

Concepts:

1. Examine different jobs and how they have different benefits and outcomes.
2. Recognize the importance of saving and learn simple strategies to get started.
3. Learn how budgets help you manage finances.

Learning Standards:

- **Diversity:** I know the way groups of people are treated today, and the way they have been treated in the past, is a part of what makes them who they are. (DI.3-5.10)
- **Justice:** I try and get to know people as individuals because I know it is unfair to think all people in a shared identity group are the same. (AC.3-5.18)

Considerations

- Relationships play an important role when making informed and culturally responsive instructional decisions. Be aware of the impact conversations around different jobs, income 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 income and possessions 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 different jobs and about how financial decisions of individuals and governments have present and future consequences. You can have a conversation with students about the way groups of people are treated today, and the way they have been treated in the past plays a part of what makes them who they are. We can be curious about the histories of people and the current situations they face:

- What do you know about the financial histories (were they fairly paid for labor) of different groups of people?
- Who makes the things we use and wear? Where do they live? What are their lives like?
- When someone earns a livable wage, they are able to meet their basic needs with their income. Why do you think some people may be working full time but not earning enough money to have adequate shelter, food, and other necessities?

Extension Activity

[Fair Trade](#) is when people are given a fair price for the goods they produce. Have students examine the labels on clothing to learn where these goods are produced. Tell them to find ways to see where their clothes, food, and belongings come from and what the lives of the people are like that produce them. Support students in planning how they will learn more and what they will do to share their learning (blog post, video, posters around school etc.).

Journal Prompt

It is unfair to think all people in a shared identity group are the same. People have different circumstances and taking time to get to know each other can help us pay attention to how people are treated and work with others to make our school and community fair for everyone. What are ways you try get to know people as individuals? Have you noticed ways you can step up?

Suggested Read Alouds

- [A Different Pond](#) by Bao Phi (Author), Thi Bui (Illustrator) [click here for read aloud](#)
 - The text tells us Bao’s dad is working two jobs and his mom is also working, yet they still wake up early to fish for food-what may that tell you about their jobs and strategies for saving? How is that similar and different to you?
 - Bao’s dad made the statement, “Everything in America costs a lot of money”? Do you think everyone in America feels this way? Why or why not?
 - [A Different Pond Teacher’s Guide](#)
- [Mama I’ll Give You the World](#) by Roni Schotter (Author), S. Saelig Gallagher (Illustrator) [click here for read aloud](#)
 - Luisa’s mom wants to give her the world. How might saving tips in a special envelope for college be a part of her plan?
 - What does mama mean when she says, “Everyone in the world is a flower”?

