

LESSON
2

Saving, Spending, and Giving Back

OBJECTIVE

Students will:

- learn how to contribute to their community through donations and by volunteering

TIME

40 minutes

MATERIALS

- Make a Difference! activity sheet

ADDITIONAL RESOURCES

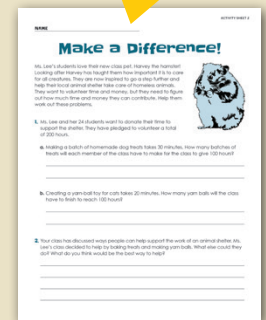
- Budgeting section, [Elementary Instructor Guide](#)
- Lesson 5, [Elementary Toolkit](#)

STANDARDS

- Jump\$tart Financial Literacy Standards: Spending and Saving Standard 1f

DIRECTIONS

- Ask the class to brainstorm some of the problems facing your school or community and ways to make it a better place. Write responses on the board.
- Ask the class to identify which problems have solutions that require cash (donating to a food bank or hurricane victims), which don't (spending time with seniors, being kind to their classmates), and which might require a combination of the two (taking care of dogs and cats at an animal shelter).
- Explain that there are organizations in the community and across the country called **charities**. Their purpose is to help fix problems that people and animals face. Charities rely on people to donate their money and/or time to help achieve their goals. Provide examples of charities in your community.
- Use the example of an animal shelter to show how people can help by donating funds or volunteering their time. Ask students why the shelter might need cash donations (such as to buy food and veterinary care for the animals). Point out that many people set aside an amount to give to charities in their budgets. Ask the class how people can help a shelter even if they are unable to make a cash donation (for example, giving their time to walk and play with the dogs).
- Ask the class if there are ways individuals can give back to their communities without necessarily working through charities. For example, playing with a classmate who has no one to play with during recess is an act of kindness and contributes to making the school a happier place.
- Hand out the Make a Difference! activity sheet. Ask students to complete it individually or in pairs. Go over the answers as a class.
- Hand out the You Can Help Too family activity sheet. Ask students to take it home and complete it with their parents.



ANSWER KEY FOR ACTIVITY SHEET

- 100 hours divided by $\frac{1}{2}$ hour = 200 batches of treats. 200 divided by 25 people = 8 batches of treats per person.
 - 100 hours divided by $\frac{1}{3}$ hour = 300 yarn-ball toys. 300 divided by 25 people = 12 yarn-ball toys per person.
- Answers will vary, but can include raising money to donate cash or food, or even visiting a shelter to play with or walk animals.

(Lesson continued on next page.)



Saving, Spending, and Giving Back

TAKE IT FURTHER

Come up with an easy service project you can do as a class. Brainstorm small ways you can help, such as donating gently used kids' books and toys to family shelters or making cards for seniors in nursing homes.

ASSESSMENT QUESTIONS

Ask your students to answer the following questions on a separate piece of paper:

1. Why should a person's budget include giving to charitable organizations?

Key points: When we help others in our community, we make it a stronger community and a better place to live. Helping others is a way to help us feel better about ourselves and the community in which we live.

2. What are some ways that people help out charities?

Key points: Individuals can help by making donations of cash and supplies (e.g., canned goods to a food bank) or by giving time in the form of volunteer service.

NAME _____

Make a Difference!

Ms. Lee's students love their new class pet, Harvey the hamster! Looking after Harvey has taught them how important it is to care for all creatures. They are now inspired to go a step further and help their local animal shelter take care of homeless animals. They want to volunteer time and money, but they need to figure out how much time and money they can contribute. Help them work out these problems.



1. Ms. Lee and her 25 students want to donate their time to support the shelter. They have pledged to volunteer a total of 200 hours.
 - a. Making a batch of homemade dog treats takes 30 minutes. How many batches of treats will each member of the class have to make for the class to give 100 hours?

 - b. Creating a yarn-ball toy for cats takes 20 minutes. How many yarn-ball toys will each member of the class have to make for the class to give 100 hours?

2. Your class has discussed ways people can help support the work of an animal shelter. Ms. Lee's class decided to help by baking treats and making yarn balls. What else could they do? What do you think would be the best way to help?

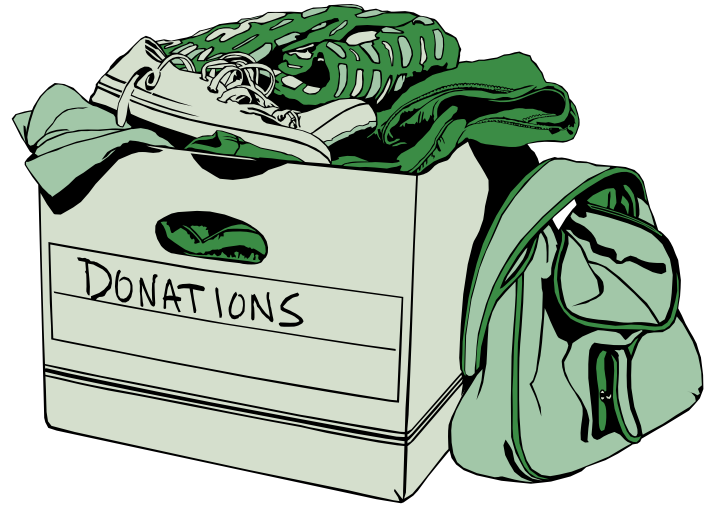
You Can Help Too

Dear Parents,

Your child has been learning about the value of giving back—and the whole family can join in. Events like the MLK Day of Service and September 11th Day of Service and Remembrance are times many families get involved. Of course, you don't have to wait for a specific day! You can volunteer time or donate money to organizations that help those in need year-round.

DIRECTIONS

As a family, list your talents and interests. You might have great bakers, painters, or readers, and you can use those talents to help others.



Our family's talents and interests:

Research local volunteering opportunities at nationalservice.gov or volunteermatch.org. Then list which organizations could use your talents. If baking is your specialty, you can make cookies to take to the local soup kitchen or shelter. Even if you aren't able to volunteer your time, your family can raise funds to make a cash donation.

Organizations our family would like to help:

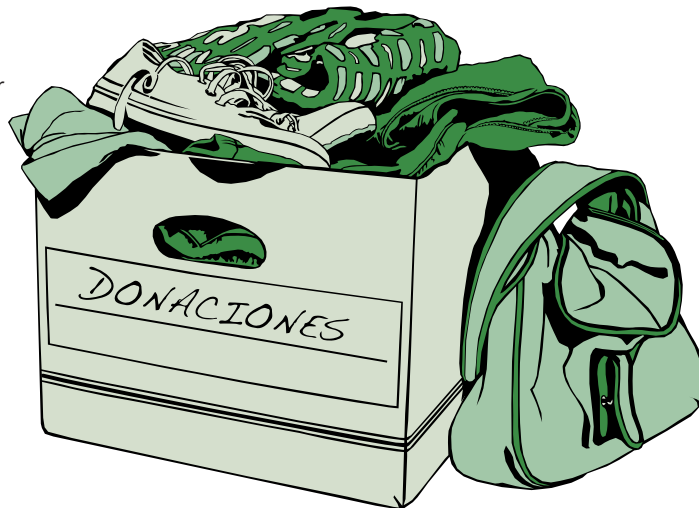
Ustedes también pueden ayudar

Estimados padres:

Su hijo(a) ha estado aprendiendo acerca del valor de retribuir a la sociedad, y toda la familia puede participar. Eventos tales como el Día de Servicio en Honor a Martin Luther King y el Día del Servicio y el Recuerdo del 11 de septiembre son oportunidades para que muchas familias se involucren. Por supuesto, ¡no hace falta esperar un día específico! Se puede donar tiempo o dinero durante todo el año a organizaciones que ayudan a aquellos que lo necesitan.

INSTRUCCIONES

Como familia, hagan una lista de sus talentos e intereses. Quizás tengan excelentes reposteros, pintores o lectores, y puedan usar esos talentos para ayudar a otras personas.



LOS TALENTOS E INTERESES DE NUESTRA FAMILIA:

Investiguen acerca de las oportunidades de voluntariado locales en nationalservice.gov (en inglés) o volunteermatch.org (en inglés). Luego, anoten qué organizaciones podrían beneficiarse con sus talentos. Si la repostería es su especialidad, pueden hacer galletas para llevar a un comedor comunitario o un refugio local. Incluso si no pueden donar su tiempo, la familia puede recaudar fondos para realizar una donación en efectivo.

Organizaciones a las que a nuestra familia le gustaría ayudar:
