

Concepts:

1. An introduction to a wide world of available jobs and careers to consider.
2. Understand how to manage income and expenses and plan for future expenses.
3. Understand how to plan for unexpected life events, and how to avoid financial pitfalls.

Learning Standards:

- **Identity:** I know there are similarities and differences between my home culture and the other environments and cultures I encounter, and I can be myself in a diversity of settings. (ID.6-8.5)
- **Diversity:** I can explain how the way groups of people are treated today, and the way they have been treated in the past, shapes their group identity and culture. (DI.6-8.10)
- **Action:** I will work with friends, family, and community members to make our world fairer for everyone, and we will plan and coordinate our actions in order to achieve our goals. (AC.6-8.20)

Considerations

- Relationships play an important role when making informed and culturally responsive instructional decisions. Be aware of the impact conversations around income, jobs, strategies for saving and making purchases can have on your students based on their families' access to opportunities and resources.
- Teachers should be sensitive to the differences of students' access to resources. Think about how questions about saving and spending will impact students such as discussing specific brands of clothes and shoes. It is helpful to use characters from books to have conversations around these topics to provide a level playing field of experience as well as being sensitive to the differences in economic circumstances of your students.
- Assumptions about groups of people can perpetuate stereotypes. Be curious about the stories of your students and create space for them to share their voice so that they can socially construct ideas with their classmates.
- Leverage the social capital of your students. Activate the various experiences of your students by including resources (books, posters, media etc.) that offer a range of jobs, budgeting, and strategies for saving. Resources and examples may not center your students and you will need to be intentional on finding representation. Every child in your class should receive an opportunity to be affirmed and feel like an expert.

Setting up Discussion Space-Community Agreements

Classroom discussions provide a great way for students to socially construct knowledge from a variety of experiences. It is important to set up discussions and the overall classroom climate with community agreements. Think about what “rules, norms, guidelines, agreements etc.” will create a safe and brave space for conversation. Co-create this list of agreements with your students. Ideally you will already have community agreements in place and will just revisit them prior to discussions as a reminder of how we will care for each other. Some examples of agreements: “Listen when others are speaking.” “Think about how your words will impact others.” “Be present.” “What is said in this space stays in this space?”

Discussion Questions

As you have conversations with students about spending plans, credit, and debt, you can have a conversation with students about how the way groups of people are treated today, and the way they have been treated in the past, shapes their group identity and culture. We can be curious and want to know more about the histories and lived experiences of others, listening carefully and non-judgmentally. The suggested read aloud discusses the obstacles Lonnie Johnson had to overcome to access education and a career:

- How have education and career opportunities changed for people in our country based on their identity?
- What are some ways you save money for emergencies and unforeseen events?
- What impact does our career have on our spending plans? Think about the impact career access has had on individuals based on their identity. What is going well? What still needs to happen?

Extension Activity

Talk about how access to resources impacts our spending plans-how much we spend and how much we save. When families need help, they may or may not be able to get support from relatives depending on what financial needs their support system has. Think through scenarios as a class or with a buddy of emergencies happening and how families in different circumstances would deal with the event (car breaks down, leak in the roof, loss of job, house fire etc.).

Journal Prompt

We have laws in our country against segregation in schools. Why do you think we need laws to give equal access to education? What do you think was the impact of segregation in schools? Do you notice any issues in your school that you would like to change? Why?

Suggested Read Aloud

- [Whoosh!: Lonnie Johnson's Super-Soaking Stream of Inventions](#) by Chris Barton (Author), Don Tate (Illustrator) [click here for read aloud](#)
 - How do you think the experiences Lonnie faced in his life growing up prepared him to convince the individual's at NASA that doubted his solution?
 - Lonnie's ideas required budgeting for parts and getting money from investors. Think about why investors would or would not want to invest in Lonnie's ideas?
 - When Lonnie's plans did not work out the way he thought they would, he didn't have a job or the money he was counting on. He had to move his family into a small apartment. Do you think Lonnie had a spending plan? What adjustments should he consider?
 - Families have different resources available to save up for an emergency plan. What barriers might have kept Lonnie from having an emergency fund?

