

KINDERGARTEN

TEACHER RESOURCE

DOWN
TO
BASICS



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Job is a task you do to earn money.

Examples: chores, watch younger siblings, teach school

Skills are things you know how to do that help you be better at your job.

Examples: keep your room clean, count, read

Income is money received from a job.

Examples: Your parent gives you \$5 to wash their car. The boss gives the cashier a paycheck.

Gifts are presents someone wants to give you.

Examples: Your parent gives you money for good grades. Grandma gives you money for your birthday.

Wants are things we would like to have, but do not need to be safe and healthy.

Examples: video games, fast food, toys, trampoline, pets

Needs are things that keep you safe and healthy.

Examples: milk, toothbrush, soap, shoes, house, fruits and vegetables



Lesson 1: Let's Talk Money

Upon completion of this lesson, students will be able to:

1. Explain the meaning of jobs, skills, income, gifts, wants and needs
2. Identify examples of jobs, skills, income, gifts, wants and needs
3. Produce examples of jobs, skills, income, gifts, wants and needs

Materials Needed:

- Rory the Nurse Slides
- Let's Talk About Money! coloring page (Print 1 per student)

Estimated Duration: 30 minutes

This shared reading activity will teach your students the vocabulary words they need to understand as they progress through their Kindergarten Financial Literacy lessons. You can choose to explain the vocabulary words before you read the story, *Rory the Nurse*, or you can choose to explain the words as you encounter them in the context of the shared reading.

Distribute one copy of the Let's Talk About Money! coloring page to each student. Tell them to wait until they hear your instructions before they color any of the images on the page.

Display the opening slide, making sure every student can clearly see the "cover" of the story, *Rory the Nurse*.

SLIDE 2

"Rory is a nurse. He works at the hospital. He takes people's temperature and gives them medicine."

Explain that being a nurse is a **job**, and it is a very important job! Nurses help sick people get better, and they help healthy people stay healthy. Ask your students to provide examples of other jobs or tasks people do to make money. After this discussion about jobs, instruct them to look at their coloring pages and find an individual who is doing his job. Color the image of the person **red**. [delivery person]



Next, discuss the job **skills** Rory has: He takes people's temperature and gives them medicine. Ask your students to list other skills a nurse needs to be good at his job. After this discussion about job skills, instruct your students to study their coloring pages and color the tools needed for a nurse to perform his skills **orange**. [thermometer and pill bottle]

SLIDE 3

"All the patients in the hospital love Rory. Every week, Rory's boss pays him for being a good nurse."

Because Rory has a job, his boss pays him. The money Rory gets from his job is called **income**. Ask your students to name jobs that their family members have. Do they get paid for doing their jobs? Yes!

Grownups have jobs so they can make income (money) and take care of their families. Instruct your students to color the income image **green**. [cash]

SLIDE 4

"Rory uses some of his income to go grocery shopping. At the grocery store, Rory buys eggs, watermelon, shampoo, a new video game, and a squeaky toy for his puppy."

Use this as an opportunity to expand on the concept of income and introduce that we need income to buy the things we need and want. **Needs** are things we should have to be healthy and safe. **Wants** are things we like to have, but we don't need them to be safe and healthy. Ask your students to identify the things Rory buys that are needs. What things would make him healthy? Ask them if they can think of other things we need to be healthy and safe. Ask your students to color the items on their coloring pages **yellow** if they are needs. [broccoli, toast, shoe]

Next, ask your students which things Rory bought that he wanted, but did not need. Ask them if they can think of other items we want to buy, but do not need. This is an important concept to emphasize. Children need to understand that their parents or guardians have to take care of the family's needs, and may not always be able to get toys and candy that the children want. Instruct the students to color the items on their coloring pages **blue** if the items are wants. [video game controller, candy]



SLIDE 5

“One day Rory is heading home and he bumps into his best friend, Alex. Alex says, “Happy Birthday!” and gives Rory a big hug. Alex gives Rory a birthday card and tells him to open it when he gets home.”

SLIDE 6

“Once home, Rory opens Alex’s card and finds \$10 and a nice note.”

Wow! Rory is so happy he has \$10. He did not have to work for this money. It is not income because Rory did not have to do a job to receive it. Instead, it is a **gift**. It is a present his friend gave him. Ask students to provide examples of gifts they have received. Did they have to work to get the presents? No! Sometimes people who love each other give each other presents, just like Alex gave her best friend \$10. Ask your students to color the gift image on their coloring pages **violet**. [present]

SLIDE 7

“You are very kind and you are great at making people laugh! Happy Birthday to you!” It is no surprise that all the people at the hospital love Rory.”

Rory is very kind, and he is great at making people laugh. Rory sounds so nice, and this is another important job skill for a nurse to have!

Ask your students to hold up their colorful pages. The images on everyone’s coloring page should be color-coded the same. Compliment your students on how colorful their pages are, and remind them that **skills** ensure we do a good **job**. When we do a job well, we earn **income** so we can buy items we **need**, and, if there’s any extra money, we can get something we **want** or buy a **gift** to share with someone we care about. It all works together like the colors of the rainbow!

A fun extra credit assignment might be to encourage the children to draw their own interpretation of the vocabulary terms they’ve learned.

Lesson 2: Whistle While You Work

Upon completion of this lesson, students will be able to:

1. Identify jobs children can do
2. Differentiate between working and playing

Materials Needed:

- Circle the Jobs activity sheet (Print 1 per student)

Estimated Duration: 30 minutes

If it is available, choose and play a version of the song, “Whistle While You Work,” for your students. (YouTube: <https://www.youtube.com/watch?v=IMCfgrMWJBE>) Whistling is an outward sign of happiness. Do they have anyone in their family who whistles often? No one who is grumpy, angry or sick whistles! But, happy people do!

Teach them the song, and encourage them to sing it with you as the song plays. Discuss why we should be happy when we are working: 1) we are doing something useful, and 2) we feel good about ourselves when we are doing a good job. Whistling while you work also makes your job seem easier to accomplish.

Segue into today’s lesson by reviewing the vocabulary words: jobs, skills, income, gifts, wants and needs. Next, discuss jobs children can do around their homes. Ask your students to name household chores, chores they can do for a neighbor, or chores they can do for their grandparents. Sometimes children can earn income by doing chores. However, it is important to explain that many children are not paid money for doing chores, and that is okay. Their family still “pays” them by taking care of the things they need.

Which of the images on the activity sheet depict chores? Ask students to circle images which illustrate chores [Washing Dishes, Raking the Yard, Taking out the Trash]. If there is time, your students can also color the pictures on the activity sheet. If you’re up to it, tell them they should whistle while they work!



Lesson 3: We've Got Skills

Upon completion of this lesson, students will be able to:

1. Create a list of skills needed for various jobs
2. Illustrate a worker performing a skill particular to his/her job

Materials Needed:

- We've Got Skills! Slides
- Blank drawing paper and crayons

Estimated Duration: 30 minutes

Remind students of the story of Rory the Nurse. Ask them if they remember what skills Rory has that make him a good nurse. (He takes patients' temperatures, he gives them medicine, he is kind, and he is good at making people laugh.) All workers need to have skills so they can do their jobs well.

Explain that you are going to show the students pictures of people doing jobs. What skills would each worker need to have? Open the We've Got Skills! Slides. Slide 1 shows a picture of a farmer. What skills do farmers need? What do they need to know how to do so they can plow fields, plant seeds and grow food?

Continue through the slides, lingering on each image while your class brainstorms about the job skills needed to perform the jobs.

As closure, remind your students that every job requires skills. Inform them that they now will think of a job and then draw a worker performing one of the skills needed to do that particular job.



Lesson 4: Name that Money

Upon completion of this lesson, students will be able to:

1. Explain that income is money earned by working
2. Explain why money received as gifts is not income
3. Classify scenarios as examples of earning income or receiving a gift of money

Materials Needed:

- Income or Gifts activity sheet (Print 1 per student)
- Blank construction paper (1 page per student)

Estimated Duration: 30 minutes

Introduce today’s activity with a review of the difference between earning money as income and receiving money as a gift.

When you are ready to begin the activity, instruct your students to do a hamburger fold with their construction paper.

Show your students the Income or Gifts activity sheet. Explain that they will cut each picture out and then paste the pictures depicting ways to earn income on the top half of the paper. They will then paste the pictures that depict ways to receive money as a gift on the bottom half of the paper.

GIFT	GIFT
A Birthday card may be given to you with money on your special day.	Grandparents give you candy and money just for being you!
INCOME	INCOME
Vacuuming is a chore which you can do to earn a little money.	Mowing the lawn is another chore which you can do to earn money.
INCOME	GIFT
Taking out the trash can be easy chore money!	Christmas gifts are always special – especially when they include money!

After all students have finished the activity, ask them to fold their papers closed. Tell them to listen to you carefully as you make summary statements about income and gifts. If they agree with your statement, they should display thumbs up. If they disagree, they should display thumbs down. For example: “My grandma gave me five dollars on my birthday. This was income,” should be followed by all students displaying thumbs down

Lesson 5: I Want It, but Do I Need It?

Upon completion of this lesson, students will be able to:

1. Classify goods as either wants or needs

Materials Needed:

- I Want It, but Do I Need It? activity sheet (Print 1 per student)

Estimated Duration: 30 minutes

Introduce today's activity with a review of wants versus needs. It is important for the children to understand that parents and guardians have to prioritize the family's needs over what the family might want.

Our parents or guardians provide us with our needs (items that keep us safe and healthy). If a family has extra money, they can occasionally buy wants (items that are fun to have, but are not necessary to be safe and healthy). Even with little ones, these can be lively discussions. For example, it may be hard for children to understand that a pet can be valuable to a family's happiness, but that the pet is not necessary in order to be safe and healthy.

When you are ready for the activity, distribute the I Want It, But Do I Need It? activity sheet. Explain the directions to your students:

Color the picture frame **yellow** if the picture shows a need; Color the picture frame **blue** if the picture shows a want. Color the pictures (inside the frames using all colors).

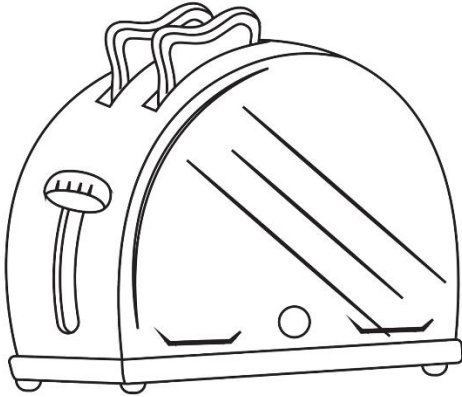
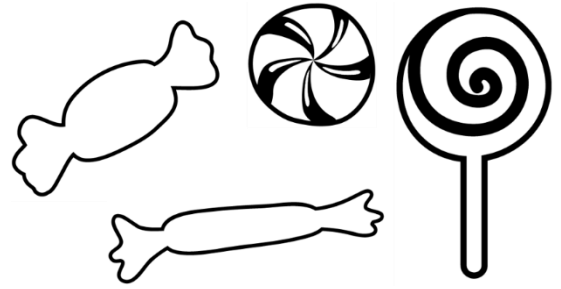
Once all students have completed the coloring sheet, discuss their conclusions. Which items show wants? Which items show needs?

As closure, ask your children to place their colored sheets on their desktops or tables. Ask one group at a time to do a gallery walk, standing and walking quietly past the desks or tables so they can see their peers' fine work. Encourage positive feedback like high fives and thumbs up.



Name _____

Lesson 1: Let's Talk About Money!

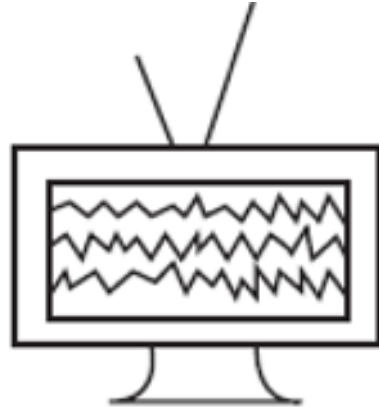


Name _____

Lesson 2: Circle the Jobs



Washing Dishes



Watching TV



Playing Video Games



Raking the Yard



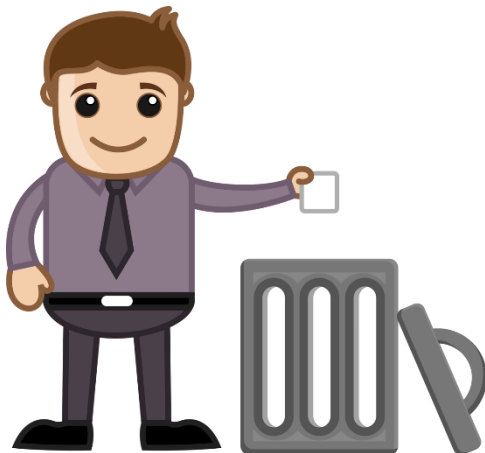
Going to the Park



Taking out the Trash

Name _____

Lesson 4: Income or Gifts



Name _____

Lesson 5: I Want It, but Do I Need It?

Color the picture frame **yellow** if the picture shows a NEED.

Color the picture frame **blue** if the picture shows a WANT. Color the pictures.

