

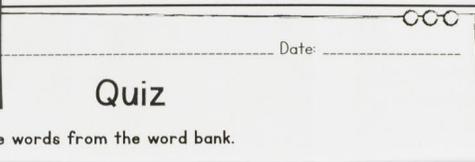
ECONOMICS UNIT #4

Saving and Spending



Name: _____
Date: _____

A Good Cause



Fill in the blanks with the words from the word bank.

spend

You can choose to sav
Sometimes, it can be
... save ... money
need. There



Name: _____ Date: _____

Vocabulary Sort

Match the vocabulary words to the definitions.

 Save	to use it to purchase goods or services
 Spend	to keep to the side; not spend

Write a paragraph
at least one time.

Money
People s

Saving and Spending



KWL: Saving and Spending

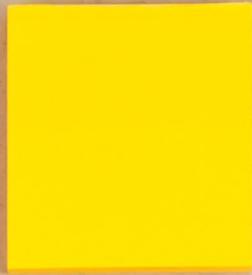
this unit, discuss what you already know about this topic. What
arn? At the end of the unit, fill in what you learned. Was your
correct?

L.

What did you learn about
saving and spending?

I learned that
there are many
things that
cost money that
I didn't know
before.





Original Videos to introduce and reinforce topics.



Spending Money

To spend money means to use it. People spend money on goods and services. Spending money can sometimes be

Spend or Save?



Presentation

Spending Money

To spend money means to use it. People spend money on goods and services. Spending money can sometimes be easier than saving money!



Spend or Save?



When people want to purchase a good or service, they have a choice! They can choose to spend money or save money. This usually happens

Spend or Save?

When people want to purchase a good or service, they have a choice! They can choose to spend money or save money. This usually happens when they want a good or service, but don't need it.



candy



new shoes

Turn & Talk:
Which items would you choose to spend your money on? Which items would you turn down in order to save your money?
There are no "right" or "wrong" answers!



roller blades



gift for a friend

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Name: _____ Date: _____

KWL: Saving and Spending

Before beginning this unit, discuss what you already know about this topic. What do you hope to learn? At the end of the unit, fill in what you learned. Was your prior knowledge correct?

K. What do you know about saving and spending?	W. What do you want to learn about saving and spending?	L. What did you learn about saving and spending?
I know that I have a piggy bank for saving money. When I get money for my birthday, my parents let me spend half and save half.	I want to learn new ways to save money because I really want a new book.	I learned that there are many things that cost money that I didn't know before.

Save

Saving
Spending



Name: _____ Date: _____

Quiz

Fill in the blanks with the words from the word bank.

~~spend~~

~~bank~~

~~goods~~

~~save~~

You can choose to save or spend the money that you have.

Sometimes, it can be easier to spend money than to save.

Spend



Save



Name: _____

Date: _____

Vocabulary Sort

Match the vocabulary words to the definitions.

Save



to use it to purchase goods or services

to keep to the side; not spend

Spend



Write a paragraph summarizing this unit.
 at least one time.

Money can be saved.
People save money.

Spending Money

To spend money means to use it. People spend money on goods and services. Spending money can sometimes be easier than saving money!



List one reason to spend money:

To travel

Spend or Save?



When people want to purchase a good or service, they have a choice! They can choose to spend money or save money. This usually happens when they want a good or service, but don't need it.

Money Spotlight

Name: _____
Date: _____

Money is often given if people don't have time or space

Money Spotlight

Name: _____
Date: _____

A Good Cause

Do you love animals? Are you interested in saving the environment? Would you like to show support for veterans? Is there a disease you'd like scientists to cure? If the answer to any of these questions is yes, making a donation to these good causes may be for you.

A donation is something given without expecting anything in return. Donations are sent to groups in need of help. Many different items can be donated. Clothes, furniture, and your time are examples of donations. People can also donate their skills. A carpenter, for example, might donate his talents to help build a house in an area hit by a tornado.

One of the most popular donations is money. Many groups across the globe need assistance. Money helps them do their charity work. Charities are groups that improve the quality of life for communities. Donations of money to charities allow givers to get involved in the causes. People feel like they are doing something to make the world a better place.



save money for things that cost a lot of money, such as:



- emergencies
- big purchases
- vacations



Ways to Save

There are many ways that people choose to save money! Some people trust banks to keep their money safe for them. Others choose to keep their money at home. Many people do both!



Turn & Talk:
Do you save money at home, or do you have a bank account?



Banks and Bank Accounts

Banks are companies where people can keep their money. Customers of banks have bank accounts that keep track of how much money they put in and take out of the bank.

People can get
cash from their



People can use a



Save



Spend



Save



Money Spotlight

Name: _____
Date: _____

A Good Cause

Quiz

Fill in the blanks with the words from the word bank.

spend

You can choose to sav

Sometimes, it can be

_____ save _____ money

need. There



Name: _____ Date: _____

Vocabulary Sort

Match the vocabulary words to the definitions.

Save



to use it to purchase goods or services

Spend



to keep to the side; not spend

Write a paragraph summarizing this unit. Use each of the vocabulary words at least one time.

Money can be saved or spent.
People save money for emergencies.

Date: _____

KWL: Saving and Spending

During this unit, discuss what you already know about this topic. What are you learning? At the end of the unit, fill in what you learned. Was your learning correct?

L.

What did you learn about saving and spending?

I learned that there are many things that cost money that I didn't know before.

Spend



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Unit 4 Instructions

Time Commitment

This unit includes 10 days of lessons. It should take about thirty minutes for each social studies lesson.

This resource includes a Google Slides presentation. The presentation can easily be converted to PowerPoint. This presentation is meant to be used as a whole class presentation, rather than a student activity.



Click here to access
the Google Slides
Presentation.

Please Note: This
presentation should
be used in "Present"
mode.

Unit 4: Saving and Spending

Preparation:

- Print the vocabulary cards, student books, and worksheets before beginning. Each student will need their own copy of the book and worksheets.
- Picture Book or Read-Aloud: *A Chair for My Mother* by Vera B. Williams
- Prepare your technology to present the PowerPoint presentation and view videos.

Day 1:

Tell students that this unit is about saving and spending money. We will be learning about how people can choose to save or spend their money and why. Show students the vocabulary cards to introduce key vocabulary words. Distribute the K.W.L. chart. Have students share what they know about saving and spending money. Discuss what students are wondering or want to know. Tell students that at the end of this lesson, they will fill in what they learned.

Day 2:

Distribute the *Saving and Spending* book. Tell students that you will be going through a presentation together and along the way, they will find clues to fill in their books.

Begin the presentation. Review the key vocabulary and review through slide 4 (Reasons to Save). While you go through the presentation, students should fill in their books. Give them time to color the pictures, as well.

Day 3: Review the vocabulary. Complete presentation slides 5-6 (Banks and Bank Accounts).

Day 4: Review the vocabulary. Complete presentation slides 7-9 (Save or Spend?).

Day 5: Complete vocabulary review sheet. Allow students time to complete their books.

Day 6-7: Read aloud the book *A Chair for My Mother* by Vera B. Williams. Complete the response.

Day 8-9: Introduce the money spotlight: causes & donations. Read the passage and allow students to reflect on the causes and donations that are important to them.

Day 10: Give students the lesson quiz. Finally, work as a class to fill in the "L" portion of the K.W.L.

Vocabulary

Save



Spend



Money
CORE

Name: _____ Date: _____

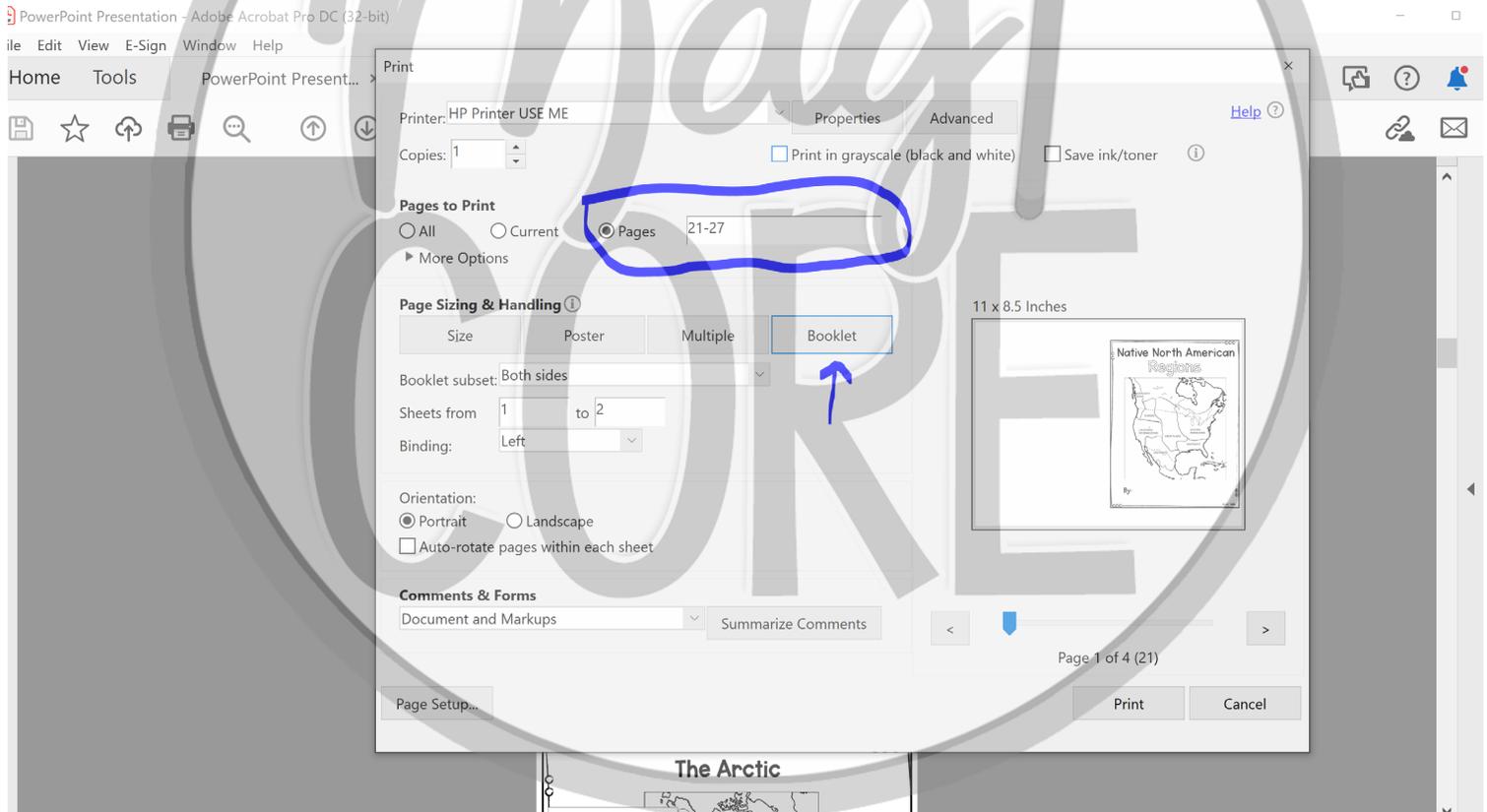
KWL: Saving and Spending

Before beginning this unit, discuss what you already know about this topic. What do you hope to learn? At the end of the unit, fill in what you learned. Was your prior knowledge correct?

<p>K.</p> <p>What do you know about saving and spending?</p>	<p>W.</p> <p>What do you want to learn about saving and spending?</p>	<p>L.</p> <p>What did you learn about saving and spending?</p>

How to Print Booklet

Under the print menu, select the pages you would like to print. Check the “booklet” option. If you prefer, you can also select “Multiple” and print 4 pages per page. Select if you would like to print double or single-sided.



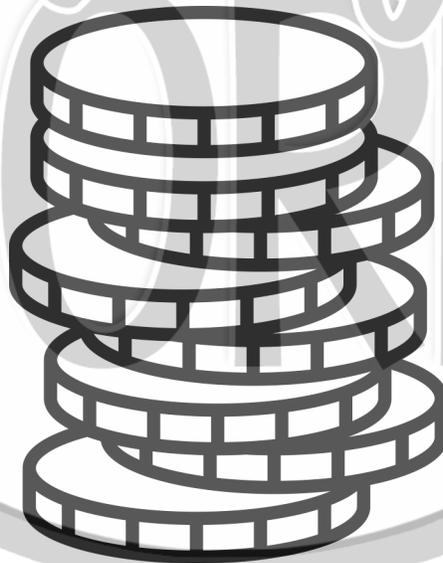
Saving and Spending



By:

Saving

To save money means to -----
it, or not spend it. People save
money to pay for ----- and
----- . Saving money can be
hard to do!



List one reason to save money:

Spending Money

To spend money means to
----- it. People spend money
on goods and services. Spending
money can sometimes be
----- than saving money!



List one reason to spend money:

Name: _____ Date: _____

Vocabulary Sort

Match the vocabulary words to the definitions.

Save



to use it to
purchase goods
or services

Spend



to keep to the
side; not spend

Write a paragraph summarizing this unit. Use each of the vocabulary words at least one time.

Money Spotlight

Name: _____

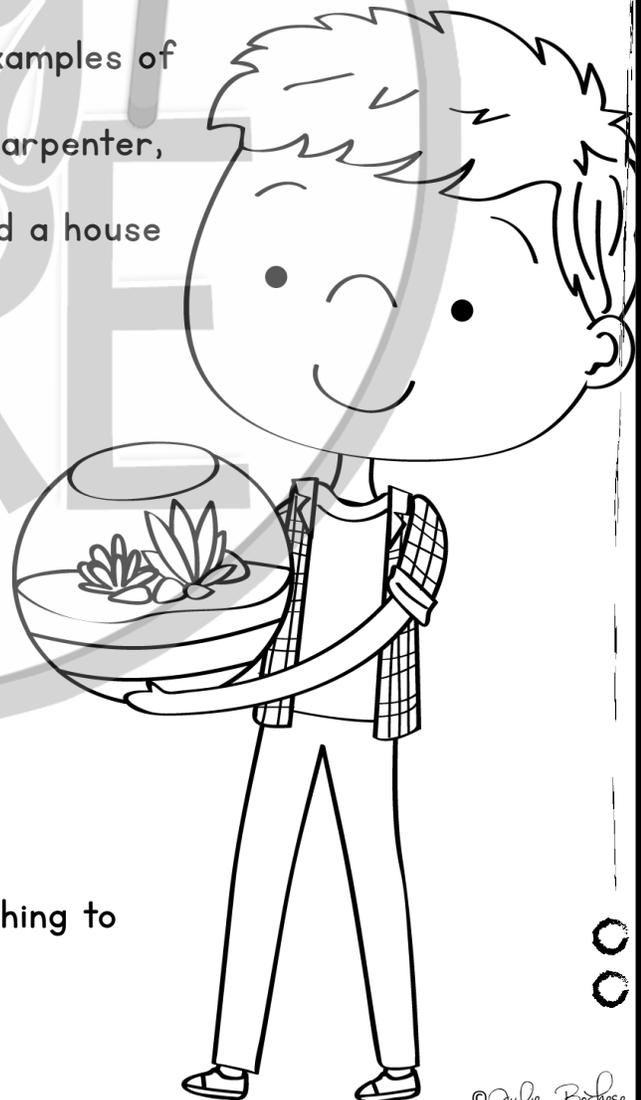
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One of the most popular donations is money. Many groups across the globe need assistance. Money helps them do their charity work. Charities are groups that improve the quality of life for communities. Donations of money to charities allow givers to get involved in the causes. People feel like they are doing something to make the world a better place.



Name: _____ Date: _____

Quiz

Fill in the blanks with the words from the word bank.

spend

bank

goods

save

You can choose to save or _____ the money that you have.

Sometimes, it can be easier to spend money, but it is also important to

_____ money for _____ or services that you want and

need. There are different ways to save money. Many people

choose to put their money in a _____ for

safekeeping. Then, you can take money out when you

need it. You can never be too young to start saving

your money!



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Good to Go



Not O.K.

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