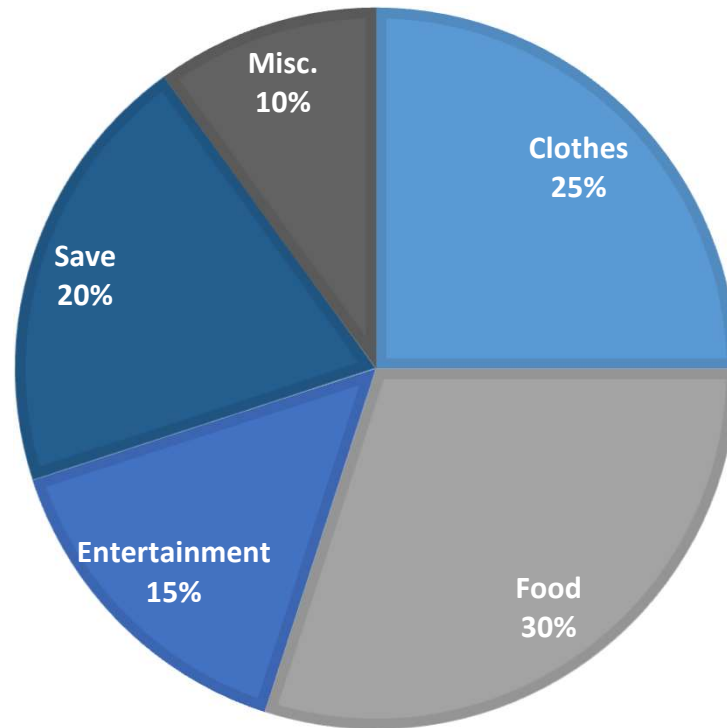
Table Price	Lemon Price	Sugar Price	Water Price	Cup Price	Poster Price	Total Cost

# Reading a Graph

Answer the following questions about the graph below. The graph shows a budget for a 4<sup>th</sup> grader who earns \$20 a month for allowance.

## MONTHLY BUDGET-\$20

■ Clothes ■ Food ■ Entertainment ■ Save ■ Misc.



Which category is the biggest section of the budget? \_\_\_\_\_

Which category is the smallest section of the budget? \_\_\_\_\_

If this were your budget, what other category might you need? \_\_\_\_\_

# \$mart path

Level 4, Lesson 3  
Adapted Guide  
Level C

# Level 4

## Lesson 3

### Gil Makes a Budget



BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DO THE INGREDIENTS COST?	\$20
INCOME:	PRICE x SLICE SELL FOR \$1 x 40 SLICES \$1 x 40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20

Jacqui and Gil are going to look



at Gil's budget and try to find a



BUDGET		
SAVINGS:	WHY WERE YOU SAVED?	\$20
SPENDING:	HOW MUCH DID THE INGREDIENTS COST?	\$20
INCOME:	PRICE X SLICE SELL FOR \$1 - 40 SLICES \$1 x 40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20

fish he can afford.

Gil has to prioritize what he



wants to buy. Gil needs to buy



food and a bowl.





Gil decides to save his money



for a beta fish. Jacqui wants to



save for a goldfish!



# Budget

# Goal

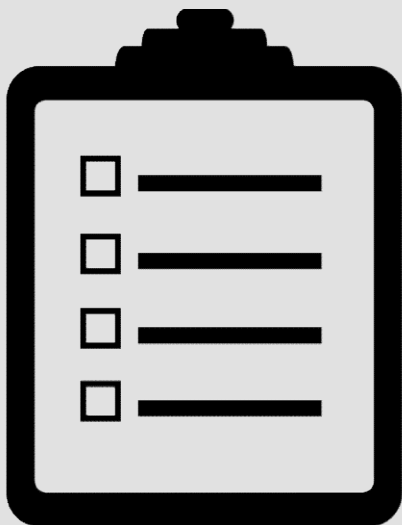
BUDGET		
SAVINGS:	WHAT HAVE YOU SAVED?	\$20
SPENDING:	HOW MUCH DID THE INGREDIENTS COST?	\$20
INCOME: (PRICE x SLICE)	PRICE X SLICE SELL FOR \$1 x 40 SLICES \$1 x 40 = \$40	\$40
PROFIT:	PROFIT = INCOME - SPENDING = \$40 - \$20	\$20



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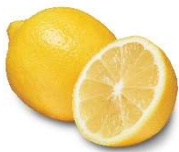
Need: Table, Lemons, Sugar, Water, Cups, Poster



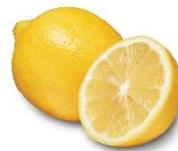
Small Card Table  
\$2.00



Large Card Table  
\$3.00



Lemons  
\$2.00



Organic Lemons  
\$3.00



Sugar  
\$1.00



Organic Sugar  
\$2.00



Tap Water  
FREE



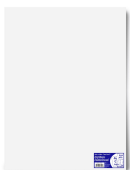
Bottle Water  
\$2.00



Paper Cups  
\$1.00



Plastic Cups  
\$2.00

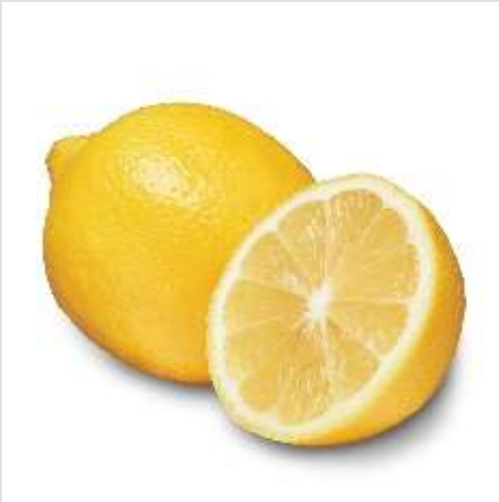


White Poster Paper  
\$1.00

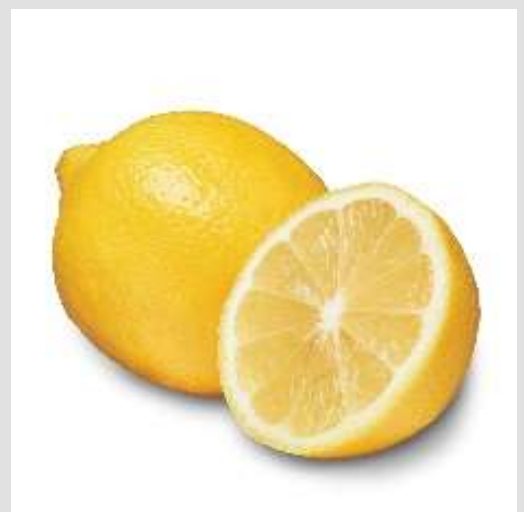


Color Poster Paper  
\$2.00

Table Price	Lemon Price	Sugar Price	Water Price	Cup Price	Poster Price	Total Cost



REGULAR



ORGANIC

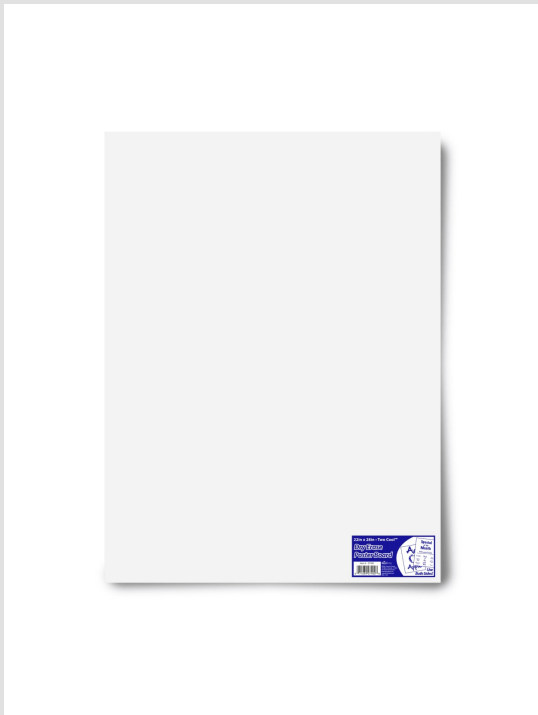


**Regular**



**Organic**



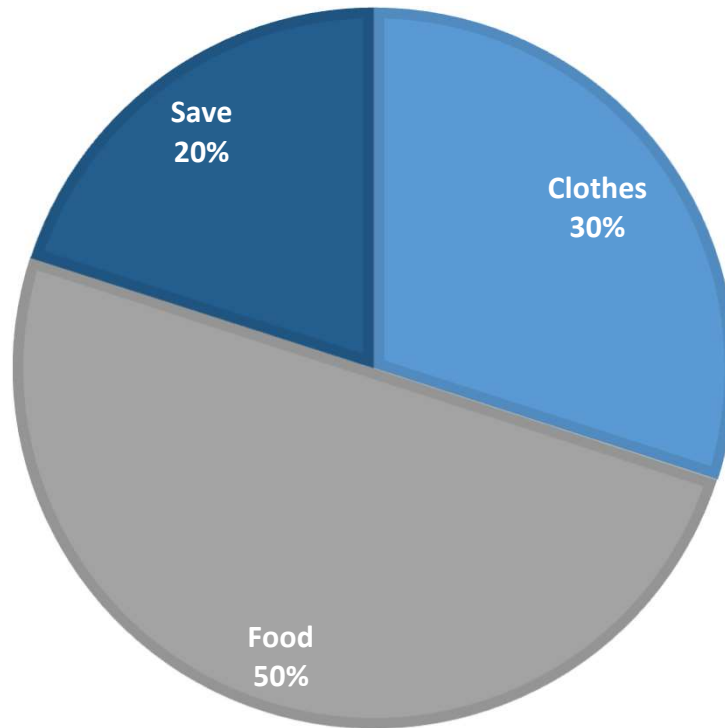


# Reading a Graph

Answer the following questions about the graph below. The graph shows a budget for a 4<sup>th</sup> grader who earns \$10 a month for allowance.

## MONTHLY BUDGET-\$10

■ Clothes ■ Food ■ Save ■



Which category is the biggest section of the budget? \_\_\_\_\_

Which category is the smallest section of the budget? \_\_\_\_\_

If this were your budget, what other category might you need? \_\_\_\_\_