

# Reading Makes Cents

## Supporting School-Age Accreditation and Quality Programming

*Reading Makes Cents* promotes quality programming through a series of lessons that are educationally based while still being enjoyable. The target audience for this project is older school-agers grades 3-5. By following the curriculum adults will find many suggestions for involving children in the planning and implementation of the activities.

## Essential Elements of 4-H Youth Development

Youth involved in 4-H know they are cared about and feel a sense of **BELONGING**; they exercise **INDEPENDENCE** by using decision-making and action to influence people and events; they develop a sense of **MASTERY** by learning skills needed in making positive career and life choices; and they experience **GENEROSITY** by helping others through community service. These elements support the Army Youth Development Components of Belonging, Success, Service and Independence.

## Ideas! Ideas! Ideas!

- Possible field trips: mint, bank, library, thrift shop, history museum.
  - Possible speakers: banker, accountant, credit union manager, fund raiser, non-profit board member.
  - Learn and perform some “money” songs for fun or community service, a senior citizen center might be a good place for a sing along.
  - Learn and perform some of the books as a readers theater
  - Show some of the suggested movies like *Holes* or *A Christmas Carol* and have a short discussion after the movie. Sell tickets and refreshments and give the money to a charity that the children chose.
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## Opportunities for Youth Leadership and Development and Cross-age Teaching

The curriculum is designed for cross-age teaching or adult lead activities. Youth leaders will find pages ix at the beginning of the guide especially helpful. The **Pocket Change** component of each activity will also be very helpful.

## Providing Quality Middle School and Teen Programming

These materials are appropriate for older youth by combining them with some of the other 4-H curriculum.



## Community Service/Service Learning Opportunities

Section Six of this manual is about sharing and giving money, giving time, talents and other gifts that money can't buy. Many of the suggestions make great service projects. **Let's Make an Action Plan, page 104-105**, can help to organize a service project.

## Summary

*Reading Makes Cents* combines two important things that every child needs to learn - concepts of managing money and a love of reading. It's not necessary to be an expert in financial matters to teach this project. All that's necessary is an interest in the subject and a desire to help children succeed.

# THE Army 4-H EXPRESS GUIDE TO Reading Makes Cents

Learning about Money Concepts through Children's Literature

Combining children's literature with teaching life and money skills makes *Reading Makes Cents* a unique and engaging 4-H project. Children will love reading and acting out some of their favorite books while learning how to manage money wisely.



# Reading Makes Cents

## Project Goals

The goals of *Reading Makes Cents* are to introduce children to basic money management concepts including saving, sharing, spending, managing, earning, borrowing and lending and to use children's literature to teach financial concepts makes the learning more fun and promoting the enjoyment of reading as a family, a youth group or an individual.

## Four Fun Activities

**1** An allowance! What child doesn't want one? This activity will give children a chance to role play asking a parent for an allowance. There are lines and directions for being the parent or the child. The read aloud selection from *Owen Foote, Money Man* will help everyone prepare for the acting. See **Allowance Improv pages 42-44.**

**2** There is a Baseball Hall of Fame, a Rock Roll Hall of Fame and the list goes on. Use the information in **People who Care Hall of Fame, pages 98-100**, to create a new one. Use the true story, *A Band of Angels*, inspired by the Jubilee Singers to provide some ideas. Sources for biographies of philanthropists can be found on the web and more suggestions for hall of fame candidates are on **page 99**.

## Experiential Learning

Experiential Learning engages children and youth while they learn, share, and grow through their 4-H experiences. With an adult as the coach, the first step is "doing" or exploring. Next, youth share what they did and discuss the experience with their peers. After they've identified the skills and knowledge gained, help them determine how to apply these to other situations in their lives. All the steps of the experiential learning process are included in *Reading Makes Cents*.



## Project Activity Guides and Target Age Groups

There is only one guide for *Reading Makes Cents*. It is a single 200 page guide written for adult or teen leaders to use with children grades 3-5. Each activity begins with reading-aloud a specified children's book or chapter of a book then a brief talk about a financial concept introduced in the book is followed by a related activity.



**3** Children in grades 3-5 have probably seen an adult use an ATM machine and they might have a PIN number for a computer game they play. **Secret Code, pages 114-117**, will help them understand more about how PINS work in the real world. This is a game with just the developmentally appropriate amount of competition and reward.

**4** One of the goals of this curriculum is to encourage reading at home through **Family Time Activity Pages, pages 141-181**. Most of the activities include reading a short book together out loud, discussing the story and doing an activity like cooking, playing a game or starting a project.

## Related 4-H Projects

*Consumer Savvy* for grades 3-12 covers some of the same concepts for a broader age range of youth.

*Financial Champions* for grades 7-9 takes a more specific look at finances.

*Be the e – Entrepreneurship* for grades 7-12 focuses on work, careers and business for the 21st century.

*Get in the Act!* for grades 6-9 focuses on skills needed for workplace success.



## Life Skills

"Skills that help an individual to be successful in living a productive and satisfying life" are identified as Life Skills (Hendricks, 1996). Life skills in this project include communication, decision-making, problem-solving, managing resources, and planning and organizing. Although each activity specifically targets only one life skill, youth have the opportunity to practice several.

## Character Connection

A person of good character is a good person, someone to look up to and admire, knows the difference from right and wrong and always tries to do what is right, sets a good example for others and makes the world a better place. When it comes to finances a person of character demonstrates Responsibility in handling money.

# Reading Makes Cents

## Linking to the Army's Four Service Areas and Baseline Programming

### Sports, Fitness and Health Options

Health and wealth are important for living a long and happy life. Financial health is important too, because people tend to be emotionally and physically healthy when they are not stressed by financial hardship. Use the activity on **page 26** to help children identify their Needs and Wants.

### Arts, Recreation and Leisure Activities

Many of the activities teach skills in arts that can be recreational. Create a designer piggy bank using **Piggy Bank Set, page 85**, as a guide. Or, practice the art of calligraphy in **Calligraphy Accounts, page 134**.

### Life Skills, Citizenship, and Leadership Opportunities

Each activity in *Reading Makes Cents* teaches specific life skills. **Entrepreneurship page 61**, combines a craft project with business, citizenship and leadership to create a small business and raise money for the community or for the children doing the work.

### Academic Support, Mentoring, and Intervention Services

By providing academic support through cross-age instruction and leadership the older teens act as mentors and the children learn that they might want to be mentors in the future. Teen leaders might start with **Money Games, page 131**, which suggests many games that teach financial concepts.

## Integrating Technology

Many of the activities in *Reading Makes Cents* require research that can be done on-line and combined with a field trip. Youth may want to keep a journal on-line or take and save pictures and prepare a presentation of their work. Some useful websites are:

[www.JumpStart.org](http://www.JumpStart.org)  
[www.canteach.ca/elementary/songspoems.html](http://www.canteach.ca/elementary/songspoems.html)

Google additional songs about money and any related topics. More suggestions for websites can be found on **page 140** and **page 187**.

