

# MS. MONEY & THE COINS®

## Lesson Plans for Teachers and Families

Let Ms. Money, Nick and Penny sing the tune for financial literacy in your classrooms and homes.

**LESSON 1:** Another Day, Another Dollar



**LESSON 2:** Needs Versus Wants



**LESSON 3:** Did She Really Spend it All?



**LESSON 4:** Give a Little, Get a Lot



**LESSON 5:** Make it, Save it, Share it, Spend it!



Now you can teach your students and families about saving, sharing and spending money with Ms. Money & the Coins® at home or in your classroom! Five, easy-to-follow, interactive lessons will have students cheering about saving while you are guided by a lesson plan with suggested talking points, creative activities, new vocabulary and sited standards from the Massachusetts Department of Elementary and Secondary Education's curriculum frameworks.

Listen, learn and sing at your own pace with Ms. Money and her students Nick and Penny.

To begin the program, gather your classroom or families to watch the animated short at [RocklandTrust.com/MoneyClassroom](https://RocklandTrust.com/MoneyClassroom) and finish the program by downloading your certificates of achievement.

Questions or comments? Contact [MsMoney@RocklandTrust.com](mailto:MsMoney@RocklandTrust.com)



# LESSON 1: Another Day, Another Dollar



**OBJECTIVE:** To talk about what money is; to validate the feelings we have about money; to identify Ms. Money's feelings; to recall a time when we felt similarly to Ms. Money

**VOCABULARY:** Money, Cash, ATM, Bank

**TIME:** 25-35 minutes

**MA FRAMEWORK STANDARDS:** Social and Emotional Health/Mental Health  
CH.SEH.05.01 – CH.SEH.05.04 Feelings & Emotions

**MATERIALS NEEDED:** Access to song "Another Day, Another Dollar", Ms. Money & the Coins® Activity Guide, pencil, colored pencils/crayons/markers

## **STARTING LESSON 1:** *Another Day, Another Dollar*

- Play song "Another Day, Another Dollar" ( 3-5 min)
- Discuss Ms. Money (10-15 min)
  - » What is Ms. Money looking for?
  - » How is she feeling today?
  - » Have you ever not been able to find something you are looking for?  
How did you feel?
  - » Lead students in the first activity on the activity sheet identifying different feelings
- Discuss Nick and Penny (10-15 min)
  - » How are Nick and Penny similar? How are Nick and Penny different?
  - » Do Nick and Penny have any feelings about money? What are they?
  - » Discuss how people can have different feelings about the same thing
  - » Ms. Money has to lead a class about money, but feels unprepared and nervous.  
Have you ever tried something new and felt nervous?
  - » Lead students in the second activity on the activity sheet and share a few of the students' experiences.
- Reinforce to the students that through Ms. Money & the Coins, the whole class is going to try to learn something new!
- Evaluation
  - » Key takeaways
  - » Feedback



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## LESSON 2: Needs Versus Wants



**OBJECTIVE:** To identify needs; to identify wants; to learn to identify needs and wants in everyday situations

**VOCABULARY:** Needs, Wants

**TIME:** 25-35 minutes

**MA FRAMEWORK STANDARDS:** History and Social Science: Economics HSS.1.T4.07; English Language Arts and Literacy, Writing/Texts Types and Purposes W.3.3.f

**MATERIALS NEEDED:** Access to song "Needs Versus Wants", Ms. Money & the Coins® Activity Guide, pencil, colored pencils/crayons/markers

### **STARTING LESSON 2:** *Needs Versus Wants*

- Play song "Needs Versus Wants" (prompt students to listen to the song carefully because THEY have a part in the song, too!) ( 3-5 min)
  - » Feelings about Money
    - Notice the different feelings Nick and Penny have about money
    - Notice how Nick and Penny feel differently about money
  - » Talk about Needs
    - Basic Needs – Food, Shelter, Clothes
    - Beyond Basic Needs – Pencils, Backpack, Internet, Transportation
  - » Talk about Wants
    - Do all people want the same things?
    - How are your wants different from your friends? Family?
  - » Fill in the maze on the activity sheet and identify and draw your needs and wants
- Play song "Needs Versus Wants" again now that you KNOW the difference and make sure you follow the prompts to shout "Need" and "Want" when appropriate
  - » Break into pairs or groups and write your own "Needs Versus Wants" verse
  - » Notice the rhyming pattern in the written verse AABB – see if you can rhyme in your verse
  - » Share you verse with your classmates
- Evaluation
  - » Key takeaways
  - » Feedback



# LESSON 3: Did I Really Spend it All?



**OBJECTIVE:** To talk about spending money; to notice how many choices we need to make every day when it comes to spending our money; to realize that money is a limited resource

**VOCABULARY:** Save, Spend, Needs, Wants, Resources

**TIME:** 25-35 minutes

**MA FRAMEWORK STANDARDS:** History and Social Sciences: Economics HSS.1.T4.05; HSS.1.T4.07

**MATERIALS NEEDED:** Access to song "Did I Really Spend it All?" Ms. Money & the Coins® Activity Guide, pencil, colored pencils/crayons/markers

## **STARTING LESSON 3:** *Did I Really Spend it All*

- Play song "Did I Really Spend it All?" ( 3-5 min)
- Instruct students to become "reporters" and investigate the facts of the song (10-12 min)
  - » WHO is this song about?
  - » WHAT is Ms. Money looking for?
  - » WHERE did Ms. Money spend her money?
  - » WHEN did Ms. Money spend her money?
  - » WHY is Ms. Money upset?
  - » HOW could Ms. Money resolve her problem next week?
- Breaking News! (15-20 min)
  - » Break students into pairs or groups
  - » Write, draw or act out a news story about Ms. Money's week
  - » The news story should have:
    - The headline "Did She Really Spend it All?"
    - The Who, What, Where, When, Why and How of the story
    - A recommendation to Ms. Money
  - » Share news stories, skits and drawings with the class
- Evaluation
  - » Key takeaways
  - » Feedback



## LESSON 4: Give a Little, Get a Lot



**OBJECTIVE:** To talk about sharing and charitable giving; to acknowledge that everyone needs some help sometime; to express gratitude when receiving help

**VOCABULARY:** Sharing, Giving, Community, Gratitude

**TIME:** 25-35 minutes

**MA FRAMEWORK STANDARDS:** History and Social Sciences: Leadership, Cooperation, Unity & Diversity HSS.1.T1.01; Personal and Community Health/Community and Public Health CH.PCH.14.01; Social and Emotional Health/Interpersonal Relationships: Communication CH.SEH.07.01

**MATERIALS NEEDED:** Access to song "Give a Little Get a Lot", Ms. Money & the Coins® Activity Guide, scissors, tape, pencil, colored pencils/crayons/markers

### **STARTING LESSON 3:** *Give a Little, Get a Lot!*

- Play song "Give a Little, Give a Lot" ( 3-5 min)
- Discuss giving and sharing within the school community (10-12 min)
  - » Who do students see giving and sharing within the school?
  - » Who do students see sharing in the community?
  - » Instruct students to draw a picture of a time they have seen someone share?
- Discuss the feelings you get when you share or when someone shares with you? (15-20 min)
  - » Is there a time you remember when someone shared something with you?
    - How did it feel?
    - Did you tell the person how it made you feel?
    - What are ways you can communicate your feelings of gratitude?
  - » Write a thank you note in your activity guide to someone who shares something with you
  - » Use the activity guide (and scissors and tape) to make your own envelope so you can share your gratitude with a thank you note
- Evaluation
  - » Key takeaways
  - » Feedback



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# LESSON 5: Make it, Save it, Share it, Spend it!



**OBJECTIVE:** To discuss the ways money is used for many goals; to talk about yourself now and in the future; to emphasize the balance of saving, sharing and spending money

**VOCABULARY:** Earn, Save, Share, Spend, Future, Goals (Short term, long term), Budget

**TIME:** 25-35 minutes

**MA FRAMEWORK STANDARDS:** History and Social Science: Saving HSS.2.T5d.01

**MATERIALS NEEDED:** Access to song "Make it, Save it, Share it, Spend it!" Ms. Money & the Coins® Activity Guide, pencil, colored pencils/crayons/markers

## **STARTING LESSON 3:** *Make it, Save it, Share it, Spend it!*

- Play song "Make it, Save it, Share it, Spend it!" ( 3-5 min)
- Discuss Making, Saving, Sharing and Spending Money (10-12 min)
  - » Make it!
    - How do students see grownups in their lives make money?
      - What jobs do they see grownups doing?
    - Are there ways students can make money?
      - Discuss ways to earn bits of money as a student (emphasizing that it's their REAL job to be in school and learn!)
    - Fill out the activity sheet about themselves now and in the future!
  - » Save it!
    - What are some items or experiences worth saving for NOW (short-term goal)?
    - What are some items or experience worth saving for in the future (long-term goal)
    - Fill out the activity sheet about their goals now and in the future!
  - » Share it!
    - What's something students can share with someone in need?
    - Discuss ideas and fill out the activity sheet
  - » Spend it!
    - Discuss THINKING before spending and having a good plan or a budget
- Evaluation
  - » Key takeaways
  - » Feedback

