



# Cultivating Financial “Cents”

*Grades PreK-2*

**Teacher:** Mary-Clay Estes

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## Overview & Purpose

*Provide the lesson title and a short (3-4 line) purpose statement expressing your vision for this lesson.*

Students will be able to have a clear understanding of money. Students will be able to identify and describe the value that each coin represents. Students will be empowered to track their individual earnings with their personal banks. Students will be given opportunities to make choices about how they want to spend their funds. Through these applications, students will have a stronger sense of financial understanding.

## Objectives

*List your 3-5 objectives. Specify the new skills that the students will gain as a result of the lesson. What will students have learned or experienced by the end of the lesson?*

1. Students will be able to identify coins.

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2. Students will be able to recall the value of coins.
  3. Students will be able to apply identifying and recalling the value of coins through growing their own bank as they learn to make change and calculate their earnings for their individual bank.
  4. Students will be able to see the responsibility in making choices with their earnings as they choose to save or spend their funds.

## Materials Needed

*What items do you need to complete this lesson? Please include items you requested in your project as well as anything else you used to bring this lesson to life.*

1. Individual banks for each student that are divided into visual departments for spending, saving, and sharing
2. Bags of play coins; pennies, nickels, dimes, quarters, and dollar bills

## Verification

*What 3+ steps did you go through to make sure that your students understood the concepts you taught in your lesson?*

The main activity that will reinforce financial literacy skills is when students learn about their earnings in their personal bank. As they earn, they will see their funds grow.

1. Observe students as they practice sorting coins, and making change.
2. Quick matching assessment gauging if students can identify that 5 pennies equal a nickel and so forth, two nickels equal a dime, and two dimes and a nickel equal a quarter.
3. As they choose to spend or save, students will reflect on the impact of those choices. Throughout the year, students will gain a stronger sense of financial literacy.

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## Activity

*What activity did you take students through to reinforce the concepts you taught during your lesson?*

1. Teach students the attributes of each coin, reinforcing their unique characteristics.
2. Introduce one coin a day, reviewing the previous coin(s) as we proceeded.
3. Use technology to engage students at the beginning as we watched Coins by ABCmouse.com
4. Invest students into taking ownership of their learning by creating personal banks.
5. These banks would be used year round to reinforce and apply the knowledge we are learning in our unit of money.
6. The banks will help students identify the coins and the values they represent.
7. They will learn that 5 pennies equal a nickel and so forth, two nickels equal a dime, and two dimes and a nickel equal a quarter... and so on. This will help students understand that although the coins change, the total amount remains constant.
8. I would have students apply their learning by making change with their coins. They will also have to make choices of what they want to spend with their earnings. They can choose to spend or save, giving students the opportunity to make choices. There will be some choices that they are satisfied with while others they may choose to learn from.

