

Concepts:

1. Methods of payment
2. Limited resources
3. Good and services
4. Saving Money (for big purchases)
5. Selling Goods for the Right Price
6. Opportunity cost

Learning Standards:

- **Identity:** I know my family and I do things the same as and different from other people and groups, and I know how to use what I learn from home, school, and other places that matter to me (ID.3-5.5)
- **Diversity:** I want to know more about other people's lives and experiences, and I know how to ask questions respectfully and listen carefully and non-judgmentally. (DI.3-5.8)
- **Justice:** I know about the actions of people and groups who have worked throughout history to bring more justice and fairness to the world. (JU.3-5.15)

Considerations

- Relationships play an important role when making informed and culturally responsive instructional decisions. Be aware of the impact conversations around income, saving money 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 the way the families pay for/receive their good and services as well as 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 the videos and 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 goods and services and saving strategies. 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 around the concepts of payment, saving, good and services, and limited resources, you can have a conversation with students about how they and their families do things the same as and different from other people and groups:

- What are the different ways people pay for what they want and need?
- We have to repurchase resources when we use them all up. A family's ability to repurchase items varies-what are some ways families can save their resources so that they can make sure they aren't wasting what they have (examples: toilet paper, water, clothes etc.)? Hint-how are you taking care of things so that they aren't wasted?
- What kinds of good and services do you use? Why might these not be the same goods and services that others use?
- People save money for different reasons. What are some strategies you and your family use for saving money?

Extension Activity

Serving the Community: Talk to students about how they can find all sorts of ways to solve problems and serve their community. Highlight young activist, [Marley Dias](#), and her efforts to make sure there would be goods (books) that affirmed all kids. Discuss how she began collecting books with a Black Female protagonist with a goal of collecting 1,000. Talk about how you can raise awareness about an issue or get involved with getting goods to your community. Encourage students to create videos, posters, letters etc. to get their message across.

Journal Prompt

Think about how resources are used in different ways. What goods and services are the most important to you and your family? Why? What similarities and differences do you notice between you and your classmates? Write about it.

Suggested Read Alouds

- [A Chair For My Mother](#) by: Vera B. Williams [click here for read aloud](#)
 - Think about the method of payment this family is choosing to use. Why do you think they are choosing this method?
 - How do you save for something you want or need? How is that the same and/or different from this family?
- [Happy Like Soccer](#) by Maribeth Boelts (Author), Lauren Castillo (Illustrator) [click here for read aloud](#)
 - Sierra's Auntie has a difficult time getting off work to see her play. What does this tell us about her job and schedule? How does Sierra feel? Has this happened to you?
 - How does Sierra show courage in this story? How have you shown courage?

