



TEACHING UNIT

| | |
|------------------------------------|----------------------------------|
| General Topic: | Getting and Earning Money |
| Unit Title: | Communities at Work |
| Grade Level: | Grade 5 |
| Recommended Curriculum Area: | Social Studies |
| Other Relevant Curriculum Area(s): | Language Arts |



The Building Futures Project is sponsored across Canada by Investors Group.
CFEE extends our appreciation to Investors Group for their generous support.

Possible Curriculum Integration Points

Grade 5 Social Studies Recommended

Outcomes

- Collaborate with others to establish and carry out group goals and responsibilities.
- Negotiate constructively with others to build consensus and solve problems.

Other Relevant Curriculum Area(s)

Grade 5 Language Arts

Outcomes

- **Express Ideas** – Use personal experiences as a basis for exploring, predicting, and expressing opinions and understanding.
- **Consider Others' Ideas** – Seek others' viewpoints to build on personal responses and understanding.
- **Develop Understanding** – Use prior knowledge and experiences selectively to make sense of new information in a variety of contexts.
- **Extend Understanding** – Appraise ideas for clarity and ask extending questions.
- **Prior Knowledge** – Describe and build upon connections between previous experiences, prior knowledge, and a variety of texts.
- **Forms and Genre** – Understand and use a variety of forms and genres of oral, literary, and media texts [articles, news reports, documentaries].
Use Personal Knowledge – Summarize personal knowledge of a topic in categories to determine information needs.
- **Ask Questions** – Formulate general and specific questions to identify information needs.
- **Contribute to Group Inquiry** – Share personal knowledge of a selected topic to help formulate relevant questions appropriate to a specific audience and purpose for group inquiry or research.
- **Organize Information** – Organize information and ideas into categories (such as who, what, where, when, why, how...) using a variety of strategies such as webbing, graphic organizers, sequencing, charting.....
- **Generate Ideas** – Focus a topic for oral, written, and visual texts by integrating ideas from experiences and a variety of other sources.
- **Choose Forms** – Choose forms (such as news stories, interviews, reports, diagrams) appropriate to a variety of audiences and purposes.
- **Revise Content** – Revise for content, organization, and clarity.
- **Enhance Legibility** – Write legibly and use appropriate formatting and word processing when composing and revising.
- **Share Ideas and Information** – Prepare and share information on a topic using print, audio-visual, and dramatic forms to engage the audience.
- **Compare Responses** – Acknowledge differing responses to common experiences
- **Work in Groups** – Assume the responsibilities of various group roles; choose roles appropriate for tasks and productivity.

Relevant Economic Outcomes

- Ways by which people can get money
- Why people get different amounts of money from different kinds of work
- Things that affect how much money a person can make
- How people with more money can help those with less

Background Information

It is important that children start to identify and consider a wide variety of occupations that provide an opportunity to earn money. Students need to develop good work ethics now in order to be successful at school. When they are older, it will affect their ability to earn money. Students also need to consider situations and make judgments about why people make different amounts of money. This will encourage students to stay in school and to get the education they need to achieve their career goals. Not everyone will become doctors or lawyers, so children need to value all forms of work. Money doesn't buy happiness, so children need to appreciate things in life that do not require money. They are becoming more aware that some people have more than others. Therefore, they should consider the opportunities to assist others.

Overview of the Unit

The unit begins by showing the children some pictures to make the children aware of the different ways people get money. The next part of the lesson is designed to make the children aware of various kinds of jobs in their community. They will estimate how much each job is worth. The students will learn to appreciate that some jobs are higher paying than others. They will read a text about the factors that affect employment income. An assignment will be given that answers the question: Is it fair that some people earn more than others?

The class will play a game called, "It's My Life," which teaches them that hard work and good work ethics help people to be successful and earn money. Students will use computers to play a game that challenges them to earn money and to run their own successful business. The next activity focuses on work ethics and will help the students learn that hard work will help them succeed now, and earn money in the future. The unit ends with a homework assignment where students will write about their own ideas about how they could help others.

Estimated Time Frame: 4 periods - 40 minutes each**Suggested Implementation Strategy****Period 1 40 minutes**

Before the period starts, the teacher will make copies of the 4 pictures of ways people get money. (gifts, bank savings, jobs, winnings) and the article "Why some people earn more than others."

Post these in the room for the students to see.

- Begin by asking the class to make a list of all the ways people can be money. The pictures should have given them clues. Brainstorm a list together about the various jobs people have to earn money.
- Divide the class into groups of 3-4. Hand each group a sheet of paper and give them 10 minutes to brainstorm at the variety of jobs in their community. (There should be a wide range of salaries, e.g., doctor, sales clerk, mailman, farmer, teacher.)
- When the students are finished, ask the class which jobs pay a higher wages than others.
- Tell the class to pretend that the people on their lists are working for one year, and their salaries can range from \$25,000 to \$300,000. Ask the groups to decide how much they think each person should be paid yearly for their job. Allow 10 minutes for this activity.
- When the groups are finished, the teacher will ask a few students from each group for their decisions and write them on the board. The teacher will ask;
 - o How did the group decide on the amount each should be paid?
 - o Why are some people earning higher salaries than others? (education, experience, training)
 - o Handout copies of the Article "Why some people earn more than others."
 - o Ask the class to read it and write a response, giving their opinions and answering the question: Is it fair that some people get more money than others?

(This assignment may need to be homework if there isn't enough time)

Period 2 40 minutes

- If needed, allow some of this period for the students to finish and edit their responses from the last period.
- When the students are finished, use computers to play a game called, "It's My Life."
Explain to the students that in this game they will be making choices about setting up a business and earning money. They will be their own boss and will see if they can run a successful business.
This is the link to the website:
<http://pbskids.org/itsmylife/games/boss/cw.3.html>
- If they have time, they may also play the Mad Money Game at:
http://pbskids.org/itsmylife/games/mad_money_flash.html

Period 3 40 minutes

Before the period starts, the teacher makes 6 copies each of the two handouts, Quotes and Sayings about Ethics and Meanings of the Quotes. Cut up the sayings and place them in 6 envelopes. Cut up the meanings and also place them in 6 envelopes.

- Begin the class by asking if everyone knows the story of “The Little Red Hen” and the “Three Little Pigs.” Tell the class to think about the problems in the stories as students to read aloud the stories to the class. (copies of both stories are included). Keep asking questions until the students answer that the other animals wouldn’t help in the Red Hen and the first and second pigs were lazy and rushed to build their houses.
- Ask how they would you describe the characters in the stories (uncooperative, lazy, in a hurry to finish). Explain that they didn’t have good work ethics.
- Ask the class: If their mom or dad refused to help, were lazy at their jobs, or rushed their work, what do they think would happen?
- Divide the class into 6 groups. Tell the groups that they will be given two envelopes, one containing sayings about work ethics, and one containing the meanings of the sayings. Give them an example:
 - o Quote: “People know you for what you’ve done, not for what you plan to do”. ~ Author Unknown
 - o Meaning – what counts is what you do, not what you think about doing
- Give the groups 10 -15 minutes to read the quotes and pair them up with their meanings. Take up the answers.

Period 4 40 minutes

- The teacher writes 3 more quotes on the board as follows:
 1. “After a visit to the beach, it’s hard to believe that we live in a material world”. ~ Pam Shaw
 2. “Only when the last tree has died and the last river been poisoned and the last fish been caught will we realize we cannot eat money”. ~ Cree Indian Proverb
 3. “There are people who have money and people who are rich”. ~ Coco Chanel
- Ask the class what they think each of these quotes mean. This will start a discussion that many things in life are free, that money doesn’t buy happiness, and that we need to appreciate the natural gifts in the world, etc.
- Handout lined paper, tell the class to write this quote at the top of the page, “IT IS BETTER TO GIVE THAN TO RECEIVE.”
- The students are to write a paragraph explaining what this quote means, including suggestions and their own ideas about how people who have money can help others.

Possible Evaluations

1. Assess the group activity.
2. Mark the opinion responses.
3. Assess their understanding of the quotes.
4. Track the contributions to discussions.
5. Mark the paragraphs.

Follow-up Activities

1. Organize a class fundraising activity to help a charity.
2. This site has a great list of ideas for kids to make money. There are some very helpful tips.
[http://www.wikihow.com/Earn-Money-\(for-Kids\)](http://www.wikihow.com/Earn-Money-(for-Kids))

Modifications or Suggestions for Different Learners

1. Group work activities allow for all learners to take on a role and participate. If necessary, they can be partnered up to play the computer game.

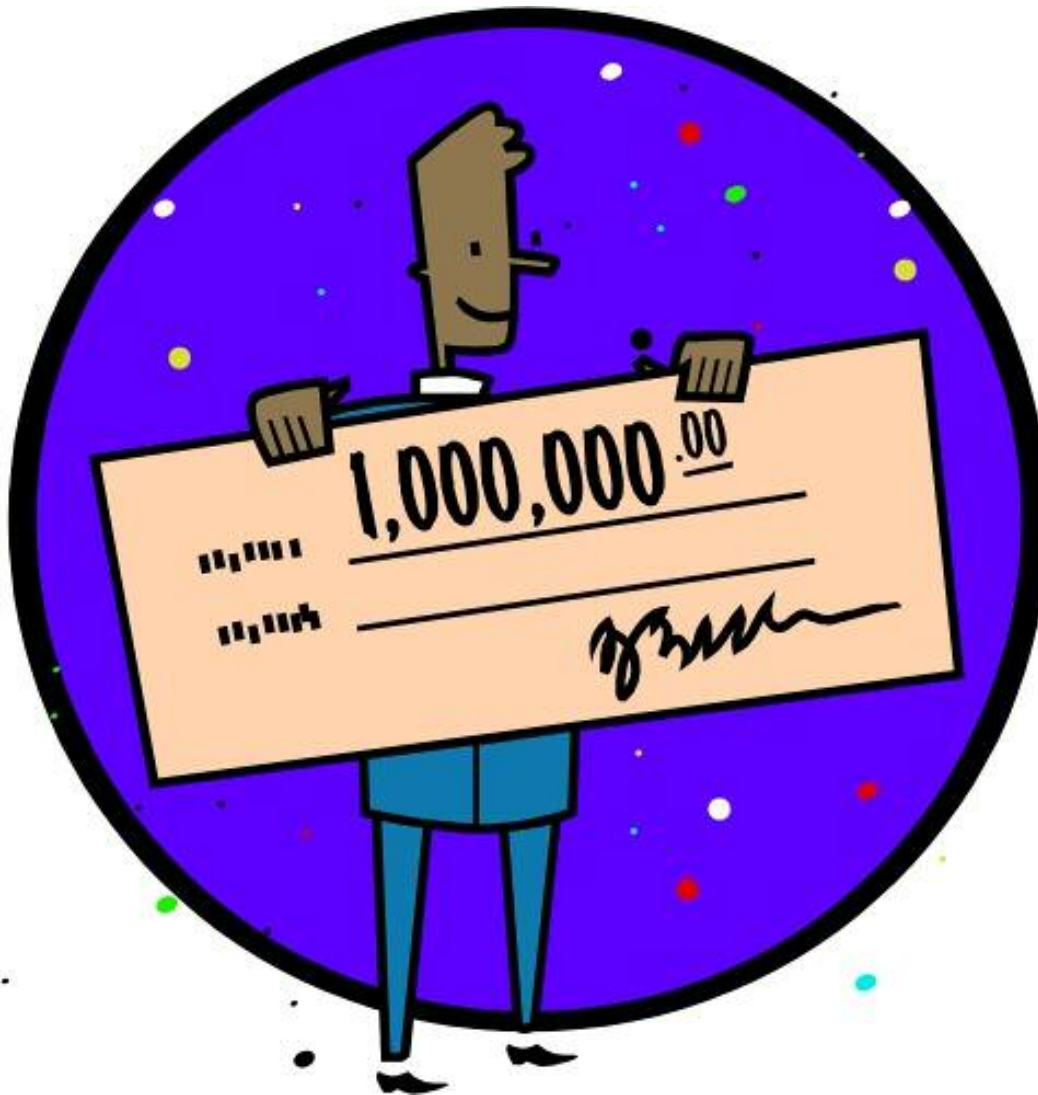
Handouts

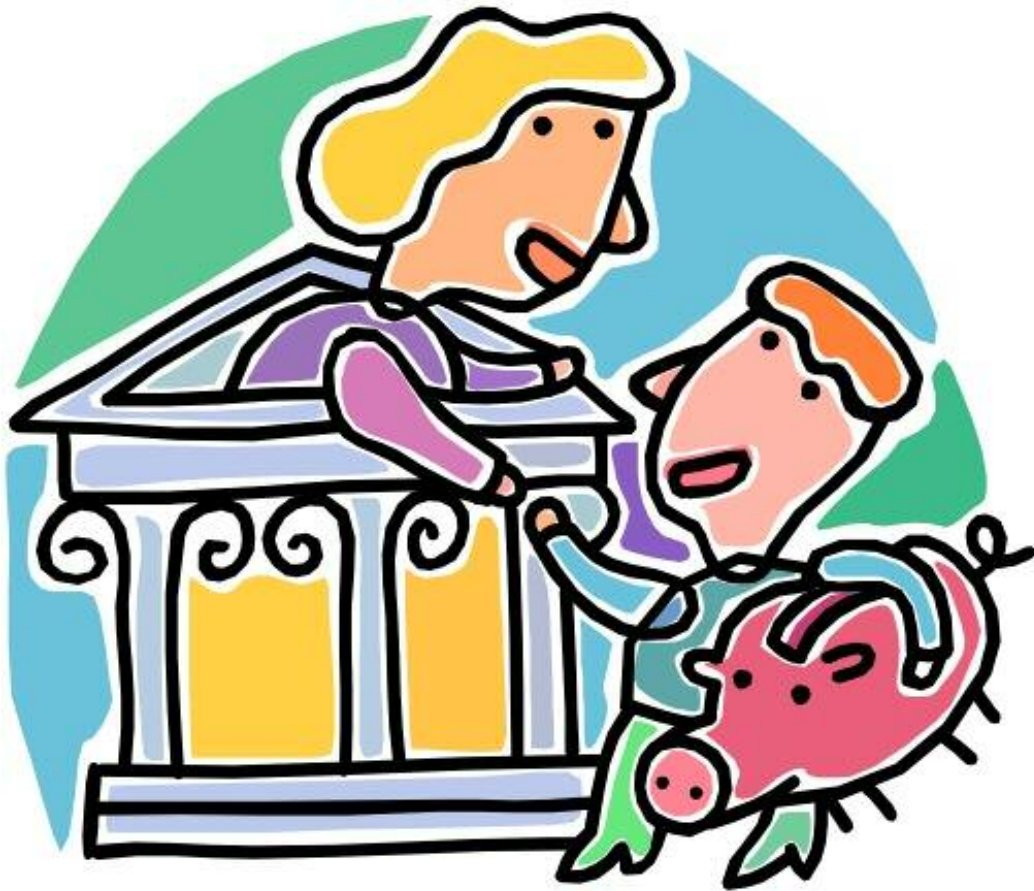
1. Four pictures of ways people get money (jobs, gifts, inheritance, bank interest)
2. Article from MSN Money website: "Why some people earn more than others" by Karen Datko
3. Stories - The Little Red Hen and The Three Little Pigs.
www.childrenstory.info
4. Two text sheets on quotes and their meanings

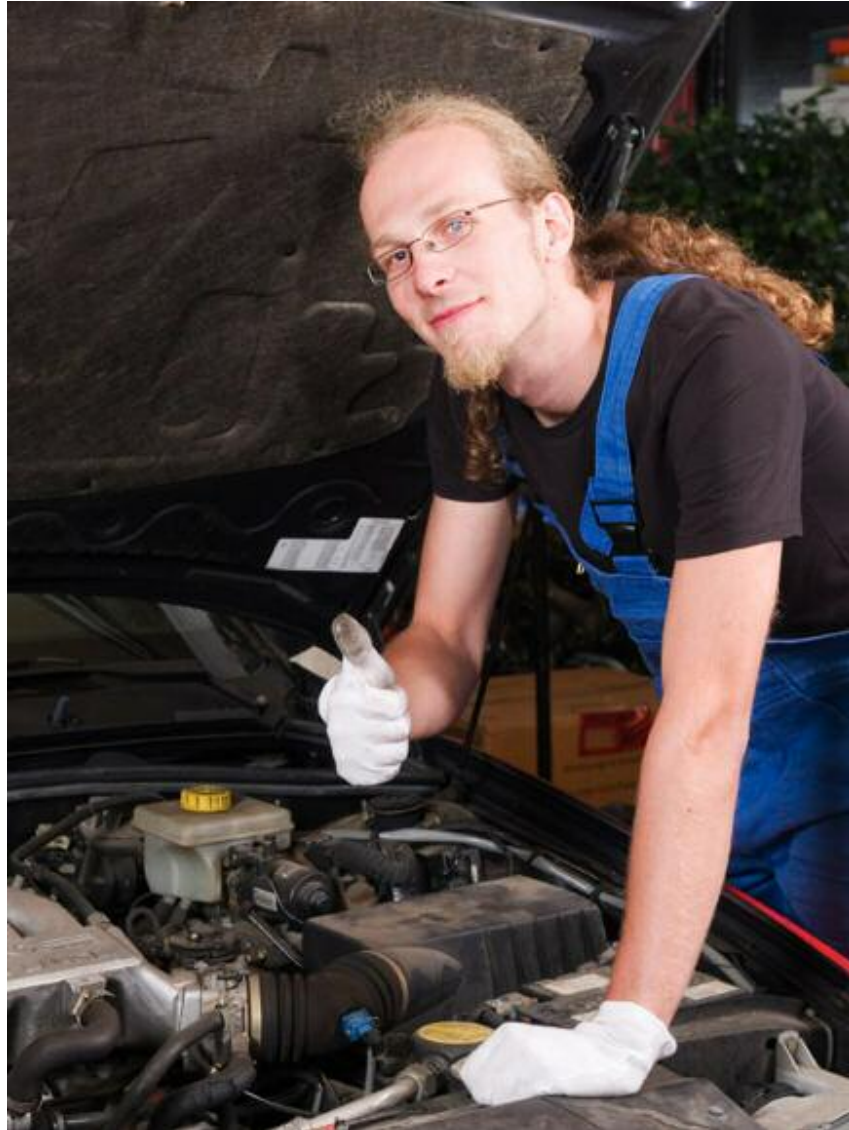
Resources

1. PBS Kids games: Castleworks.com
2. TheQuoteGarden.com











What are the differences between someone who makes \$100,000/year and someone who makes \$30,000?

As you might expect, this question generated a lot of discussion – all of it interesting.

High-income earners generally exhibit several of the following traits:

- They maintain a strong work ethic.
- They don't watch the clock.
- They seek to improve their skills.
- They do quality work.
- They're flexible and adaptable.
- They maintain a good social network.
- They possess self-confidence.

There are two other factors that absolutely play a role in how much a person earns. Chief among these is choice of profession.

Hard work, etc., do not guarantee a higher salary -- but they do improve the odds. A second often overlooked factor is luck. Chance. There's no question that luck plays a role in how much a person is paid. But, in most cases, luck is no accident. It's possible to make your own luck – to a degree.

Lots of people make six figures, including plumbers, business managers, attorneys, high school principals, military officers, technicians, landlords, psychologists, and people in thousands of other professions. The common denominator is that they've figured out what they're good at that other people are willing to pay them to do.

THE LITTLE RED HEN

Once upon a time there was a little red hen. She lived with a pig, a duck and a cat.

They all lived in a pretty little house which the little red hen liked to keep clean and tidy. The little red hen worked hard at her jobs all day. The others never helped. Although they said they meant to, they were all far too lazy. The pig liked to grunt in the mud outside, the duck used to swim in the pond all day, and the cat enjoyed lying in the sun, purring.

One day the little red hen was working in the garden when she found a grain of corn.

"Who will plant this grain of corn?" she asked.

"Not I," grunted the pig from his muddy patch in the garden.

"Not I," quacked the duck from her pond.

"Not I," purred the cat from his place in the sun.

So the little red hen went to look for a nice bit of earth, scratched it with her feet and planted the grain of corn.

During the summer the grain of corn grew. First it grew into a tall green stalk, then it ripened in the sun until it had turned a lovely golden colour. The little red hen saw that the corn was ready for cutting.

"Who will help me cut the corn?" asked the little red hen.

"Not I," grunted the pig from his muddy patch in the garden.

"Not I," quacked the duck from her pond.

"Not I," purred the cat from his place in the sun.



"Very well then, I will cut it myself," said the little red hen. Carefully she cut the stalk and took out all the grains of corn from the husks.

"Who will take the corn to the mill, so that it can be ground into flour?" asked the little red hen.

"Not I," grunted the pig from his muddy patch in the garden.

"Not I," quacked the duck from her pond.

"Not I," purred the cat from his place in the sun.

So the little red hen took the corn to the mill herself, and asked the miller if he would be so kind as to grind it into flour.

In time the miller sent a little bag of flour down to the house where the little red hen lived with the pig and the duck and the cat.

"Who will help me to make the flour into bread?" asked the little red hen.

"Not I," grunted the pig from his muddy patch in the garden.

"Not I," quacked the duck from her pond.

"Not I," purred the cat from his place in the sun.

"Very well," said the little red hen. "I shall make the bread myself." She went into her neat little kitchen. She mixed the flour into dough. She kneaded the dough and put it into the oven to bake.

Soon there was a lovely smell of hot fresh bread. It filled all the corners of the house and wafted out into the garden. The pig came into the kitchen from his muddy patch in the garden, the duck came in from the pond and the cat left his place in the sun. When the little red hen opened the oven door the dough had risen up and had turned into the nicest, most delicious looking loaf of bread any of them had seen.

"Who is going to eat this bread?" asked the little red hen.

"I will," grunted the pig.

"I will," quacked the duck.

"I will," purred the cat.

"Oh no, you won't," said the little red hen. "I planted the seed, I cut the corn, I took it to the mill to be made into flour, and I made the bread, all by myself. I shall now eat the loaf all by myself."

The pig, the duck and the cat all stood and watched as the little red hen ate the loaf all by herself. It was delicious and she enjoyed it, right to the very last crumb.

THE THREE LITTLE PIGS

Once upon a time there were three little pigs.

One day they set out from the farm where they had been born. They were going out into the world to start new lives and enjoy any adventures that might come their way.

The first little pig met a man carrying some straw, and he asked him if he might have some to build himself a house.

"Of course, little pig," said the man. He gave the little pig a big bundle of straw, and the little pig built himself a lovely house of golden straw.

A big bad wolf lived nearby. He came along and saw the new house and, feeling rather hungry and thinking he would like to eat a little pig for supper, he called out,

"Little pig, little pig, let me come in."
To which the little pig replied,

"No, no, by the hair of my chinny chin chin, I'll not let you in!"



So the wolf shouted very crossly, "Then I'll huff and I'll puff, Till I blow your house in!"

And he huffed and he puffed, and he HUFFED and he PUFFED until the house of straw fell in, and the wolf ate the little pig for his supper that evening.

The second little pig was walking along the road when he met a man with a load of wood. "Please Sir," he said, "can you let me have some of that wood so that I can build a house?"

"Of course," said the man, and he gave him a big pile of wood. In no time at all, the little pig had built himself a lovely house. The next evening, along came the same wolf.

When he saw another little pig, this time in a wooden house, he called out, "Little pig, little pig, let me come in."

To which the pig replied, "No, no, by the hair of my chinny chin chin, I'll not let you in!"

So the wolf shouted, "Then I'll huff and I'll puff, Till I blow your house in!"

And he huffed and he puffed and he HUFFED and he PUFFED until the house fell in and the wolf gobbled up the little pig for his supper.

The third little pig met a man with a cartload of bricks. "Please Sir, can I have some bricks to build myself a house?" he asked, and when the man had given him some, he built himself a lovely house with the bricks.

The big bad wolf came along, and licked his lips as he thought about the third little pig. He called out,

"Little pig, little pig, let me come in!"

And the little pig called back,

"No, no, by the hair of my chinny chin chin,

I'll not let you in!"

So the wolf shouted,

"Then I'll huff and I'll puff,

Till I blow your house in!"

And the wolf huffed and he puffed, and he HUFFED and he PUFFED, and he HUFFED again and PUFFED again, but still the house, which had been so well built with bricks, did The Three Little Pigs not blow in, no matter how hard the wolf tried.

The wolf went away to think how he could trick the little pig, and he came back and called through the window of the brick house, "Little pig, there are some marvellous turnips in the farmer's field. Shall we go there tomorrow morning at six o'clock and get some?"

The little pig thought this was a very good idea, as he was very fond of turnips, but he went at five o'clock, not six o'clock, and collected all the turnips he needed before the wolf arrived.

The wolf was furious, but he thought he would try another trick. He told the little pig about the apples in the farmer's orchard, and suggested they both went to get some at five o'clock the next morning. The little pig agreed, and went as before, an hour earlier. But this time the wolf came early too, and arrived while the little pig was still in the apple tree. The little pig pretended to be pleased to see him and threw an apple down to the wolf. While the wolf was picking it up, the little pig jumped down the tree and got into a barrel. He rolled quickly down the hill inside this barrel to his house of bricks and rushed in and bolted the door.

The wolf was very angry that the little pig had got the better of him again, and chased him in the barrel back to his house. When he got there he climbed on to the roof, intending to come down the chimney and catch the little pig that way. The little pig was waiting for him, however, with a large cauldron of boiling water on the fire. The wolf came down the chimney and fell into the cauldron with a big SPLASH, and the little pig quickly put the lid on it.

The wicked wolf was never seen again, and the little pig lived happily in his brick house for many many years.



Quotes & Sayings About Ethics

All the so-called "secrets of success" will not work unless you do.
~ Author Unknown

I'm a great believer in luck, and I find the harder I work the more I have of it. ~ Thomas Jefferson

I've got a theory that if you give 100 percent all of the time, somehow things will work out in the end.
~ Larry Bird

The difference between try and triumph is a little umph.
~ Author Unknown

When the going gets tough, the tough get going.
~ Author Unknown

Men are made stronger on realization that the helping hand they need is at the end of their own arm.
~ Sidney J. Phillips

He who would learn to fly one day must first learn to stand and walk and run and climb and dance; one cannot fly into flying.
~ Friedrich Nietzsche

The only place where success comes before work is in the dictionary.
~ Attributed to both Vidal Sassoon and Donald Kendall

When I was young, I observed that nine out of ten things I did were failures. So I did ten times more work.
~ George Bernard Shaw

Some people dream of success... while others wake up and work hard at it.
~ Author Unknown

Meaning of the Quotes

Working hard will lead to success

Luck comes to those who work for it

Always try to do your best

Push yourself to try harder

Never give up, keep trying

Help yourself, do not wait for others to help you

To reach your goal, you have to make little gains, one at a time

Success comes to those who work for it

Dreaming won't make it happen

Hard work never killed anyone