

KINDERGARTEN BUSINESS & FINANCE

First edition

8 units

32 lessons + bonus business unit

A video for every lesson

FIRST EDITION

COURSE GUIDE

This course gives a kindergartner a first taste of how grown-ups work, trade and handle money, in eight short units through one school year: work and helping, the story of money, markets, great businesses, fair rules, making and selling, counting money, and saving, spending and giving. Each unit is built around true stories a five-year-old can hold on to: Adam caring for the garden, people trading before there were coins, King Croesus and his gold coins, Jesus asking “Whose picture is this?”, the farmer, miller and baker who make our bread, Milton Hershey’s chocolate, Ole Kirk Christiansen’s wooden toys and LEGO bricks, and Joseph saving grain in Egypt.

Every lesson follows the same simple path. First comes a story: **Long ago...** Then **How did they figure it out?** Then **The big idea**, said in a sentence a child can repeat. Then **How do people use it?**, which points to the shops, farms and jobs in your own town. Last, the child does it with real things: coins, a toy scale, price tags, a pretend shop, a tally chart and three jars.

Every business needs many people, and the course teaches children to say thank you to all of them: the people who lend the money, the owners who take the risk, the makers, the workers, the customers and the neighbors. The year ends with a family market day, and an optional bonus unit helps your child run a tiny real business with you, selling drawings, cards or cookies to family and friends.

Most videos come from PBS KIDS, the Federal Reserve Bank of St. Louis, Learn Bright, Homeschool Pop, Teaching Without Frills, Kids Markets and other trusted children’s channels, plus a few short films from museums, companies and town governments. Every video was watched in full before it was chosen, and none comes from a channel that takes sides in present-day public debates. Some videos end with an invitation to subscribe or a short ad for the channel; you can stop when the teaching ends. Please watch together with your child.

WHO IT IS FOR

Written for kindergartners (about ages 5–6). A parent reads the lessons aloud, plays shopkeeper and customer, and handles all real money with the child. No reading is needed from the child; counting to 20 and knowing a few numbers helps. Nothing needs to be bought beyond household items: a jar of coins, paper, crayons, a few small toys, cups and a homemade balance from a coat hanger.

HOW TO USE THIS COURSE

1. **The weekly rhythm.** The year has 32 lessons, one a week. Session 1 (about 30 minutes) is the warm-up, the video, the story and the picture study. Session 2 (about 30 minutes) is the project and the ledger notebook. In the last week of each unit, add a short third session for the unit review and the portfolio project.
2. **Story, then the big idea.** Read the core ideas aloud, one paragraph at a time. After each one, ask your child to tell it back to you. Five-year-olds remember stories, so let the story do the teaching. The sentence after *The big idea* is the one to repeat during the week.
3. **Picture study.** Each lesson has one public-domain painting, print or old photograph. Look at it quietly together for one minute. Then hide it and ask, “What do you remember?” Bring it back and work through the “look for” items and questions, which point to the work, trade or money in the picture.
4. **The ledger notebook.** Use one big notebook or a folder of plain paper for the year. Your child draws, counts, makes tally marks and glues things in; you write the words he or she tells you. Date every page. Honest records matter more than big numbers: “a just weight is his delight” (Proverbs 11:1).
5. **Many helpers.** Whenever the course looks at a business, ask, “Who helped? Who should we thank?” Unit 4 teaches six helpers for every business: the lenders, the owners, the makers, the workers, the customers and the neighbors. Use those questions all year when you visit shops in your own town.
6. **Optional books and games.** Some units list a picture book or a free resource. They are extras. Every lesson can be done without them.
7. **Unit review and portfolio.** Each unit ends with a short spoken review, five or six questions you ask aloud. Your child may answer by pointing, counting coins,

drawing or telling. The portfolio project is something real to keep: a picture book, a coin chart, a shop, a thank-you card. Keep them all in one folder for the year.

8. **Money and selling safety.** A grown-up handles all real money with the child and stays beside the child whenever anything is sold. Children never sell door to door, never talk to strangers about money, and never give out their name, address or any number. Sell only to family and friends you know. Check your town's rules before any stand, and handle food safely.
9. **The family market day.** In the last week of Unit 8, your child sets up a little table with the best thing from each unit, sells or shows something he or she made to family, counts the coins with you, and puts some in the Give, Save and Spend jars.
10. **A tiny real business (optional bonus unit).** Unit 9 helps your child make, price and sell drawings, cards or cookies to family and friends, with you beside him or her the whole time. Do it after market day, in the summer, or alongside the year.

SCOPE AND SEQUENCE

UNIT 1 • WEEKS 1-4

Work and Helping

God made us to work: Adam tends the garden; needs and wants; the jobs people do in our town; and goods and services.

- 1.1 God Made Us to Work
- 1.2 Needs and Wants
- 1.3 Jobs in Our Town
- 1.4 Goods and Services

UNIT 2 • WEEKS 5-8

Money

Trading before money; the first coins of Lydia; whose picture is on the coin (Matthew 22:19-21); and pennies, nickels, dimes and quarters.

- 2.1 Trading Before Money
- 2.2 King Croesus and the First Coins
- 2.3 Whose Picture Is on the Coin?
- 2.4 Pennies, Nickels, Dimes and Quarters

UNIT 3 • WEEKS 9–12

Markets

The farmers' market; what happens when there is a lot or a little; choosing one thing instead of another; and a pretend shop at home.

- 3.1 The Farmers' Market
- 3.2 When There Is a Lot and When There Is a Little
- 3.3 Choosing
- 3.4 A Pretend Shop

UNIT 5 • WEEKS 17–20

Fair Rules

Fair pay and the workers in the vineyard; honest scales; keeping promises; and the inspectors who keep shops safe and fair.

- 5.1 Fair Pay: The Workers in the Vineyard
- 5.2 Honest Scales
- 5.3 Keeping Promises
- 5.4 Helpers Who Keep Shops Safe and Fair

UNIT 7 • WEEKS 25–28

Counting Money

What each coin is worth; adding up a sale; a tally chart of what we sold; and a simple list of money in and money out.

- 7.1 What Each Coin Is Worth
- 7.2 Adding Up a Sale
- 7.3 A Tally Chart of What We Sold
- 7.4 Money In and Money Out

UNIT 4 • WEEKS 13–16

Great Businesses

Who helps make our bread; Milton Hershey's chocolate; Ole Kirk Christiansen, the carpenter who started LEGO; and saying thank you to all the helpers of a business.

- 4.1 Who Helps Make Our Bread?
- 4.2 Milton Hershey's Chocolate
- 4.3 LEGO and the Carpenter
- 4.4 Saying Thank You

UNIT 6 • WEEKS 21–24

Making and Selling

An idea that helps someone (the first Band-Aid); planning a lemonade stand; telling the truth about what you sell (Honest Abe); and a sign and a smile.

- 6.1 An Idea That Helps Someone
- 6.2 Planning a Lemonade Stand
- 6.3 Telling the Truth About What You Sell
- 6.4 A Sign and a Smile

UNIT 8 • WEEKS 29–32

Save, Spend, Give

The Give, Save and Spend jars; Joseph saves grain in Egypt; waiting for something good; and the family market day.

- 8.1 Three Jars: Give, Save and Spend
- 8.2 Joseph Saves Grain
- 8.3 Waiting for Something Good
- 8.4 Market Day

UNIT 9 • WEEKS 33–36

Bonus: A Tiny Business with a Grown-Up

Optional bonus unit: plan, make, sell and count a tiny business with a grown-up, selling drawings, cards or cookies to family and friends, and give part of what you earn.

9.1 Choose and Plan

9.2 Make It and Count the Cost

9.3 Sell It Honestly

9.4 Count It, Learn from It and Give

WEEKLY PACING CALENDAR

WEEK	PLAN
1	• Session 1: Lesson 1.1 God Made Us to Work: warm-up, video, teaching and picture study • Session 2: Lesson 1.1 project and ledger notebook <i>Two sessions a week is the usual rhythm. Younger children can split a long session in two; older students can do both sessions in one sitting.</i>
2	• Session 1: Lesson 1.2 Needs and Wants: warm-up, video, teaching and picture study • Session 2: Lesson 1.2 project and ledger notebook
3	• Session 1: Lesson 1.3 Jobs in Our Town: warm-up, video, teaching and picture study • Session 2: Lesson 1.3 project and ledger notebook
4	• Session 1: Lesson 1.4 Goods and Services: warm-up, video, teaching and picture study • Session 2: Lesson 1.4 project and ledger notebook • Session 3: Unit 1 review and portfolio project
5	• Session 1: Lesson 2.1 Trading Before Money: warm-up, video, teaching and picture study • Session 2: Lesson 2.1 project and ledger notebook
6	• Session 1: Lesson 2.2 King Croesus and the First Coins: warm-up, video, teaching and picture study • Session 2: Lesson 2.2 project and ledger notebook

WEEK	PLAN
7	• Session 1: Lesson 2.3 Whose Picture Is on the Coin?: warm-up, video, teaching and picture study • Session 2: Lesson 2.3 project and ledger notebook
8	• Session 1: Lesson 2.4 Pennies, Nickels, Dimes and Quarters: warm-up, video, teaching and picture study • Session 2: Lesson 2.4 project and ledger notebook • Session 3: Unit 2 review and portfolio project
9	• Session 1: Lesson 3.1 The Farmers' Market: warm-up, video, teaching and picture study • Session 2: Lesson 3.1 project and ledger notebook
10	• Session 1: Lesson 3.2 When There Is a Lot and When There Is a Little: warm-up, video, teaching and picture study • Session 2: Lesson 3.2 project and ledger notebook
11	• Session 1: Lesson 3.3 Choosing: warm-up, video, teaching and picture study • Session 2: Lesson 3.3 project and ledger notebook
12	• Session 1: Lesson 3.4 A Pretend Shop: warm-up, video, teaching and picture study • Session 2: Lesson 3.4 project and ledger notebook • Session 3: Unit 3 review and portfolio project
13	• Session 1: Lesson 4.1 Who Helps Make Our Bread?: warm-up, video, teaching and picture study • Session 2: Lesson 4.1 project and ledger notebook
14	• Session 1: Lesson 4.2 Milton Hershey's Chocolate: warm-up, video, teaching and picture study • Session 2: Lesson 4.2 project and ledger notebook
15	• Session 1: Lesson 4.3 LEGO and the Carpenter: warm-up, video, teaching and picture study • Session 2: Lesson 4.3 project and ledger notebook
16	• Session 1: Lesson 4.4 Saying Thank You: warm-up, video, teaching and picture study • Session 2: Lesson 4.4 project and ledger notebook • Session 3: Unit 4 review and portfolio project

WEEK	PLAN
17	• Session 1: Lesson 5.1 Fair Pay: The Workers in the Vineyard: warm-up, video, teaching and picture study • Session 2: Lesson 5.1 project and ledger notebook
18	• Session 1: Lesson 5.2 Honest Scales: warm-up, video, teaching and picture study • Session 2: Lesson 5.2 project and ledger notebook
19	• Session 1: Lesson 5.3 Keeping Promises: warm-up, video, teaching and picture study • Session 2: Lesson 5.3 project and ledger notebook
20	• Session 1: Lesson 5.4 Helpers Who Keep Shops Safe and Fair: warm-up, video, teaching and picture study • Session 2: Lesson 5.4 project and ledger notebook • Session 3: Unit 5 review and portfolio project
21	• Session 1: Lesson 6.1 An Idea That Helps Someone: warm-up, video, teaching and picture study • Session 2: Lesson 6.1 project and ledger notebook
22	• Session 1: Lesson 6.2 Planning a Lemonade Stand: warm-up, video, teaching and picture study • Session 2: Lesson 6.2 project and ledger notebook
23	• Session 1: Lesson 6.3 Telling the Truth About What You Sell: warm-up, video, teaching and picture study • Session 2: Lesson 6.3 project and ledger notebook
24	• Session 1: Lesson 6.4 A Sign and a Smile: warm-up, video, teaching and picture study • Session 2: Lesson 6.4 project and ledger notebook • Session 3: Unit 6 review and portfolio project
25	• Session 1: Lesson 7.1 What Each Coin Is Worth: warm-up, video, teaching and picture study • Session 2: Lesson 7.1 project and ledger notebook
26	• Session 1: Lesson 7.2 Adding Up a Sale: warm-up, video, teaching and picture study • Session 2: Lesson 7.2 project and ledger notebook

WEEK	PLAN
27	- Session 1: Lesson 7.3 A Tally Chart of What We Sold: warm-up, video, teaching and picture study - Session 2: Lesson 7.3 project and ledger notebook
28	- Session 1: Lesson 7.4 Money In and Money Out: warm-up, video, teaching and picture study - Session 2: Lesson 7.4 project and ledger notebook - Session 3: Unit 7 review and portfolio project
29	- Session 1: Lesson 8.1 Three Jars: Give, Save and Spend: warm-up, video, teaching and picture study - Session 2: Lesson 8.1 project and ledger notebook
30	- Session 1: Lesson 8.2 Joseph Saves Grain: warm-up, video, teaching and picture study - Session 2: Lesson 8.2 project and ledger notebook
31	- Session 1: Lesson 8.3 Waiting for Something Good: warm-up, video, teaching and picture study - Session 2: Lesson 8.3 project and ledger notebook
32	- Session 1: Lesson 8.4 Market Day: warm-up, video, teaching and picture study - Session 2: Lesson 8.4 project and ledger notebook - Session 3: Unit 8 review and portfolio project <i>Last week. Hold a family market day: the student sets up a table with the best project from each unit and its notebook pages, sells or shows something they made, and explains to guests how they priced it and what they earned.</i>
33	- Session 1: Lesson 9.1 Choose and Plan: warm-up, video, teaching and picture study - Session 2: Lesson 9.1 project and ledger notebook <i>Optional bonus unit: run a real small business. Do it after market day, over the summer, or alongside the year.</i>
34	- Session 1: Lesson 9.2 Make It and Count the Cost: warm-up, video, teaching and picture study - Session 2: Lesson 9.2 project and ledger notebook
35	- Session 1: Lesson 9.3 Sell It Honestly: warm-up, video, teaching and picture study - Session 2: Lesson 9.3 project and ledger notebook

WEEK	PLAN
36	• Session 1: Lesson 9.4 Count It, Learn from It and Give: warm-up, video, teaching and picture study • Session 2: Lesson 9.4 project and ledger notebook • Session 3: Unit 9 review and portfolio project

MATERIALS

Ledger notebook (a large notebook or a folder of plain paper)

One for the whole year, for drawings, tally marks, coin rubbings, price tags and lists your parent writes down.

A jar of real coins (pennies, nickels, dimes and quarters)

Used in nearly every unit for sorting, counting and buying in the pretend shop. A grown-up keeps the jar.

Crayons, markers, paper, scissors, glue stick and tape

For signs, price tags, coin rubbings and pictures.

A homemade balance

A clothes hanger with two paper cups tied to its ends, hung from a doorknob, for Units 5 and 7.

Small toys, fruit and snacks from the kitchen

For trading games, the pretend shop and the farmers' market.

Index cards or sticky notes

For price tags and picture cards.

Three clear jars or cups labeled Give, Save and Spend

For Unit 8 and the bonus business.

Simple supplies for a stand

Paper cups, a pitcher and lemons or a lemonade mix (Unit 6), or cookie and card-making supplies for Unit 9.

Optional: one of the books listed in a unit

Never required. See the list in each unit.

GRADING

There are no letter grades in kindergarten. A parent watches, listens and writes a few words about what the child can do, and keeps the best work in a portfolio folder.

Scale: No letter grades. For each unit, mark each “I can” item as “Yes,” “Growing,” or “Not yet,” and try the “Not yet” items again later in the year.

- Write one or two sentences after each unit about what your child enjoyed, what he or she can now explain, and what to practice.
- The unit review is spoken, not written. Your child may answer by pointing, counting coins, drawing or telling.
- Keep each unit’s portfolio project in one folder. It makes a happy record of the year and the centerpiece of the family market day.
- Praise careful counting and honest work more than big numbers. A child who says “I counted wrong, let me try again” is doing exactly what a good bookkeeper does.

A NOTE TO PARENTS

You do not need to know anything about business or money to teach this course. Read the story aloud, watch the short video together, and then be your child’s customer, shopkeeper or fellow trader. Three questions do most of the teaching: “Who helped make this?”, “What would you give for it?” and “Can you count it for me?”

Kindergartners learn by doing and by stories. Keep the sessions short and cheerful, and stop while your child still wants more. The course tells history gently and truthfully. It shows good businesses and good rules, and it never asks you or your child to take a side in present-day public debates.

Real money should always be handled with you. When your child sells something, you are the partner who holds the cash box, checks the coins and makes sure no one is cheated. Above all, the course hopes to plant small seeds: that work is good, that honest dealing pleases God, and that it is a joy to save and to give. *Fabricando fit faber*: by making, one becomes a maker.

UNIT 1

WORK AND HELPING

In this unit your child learns that work is good. God made Adam and put him in a garden “to dress it and to keep it.” People still work to care for the world and to help each other. Your child will learn the difference between needs and wants, meet the helpers who work in your town, and sort the things people sell into **goods** (things you can hold) and **services** (jobs people do for you).

Each lesson is short: a warm-up, a story, a little video, a picture to look at, and something to do with real things from your home. Your child will plant a seed, sort picture cards, go on a helper hunt in town and set up a tiny pretend shop.

PREREQUISITES

- Can listen to a short story and tell part of it back
- Can sort objects into two groups
- Can use crayons and glue

MASTERY CHECKLIST

- ☐ I can tell how God gave Adam work to do in the garden.
- ☐ I can say whether something is a need or a want.
- ☐ I can name five helpers in my town and the work they do.
- ☐ I can tell a good (a thing) from a service (a job someone does for me).

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- *Richard Scarry’s What Do People Do All Day?*, by Richard Scarry (Random House): Ages 3–7. A busy, cheerful picture book of Busytown’s workers: the farmer, the baker, the builder, the mail carrier and many more. Read a few pages during Lessons 1.3 and 1.4 and find the goods and the services.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

1.1 God Made Us to Work

2 sessions of 30 minutes

1.2 Needs and Wants

2 sessions of 30 minutes

UNIT 1 REVIEW

Ask each question aloud. Your child may answer by telling, pointing, drawing or sorting real things. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What job did God give Adam in the garden?
2. Is work good or bad? Why?
3. Hold up a cup of water and a toy. Which is a need and which is a want?
4. Name three helpers in our town and tell what each one does.
5. Hold up a loaf of bread. Is it a good or a service? Then act out a haircut. Is that a good or a service?
6. Why do people in a town do different jobs instead of doing everything themselves?

ANSWER KEY

1. To take care of it: to work it, water it and keep it (Genesis 2:15).
2. Good. God gave Adam work in a perfect garden, and our work helps other people.
3. Water is a need. The toy is a want.
4. Any three, for example: a farmer grows food, a mail carrier brings letters, a firefighter puts out fires.
5. Bread is a good (a thing you can hold). A haircut is a service (a job someone does for you).
6. One family cannot do everything well. Each person does one job and they trade, so everyone gets what they need.

PORTFOLIO PIECE: MY HELPERS BOOK

Make a little book of six pages, stapled or tied with yarn. On each page your child draws one helper at work: a family member at home, a farmer, a baker and three helpers from your helper hunt. Under each picture your grown-up writes what your child says: the helper's job and whether the helper makes a good or gives a service. The last page is a drawing of your child doing a job at home, with the words "God made us to work."

LOOK FOR	WHAT IT MEANS
Helpers	Shows six helpers, each doing real work.
Goods and services	The child can say whether each helper makes a good or gives a service.
Telling	The child can tell the book aloud to someone, page by page.
Care	The pictures are done with care and the book is put together neatly.

1.1 GOD MADE US TO WORK

OBJECTIVES

- Tell how God put Adam in the garden to take care of it.
- Say that work is good and that work helps other people.
- Do a real job: plant a seed and care for it.

Warm-up. Walk around your home together and find three jobs that someone does every day: making food, washing clothes, sweeping, feeding a pet. Ask, “Who does this job? What would happen if no one did it?”

WATCH

Helping Out is What a Job's About | Daniel Tiger's Neighborhood | PBS KIDS

PBS KIDS • 2:01

https://www.youtube.com/watch?v=DFgQQe_qbk8

WHEN TO WATCH

After the story of Adam in the garden, to meet neighbors who do helpful work every day.

KEY TERMS

work

Doing something useful, like caring for a garden, making a meal or fixing a door.

job

The work a person does, often every day.

helper

Someone whose work makes life better for other people.

CORE IDEAS

Long ago... In the very beginning, God made the world, the plants and the animals. Then He made the first man, Adam. God planted a beautiful garden called Eden, and He gave Adam a job: to take care of it. Adam was to dig, water, tend and keep the garden. God gave work to people before anything had gone wrong. Work was part of the good world God made.

How did they figure it out? A garden does not take care of itself. Weeds grow. Plants get thirsty. Fruit must be picked when it is ripe. Adam had to watch, learn and work a little every day. That is how every farmer and gardener has learned since: by trying, watching and caring.

The big idea. Work is good. God made us to work, and our work helps other people. When you put away your toys or help set the table, you are doing real work.

How do people use it? Every grown-up you know does work. Some grow food. Some build houses. Some teach, cook, drive trucks or care for sick people. Mothers and fathers work hard at home, too. Each job helps someone. The Bible says to work “heartily,” which means with all your heart.

PICTURE STUDY



Potato Planters, Jean-François Millet, About 1861 · Oil on canvas · Museum of Fine Arts, Boston

Image: [Wikimedia Commons](#), public domain

Jean-François Millet grew up on a farm in France. He loved to paint farm families at their work. In this picture a husband and wife are planting potatoes together, the way Adam was told to dress and keep the garden.

Look closely

- Find the man. What tool is he holding? What is he doing with it?
- Find the woman. What is she putting in the ground?
- Look under the tree. What is waiting there? Who is this family working for?
- Look at the field. Is this easy work or hard work?

Talk about it

1. Why do the farmer and his wife work together?
2. What will grow from the potatoes they plant? Who will eat them?
3. What job could you do to help your family this week?

PROJECT

Plant a Seed and Keep It

You will do Adam's job in a small way. You will plant a seed and take care of it every day, and keep a little record of your work.

You will need

- A paper cup or small pot
- Soil
- Two or three bean seeds (dry beans from the kitchen often sprout)
- A spoon and a little water
- Ledger notebook and crayons

Steps

1. Poke a small hole in the bottom of the cup (a grown-up helps).
2. Fill the cup with soil almost to the top.
3. Push two bean seeds into the soil as deep as your first finger joint and cover them.
4. Give the seeds three spoons of water. Count the spoons out loud.
5. Set the cup in a sunny window.
6. Each day for one week, check your cup. If the soil is dry, give it two spoons of water.
7. Each day, draw a tally mark in your ledger notebook to show you did your job.

Tips

- Beans may take 5–10 days to sprout. Waiting is part of the work.
- Talk about how Adam had to care for the whole garden, not just one cup.

Check your work

- ☐ I can tell what job God gave Adam.
- ☐ I can take care of my seed every day.

LEDGER NOTEBOOK

1. Draw Adam working in the garden. Your grown-up writes, “God made us to work.”
2. Draw a picture of a job you do at home. Your grown-up writes the name of the job under it.
3. Make one tally mark each day that you water your seed.

COMMON MISTAKES

- Thinking work is only something grown-ups do far away. Helping at home is real work.
- Thinking work is a punishment. God gave Adam work in a perfect garden, so work is good.

Make it a game • Garden Helper Charades. Pretend you are Adam in the garden. Act out one kind of garden work, such as watering, digging or picking, and let your parent guess it. Swap and guess theirs. Then each of you names one person your work helped today. Try for three turns each, and finish by saying together, Work is good.

Scripture. “And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it.” (Genesis 2:15, KJV)

To “dress” the garden means to work it and make it grow. Adam’s very first job was to take care of what God made.

1.2 NEEDS AND WANTS

OBJECTIVES

- Tell what a need is: something we must have to live and be safe.
- Tell what a want is: something nice to have that we can live without.
- Sort pictures and real things into needs and wants.

Warm-up. Play “Can I live without it?” Name things one at a time (water, a toy car, a coat in winter, candy, a bed, a balloon). Your child answers “Yes, I could live without it” or “No, I need it.”

WATCH

Economics for Kids: Needs and Wants

Teaching Without Frills • 2:59

<https://www.youtube.com/watch?v=FpNyTKgi1lo>

WHEN TO WATCH

After the story, before the picture study.

KEY TERMS

need

Something we must have to live and be safe, like food, water, clothes and a home.

want

Something nice to have that we can live without, like a toy or a treat.

choose

To pick one thing instead of another.

CORE IDEAS

Long ago... When God made Adam and Eve, He gave them everything they needed: food from the trees, water from the river and a place to live. In the Lord’s Prayer, Jesus taught us to ask, “Give us this day our daily bread.” God cares about our needs.

How did they figure it out? Families have always had to decide what comes first. A family in a cold land needs warm coats before it buys pretty ribbons. A farmer needs seeds before he buys a new hat. Mothers and fathers think, “What must we have? What would be nice to have?”

The big idea. A **need** is something we must have: food, water, clothes, a home and someone to care for us. A **want** is something nice that we can live without. Needs come first.

How do people use it? When your family goes to the store, your parents buy needs first: milk, bread, soap. Then, if there is money left, they may buy a want. Wants are not bad. A birthday cake is a happy want. But a wise family takes care of needs first.

PICTURE STUDY



A Woman with a Child in a Pantry, Pieter de Hooch, About 1658 · Oil on canvas · Rijksmuseum, Amsterdam

Image: [Wikimedia Commons](#), public domain

Pieter de Hooch painted Dutch homes more than 350 years ago. In this picture a mother is in the pantry, the cool room where a family kept its food and drink. She is handing something to her little girl.

Look closely

- What is the mother handing to the girl? What might be inside it?
- Find the floor, the walls and the doors. This family has a home. Is a home a need or a want?
- Look at their clothes. Are they warm? Clean?
- Find something in the picture that might be a want, not a need.

Talk about it

1. What needs does this family have in the picture?
2. Who is taking care of the girl's needs?
3. Where does your family keep its food?

PROJECT

The Needs and Wants Shopping Game

You will sort real things from your kitchen and toy box into needs and wants, and then go “shopping” with only a few coins.

You will need

- Two baskets or boxes labeled with a picture: a loaf of bread (Needs) and a balloon (Wants)
- Ten things from around the house: a cup of water, a sock, a toothbrush, a toy, a cracker, a sticker, a blanket, a book, a ball, a piece of fruit
- Five pennies
- Ledger notebook, crayons and glue

Steps

1. Set out the ten things on the floor.
2. Pick up one thing at a time. Ask, “Could I live without it?”
3. Put needs in the Needs basket and wants in the Wants basket.
4. Count how many things are in each basket. Say the numbers out loud.
5. Now play store. Your grown-up says every item costs one penny. You have five pennies.
6. Buy what you need first. If you have pennies left, buy a want.
7. Tell your grown-up what you bought and why.

Tips

- Some things are hard to sort. A book is often a want, but a school book may be a need. Talk about it; there is not always one right answer.
- Praise your child for thinking, not only for the “right” basket.

Check your work

- ☐ I can tell a need from a want.
- ☐ I can buy needs first.

LEDGER NOTEBOOK

1. Fold a page in half. On one side draw three needs. On the other side draw three wants.
2. Your grown-up writes the number of things in each basket. Draw that many dots under each number.

COMMON MISTAKES

- Calling everything we like a need. “I need a cookie” usually means “I want a cookie.”
- Thinking wants are bad. Wants are fine; needs just come first.

Make it a game • Need or Want Jump. Stand in the middle of the room. Your parent names something, like a coat in winter, ice cream or water. If it is a need, jump to the left wall. If it is only a want, jump to the right wall. Then say why in one sentence. Try ten items, then you be the caller.

1.3 JOBS IN OUR TOWN

OBJECTIVES

- Name helpers in our town and tell what work each one does.
- Say that people work at different jobs and help each other.
- Go on a helper hunt and record what you find.

Warm-up. Play “Who am I?” Your grown-up acts out a job without words (a mail carrier putting letters in a box, a baker kneading dough, a doctor listening to a heart). Your child guesses the helper.

WATCH

Together We Can | Learn About the Helpers in Your Community | PBS KIDS

PBS KIDS • 2:55

<https://www.youtube.com/watch?v=lzY6aX8ZT9s>

WHEN TO WATCH

After the story, before the helper hunt.

BACKUP VIDEO

Community Helpers for Kids | Jobs & Occupations for Preschool and Kindergarten | Kids Academy

Kids Academy • 4:17

<https://www.youtube.com/watch?v=jt2q1cHsH6E>

Any time this week, to learn more helpers’ names.

KEY TERMS

town

A place where many families live and work near each other.

worker

A person who does a job, often for pay.

community helper

A worker whose job helps the people of a town, like a firefighter, nurse, farmer or mail carrier.

CORE IDEAS

Long ago... In Bible times, a town had many workers. There were farmers and shepherds, fishermen and potters, carpenters like Joseph and tentmakers like Paul. Lydia sold purple cloth. Each person did one kind of work well, and they traded with each other for the rest.

How did they figure it out? One family cannot do everything. It is hard to grow all your own food, sew all your own clothes, build your own house and make your own shoes. So people learned to share the work. The baker bakes bread for everyone, and the shoemaker makes shoes for everyone. Then they trade.

The big idea. In a town, people do different jobs and help each other. Your town works like a big team.

How do people use it? Look around your own town. A farmer grows food. A grocer sells it. A mail carrier brings letters. A doctor helps sick people. A firefighter keeps us safe. A pastor teaches God's Word. Each one is paid for his or her work, and each one needs all the others.

PICTURE STUDY



Nihonbashi: Morning View, Utagawa Hiroshige, About 1833 · Color woodblock print · Brooklyn Museum, New York

Image: [Wikimedia Commons](#), public domain

Hiroshige was a Japanese artist who made pictures by carving wooden blocks and printing them with color. This print shows Nihonbashi, a famous bridge in the city of Edo (now Tokyo), early in the morning when the workers are already busy.

Look closely

- Find the men carrying baskets on poles. These are fish sellers going to the market. What might be in their baskets?
- Find the people carrying boxes. Where might they be going?
- Count how many workers you can see.
- What time of day is it? How can you tell?

Talk about it

1. Why do the workers get up so early?
2. Who will buy the fish?
3. Which helpers in our town start work early in the morning?

Safety first. Stay right beside your grown-up on the helper hunt. Do not walk up to strangers or get into anyone's car; let your grown-up talk with the workers.

PROJECT

The Helper Hunt

You will go on a walk or a drive with your grown-up and look for helpers at work. You will make a tally mark for each one you see.

You will need

- Ledger notebook with a chart your grown-up draws: a row for each helper (farmer, store worker, mail carrier, builder, driver, police officer, firefighter, doctor or nurse, other)
- A pencil or crayon
- A grown-up and a car or a walk through town

Steps

1. Before you go, look at the chart. Your grown-up draws a tiny picture next to each helper's name.
2. Go for a walk or a drive with your grown-up.
3. Each time you see a helper at work, make one tally mark next to that helper.
4. If you see a helper who is not on the chart, ask your grown-up to write the job at the bottom.
5. At home, count the tally marks in each row.
6. Which helper did you see most? Which did you not see at all?
7. Choose one helper and draw a thank-you picture for him or her.

Tips

- Stay with your grown-up the whole time. Wave and smile at helpers, but let your grown-up do the talking.
- A store or a farm stand is a good place to see many helpers at once.

Check your work

- ☐ I can name five helpers in my town.
- ☐ I can tell what work each helper does.

LEDGER NOTEBOOK

1. Your helper-hunt tally chart, with the totals written in.

2. Draw yourself as a grown-up helper. What job would you like to do? Your grown-up writes it down.

COMMON MISTAKES

- Thinking only people in uniforms are helpers. The cashier, the truck driver and the person who cleans the store are helpers too.
- Thinking some jobs do not matter. Every honest job helps someone.

Make it a game • Helper Mime Parade. Take turns acting out a town helper without talking: a firefighter, baker, mail carrier, doctor or teacher. The guesser names the helper and tells one thing that helper does. Count how many you get right in five minutes. Then march around the house like a parade of helpers, each of you doing a different job.

1.4 GOODS AND SERVICES

OBJECTIVES

- Tell what a good is: a thing you can hold, like bread or shoes.
- Tell what a service is: a job someone does for you, like cutting hair.
- Sort pictures into goods and services and run a tiny shop that sells both.

Warm-up. Hand your child two cards: on one draw an apple, on the other draw a haircut. Ask, “Which one can you hold in your hand? Which one is a job someone does for you?”

WATCH

Economics for Kids: Goods and Services

Teaching Without Frills • 3:01

<https://www.youtube.com/watch?v=W6rx-fxJeVs>

WHEN TO WATCH

After the story, before the sorting game.

BACKUP VIDEO

Goods and Services for Kids | What are Goods and Services? | Economics Lesson Video | Twinkl USA

Twinkl Teaching Resources - United States • 3:45

https://www.youtube.com/watch?v=IDfN3_oS9cE

Any time this week, for more examples.

KEY TERMS

goods

Things people make or grow that you can hold or use, like bread, shoes and toys.

customer

A person who buys goods or services.

services

Jobs people do for you, like cutting your hair, teaching, fixing a car or delivering mail.

CORE IDEAS

Long ago... In the city of Haarlem in Holland, more than 300 years ago, the baker got up before the sun. He baked loaves and rolls and pretzels. When the bread was ready, he stepped to his door and blew a horn, so the whole street knew: “Fresh bread!” His bread was a **good**, a thing people could hold and eat.

How did they figure it out? People found that there are two kinds of things to sell. Some workers make things: the baker makes bread, the shoemaker makes shoes. Other workers do jobs for people: the barber cuts hair, the teacher teaches, the doctor helps sick people get well. Both kinds of work are good, and both are paid for.

The big idea. **Goods** are things you can hold. **Services** are jobs people do for you. A town needs both.

How do people use it? At the grocery store you buy goods: milk, apples and bread. At the dentist you get a service: clean teeth. Some places give both. A restaurant makes food (a good) and serves it to you at the table (a service).

PICTURE STUDY



The Baker, Job Berckheyde, About 1681 · Oil on canvas · Worcester Art Museum, Massachusetts

Image: [Wikimedia Commons](#), public domain

Job Berckheyde lived in Haarlem, a Dutch city. In his day bakers blew a horn to tell the neighbors that the bread was ready. Here the baker is calling his customers.

Look closely

- Find the horn. Why is the baker blowing it?
- Count the loaves and rolls you can see.
- Find a pretzel.
- Look at the baker's clothes. How can you tell he is a baker?

Talk about it

1. Is bread a good or a service?
2. Who are the baker's customers?
3. How does a store tell people today that it has something good to sell?

PROJECT

The Goods and Services Shop

You will sort picture cards into goods and services, and then open a tiny shop that sells one good and one service to your family.

You will need

- Twelve index cards with simple pictures your grown-up draws or cuts from a flyer: bread, shoes, a toy, an apple, a book, a hat, a haircut, a doctor visit, a car wash, a teacher, a mail carrier, a dog walker
- Two paper plates labeled Goods (a drawing of a hand holding a ball) and Services (a drawing of a helping hand)
- Ten pennies
- Crackers or another snack
- Ledger notebook

Steps

1. Look at each card. Ask, “Can I hold it, or is it a job someone does?”
2. Put goods on the Goods plate and services on the Services plate.
3. Count the cards on each plate.
4. Now open your shop. Your good is a cracker. Your service is a shoe-tying (or a song, or carrying a plate to the sink).
5. Your grown-up gives each family member two pennies. Each item costs one penny.
6. Sell your good and your service. Make a tally mark each time you sell one.
7. Count your pennies at the end. Which sold more, the good or the service?

Tips

- If a card is tricky, talk it through. A pizza is a good; the delivery driver gives a service.
- Give the pennies back to the family jar at the end. This is practice.

Check your work

- ☐ I can tell a good from a service.

- ☐ I can name one good and one service I sold.

LEDGER NOTEBOOK

1. Glue down two cards: one good and one service. Your grown-up writes “good” or “service” under each.
2. Make a tally chart of what you sold in your shop: one row for goods, one row for services.

From history. In old Dutch towns the baker’s horn was a kind of sign, like a bell. Neighbors knew the sound, came to the door and bought bread while it was still warm.

COMMON MISTAKES

- Calling a worker a good. The baker is a worker; the bread is the good.
- Thinking services are not real work because you cannot hold them. A haircut is real work.

Make it a game • Hold It or Do It. Your parent calls out things such as bread, a haircut, shoes, a bus ride or a toy. If you can hold it, hold up your hands like a cup and say good. If someone does it for you, wave your arms like a busy worker and say service. Then think up two of your own for your parent to sort.

UNIT 1

WORK AND HELPING

In this unit your child learns that work is good. God made Adam and put him in a garden “to dress it and to keep it.” People still work to care for the world and to help each other. Your child will learn the difference between needs and wants, meet the helpers who work in your town, and sort the things people sell into **goods** (things you can hold) and **services** (jobs people do for you).

Each lesson is short: a warm-up, a story, a little video, a picture to look at, and something to do with real things from your home. Your child will plant a seed, sort picture cards, go on a helper hunt in town and set up a tiny pretend shop.

PREREQUISITES

- Can listen to a short story and tell part of it back
- Can sort objects into two groups
- Can use crayons and glue

MASTERY CHECKLIST

- ☐ I can tell how God gave Adam work to do in the garden.
- ☐ I can say whether something is a need or a want.
- ☐ I can name five helpers in my town and the work they do.
- ☐ I can tell a good (a thing) from a service (a job someone does for me).

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- *Richard Scarry’s What Do People Do All Day?*, by Richard Scarry (Random House): Ages 3–7. A busy, cheerful picture book of Busytown’s workers: the farmer, the baker, the builder, the mail carrier and many more. Read a few pages during Lessons 1.3 and 1.4 and find the goods and the services.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

1.1 God Made Us to Work

2 sessions of 30 minutes

1.2 Needs and Wants

2 sessions of 30 minutes

UNIT 1 REVIEW

Ask each question aloud. Your child may answer by telling, pointing, drawing or sorting real things. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What job did God give Adam in the garden?
2. Is work good or bad? Why?
3. Hold up a cup of water and a toy. Which is a need and which is a want?
4. Name three helpers in our town and tell what each one does.
5. Hold up a loaf of bread. Is it a good or a service? Then act out a haircut. Is that a good or a service?
6. Why do people in a town do different jobs instead of doing everything themselves?

ANSWER KEY

1. To take care of it: to work it, water it and keep it (Genesis 2:15).
2. Good. God gave Adam work in a perfect garden, and our work helps other people.
3. Water is a need. The toy is a want.
4. Any three, for example: a farmer grows food, a mail carrier brings letters, a firefighter puts out fires.
5. Bread is a good (a thing you can hold). A haircut is a service (a job someone does for you).
6. One family cannot do everything well. Each person does one job and they trade, so everyone gets what they need.

PORTFOLIO PIECE: MY HELPERS BOOK

Make a little book of six pages, stapled or tied with yarn. On each page your child draws one helper at work: a family member at home, a farmer, a baker and three helpers from your helper hunt. Under each picture your grown-up writes what your child says: the helper's job and whether the helper makes a good or gives a service. The last page is a drawing of your child doing a job at home, with the words "God made us to work."

LOOK FOR	WHAT IT MEANS
Helpers	Shows six helpers, each doing real work.
Goods and services	The child can say whether each helper makes a good or gives a service.
Telling	The child can tell the book aloud to someone, page by page.
Care	The pictures are done with care and the book is put together neatly.

UNIT 2

MONEY

Where did money come from? In this unit your child learns that long ago people traded one thing for another, which is called **barter**. Barter was hard, so people began to use things everyone wanted, like shells and salt, and then little pieces of gold and silver. In the land of Lydia, King Croesus made some of the first gold coins. Later, Jesus held up a Roman coin and asked, “Whose is this image?”

Your child will play a trading game, make a coin of clay, find the pictures on real coins, and learn the names of the four everyday coins: the penny, the nickel, the dime and the quarter.

PREREQUISITES

- Can tell a need from a want (Unit 1)
- Can sort objects by size and color
- Can count to 10

MASTERY CHECKLIST

- ☐ I can tell what barter is and why it was hard.
- ☐ I can tell that some of the first coins were made in Lydia long ago.
- ☐ I can tell what Jesus said about the coin with Caesar’s picture.
- ☐ I can name a penny, a nickel, a dime and a quarter.

LESSONS IN THIS UNIT

2.1 Trading Before Money

2 sessions of 30 minutes

2.2 King Croesus and the First Coins

2 sessions of 30 minutes

2.3 Whose Picture Is on the Coin?

2 sessions of 30 minutes

2.4 Pennies, Nickels, Dimes and Quarters

2 sessions of 30 minutes

UNIT 2 REVIEW

Ask each question aloud. Your child may answer by telling, pointing, drawing or sorting real coins. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What is barter? Why was it hard?
2. What did some people use as money before coins?
3. Where were some of the first coins made? What was stamped on King Croesus's gold coins?
4. Why does a coin have a stamp?
5. Whose picture was on the coin Jesus held? What did Jesus say?
6. Lay out a penny, a nickel, a dime and a quarter. Point to each one as your grown-up names it.

ANSWER KEY

1. Trading things without money. You had to find someone who had what you wanted and also wanted what you had.
2. Shells (cowries), salt, beads, or bits of gold and silver.
3. In Lydia, long ago. A lion and a bull.
4. The stamp shows who made it and promises that it is real.
5. Caesar's. "Render unto Caesar the things which are Caesar's; and unto God the things that are God's."
6. Penny: brown. Nickel: silver-colored, smooth edge. Dime: smallest. Quarter: biggest silver-colored coin with a bumpy edge.

PORTFOLIO PIECE: MY MONEY TIMELINE

On a long strip of paper (tape three sheets end to end), your child makes a picture timeline of money: first a farmer and shoemaker bartering, then cowrie shells, then King Croesus’s gold coin with a lion and a bull, then Caesar’s coin, then four rubbings of today’s penny, nickel, dime and quarter. Your grown-up writes one short sentence your child says under each picture. Hang it on the wall and let your child tell it to a family member.

LOOK FOR	WHAT IT MEANS
Order	The pictures go in the right order, from long ago to today.
Coins	The four coin rubbings are labeled with the right names.
Telling	The child can tell why money made trading easier.
Care	The work is neat and colorful.

2.1 TRADING BEFORE MONEY

OBJECTIVES

- Tell what barter is: trading one thing for another without money.
- Tell why barter was hard: you must find someone who wants what you have.
- Tell how people began to use shells and salt as money.

Warm-up. Offer your child a trade: “I will give you this spoon for your sock.” Then offer a better trade: “I will give you a cracker for your sock.” Ask, “Which trade would you take? Why?”

WATCH

Let's Trade

[Reading Hub](#) • 6:13

<https://www.youtube.com/watch?v=XzstzYNxk6A>

WHEN TO WATCH

After the story, before the trading game.

Note: A class plays a trading game with pencils and erasers. It mentions that bartering came back in hard times long ago.

KEY TERMS

trade

To give something and get something else back.

barter

Trading goods or services without using money.

money

Something everyone agrees to take in trade, like coins and bills.

CORE IDEAS

Long ago... Before there were coins, people traded. A farmer with extra wheat might trade some wheat for a pair of shoes. A fisherman might trade fish for a clay pot. Trading things without money is called **barter**.

How did they figure it out? Barter was hard. Suppose the farmer wanted shoes, but the shoemaker did not want wheat. He wanted fish! The farmer had to find a fisherman who wanted wheat, trade for fish, and then trade the fish for shoes. That took a long time, and fish do not keep very long. So people began to use things almost everyone wanted and that kept well: little shells called cowries, salt, beads and, later, bits of gold and silver.

The big idea. Money makes trading easy. If everyone takes the same money, you do not have to find someone who wants exactly what you have.

How do people use it? Today the farmer sells his wheat for money. Then he uses the money to buy shoes from anyone who sells them. Children still barter sometimes, like trading a sandwich for an apple at lunch. A fair trade makes both people glad.

PICTURE STUDY



Cowrie Shells Used as Money in Ancient China, Photograph by Gary Todd, Shells about 3,000 years old; photographed 2008 · Photograph of cowrie shells in a museum case · Shanghai Museum, China

Image: [Wikimedia Commons](#), public domain

These little shells are cowries. Long ago in China, and in parts of Africa and India too, people used cowrie shells as money. They were pretty, hard to break, easy to carry and easy to count.

Look closely

- Look at the shape of the shells. Are they all about the same size?
- Find the slit on the side of a shell.
- Could you carry a hundred shells in a bag? Could you carry a hundred fish?
- Why would shells be easier to count than chickens?

Talk about it

1. Why did people want to trade with shells instead of fish or wheat?
2. What would happen if anyone could pick up as many shells as they wanted on the beach every day?
3. What do we use instead of shells today?

PROJECT

The Great Trading Game

You will play a trading game with your family. First you will barter. Then you will use “shell money” and see which is easier.

You will need

- Small things to trade: crackers, stickers, crayons, toy cars, ribbons (four of each kind)
- Twenty dry beans or buttons to be “shells”
- A paper bag for each player
- Ledger notebook

Steps

1. Give each player four of one kind of thing (one player gets crackers, one gets stickers, and so on).
2. Each player secretly picks one thing he or she wants to get. Your grown-up writes it down.
3. Round 1: Barter. Walk around and trade, one thing for one thing. You may only trade with someone who wants what you have.
4. Count how many trades it took to get what you wanted. Make a tally mark for each trade.
5. Round 2: Shell money. Everyone gets five beans. Now each thing costs one bean, and you may buy from anyone.
6. Count how many trades it took this time.
7. Talk together: Which round was easier? Why?

Tips

- With only two players, a grown-up can play two “shops.”
- Keep it fair: one thing for one thing, and no grabbing.

Check your work

- ☐ I can tell what barter is.
- ☐ I can tell why money makes trading easier.

LEDGER NOTEBOOK

1. Draw the farmer, the shoemaker and the fisherman. Draw arrows to show who trades with whom.
2. Make two tally rows: “Barter trades” and “Shell-money trades.” Circle the row with fewer marks.

COMMON MISTAKES

- Thinking money is only paper and coins. Long ago shells, salt and other things were used as money.
- Thinking a trade is fair only if the two things look the same. A trade is fair when both people agree and both are glad.

Make it a game • Swap Without Money. Each of you picks three small items, like a spoon, a sock and a block. Take turns trying to trade, but nobody may use money. Say what you have and what you want. Notice how hard it is when the other person does not want your thing. Then tell your parent why money makes trading easier.

2.2 KING CROESUS AND THE FIRST COINS

OBJECTIVES

- Tell that some of the first coins were made in Lydia about 2,600 years ago.
- Tell that King Croesus made coins of pure gold and pure silver stamped with a lion and a bull.
- Make a clay coin with a stamp and tell why the stamp matters.

Warm-up. Hold up a real coin and a plain metal washer or a bottle cap. Ask, “Which one would a shopkeeper take? Why? What is different about the coin?”

WATCH

Who Invented Money? | The History of Money | Barter System of Exchange | The Dr Binocs Show

Peekaboo Kidz • 5:35

<https://www.youtube.com/watch?v=GZ7y-yFdX9M>

WHEN TO WATCH

After the story of King Croesus, before the clay coins.

Note: A cartoon history of money from barter to paper money. Pause after the part about the first coins, and stop at about 4:30, before the closing part about computer money and the trivia questions.

KEY TERMS

coin

A small, flat, round piece of metal stamped to show it is money.

gold

A shiny yellow metal that is rare and beautiful and does not rust.

king

A man who rules a country.

CORE IDEAS

Long ago... About 2,600 years ago there was a rich little kingdom called Lydia, in the land we now call Turkey. Its rivers carried shiny bits of gold and silver mixed together. The people of Lydia made some of the very first coins in the world from

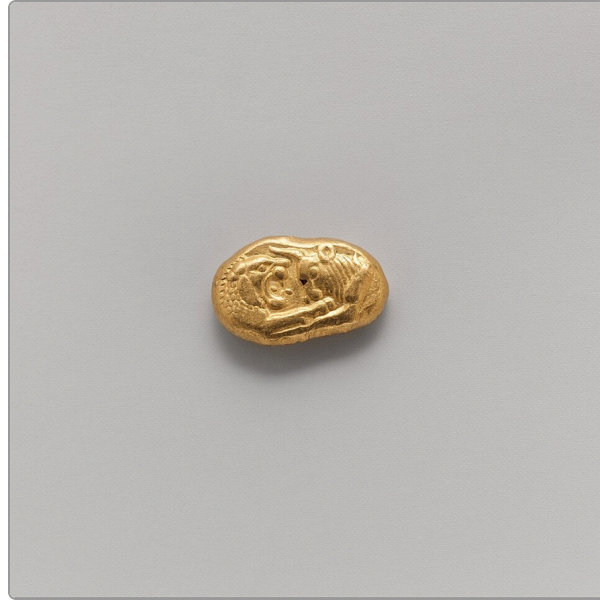
that metal. Later a king named Croesus made coins of pure gold and pure silver. Each coin was stamped with the front of a lion and the front of a bull.

How did they figure it out? Before coins, people traded lumps of gold and silver. But every lump was a different size, and some had cheaper metal hidden inside. A buyer had to weigh each lump and wonder, “Is this real?” The king’s workers solved this. They made each coin the same weight and stamped it with the king’s mark. The stamp said, “The king promises this coin is real.”

The big idea. A coin is money you can trust. Its stamp shows who made it and promises that it is good.

How do people use it? Coins are still made the same way: the same size, the same weight and stamped with pictures and words. In America, coins are made by the U.S. Mint. When you look at a quarter, you see words like “United States of America” and “Liberty,” and a date. That stamp tells everyone the coin is real.

PICTURE STUDY



Gold Coin of King Croesus, Made in Lydia, About 560–546 BC · Gold coin · The Metropolitan Museum of Art, New York

Image: [Wikimedia Commons](#), public domain

This little gold coin was made in Lydia in the time of King Croesus. It is smaller than a dime, but it was worth a great deal. It is one of the oldest kinds of gold coin in the world.

Look closely

- Find the lion. Find the bull. Which way are they facing?
- Is the coin perfectly round? Why might it be a little lumpy?
- Look at the color. What metal is it made of?
- Compare it with a penny. How is it the same? How is it different?

Talk about it

1. Why did the king stamp a picture on each coin?
2. Why is gold good for making money?
3. What pictures are stamped on our coins today?

PROJECT

Make a Royal Coin

You will be the king's coin maker. You will make coins of the same size and stamp each one with your own mark, just as the workers of Lydia did.

You will need

- Play dough or salt dough (1 cup flour, $\frac{1}{2}$ cup salt, about $\frac{1}{2}$ cup water)
- A bottle cap or small cup to cut circles
- A stamp: a button, the end of a pencil, a fork or a toy with a pattern
- A kitchen scale if you have one
- Gold or yellow crayon or paint (optional)
- Ledger notebook

Steps

1. Roll the dough flat, about as thick as your finger.
2. Cut out six circles with the bottle cap. They will all be the same size.
3. Choose your royal mark. Press your stamp into the middle of each coin.
4. Make one “fake” coin: a lump of dough with no stamp, a different size.
5. Line up your coins. Ask your grown-up to pick out the fake. How could he or she tell?
6. If you have a kitchen scale, weigh one real coin and the fake coin. Are they the same?
7. Let the coins dry for a day (or bake salt dough at a low heat with a grown-up), then color them gold.

Tips

- Save your coins. You will use them in the pretend shop in Unit 3.
- Talk about why the king's mark had to be hard to copy.

Check your work

- ☐ I can tell where some of the first coins were made.
- ☐ I can tell why coins have a stamp.

LEDGER NOTEBOOK

1. Draw King Croesus's coin with a lion and a bull.
2. Do a coin rubbing: put a penny under paper and rub over it with the side of a crayon. Your grown-up writes, "A stamp shows the coin is real."

From history. King Croesus became so famous for his gold that people still say "rich as Croesus." His kingdom was later conquered by the Persians, who kept making coins like his.

COMMON MISTAKES

- Thinking coins have always been round and the same. The first coins were lumpy.
- Thinking anyone may make money. Only the government is allowed to make a country's coins.

Make it a game • Make a Lion Coin. Press a real coin under a sheet of paper and rub it with a crayon to make a copy. Then draw your own king's coin with a lion on one side and a bull on the other. Ask your parent three questions about King Croesus and Lydia, and answer them from memory: who, what coin, what picture.

2.3 WHOSE PICTURE IS ON THE COIN?

OBJECTIVES

- Tell the story of Jesus and the coin with Caesar’s picture.
- Tell what Jesus said: give to Caesar what is Caesar’s and to God what is God’s.
- Find the faces and words on our coins.

Warm-up. Look at a penny, a nickel, a dime and a quarter with a magnifying glass if you have one. Ask, “Whose faces do you see? Why do you think they are there?”

WATCH

Taxes For Caesar - Luke 20: Animated Bible Story for Online Sunday School | ShareFaith.com

ShareFaith Kids · 4:47

https://www.youtube.com/watch?v=_y0JXVAaLH8

WHEN TO WATCH

After the story, before the picture study.

BACKUP VIDEO

To Pay or Not Pay Caesar - Bible Stories for kids NT080

Rocksolid Cartoon Bible Stories · 1:27

<https://www.youtube.com/watch?v=lKW2Ep0ln9k>

Any time this week, as a short retelling.

KEY TERMS

Caesar

The title of the ruler of the Roman Empire in Jesus’ day.

image

A picture of someone’s face.

tax

Money people pay to their government to pay for things everyone shares.

CORE IDEAS

Long ago... When Jesus lived in Israel, the land was ruled by the Romans. Their ruler was called Caesar. Some men wanted to trick Jesus. They asked, “Should we pay

taxes to Caesar or not?” Jesus said, “Show me the money.” They brought Him a silver coin called a denarius.

How did they figure it out? Jesus held up the coin and asked, “Whose is this image?” The men answered, “Caesar’s.” Caesar’s face was stamped on the coin, and his name was written around the edge. Jesus said, “Render therefore unto Caesar the things which are Caesar’s; and unto God the things that are God’s.” The men were amazed and went away.

The big idea. Coins carry the picture of the ruler who made them. We pay what we owe to our government. But we belong to God, because we are made in His image.

How do people use it? American coins carry the faces of great leaders from our history: Abraham Lincoln on the penny, Thomas Jefferson on the nickel, another president on the dime and George Washington on the quarter. Many coins also say “In God We Trust.” Families pay taxes, which help pay for roads, schools and firefighters.

PICTURE STUDY



The Tribute Money, Titian, About 1560–68 · Oil on canvas · The National Gallery, London

Image: [Wikimedia Commons](#), public domain

Titian was a great painter in Venice, Italy. He painted this story of Jesus and the coin. The word “tribute” means a tax paid to a ruler.

Look closely

- Find the coin. Who is holding it?
- Look at Jesus’ face. Does He look worried or calm?
- Look at the faces of the other men. What might they be thinking?
- Find Jesus’ hand. Where is He pointing?

Talk about it

1. Whose picture was on the coin?
2. What did Jesus say we should give to God?
3. Whose picture is on a penny?

PROJECT

The Coin Detective

You will be a detective and look closely at our coins. You will find the face, the words and the date on each one, just as Jesus asked, “Whose is this image?”

You will need

- One penny, one nickel, one dime and one quarter
- A magnifying glass (optional)
- Paper and the side of a crayon for rubbings
- Ledger notebook

Steps

1. Lay the four coins in a row from smallest to biggest. (The dime is smallest, then the penny, then the nickel, then the quarter.)
2. Look at the front of each coin. Find the face. Your grown-up tells you whose face it is.
3. Find the words “In God We Trust” and “Liberty” on each coin.
4. Find the year on each coin. Which coin is the oldest?
5. Turn the coins over. What pictures are on the back?
6. Make a rubbing of the front of each coin in your ledger notebook.
7. Your grown-up writes the coin’s name and the leader’s name under each rubbing.

Tips

- Some quarters have special pictures on the back, such as a state or a national park. Look for different ones in your coin jar.
- Wash hands after handling coins.

Check your work

- ☐ I can tell what Jesus said about Caesar’s coin.
- ☐ I can find the face, the date and “In God We Trust” on a coin.

LEDGER NOTEBOOK

1. Your four coin rubbings with names under each.
2. Draw a coin with your own face on it. Your grown-up writes, "I am made in God's image."

COMMON MISTAKES

- Thinking the people on coins are kings. On American coins they are presidents and leaders from long ago.
- Thinking Jesus said money does not matter. He said to pay what we owe and to give ourselves to God.

Make it a game • Whose Picture? Hold up a coin and ask your parent, whose picture is this? Together find the face on every coin you can. Then be the teacher: tell the story of Jesus and the coin with Caesar's picture, and say His answer out loud. Let your parent guess what belongs to Caesar and what belongs to God.

Scripture. "And he saith unto them, Whose is this image and superscription? They say unto him, Caesar's. Then saith he unto them, Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's." (Matthew 22:20-21, KJV)

The coin had Caesar's image, so it was right to pay Caesar. We carry God's image, so we give ourselves to God.

2.4 PENNIES, NICKELS, DIMES AND QUARTERS

OBJECTIVES

- Name the penny, the nickel, the dime and the quarter.
- Tell each coin by its size, color and edge.
- Sort a jar of coins into four groups and count each group.

Warm-up. Put one of each coin in a sock. Your child reaches in, feels one coin and guesses which it is before pulling it out. Feel for the bumpy edge on the dime and quarter.

WATCH

The Money Song | Penny, Nickel, Dime, Quarter | Jack Hartmann Money Song

Jack Hartmann Kids Music Channel · 3:20

<https://www.youtube.com/watch?v=pnXJGNo08v0>

WHEN TO WATCH

Before the coin sort. Sing along the second time.

BACKUP VIDEO

"Coins!" by ABCmouse.com

ABCMouse · 3:06

<https://www.youtube.com/watch?v=aajLkveG750>

Any time this week, as a second coin song.

KEY TERMS

penny

A brown coin worth 1 cent, with Abraham Lincoln on the front.

nickel

A silver-colored coin with a smooth edge, worth 5 cents, with Thomas Jefferson on the front.

dime

The smallest silver-colored coin, with a bumpy edge, worth 10 cents.

quarter

A large silver-colored coin with a bumpy edge, worth 25 cents.

CORE IDEAS

Long ago... In 1792, soon after America became a country, Congress passed a law to start the United States Mint in Philadelphia. The Mint made the country's first coins, including copper cents. The Mint still makes our coins today, millions of them every day.

How did they figure it out? People needed coins of different values. A whole dollar was too much for a loaf of bread or a newspaper. So the Mint made small coins: the cent (penny), and silver coins worth 5, 10 and 25 cents. Each coin got its own size and look, so people could tell them apart quickly, even in the dark.

The big idea. We have four everyday coins: the penny, the nickel, the dime and the quarter. Each one looks different and is worth a different amount.

How do people use it? Shopkeepers sort coins into a drawer with a spot for each kind. Banks roll coins into paper tubes. When you know the coins by sight, you can help count money at home and at the store. A funny thing to remember: the dime is the smallest coin, but it is worth more than the penny and the nickel.

PICTURE STUDY



The Lincoln Cent, United States Mint, Design first used in 1909 · Copper-plated coin · Made at the United States Mint

Image: [Wikimedia Commons](#), public domain

This is the front of a penny, the one-cent coin. Abraham Lincoln's face was first put on the penny in 1909, one hundred years after he was born. It has been there ever since.

Look closely

- Find Lincoln's beard. Which way is he looking?
- Find the words "In God We Trust." Where are they?
- Find the word "Liberty." Liberty means freedom.
- Find the year. What number is it?

Talk about it

1. What color is a penny? Which other coins are a different color?
2. How much is one penny worth?
3. Why do you think Lincoln was chosen for the penny?

Safety first. Coins are small. Keep them away from babies and toddlers, and wash hands after handling money.

PROJECT

The Coin Sort

You will sort a pile of real coins into four groups, count each group, and make a chart.

You will need

- About 30 mixed coins from the family coin jar
- An egg carton or four small cups labeled with a drawing of each coin
- Ledger notebook and crayons

Steps

1. Pour the coins onto a towel.
2. Find the brown coins first. Put them in the penny cup.
3. Find the biggest silver coins. Put them in the quarter cup.
4. Find the smallest coins with bumpy edges. Put them in the dime cup.
5. The rest should be nickels: silver-colored with smooth edges. Put them in the nickel cup.
6. Count the coins in each cup. Your grown-up writes the number.
7. Make a bar chart in your ledger: color one box for each coin. Which coin did you have the most of?

Tips

- Check each cup together at the end. If a coin is in the wrong cup, move it. Careful sorting is a real skill.
- Keep coins away from little brothers and sisters who might put them in their mouths.

Check your work

- ☐ I can name all four coins.
- ☐ I can sort coins by size, color and edge.

LEDGER NOTEBOOK

1. Your coin bar chart, with the name of each coin under its bar.

2. Trace around each coin and color it. Your grown-up writes its name inside.

From history. In 2025 the U.S. Mint stopped making new pennies because each one cost more than a cent to make. The pennies already made are still good money, and you will find them in coin jars for many years.

COMMON MISTAKES

- Mixing up the nickel and the quarter. The quarter is bigger and has a bumpy edge; the nickel has a smooth edge.
- Thinking a bigger coin is always worth more. The dime is small but worth 10 cents.

Make it a game • Coin Mystery Bag. Put a penny, nickel, dime and quarter in a sock or cloth bag. Reach in without looking, feel the size and the edge, and say which coin you think it is before you pull it out. Smooth edge or bumpy edge? Take five turns, then let your parent guess while you watch.

UNIT 2

MONEY

Where did money come from? In this unit your child learns that long ago people traded one thing for another, which is called **barter**. Barter was hard, so people began to use things everyone wanted, like shells and salt, and then little pieces of gold and silver. In the land of Lydia, King Croesus made some of the first gold coins. Later, Jesus held up a Roman coin and asked, “Whose is this image?”

Your child will play a trading game, make a coin of clay, find the pictures on real coins, and learn the names of the four everyday coins: the penny, the nickel, the dime and the quarter.

PREREQUISITES

- Can tell a need from a want (Unit 1)
- Can sort objects by size and color
- Can count to 10

MASTERY CHECKLIST

- ☐ I can tell what barter is and why it was hard.
- ☐ I can tell that some of the first coins were made in Lydia long ago.
- ☐ I can tell what Jesus said about the coin with Caesar’s picture.
- ☐ I can name a penny, a nickel, a dime and a quarter.

LESSONS IN THIS UNIT

2.1 Trading Before Money

2 sessions of 30 minutes

2.2 King Croesus and the First Coins

2 sessions of 30 minutes

2.3 Whose Picture Is on the Coin?

2 sessions of 30 minutes

2.4 Pennies, Nickels, Dimes and Quarters

2 sessions of 30 minutes

UNIT 2 REVIEW

Ask each question aloud. Your child may answer by telling, pointing, drawing or sorting real coins. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What is barter? Why was it hard?
2. What did some people use as money before coins?
3. Where were some of the first coins made? What was stamped on King Croesus's gold coins?
4. Why does a coin have a stamp?
5. Whose picture was on the coin Jesus held? What did Jesus say?
6. Lay out a penny, a nickel, a dime and a quarter. Point to each one as your grown-up names it.

ANSWER KEY

1. Trading things without money. You had to find someone who had what you wanted and also wanted what you had.
2. Shells (cowries), salt, beads, or bits of gold and silver.
3. In Lydia, long ago. A lion and a bull.
4. The stamp shows who made it and promises that it is real.
5. Caesar's. "Render unto Caesar the things which are Caesar's; and unto God the things that are God's."
6. Penny: brown. Nickel: silver-colored, smooth edge. Dime: smallest. Quarter: biggest silver-colored coin with a bumpy edge.

PORTFOLIO PIECE: MY MONEY TIMELINE

On a long strip of paper (tape three sheets end to end), your child makes a picture timeline of money: first a farmer and shoemaker bartering, then cowrie shells, then King Croesus’s gold coin with a lion and a bull, then Caesar’s coin, then four rubbings of today’s penny, nickel, dime and quarter. Your grown-up writes one short sentence your child says under each picture. Hang it on the wall and let your child tell it to a family member.

LOOK FOR	WHAT IT MEANS
Order	The pictures go in the right order, from long ago to today.
Coins	The four coin rubbings are labeled with the right names.
Telling	The child can tell why money made trading easier.
Care	The work is neat and colorful.

UNIT 3

MARKETS

A **market** is a place where people come to buy and sell. In this unit your child visits a farmers' market (or a grocery store), learns that things cost more when there is only a little and less when there is a lot, learns that choosing one thing means giving up another, and runs a pretend shop at home with price tags and real coins.

The stories are true and simple: farmers selling food in Lancaster, Pennsylvania, since the 1730s; apples in the fall; young Benjamin Franklin and the whistle he paid too much for; and Frank Woolworth's store where everything had a price tag.

PREREQUISITES

- Knows needs and wants and goods and services (Unit 1)
- Can name the four coins (Unit 2)
- Can count to 10

MASTERY CHECKLIST

- ☐ I can tell what a market is and who comes to it.
- ☐ I can tell that when there is only a little of something, it usually costs more.
- ☐ I can tell that when I choose one thing, I give up another.
- ☐ I can run a pretend shop with price tags and coins.

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- *Ox-Cart Man*, by Donald Hall, illustrated by Barbara Cooney (Puffin Books): Ages 3–8. A Caldecott Medal picture book about a New England farmer who loads his cart with everything his family made all year, walks to the Portsmouth market, sells it all, buys a few needs, and walks home to start again. Read it in Lesson 3.1 and again before market day.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

3.1 The Farmers' Market

2 sessions of 30 minutes

3.2 When There Is a Lot and When There Is a Little

2 sessions of 30 minutes

UNIT 3 REVIEW

Ask each question aloud. Your child may answer by telling, pointing, drawing or using real things. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What is a market? Who comes to a market?
2. In the fall there are lots of apples. Do apples cost more or less then? Why?
3. If a storm ruins the strawberry fields and there are only a few strawberries, what happens to the price?
4. What happened when young Ben Franklin bought the whistle? What did he learn?
5. Hold out two treats. Your child chooses one. Ask: What did you give up?
6. Why does a shop put price tags on its goods?

ANSWER KEY

1. A place where people buy and sell. Sellers (like farmers) and buyers (customers).
2. Less, because there are so many.
3. It goes up, because there are only a few.
4. He paid four times too much and gave up other good things. He learned to think before he buys: “Don’t give too much for the whistle.”
5. The other treat.
6. So every customer can see the price and everyone pays the same, honest price.

PORTFOLIO PIECE: MY MARKET DAY SHOP

Set up your pretend shop one more time for a family member or friend who has not seen it. Make a new sign, price tags for six things, and a tally sheet. Sell with real coins (given back afterward). Glue your sign, two price tags and your tally sheet into your ledger notebook, and your grown-up writes down what you say about the best part of being a shopkeeper.

LOOK FOR	WHAT IT MEANS
Shop	The shop has a sign, neat rows of goods and a price tag for each thing.
Selling	The child greets customers, counts coins with help, and says thank you.
Records	The tally sheet shows each sale and the totals are counted.
Telling	The child can tell why prices are on tags and what a shopkeeper does.

3.1 THE FARMERS' MARKET

OBJECTIVES

- Tell what a market is: a place where sellers and buyers meet.
- Name the people at a market: farmers who sell and customers who buy.
- Visit a market or store and record what is for sale.

Warm-up. Ask, “Where does our food come from before it gets to our kitchen?” Draw a quick chain together: farm → truck → market → home.

WATCH

Farmers Market | Virtual Field Trip | KidVision Pre-K

South Florida PBS • 7:33

<https://www.youtube.com/watch?v=E1GrO6UbaXY>

WHEN TO WATCH

After the story, before your visit to a market.

BACKUP VIDEO

From the Field to the Farmers Market

mnagriculture • 2:56

<https://www.youtube.com/watch?v=Yg875YBbrzE>

Any time this week, to see how a farm family gets ready for market.

KEY TERMS

market

A place where people come to buy and sell.

seller

A person who has something to sell.

buyer

A person who pays money for something. A buyer is also called a customer.

price

How much money something costs.

CORE IDEAS

Long ago... In the town of Lancaster, Pennsylvania, farmers have brought food to sell in a market in the middle of town since the 1730s, before America was even a

country. Farm families came in wagons with eggs, butter, apples, cabbages and bread. Town families came to buy. It is still open today.

How did they figure it out? A farm family grows more food than it can eat, but it needs other things, like shoes and tools. Town families need food. So the town set a day and a place where everyone could meet. The farmers did not have to go door to door, and the buyers could see all the food in one place and choose the best.

The big idea. A **market** is a place where sellers and buyers meet. Sellers bring what they have. Buyers bring money. Both go home glad.

How do people use it? Many towns still have a farmers' market on Saturday mornings. Grocery stores are markets too, with food from many farms. When you visit, look for the seller, the buyer and the price on every table.

PICTURE STUDY



Vegetable Market at Pontoise, Camille Pissarro, 1891 · Etching · National Gallery of Art, Washington, D.C.

Image: [Wikimedia Commons](#), public domain

Camille Pissarro lived near the small French town of Pontoise. He loved to draw the market there, where farm women came each week to sell their vegetables.

Look closely

- Find a seller. How can you tell she is selling?
- Find a buyer. What is she carrying?
- Find baskets. What might be in them?
- Count the people you can see. Is the market busy or quiet?

Talk about it

1. Why do people come to the market?
2. What do the farm women want to take home?
3. How is this market like a grocery store today? How is it different?

Safety first. Hold your grown-up's hand at a busy market. Let your grown-up handle the money and talk with sellers.

PROJECT

My Market Visit

You will visit a farmers' market or a grocery store with your grown-up. You will look for sellers, buyers and prices, and buy one thing yourself.

You will need

- A grown-up and a trip to a farmers' market or the produce section of a store
- A few coins your grown-up gives you
- Ledger notebook with three boxes drawn: "Things for sale," "What I bought," "Price"
- Crayons

Steps

1. Before you go, guess three things you will see for sale. Your grown-up writes them down.
2. At the market, look for the sellers. Wave and say good morning.
3. Find three fruits or vegetables and look at their prices. Your grown-up reads the prices to you.
4. Choose one thing to buy. Your grown-up helps you hand the money to the seller.
5. Say "Thank you!" to the seller.
6. At home, draw the things you saw in the first box, the thing you bought in the second box, and the price in the third.
7. Check your guesses. Did you see what you thought you would?

Tips

- If there is no farmers' market nearby, the fruit and vegetable section of a grocery store works well.
- Many farmers will happily tell a child where their food was grown. Let your grown-up ask.

Check your work

- ☐ I can tell what a market is.
- ☐ I can point to a seller, a buyer and a price.

LEDGER NOTEBOOK

1. Your three-box market page.
2. Draw the farm chain: a farm, a truck, a market and your kitchen, with arrows between them.

COMMON MISTAKES

- Thinking food starts at the store. It starts on a farm.
- Thinking the seller is the only one who gains. The buyer gains food, and the seller gains money.

Make it a game • Market Pretend Walk. Make your living room a market. One of you is the seller and sits behind a pillow table with a few items. The other is the buyer and walks over to ask the price. Say the words seller, buyer and price each time. After two trades, switch jobs and tell your parent who does what.

3.2 WHEN THERE IS A LOT AND WHEN THERE IS A LITTLE

OBJECTIVES

- Tell that when there is a lot of something, it usually costs less.
- Tell that when there is only a little, it usually costs more.
- Play an apple auction and see prices go up and down.

Warm-up. Put ten crackers on a plate and ask, “Would you trade your toy for one cracker?” Then put one cracker on the plate and ask again. Ask, “Why does one cracker feel more special when it is the only one?”

WATCH

Shortage and Surplus for Kids

Homeschool Pop • 7:39

<https://www.youtube.com/watch?v=jjBEcwbsv04>

WHEN TO WATCH

After the story of the apples, before the auction.

Note: Made for slightly older children. Pause after each example and ask, “Is there a lot or a little?”

BACKUP VIDEO

Scarcity

Council for Economic Education • 2:26

<https://www.youtube.com/watch?v=X8QyJqvyyxFE>

Any time this week.

KEY TERMS

a lot (plenty)

More than enough of something.

a little (scarce)

Not enough of something for everyone who wants it.

harvest

The time when farmers pick their crops.

CORE IDEAS

Long ago... In the early 1800s a man named John Chapman walked through the woods of Ohio and Indiana planting apple trees. People called him Johnny Appleseed. He grew little apple trees and sold them to farm families, who planted orchards. Each fall the orchards were full of apples, more than the families could eat.

How did they figure it out? Farmers saw something every year. In the fall, at harvest, everyone had apples. Apples were cheap, because there were so many. In late spring, before the new apples came, there were only a few apples left in the cellars. Then people would pay more for them. Strawberries were the same: cheap in June, rare and costly in January.

The big idea. When there is a lot of something, it usually costs less. When there is only a little, it usually costs more.

How do people use it? Look at the store. Fruits cost less in the season when they grow nearby. If a storm ruins many crops, those foods cost more for a while. Wise families buy foods when they are plentiful and save some, as Joseph did in Egypt.

PICTURE STUDY



Apple Picking, Camille Pissarro, 1886 · Oil on canvas · Ohara Museum of Art, Kurashiki, Japan

Image: [Wikimedia Commons](#), public domain

Pissarro painted this apple harvest in the French village of Eragny, where he lived. It is fall, and the trees are full.

Look closely

- Find the woman with the long pole. What is she doing?
- Find the women picking up apples. What will they put them in?
- Are there a lot of apples or only a few?
- Look at the colors. What season do they make you think of?

Talk about it

1. In the fall, when there are so many apples, will apples cost a lot or a little?
2. What could the family do with all these apples so they have some later?
3. What fruit is plentiful in our town right now?

PROJECT

The Apple Auction

You will be the auctioneer and sell apples to your family. First you will have only one apple. Then you will have many. You will see what happens to the price.

You will need

- Six apples (or crackers or grapes)
- Ten pennies for each family member
- A spoon to bang like an auctioneer's hammer
- Ledger notebook

Steps

1. Give each buyer ten pennies.
2. Round 1: Put out only one apple. Say, "Who will pay for this apple?" Buyers call out how many pennies they will pay. The highest offer wins. Bang the spoon!
3. Your grown-up writes down the winning price.
4. Round 2: Put out five apples at once. Say, "Who will pay for an apple?" Now there are enough for everyone.
5. Write down the price buyers paid this time.
6. Compare: Was the price higher with one apple or with five apples?
7. Share the apples at snack time.

Tips

- Buyers may not want to pay much when there are plenty; that is exactly the point.
- With a small family, the grown-up can pretend to be two or three buyers.

Check your work

- ☐ I can tell that a little of something usually costs more.
- ☐ I can tell that a lot of something usually costs less.

LEDGER NOTEBOOK

1. Draw one apple and write the price from Round 1. Draw five apples and write the price from Round 2.
2. Draw a tree full of apples in the fall and a nearly empty basket in the spring.

From history. John Chapman (1774–1845) planted his apple nurseries ahead of the settlers, so little trees were ready to sell when families arrived. He was known as a gentle man who often read from his Bible to the families he visited.

COMMON MISTAKES

- Thinking prices are always the same. Prices change when there is more or less of something.
- Thinking a seller is greedy whenever a price goes up. Often there is simply less to go around.

Make it a game • Lots and Little Prices. Lay out ten crackers or beans and call them apples at harvest time. Your parent asks, how much for one apple? Say a low price because there are plenty. Now take away all but one and ask again. Say a higher price because there is only a little. Talk about why the price changed.

3.3 CHOOSING

OBJECTIVES

- Tell that when we choose one thing, we give up something else.
- Tell the story of Benjamin Franklin and the whistle.
- Make a choice with a few coins and tell what you gave up.

Warm-up. Hold out two snacks and say, “You may have one, not both.” After your child chooses, ask, “What did you give up?”

WATCH

Financial Literacy—Needs and Wants | Learn about needs, wants, and opportunity costs

Learn Bright · 4:37

<https://www.youtube.com/watch?v=aRcXutXvfmM>

WHEN TO WATCH

After Benjamin Franklin’s whistle story.

Note: Made for slightly older children; it ends by naming what you give up when you choose. Pause and ask your child what he or she would give up.

KEY TERMS

choice

Picking one thing from two or more things.

give up

To go without one thing so you can have another.

worth

How much something is good for or how much it should cost.

CORE IDEAS

Long ago... When Benjamin Franklin was seven years old, his family gave him some coins on a holiday. He ran to a shop. On the way he heard a boy playing a whistle, and he wanted one very much. He gave the boy all his coins for it. At home he blew his whistle all over the house. Then his brothers and sisters told him he had paid four times what it was worth.

How did they figure it out? Little Ben cried. He thought of all the good things he could have bought with the rest of his money. He had given up all of them for one whistle. When he grew up, he wrote that whenever he wanted something, he asked himself, “Don’t give too much for the whistle.”

The big idea. When you choose one thing, you give up something else. Think before you choose.

How do people use it? Grown-ups make choices every day. If a family spends money on a trip, it may give up new furniture. If you spend your time playing, you give up time for reading. A good chooser stops, thinks about what he will give up, and picks what matters most.

PICTURE STUDY



The Return from Market, Jean-Baptiste-Siméon Chardin, 1739 · Oil on canvas · Louvre Museum, Paris

Image: [Wikimedia Commons](#), public domain

Chardin painted quiet scenes of French homes. This young woman has just come back from the market. She was given money to spend, and she had to choose what to buy for the household.

Look closely

- Find the big loaves of bread. What else might be in her bundle?
- Look at her face. Is she tired? Thinking?
- Find the open door. What can you see in the other room?
- Look at the bottles on the floor. Did she buy those too?

Talk about it

1. She had only so much money. What might she have chosen not to buy?
2. Did she buy needs or wants?
3. If you had money for only one thing at the market, what would you choose?

PROJECT

The Ten-Penny Choice

You will go shopping in a little home shop with only ten pennies. You will have to choose, and you will tell what you gave up.

You will need

- Five small things from the kitchen or toy box, each with a price tag: 2¢, 3¢, 4¢, 5¢ and 8¢
- Ten pennies
- Ledger notebook and crayons

Steps

1. Your grown-up sets out the five things with their price tags.
2. Count your ten pennies out loud.
3. Look at all five things. Which do you want most?
4. Buy something. Count out the pennies and hand them to the shopkeeper.
5. Count how many pennies you have left. Can you buy something else?
6. When your pennies are gone (or you choose to stop), tell what you bought and what you did not buy.
7. Draw what you bought on one side of the page and what you gave up on the other side.

Tips

- Let your child live with the choice; that is how Ben Franklin learned.
- Talk kindly about the whistle story if your child wishes he had chosen differently. That is wisdom growing.

Check your work

- ☐ I can tell what I gave up when I chose.
- ☐ I can tell what Ben Franklin learned from the whistle.

LEDGER NOTEBOOK

1. Your “I bought / I gave up” drawing.

2. Draw young Ben Franklin with his whistle. Your grown-up writes, “Don’t give too much for the whistle.”

From history. Benjamin Franklin told the whistle story in a short letter-essay called “The Whistle,” which he wrote in 1779 when he was a grown man serving America in France.

COMMON MISTAKES

- Thinking you can have everything. Money and time run out, so we must choose.
- Choosing too fast. Stop and look at everything first.

Make it a game • Ten Penny Choice. Set ten pennies on the table and two things beside them, such as a sticker and a small toy, each costing all ten. You may pick only one. Choose, then say out loud what you gave up. Play three rounds with new things. Then tell the whistle story as Benjamin Franklin might tell it.

3.4 A PRETEND SHOP

OBJECTIVES

- Tell what a shopkeeper does: sets prices, sells and takes care of customers.
- Tell that a price tag tells every customer the same price.
- Run a pretend shop with price tags and real coins.

Warm-up. Look at a few things from the pantry that have prices printed on them or on a receipt. Ask, “Why do stores put the price where everyone can see it?”

WATCH

Producers and Consumers for Kids

Homeschool Pop · 5:27

<https://www.youtube.com/watch?v=dTx-co3t71E>

WHEN TO WATCH

After the story of Frank Woolworth, before you set up your shop.

KEY TERMS

shop

A place that sells goods.

shopkeeper

The person who runs a shop.

price tag

A little label that shows how much something costs.

producer and consumer

A producer makes or grows things. A consumer buys and uses them.

CORE IDEAS

Long ago... In 1879 a young store clerk named Frank Woolworth had an idea. He opened a store where many things cost just five cents, and later he added things for ten cents. Each thing had its price marked so everyone could see it. Customers could walk around, pick things up and choose for themselves. Soon there were Woolworth’s stores in towns all over America.

How did they figure it out? In many old stores, the clerk kept the goods behind a counter and told each customer a price. Some customers were not sure they paid the same as their neighbors. Woolworth found that when customers could see the goods and the prices for themselves, they trusted the store and came back.

The big idea. A shopkeeper chooses what to sell, puts a fair price on it, and serves the customers. A price tag tells everyone the same honest price.

How do people use it? Every store you visit has prices on shelves or tags. The shopkeeper orders goods from producers, puts them on the shelves, and sells them to consumers like your family. A good shopkeeper keeps the shop clean, the prices fair and the customers happy.

PICTURE STUDY



General Store Interior, Moundville, Alabama, Walker Evans, 1936 · Photograph · Library of Congress, Washington, D.C.

Image: [Wikimedia Commons](#), public domain

Walker Evans took photographs of American towns for the government in the 1930s. This is a small general store, where one shopkeeper sold food, tools, cloth and almost everything else a country family needed.

Look closely

- Look at the shelves. What kinds of things can you see?
- Find the counter. Who would stand behind it?
- Can you find any prices or signs?
- Is this shop big or small? Is it neat?

Talk about it

1. What would a farm family come here to buy?
2. What does a shopkeeper have to do every day?
3. What would you sell if you had a shop like this?

PROJECT

Open Your Own Shop

You will be the shopkeeper. You will choose what to sell, make price tags, set up your shop and sell to your family with real coins.

You will need

- Six to eight things to sell: toys, books, fruit, your clay coins from Lesson 2.2 used as “prizes,” crackers
- Index cards for price tags (prices from 1¢ to 10¢)
- A box or egg carton for a cash drawer
- Pennies, nickels and dimes for each customer (about 20¢ each)
- A sign for your shop
- Ledger notebook

Steps

1. Choose a name for your shop. Your grown-up helps you write it on a sign.
2. Set your things on a table in neat rows.
3. Decide a price for each thing. Your grown-up helps you write the price on a card, like 3¢.
4. Put a price tag in front of each thing.
5. Open the shop! Greet each customer: “Welcome to my shop!”
6. When a customer buys something, count the coins together and put them in the cash drawer.
7. Make a tally mark in your ledger for each thing you sell.
8. Close the shop. Count your coins with your grown-up and say “Thank you” to every customer.

Tips

- Customers can be family members, stuffed animals with a grown-up helping, or both.
- Give all the coins back to the family jar at the end.

Check your work

- ☐ I can put a price tag on each thing I sell.
- ☐ I can greet and thank my customers.

LEDGER NOTEBOOK

1. Draw your shop with its sign and price tags.
2. Your tally marks of what you sold, with the totals written in.

COMMON MISTAKES

- Forgetting to put prices on things. Customers like to know the price before they choose.
- Charging one customer more than another for the same thing. A fair shop has one price for everyone.

Make it a game • Open the Shop. Make price tags from paper for five things from around the house, each one to five pennies. You are the shopkeeper. Your parent walks in and buys with real pennies. Say the price, take the money and say thank you. Then switch places. Notice that every customer sees the same price tag.

UNIT 3

MARKETS

A **market** is a place where people come to buy and sell. In this unit your child visits a farmers' market (or a grocery store), learns that things cost more when there is only a little and less when there is a lot, learns that choosing one thing means giving up another, and runs a pretend shop at home with price tags and real coins.

The stories are true and simple: farmers selling food in Lancaster, Pennsylvania, since the 1730s; apples in the fall; young Benjamin Franklin and the whistle he paid too much for; and Frank Woolworth's store where everything had a price tag.

PREREQUISITES

- Knows needs and wants and goods and services (Unit 1)
- Can name the four coins (Unit 2)
- Can count to 10

MASTERY CHECKLIST

- ☐ I can tell what a market is and who comes to it.
- ☐ I can tell that when there is only a little of something, it usually costs more.
- ☐ I can tell that when I choose one thing, I give up another.
- ☐ I can run a pretend shop with price tags and coins.

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- *Ox-Cart Man*, by Donald Hall, illustrated by Barbara Cooney (Puffin Books): Ages 3–8. A Caldecott Medal picture book about a New England farmer who loads his cart with everything his family made all year, walks to the Portsmouth market, sells it all, buys a few needs, and walks home to start again. Read it in Lesson 3.1 and again before market day.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

3.1 The Farmers' Market

2 sessions of 30 minutes

3.2 When There Is a Lot and When There Is a Little

2 sessions of 30 minutes

UNIT 3 REVIEW

Ask each question aloud. Your child may answer by telling, pointing, drawing or using real things. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What is a market? Who comes to a market?
2. In the fall there are lots of apples. Do apples cost more or less then? Why?
3. If a storm ruins the strawberry fields and there are only a few strawberries, what happens to the price?
4. What happened when young Ben Franklin bought the whistle? What did he learn?
5. Hold out two treats. Your child chooses one. Ask: What did you give up?
6. Why does a shop put price tags on its goods?

ANSWER KEY

1. A place where people buy and sell. Sellers (like farmers) and buyers (customers).
2. Less, because there are so many.
3. It goes up, because there are only a few.
4. He paid four times too much and gave up other good things. He learned to think before he buys: “Don’t give too much for the whistle.”
5. The other treat.
6. So every customer can see the price and everyone pays the same, honest price.

PORTFOLIO PIECE: MY MARKET DAY SHOP

Set up your pretend shop one more time for a family member or friend who has not seen it. Make a new sign, price tags for six things, and a tally sheet. Sell with real coins (given back afterward). Glue your sign, two price tags and your tally sheet into your ledger notebook, and your grown-up writes down what you say about the best part of being a shopkeeper.

LOOK FOR	WHAT IT MEANS
Shop	The shop has a sign, neat rows of goods and a price tag for each thing.
Selling	The child greets customers, counts coins with help, and says thank you.
Records	The tally sheet shows each sale and the totals are counted.
Telling	The child can tell why prices are on tags and what a shopkeeper does.

UNIT 4

GREAT BUSINESSES

A business is a group of people working together to make something good and sell it. In this unit your child learns that every business needs **six kinds of helpers**: the **lenders** who lend or put in money (grown-ups call them financiers), the **owners** who start the business and take the risk, the **makers** who invent and build things, the **workers** who are paid to do the jobs, the **customers** who buy, and the **neighbors** who live in the town around it. A great business is good to all of them.

We meet the farmer, miller, baker and grocer who bring us bread; Milton Hershey, who made chocolate, built a town and started a school; and Ole Kirk Christiansen, a carpenter who made wooden toys and started LEGO. Each lesson ends with a simple **thank-you chart**: a sentence for each of the six helpers. We finish by saying thank you to the people behind the things we use every day.

PREREQUISITES

- Knows goods, services and helpers in town (Unit 1)
- Knows what a shop and a market are (Unit 3)
- Can count to 10

MASTERY CHECKLIST

- ☐ I can name the helpers who bring us bread: farmer, miller, baker and grocer.
- ☐ I can tell the story of Milton Hershey's chocolate, his town and his school.
- ☐ I can tell how a carpenter named Ole Kirk Christiansen started LEGO.
- ☐ I can name the six helpers of a business and say thank you to each.

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- **The Little Red Hen, an old English folk tale, by Florence White Williams (Project Gutenberg)**: Free. A short illustrated telling of the hen who plants the wheat, cuts it, takes it to the mill and bakes the bread while her friends will not help. Read it aloud in Lesson 4.1 and ask who did all the work.
- **Hershey Community Archives**: Free. Old photographs of Milton Hershey, the chocolate factory, the town and the school. A grown-up can look through them with the child for Lesson 4.2.
- **The LEGO Group: our history**: Free. The company's own timeline, with pictures of Ole Kirk Christiansen's wooden ducks and the first bricks. For a grown-up to show the child in Lesson 4.3.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

4.1 Who Helps Make Our Bread?	2 sessions of 30 minutes
4.2 Milton Hershey's Chocolate	2 sessions of 30 minutes
4.3 LEGO and the Carpenter	2 sessions of 30 minutes
4.4 Saying Thank You	2 sessions of 30 minutes

UNIT 4 REVIEW

Ask each question aloud. Your child may answer by telling, pointing or drawing. There are no points; note "Yes," "Growing" or "Not yet."

1. Who helps make our bread? Put them in order.
2. What happened to Milton Hershey's first candy shops? What did he do next?
3. Name one good thing Milton and Catherine Hershey did for other people.
4. What was Ole Kirk Christiansen's job before he made toys? What was his rule?
5. Name the six helpers of a business.

6. What makes a business great, not just big?

ANSWER KEY

1. The farmer grows wheat, the miller grinds flour, the baker bakes bread, and the grocer sells it.
2. They failed. He kept trying, made caramels and then milk chocolate, and his business grew.
3. Any one: built a town for workers with houses and parks; bought milk from local farmers; started a school for orphan boys; left their fortune to the school.
4. He was a carpenter. “Only the best is good enough.”
5. Lenders, owners, makers, workers, customers and neighbors.
6. It makes something good and is good to all six helpers for a long time.

PORTFOLIO PIECE: MY THANK-YOU REPORT

Choose one business: a family business, a shop in your town, a farm, or Hershey or LEGO. With your grown-up, visit it or look at pictures of it. Make a poster with the business’s name in the middle and six helpers around it, each with a drawing and one sentence your grown-up writes down: “Thank you, (helper), for” At the bottom, your child finishes the sentence: “This business is good because”

LOOK FOR	WHAT IT MEANS
Six helpers	All six helpers are shown with a drawing and a sentence.
True facts	The sentences tell true things about the business.
Thankfulness	The child can say why each helper deserves thanks.
Telling	The child can show the poster and explain it to a family member.

4.1 WHO HELPS MAKE OUR BREAD?

OBJECTIVES

- Name the helpers who bring us bread: the farmer, the miller, the baker and the grocer.
- Tell what each helper does in order.
- Make bread or rolls and thank the helpers who made it possible.

Warm-up. Hold up a slice of bread. Ask, “How many people do you think helped make this slice?” Write down your child’s guess and check it at the end of the lesson.

WATCH

Ever Wonder How Bread Is Made? | Highlights Kids

Highlights Kids · 2:17

<https://www.youtube.com/watch?v=yzqsdUJbDOK>

WHEN TO WATCH

After the story, before the bread chain project.

BACKUP VIDEO

Learn about wheat with George the Farmer

George the Farmer · 6:54

<https://www.youtube.com/watch?v=CWVrNNy6kRs>

Any time this week, to visit a wheat farm.

KEY TERMS

wheat

A grain that farmers grow; its seeds are ground into flour.

miller

A person who runs a mill and grinds grain into flour.

baker

A person who mixes flour, water and yeast and bakes bread.

grocer

A person who runs a store that sells food.

CORE IDEAS

Long ago... In the days of windmills, bread came to the table through many hands. The farmer plowed the field, planted wheat and cut it at harvest. He took the grain to

the miller. The miller's windmill turned big stones that ground the wheat into flour. The baker bought the flour, mixed the dough and baked loaves. Then the bread was sold in shops and markets. In the 1880s the city of Minneapolis had so many big flour mills along its river that people called it the Mill City.

How did they figure it out? One family could grow wheat, grind it by hand between two stones, and bake its own bread. But that took a very long time. When the farmer, the miller and the baker each did one job and did it well, there was more bread, it was better, and it cost less.

The big idea. Many helpers work together to make one loaf of bread. Every business needs helpers.

Thank-you chart: our bread. *Lenders:* a bank may have lent the farmer money to buy seed and a tractor. *Owners:* the farm family and the bakery owner took the risk.

Makers: the farmer grows the wheat and the baker makes the bread. *Workers:* mill workers, truck drivers and store clerks do their jobs. *Customers:* our family buys the bread and pays a fair price. *Neighbors:* the town gets jobs and fresh bread nearby.

How do people use it? Today big machines plant and cut the wheat, and huge mills grind it. But the chain is the same: farm, mill, bakery, store, table. When we pray before a meal, we thank God, who sends the rain and sun, and we can thank all the people in the chain too.

PICTURE STUDY



The Windmill at Wijk bij Duurstede, Jacob van Ruisdael, About 1670 · Oil on canvas · Rijksmuseum, Amsterdam

Image: [Wikimedia Commons](#), public domain

Jacob van Ruisdael painted the land and skies of Holland. In this famous painting a tall windmill stands beside a river. Windmills like this one ground grain into flour.

Look closely

- Find the windmill's sails. What makes them turn?
- Find the river and the boat. How might grain or flour travel to and from the mill?
- Find the tiny people. What might they be doing?
- Look at the sky. Is it windy? How can you tell?

Talk about it

1. What does a windmill like this do with wheat?
2. Who brings wheat to the mill? Who takes the flour away?
3. Who should we thank for our bread?

Safety first. A grown-up handles the oven and hot pans. Wash hands before making dough.

PROJECT

The Bread Chain

You will make a paper chain that shows every helper who brings us bread, and then bake simple rolls and taste the work of the chain.

You will need

- Paper strips (about 1 inch by 8 inches) and tape or glue
- Crayons
- For rolls: 2 cups flour, 1 packet yeast, 1 teaspoon salt, 1 tablespoon sugar, $\frac{3}{4}$ cup warm water, 1 tablespoon oil
- A baking sheet and an oven (a grown-up handles the oven)
- Ledger notebook

Steps

1. On five paper strips, draw: a farmer, a miller, a baker, a truck driver and a grocer.
2. Link the strips into a chain in order, from farm to store.
3. Add a sixth strip with your family at the table. Count the helpers in your chain.
4. With your grown-up, mix the flour, yeast, salt and sugar. Add the water and oil and stir.
5. Knead the dough for 5 minutes. Count to 100 while you knead!
6. Let it rise for 45 minutes, shape 8 little rolls, and let your grown-up bake them at 375°F for about 15 minutes.
7. Before you eat, say thank you to God and to each helper on your chain.

Tips

- If you would rather not bake, use store bread and spend the time on the chain and a thank-you prayer.
- Look at the flour bag. Where was it milled?

Check your work

- ☐ I can name four helpers who bring us bread.

- I can put them in order from farm to table.

LEDGER NOTEBOOK

1. Draw the bread chain: farm, mill, bakery, store, table, with arrows.
2. Check your warm-up guess: How many helpers did you count? Your grown-up writes both numbers.

COMMON MISTAKES

- Thinking the store makes the bread. The store sells it; the farmer, miller and baker make it.
- Forgetting the workers in between, like truck drivers and clerks.

Make it a game • Bread Chain Line-Up. Stand in a line and each play a bread helper: farmer, miller, baker and grocer. Pass a pretend loaf from one helper to the next, each saying what he does, in order. Start with the farmer and wheat. Swap places and run it again, faster each time. Then end by eating a piece of bread.

4.2 MILTON HERSHEY'S CHOCOLATE

OBJECTIVES

- Tell how Milton Hershey failed, kept trying and built a chocolate company.
- Tell how he built a town for his workers and a school for children who needed a home.
- Make a thank-you chart for Hershey's business.

Warm-up. Taste a small piece of chocolate (if allowed) or smell some cocoa powder. Ask, "Where do you think chocolate comes from? Who makes it?"

WATCH

The Story of Milton Hershey | For Kids

Bedtime History · 7:36

<https://www.youtube.com/watch?v=-aSCMil-f4Y>

WHEN TO WATCH

After the story, before the thank-you chart.

Note: A gentle bedtime-style telling of Milton Hershey's life made for children.

BACKUP VIDEO

The Life and Legacy of Milton Hershey — Milton Hershey School

Milton Hershey School · 2:55

<https://www.youtube.com/watch?v=uPqsUGNPXrg>

For a grown-up to watch with the child: the school the Hersheys started, in its own short film.

KEY TERMS

business

A group of people who make or do something good and sell it.

factory

A big building where workers and machines make things.

fail

To try something that does not work out.

generous

Happy to give to others.

CORE IDEAS

Long ago... Milton Hershey was born on a farm in Pennsylvania in 1857. As a young man he learned to make candy. He started candy shops in Philadelphia, then in Chicago and New York, and they all failed. But he did not give up. He went back to Lancaster, Pennsylvania, and made caramels, and this time his business grew. Then he saw chocolate-making machines at a big fair and decided to make milk chocolate that everyone could afford.

How did they figure it out? In those days milk chocolate was a costly treat. Hershey and his workers tried again and again to make it with fresh milk from the dairy farms near his home. At last it worked. In 1903 he began building a huge chocolate factory in the farm country. He also built a whole town for his workers, with houses, parks, a trolley and schools. In 1909 he and his wife, Catherine, started a school for orphan boys, and when he died he left most of his fortune to it.

The big idea. A great business makes something good, treats its workers well and helps its town. And sometimes you have to fail a few times before you get it right.

Thank-you chart: Hershey's chocolate. *Lenders:* his aunt and other family members lent him money for his first shops, and later a bank lent him money to fill a big caramel order. *Owners:* Milton and Catherine Hershey risked their own money. *Makers:* the candy makers worked out how to make milk chocolate. *Workers:* they had steady jobs, good houses and parks. *Customers:* they got a good chocolate bar for a nickel. *Neighbors:* the dairy farmers sold their milk, and orphan children got a home and a school.

How do people use it? The Hershey company still makes chocolate in the town of Hershey, Pennsylvania, and the school Milton and Catherine started still takes care of children today. Business owners still remember that a business can bless a whole town.

PICTURE STUDY



Milton and Catherine Hershey, Unknown photographer, About 1910 · Photograph · Hershey Community Archives, Hershey, Pennsylvania

Image: [Wikimedia Commons](#), public domain

This old photograph shows Milton Hershey and his wife, Catherine, about the time they started their school for boys who had no parents to care for them. They had no children of their own, so they decided to care for other children.

Look closely

- Look at Milton Hershey's clothes and hat. How did people dress for a photograph long ago?
- Look at Catherine's hat. What is on top of it?
- Is this photograph in color? Why not?
- Look at their faces. Do they look friendly? Serious?

Talk about it

1. What good things did the Hersheys do with the money from their chocolate?
2. Why do you think they wanted to start a school?
3. If you had a business, how could you help your town?

PROJECT

The Chocolate Factory Line

You will set up a little chocolate “factory” with your family, each person doing one job, and then make a thank-you chart for Hershey’s helpers.

You will need

- Graham crackers or plain cookies
- Chocolate spread or frosting and a butter knife
- Sprinkles
- Small paper squares for wrappers
- Ledger notebook and crayons

Steps

1. Choose jobs: one person spreads, one person adds sprinkles, one person wraps.
2. Make 10 chocolate crackers on your factory line. Count them as they are wrapped.
3. Talk about it: Was it faster with each person doing one job?
4. Draw a circle in the middle of a page and write “Hershey” inside it.
5. Around the circle, draw six little faces: a lender, an owner, a maker, a worker, a customer and a neighbor.
6. For each face, tell your grown-up one way Hershey’s business helped that person. Your grown-up writes it.
7. Share your chocolate crackers with your family, your “customers.”

Tips

- If chocolate is not allowed, use crackers with jam.
- Keep the chart simple; one sentence for each helper is plenty.

Check your work

- ☐ I can tell how Milton Hershey kept trying after he failed.
- ☐ I can name one way Hershey helped his workers and his town.

LEDGER NOTEBOOK

1. Your six-face thank-you chart for Hershey.
2. Draw the Hershey factory and the houses and park beside it.

From history. The Hershey Industrial School opened in 1909 with a few orphan boys living in the farmhouse where Milton Hershey was born. Today it is called Milton Hershey School and serves boys and girls.

COMMON MISTAKES

- Thinking Hershey was successful right away. His first candy businesses failed.
- Thinking a business only matters to its owner. Hershey's business mattered to farmers, workers, children and the whole town.

Make it a game • Try Again Hershey. Build a tower from blocks and let it fall on purpose. Say, Milton Hershey failed, but he kept trying, and build it again. Do three towers, each time retelling a piece of his story: his candy that failed, his chocolate company, his town and his school. Then pretend to wrap a chocolate for a customer.

4.3 LEGO AND THE CARPENTER

OBJECTIVES

- Tell how Ole Kirk Christiansen, a carpenter in Denmark, began making wooden toys.
- Tell his rule: “Only the best is good enough.”
- Build something carefully and check it for quality.

Warm-up. Hand your child a few blocks or bricks and say, “Build the best little house you can in three minutes.” Afterward ask, “How do you know it is your best?”

WATCH

The Story of LEGO: How It All Started  | **LEGO Mini Movie** | **LEGO**

LEGO • 17:10

https://www.youtube.com/watch?v=qr_dTySML7s

WHEN TO WATCH

After the story. It is long, so watch it over two days.

Note: The LEGO Group’s own animated film. It tells of hard times, including a fire and the death of Ole Kirk’s wife, gently. Watch it in two parts.

KEY TERMS

carpenter

A person who builds things from wood.

toy maker

A person who makes toys to sell.

quality

How well something is made.

CORE IDEAS

Long ago... Ole Kirk Christiansen was a carpenter in the little village of Billund, in Denmark. He built houses and furniture for farm families. Around 1930, times grew very hard and few people could pay for new houses. So, starting in 1932, Ole Kirk began to make wooden toys: yo-yos, pull-along ducks and little trucks. In 1934 he named his toys LEGO, from two Danish words that mean “play well.”

How did they figure it out? Ole Kirk had a rule: “Only the best is good enough.” One day his son Godtfred proudly told him he had saved money by painting some wooden ducks with two coats of varnish instead of three. His father sent him back to fetch the ducks, put on the third coat and deliver them again, all by himself. Later the company tried plastic. In 1949 it made its first plastic building bricks, and in 1958 it found the way to make bricks that click together and stay together.

The big idea. Do your work as well as you can. Customers trust a business that makes good things.

Thank-you chart: LEGO. *Lenders:* family members and a bank lent Ole Kirk money in the hard years. *Owners:* Ole Kirk and his sons risked everything on toys. *Makers:* they carved, painted and invented the brick. *Workers:* the people of Billund got jobs in the toy factory. *Customers:* children got strong, well-made toys. *Neighbors:* the little village grew into a busy town.

How do people use it? The LEGO company is still mostly owned by Ole Kirk’s family and still has its home in Billund. Bricks made long ago still click together with bricks made today. Good businesses still check every product before it goes to a customer.

PICTURE STUDY



Saint Joseph the Carpenter, Georges de La Tour, About 1642 · Oil on canvas · Louvre Museum, Paris

Image: [Wikimedia Commons](#), public domain

Georges de La Tour painted this picture of Joseph, the carpenter who raised Jesus, at his work. The boy Jesus holds a candle so Joseph can see. Ole Kirk Christiansen was a carpenter too.

Look closely

- Find Joseph's tool. What is he doing to the wood?
- Find the candle. Who is holding it? Why?
- Look at the wood chips on the floor.
- Look at Joseph's face and hands. Is he working carefully or quickly?

Talk about it

1. How do you think a carpenter learns to do his best work?
2. How is the boy helping?
3. What would you like to build out of wood?

PROJECT

Only the Best Is Good Enough

You will build a toy from blocks, bricks or a cardboard box, check it like a toy maker, and fix anything that is not your best.

You will need

- Building bricks, blocks, or a small box, tape, paper tubes and crayons
- A checklist your grown-up draws: Is it strong? Is it neat? Is it fun? Would I give it to a friend?
- Ledger notebook

Steps

1. Plan a toy: a duck, a truck, a house or anything you like. Draw it first.
2. Build your toy.
3. Test it. Gently shake it. Does anything fall off? Roll it or play with it for one minute.
4. Go through the checklist with your grown-up. Put a check or an X by each question.
5. Fix anything with an X. That is your “third coat of varnish.”
6. Test it again and check the list again.
7. Give your toy to someone in your family, and tell them how you made it your best.

Tips

- Praise the fixing, not just the first try. Ole Kirk’s son learned the most when he went back.
- Keep the checklist; you will use the same idea when you make things to sell in Unit 6.

Check your work

- ☐ I can tell how a carpenter started LEGO.
- ☐ I can check my work and make it better.

LEDGER NOTEBOOK

1. Draw your toy before and after you fixed it.
2. Draw Ole Kirk's wooden duck. Your grown-up writes, "Only the best is good enough."

COMMON MISTAKES

- Stopping as soon as something is done. A good maker tests it and fixes it.
- Thinking a business can save money by doing sloppy work. Customers notice.

Make it a game • Only the Best. Be Ole Kirk Christiansen the carpenter and make a toy from play dough or blocks. Show it to your parent, who asks, is it the best you can make? If not, fix one thing and try again. Say his rule together: Only the best is good enough. Then tell where he lived.

Scripture. "And whatsoever ye do, do it heartily, as to the Lord, and not unto men;" (Colossians 3:23, KJV)

Doing your work "heartily" means with all your heart, as if you were making it for the Lord Himself.

4.4 SAYING THANK YOU

OBJECTIVES

- Name the six helpers of every business: lenders, owners, makers, workers, customers and neighbors.
- Tell that a great business is good to all six.
- Make thank-you cards for helpers in a business you know.

Warm-up. Look at your breakfast. Name every person you can think of who helped it get to your table.

WATCH

Mr Thankful || A Harvest Short Film

Glen Scrivener (Speak Life) • 2:26

<https://www.youtube.com/watch?v=IXYy4W5wAfM>

WHEN TO WATCH

After the story, before you make the thank-you cards.

BACKUP VIDEO

PLEASE, THANK YOU AND ASKING FOR PERMISSION 🙏 GOOD MANNERS for kids 😊 Episode 2

Smile and Learn - English • 4:37

<https://www.youtube.com/watch?v=TPhabSkn3sM>

Any time this week, about good manners and saying thank you.

KEY TERMS

thank you

Words we say to show we are glad for what someone did for us.

owner

The person who starts a business and takes the risk.

lender

A person or bank that lends money to a business to help it start or grow.

neighbors

The people who live and work in the town around a business.

CORE IDEAS

Long ago... Long ago in France, a painter named Chardin painted a mother setting soup on the table while her two little children fold their hands to say grace. Families have always thanked God for their food. The food came from God's rain and sun, and through many people's work.

How did they figure it out? Think back over this unit. The farmer, miller, baker and grocer made our bread. Milton Hershey needed dairy farmers, candy makers, workers and customers. Ole Kirk Christiansen needed family lenders, a son who painted ducks, workers in Billund and children who loved to play. No business is made by one person alone.

The big idea. Every business has six helpers: **lenders, owners, makers, workers, customers** and **neighbors**. A great business is good to all six for a long time, and we can thank each of them.

Thank-you chart: a business near you. Choose a shop you know, like a bakery or a hardware store. *Lenders*: who lent the money to open it? *Owners*: who started it? *Makers*: who makes what it sells? *Workers*: who works there? *Customers*: who shops there? (You do!) *Neighbors*: how does it help the town? Say one sentence of thanks for each.

How do people use it? Good owners thank their workers and customers. Good customers thank the people who serve them. When you say "thank you" to a cashier or a waiter, you are helping to make a business a kind place.

PICTURE STUDY



Saying Grace, Jean-Baptiste-Siméon Chardin, About 1740 · Oil on canvas · Louvre Museum, Paris

Image: [Wikimedia Commons](#), public domain

Chardin painted many quiet pictures of family life. In this one, a mother is about to serve dinner, and she waits while the littlest child says grace.

Look closely

- Find the little one's hands. What is she doing?
- Find the food. Who made it? Who grew it?
- Find the mother. What is she waiting for?
- Look at the room. Is it fancy or plain?

Talk about it

1. Who do we thank when we say grace?
2. What people helped bring this food to the table?
3. Who could you thank this week for something you use every day?

Safety first. Deliver your card with your grown-up beside you.

PROJECT

Thank-You Cards for a Business

You will make thank-you cards for helpers at a business your family uses, and deliver one with your grown-up.

You will need

- Paper folded into cards
- Crayons, stickers and markers
- A grown-up to help write and deliver a card
- Ledger notebook

Steps

1. Choose a business your family uses: a bakery, a grocery store, a farm stand, a library, a doctor's office.
2. Name the six helpers of that business with your grown-up. Your grown-up writes them down.
3. Make six little cards, one for each helper. Draw a picture of that helper on the front.
4. Inside each card, tell your grown-up what you are thankful for. He or she writes your words.
5. Choose one card to deliver in person, with your grown-up, to a worker at that business.
6. Glue the other cards into your ledger notebook as your thank-you chart.
7. Tell your family about how the worker smiled when you gave the card.

Tips

- A short "Thank you for helping us" is plenty.
- Many workers rarely hear thanks from a child; this may be the best part of their day.

Check your work

- ☐ I can name the six helpers of a business.
- ☐ I can say thank you to someone who works for us.

LEDGER NOTEBOOK

1. Your six thank-you cards glued in as a chart.
2. Draw your family saying grace at a meal.

COMMON MISTAKES

- Forgetting the customers and the neighbors. They are helpers too.
- Thinking only the owner deserves thanks. Every worker who helps deserves thanks.

Make it a game • Six Thank-Yous. Hold up one finger for each helper of a business: lenders, owners, makers, workers, customers and neighbors. Name them in a row without looking. Your parent picks one finger and you say what that helper does and how you would thank him. Race to name all six three times in a row.

Scripture. “In every thing give thanks: for this is the will of God in Christ Jesus concerning you.” (1 Thessalonians 5:18, KJV)

We thank God first for every good thing, and we thank the people He used to bring it to us.

UNIT 4

GREAT BUSINESSES

A business is a group of people working together to make something good and sell it. In this unit your child learns that every business needs **six kinds of helpers**: the **lenders** who lend or put in money (grown-ups call them financiers), the **owners** who start the business and take the risk, the **makers** who invent and build things, the **workers** who are paid to do the jobs, the **customers** who buy, and the **neighbors** who live in the town around it. A great business is good to all of them.

We meet the farmer, miller, baker and grocer who bring us bread; Milton Hershey, who made chocolate, built a town and started a school; and Ole Kirk Christiansen, a carpenter who made wooden toys and started LEGO. Each lesson ends with a simple **thank-you chart**: a sentence for each of the six helpers. We finish by saying thank you to the people behind the things we use every day.

PREREQUISITES

- Knows goods, services and helpers in town (Unit 1)
- Knows what a shop and a market are (Unit 3)
- Can count to 10

MASTERY CHECKLIST

- ☐ I can name the helpers who bring us bread: farmer, miller, baker and grocer.
- ☐ I can tell the story of Milton Hershey's chocolate, his town and his school.
- ☐ I can tell how a carpenter named Ole Kirk Christiansen started LEGO.
- ☐ I can name the six helpers of a business and say thank you to each.

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- **The Little Red Hen, an old English folk tale, by Florence White Williams (Project Gutenberg)**: Free. A short illustrated telling of the hen who plants the wheat, cuts it, takes it to the mill and bakes the bread while her friends will not help. Read it aloud in Lesson 4.1 and ask who did all the work.
- **Hershey Community Archives**: Free. Old photographs of Milton Hershey, the chocolate factory, the town and the school. A grown-up can look through them with the child for Lesson 4.2.
- **The LEGO Group: our history**: Free. The company's own timeline, with pictures of Ole Kirk Christiansen's wooden ducks and the first bricks. For a grown-up to show the child in Lesson 4.3.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

4.1 Who Helps Make Our Bread?	2 sessions of 30 minutes
4.2 Milton Hershey's Chocolate	2 sessions of 30 minutes
4.3 LEGO and the Carpenter	2 sessions of 30 minutes
4.4 Saying Thank You	2 sessions of 30 minutes

UNIT 4 REVIEW

Ask each question aloud. Your child may answer by telling, pointing or drawing. There are no points; note "Yes," "Growing" or "Not yet."

1. Who helps make our bread? Put them in order.
2. What happened to Milton Hershey's first candy shops? What did he do next?
3. Name one good thing Milton and Catherine Hershey did for other people.
4. What was Ole Kirk Christiansen's job before he made toys? What was his rule?
5. Name the six helpers of a business.

6. What makes a business great, not just big?

ANSWER KEY

1. The farmer grows wheat, the miller grinds flour, the baker bakes bread, and the grocer sells it.
2. They failed. He kept trying, made caramels and then milk chocolate, and his business grew.
3. Any one: built a town for workers with houses and parks; bought milk from local farmers; started a school for orphan boys; left their fortune to the school.
4. He was a carpenter. “Only the best is good enough.”
5. Lenders, owners, makers, workers, customers and neighbors.
6. It makes something good and is good to all six helpers for a long time.

PORTFOLIO PIECE: MY THANK-YOU REPORT

Choose one business: a family business, a shop in your town, a farm, or Hershey or LEGO. With your grown-up, visit it or look at pictures of it. Make a poster with the business’s name in the middle and six helpers around it, each with a drawing and one sentence your grown-up writes down: “Thank you, (helper), for” At the bottom, your child finishes the sentence: “This business is good because”

LOOK FOR	WHAT IT MEANS
Six helpers	All six helpers are shown with a drawing and a sentence.
True facts	The sentences tell true things about the business.
Thankfulness	The child can say why each helper deserves thanks.
Telling	The child can show the poster and explain it to a family member.

UNIT 5

FAIR RULES

Buying and selling only works when people are fair. In this unit your child learns four simple rules that good workers, owners and towns have kept for a long time: pay what you promised, use honest scales, keep your word, and keep shops safe and clean. The Bible teaches each of these.

Your child will act out Jesus' story of the workers in the vineyard, build a coat-hanger balance and test it, make and keep a small promise, and meet the inspectors who check that store scales are true and kitchens are clean.

PREREQUISITES

- Knows workers, owners and customers (Unit 4)
- Can count coins to 10¢ with help (Units 2 and 3)
- Can tell heavier from lighter by holding two things

MASTERY CHECKLIST

- ☐ I can tell the story of the workers in the vineyard and what fair pay means.
- ☐ I can use a balance and tell why scales must be honest.
- ☐ I can tell why keeping promises matters in buying and selling.
- ☐ I can name helpers who check that shops are safe and fair.

LESSONS IN THIS UNIT

5.1 Fair Pay: The Workers in the Vineyard

2 sessions of 30 minutes

5.2 Honest Scales

2 sessions of 30 minutes

5.3 Keeping Promises

2 sessions of 30 minutes

5.4 Helpers Who Keep Shops Safe and Fair

2 sessions of 30 minutes

UNIT 5 REVIEW

Ask each question aloud. Your child may answer by telling, pointing, or using the coat-hanger balance. There are no points; note “Yes,” “Growing” or “Not yet.”

1. In Jesus' story, what did the vineyard owner pay the first workers? Was it fair?
2. What does fair pay mean?
3. Use the balance: which is heavier, a spoon or a crayon? Why must a seller's scale be honest?
4. What did the men under the buttonwood tree do?
5. Why should a seller keep promises?
6. Name one helper who checks that shops are safe or fair, and what he or she checks.

ANSWER KEY

1. A penny, which is what they agreed to. Yes, he kept his promise.
2. Paying what you promised, on time.
3. The side that goes down is heavier. So the buyer gets what he pays for and no one is cheated.
4. They wrote and signed a promise to trade fairly with each other, which became the start of the New York Stock Exchange.
5. So people can trust him and will keep buying from him.
6. A scale inspector checks scales and gas pumps; a health inspector checks kitchens; a fire inspector checks exits.

PORTFOLIO PIECE: MY FAIR SHOP RULES POSTER

Make a poster called “Our Fair Shop Rules” for your pretend shop. Draw four rules, one in each corner: Pay what you promised. Use an honest scale. Keep your word. Keep the shop safe and clean. Your grown-up writes the words, and your child draws a picture for each and adds a Bible verse sticker or picture from this unit. Hang it beside your shop for market day.

LOOK FOR	WHAT IT MEANS
Four rules	All four fair rules are shown with a picture.
Understanding	The child can explain each rule and why it matters.
Scripture	The child can say one verse from the unit, such as Proverbs 11:1.
Care	The poster is colorful and neat.

5.1 FAIR PAY: THE WORKERS IN THE VINEYARD

OBJECTIVES

- Tell Jesus' story of the workers in the vineyard.
- Tell that fair pay means paying what you promised, on time.
- Do a small job for an agreed pay and record it.

Warm-up. Ask, "If I promise you three stickers for picking up the blocks, and you pick them all up, how many stickers should I give you? When?"

WATCH

God's Story: Parable of the Vineyard Workers

Crossroads Kids' Club • 4:14

https://www.youtube.com/watch?v=xUfU_0tQ9Xk

WHEN TO WATCH

After you read the story aloud.

BACKUP VIDEO

Workers In The Vineyard I Stories of Jesus I Children's Bible Stories| Holy Tales Bible Stories

The Holy Tales: Bible • 3:29

<https://www.youtube.com/watch?v=3QiZicWl7Q4>

Any time this week, as a second telling.

KEY TERMS

wages

Money paid to a worker for his or her work.

agree

To say yes to the same plan, like a job and its pay.

vineyard

A farm where grapes grow on vines.

fair

Honest and right for everyone.

CORE IDEAS

Long ago... Jesus told a story. Early one morning a man who owned a vineyard went to the marketplace to hire workers to pick grapes. He agreed to pay them a penny for the day, which was a day's wage then. Later he hired more workers, and more, and

even some near the end of the day. In the evening he paid every worker. Each one got the penny.

How did they figure it out? The first workers grumbled: “We worked all day in the hot sun!” The owner said, “Friend, I do thee no wrong: didst not thou agree with me for a penny?” He had paid them exactly what they agreed to, and on the same day. He chose to be generous to the others with his own money. Jesus told the story to show that God is generous to us. It also shows that a good owner keeps his word about pay.

The big idea. Fair pay means paying what you promised, and paying on time. Workers and owners both agree, and both keep the agreement.

How do people use it? Today workers and owners agree on pay before the work begins. The Bible tells owners not to hold back a worker’s wages. Good businesses pay workers on payday without fail. And good workers do the work they agreed to do, all day long.

PICTURE STUDY



The Parable of the Workers in the Vineyard, Salomon Koninck, About 1647–49 · Oil on panel · The State Hermitage Museum, St. Petersburg

Image: [Wikimedia Commons](#), public domain

Salomon Koninck, a Dutch painter who learned from Rembrandt's pictures, painted the end of Jesus' story, when the workers come to be paid. He let the window light fall on the table where the money is counted.

Look closely

- Find the owner at the table. What is he doing with his hand?
- Find the worker in the blue jacket. What might he be saying?
- Find the man in the black hat writing in a big book. Why would someone write down the pay?
- Find the workers waiting in the shadows. Have they been paid yet?

Talk about it

1. Did the owner pay what he promised?
2. Why is it important to write down what each worker is paid?
3. What does it feel like when someone keeps a promise to you?

PROJECT

A Job for Fair Pay

You will agree on a small job and its pay with your grown-up, do the job well, and get paid. You will write it all down, as the man in Rembrandt's picture did.

You will need

- A small job, like matching socks, sweeping a step or setting the table
- Pay: three pennies or three stickers
- Ledger notebook with a chart: Job / Pay we agreed / Did I finish? / Was I paid?

Steps

1. Choose a job with your grown-up.
2. Agree on the pay. Shake hands and say, "Agreed!"
3. Your grown-up writes the job and the pay in your chart.
4. Do the job carefully, all the way to the end.
5. Your grown-up checks the job. Put a check in "Did I finish?"
6. Your grown-up pays you right away. Count the pay. Put a check in "Was I paid?"
7. Talk about it: Did we both keep our agreement?

Tips

- Grown-ups: be sure to pay at once and exactly what you said. That is the lesson.
- Try it again later in the week with a different job.

Check your work

- ☐ I can tell what fair pay means.
- ☐ I can keep my part of an agreement.

LEDGER NOTEBOOK

1. Your job-and-pay chart with checks.

2. Draw the owner paying a worker a penny. Your grown-up writes, “Pay what you promised.”

COMMON MISTAKES

- Thinking fair always means everyone gets the same. Fair means keeping the agreement.
- Forgetting that workers have a promise to keep too: to do the work well.

Make it a game • Fair Pay Pretend Job. Agree with your parent on a small job, such as wiping the table, and the pay you will get, say two buttons. Do the job. Then your parent pays you right away and exactly what was promised. Afterward, tell the vineyard story and say what a fair owner does. Trade places and do it again.

Scripture. “And when he had agreed with the labourers for a penny a day, he sent them into his vineyard.” (Matthew 20:2, KJV)

The owner and the workers agreed on the pay first, and he paid exactly that. Good work begins with an honest agreement.

5.2 HONEST SCALES

OBJECTIVES

- Use a balance to tell which thing is heavier.
- Tell why sellers must use honest scales.
- Build a coat-hanger balance and test whether it is fair.

Warm-up. Hold an apple in one hand and a grape in the other, then let your child do the same. Ask, “Which is heavier? How do you know?” Then try two things that feel almost the same.

WATCH

Professor Ginger Measures Weight Using a Balance Scale 4K

Professor Ginger • 6:25

<https://www.youtube.com/watch?v=W-YeD2LpFZs>

WHEN TO WATCH

Before you build your balance.

BACKUP VIDEO

Measuring and Comparing Masses Using a Simple Balance

Next Generation Science • 1:50

<https://www.youtube.com/watch?v=O1KJ2AqWxqE>

Any time this week.

KEY TERMS

scale

A tool that measures how heavy something is.

balance

A scale with two pans; the heavier side goes down.

weight

How heavy something is.

honest

Telling the truth and not cheating.

CORE IDEAS

Long ago... In Bible times, people bought grain, oil and silver by weight. The seller put the goods in one pan of a balance and stone weights in the other. A cheating seller might keep two sets of weights: a heavy one for buying and a light one for

selling. God said this was wrong. “A false balance is abomination to the LORD: but a just weight is his delight.”

How did they figure it out? Towns found a way to stop the cheating. They kept official weights in a safe place, and sellers had to check their weights against them. In 1836 Congress ordered that a set of official weights and measures be sent to every state, so that a pound in one state would be a pound in every state. Each state could check its stores’ scales against them.

The big idea. A scale must tell the truth. When scales are honest, buyers and sellers can trust each other.

How do people use it? At the store, apples and bananas are weighed on a scale, and you pay by the pound. Each scale has a little sticker that shows an inspector tested it. The deli, the post office and the gas pump all must measure honestly.

PICTURE STUDY



Woman Weighing Gold, Pieter de Hooch, About 1664 · Oil on canvas · Gemäldegalerie, Berlin

Image: [Wikimedia Commons](#), public domain

Pieter de Hooch painted Dutch homes in soft light. In his day there were many kinds of gold and silver coins, and some had been shaved or worn thin. So careful people weighed their coins on a small balance to be sure each one was true.

Look closely

- Find the balance. How many pans does it have?
- Find the coins on the table.
- Look at the woman's face and hands. Is she being careful or quick?
- Where does the light come from?

Talk about it

1. Why would she weigh her coins?
2. What would happen if one coin was too light?
3. Where do we see scales at the store?

PROJECT

Build an Honest Balance

You will build a balance from a coat hanger and two cups, test it to make sure it is fair, and then use it to weigh things with pennies.

You will need

- A plastic or wire coat hanger
- Two paper cups and string
- A hole punch or pencil (a grown-up helps)
- A doorknob or hook to hang it from
- About 30 pennies
- Small things to weigh: a crayon, a spoon, a toy car, a grape
- Ledger notebook

Steps

1. A grown-up punches two holes near the top of each cup and ties string to make handles.
2. Hang one cup on each end of the hanger, and hang the hanger from a doorknob.
3. Test it: with both cups empty, is the hanger level? If not, slide a cup until it is. Now your balance is honest.
4. Put a crayon in one cup. Add pennies to the other cup one at a time until the hanger is level.
5. Count the pennies. Your crayon weighs that many pennies! Your grown-up writes it down.
6. Weigh three more things. Which was heaviest? Which was lightest?
7. Now be a cheating seller: tape a penny under one cup. What happens? Take it off and make the balance honest again.

Tips

- Wait for the hanger to stop swinging before you decide.

- Real pennies made since 1982 each weigh about 2½ grams, so they make good little weights.

Check your work

- ☐ I can use a balance to tell which is heavier.
- ☐ I can tell why scales must be honest.

LEDGER NOTEBOOK

1. A chart: draw each thing you weighed and write how many pennies it weighed.
2. Draw your balance. Your grown-up writes, “A just weight is his delight.”

From history. Ferdinand Hassler, the first head of America’s Office of Weights and Measures, made the sets of standard weights and measures that were sent to the states after Congress ordered them in 1836.

COMMON MISTAKES

- Thinking bigger always means heavier. A big balloon is lighter than a small rock.
- Forgetting to check that the balance is level before weighing.

Make it a game • Heavier or Lighter. Make a balance from a coat hanger with a small cup hanging on each end. Predict which of two things is heavier before you put them in. Check and cheer if you were right. Try five pairs. Then tell your parent why a seller must use an honest scale and not cheat.

Scripture. “A false balance is abomination to the LORD: but a just weight is his delight.” (Proverbs 11:1, KJV)

God loves honest weights. When we measure fairly, we please Him and we can be trusted.

5.3 KEEPING PROMISES

OBJECTIVES

- Tell that buying and selling depends on keeping promises.
- Tell the story of the men who made a promise under the buttonwood tree.
- Make a small promise and keep it all week.

Warm-up. Ask, “Has anyone ever promised you something and kept it? How did it feel? Has anyone ever broken a promise to you? How did that feel?”

WATCH

What Are COMMITMENTS? 🤝 The Importance of Keeping Your Promises 😊

Smile and Learn - English · 3:35

https://www.youtube.com/watch?v=-_CJhsFEgPc

WHEN TO WATCH

After the story, before you make your promise card.

KEY TERMS

promise

Saying you will surely do something.

agreement

A promise two people make to each other.

trust

Believing someone will do what he or she said.

CORE IDEAS

Long ago... In 1792, in New York City, a group of 24 men who bought and sold for other people met under a big buttonwood tree on Wall Street. They wrote a short promise and each man signed it. They promised to trade only with each other and to follow the same fair rules about their fees. That little promise was the start of what became the New York Stock Exchange.

How did they figure it out? Traders often made deals with just a handshake or a few words: “I will buy it.” “Done!” Later they had to pay or deliver. If people broke their

word, no one would trade with them. So they learned that the most valuable thing a trader has is a good name. The words “my word is my bond” mean “you can count on what I say.”

The big idea. Keep your promises. When people keep their word, others can trust them, and buying and selling works.

How do people use it? When your family orders something, the store promises to deliver it and your family promises to pay. A farmer promises to bring milk to the dairy every morning. Every receipt and every bill is a kind of promise written down. Jesus said, “Let your communication be, Yea, yea; Nay, nay.” Let your “yes” mean yes.

PICTURE STUDY



The Horse Fair, Rosa Bonheur, 1852–55 · Oil on canvas · The Metropolitan Museum of Art, New York

Image: [Wikimedia Commons](#), public domain

Rosa Bonheur loved to paint animals. She went to the horse market in Paris twice a week for a year and a half to draw it. At fairs like this one, buyers and sellers looked over the horses, talked about the price and sealed the deal with a handshake, a promise to pay and to deliver.

Look closely

- Count the horses you can see.
- Find a man holding a horse. Is it easy or hard?
- Find the people watching on the side. Could they be buyers?
- Find a horse that is rearing up.

Talk about it

1. How would a buyer decide which horse to buy?
2. After a buyer and seller shake hands, what has each one promised?
3. What would happen to a horse seller who broke his promises?

PROJECT

My Promise Card

You will make one small promise, write it on a card with your grown-up, and keep it every day for a week. You will check it off each day.

You will need

- An index card
- Crayons and a sticker or two
- Ledger notebook with a chart of seven days

Steps

1. Choose one small promise you can keep every day, like “I will feed the cat” or “I will put my shoes by the door.”
2. Your grown-up writes it on the card. You draw a picture of it.
3. Sign your name (or make your mark) at the bottom, like the men under the buttonwood tree.
4. Your grown-up signs too, promising to help remind you once each day.
5. Each day you keep your promise, put a check or a sticker on that day in your chart.
6. At the end of the week, count the checks.
7. Talk about it: Was it easy or hard to keep your promise every day?

Tips

- Choose a promise small enough to keep. A kept small promise is better than a broken big one.
- If a day is missed, talk about saying sorry and starting again.

Check your work

- ☐ I can make a promise and keep it.
- ☐ I can tell why traders must keep their word.

LEDGER NOTEBOOK

1. Your seven-day promise chart.

2. Draw the buttonwood tree with the men under it signing their promise.

COMMON MISTAKES

- Making promises too quickly. Think first: can I really do this?
- Thinking a promise only counts if it is written. A spoken promise counts too.

Make it a game • Promise Keepers. Make a pretend promise to your parent, such as, I will bring you a sock in one minute. Then keep it. Then your parent promises something and you check whether it is kept. Talk about what happens in a shop when promises are broken. Finally, shake hands under a pretend buttonwood tree, like the men in the story.

Scripture. “But let your communication be, Yea, yea; Nay, nay:” (Matthew 5:37, KJV)

Jesus teaches us to mean what we say. An honest “yes” is a promise others can trust.

5.4 HELPERS WHO KEEP SHOPS SAFE AND FAIR

OBJECTIVES

- Name helpers who check that shops are safe and fair: scale inspectors, food inspectors and fire inspectors.
- Tell how Dr. Harvey Wiley tested food to keep it safe.
- Inspect your own home kitchen or pretend shop with a checklist.

Warm-up. Ask, “If you buy a pound of apples, how do you know you really got a pound? If you buy milk, how do you know it is fresh and clean?”

WATCH

Napa County's Weights and Measures: Making sure you get what you pay for

Napa County · 3:24

<https://www.youtube.com/watch?v=CwBUMXb9bvY>

WHEN TO WATCH

After the story, before your inspection.

Note: A short film from a county weights-and-measures office in California showing inspectors testing store scales and gas pumps.

BACKUP VIDEO

A City that works – Health inspector

cityofminneapolis · 1:26

<https://www.youtube.com/watch?v=w6OAhhbeYU3Q>

Any time this week, to meet a city health inspector.

KEY TERMS

inspector

A person whose job is to check that things are safe, clean and fair.

rule

Something everyone agrees to follow so things are fair and safe.

label

Words on a package that tell what is inside.

CORE IDEAS

Long ago... About 120 years ago, some food sold in American stores was not what the label said. Some had cheap things mixed in, and some was not safe. A scientist named Dr. Harvey Wiley worked for the government testing food in his laboratory. He told the country what he found and asked for a law. In 1906 Congress passed the Pure Food and Drug Act, which said food must be clean and labels must tell the truth.

How did they figure it out? A rule only helps if someone checks it. So towns and states hired inspectors. Weights-and-measures inspectors test store scales and gas pumps with exact weights. Health inspectors visit restaurant kitchens to see that food is kept cold, hot and clean. Fire inspectors make sure shops have clear exits. Most shop owners are glad to have them, because it helps customers trust their shops.

The big idea. Good rules are like a fair referee in a game. Inspectors check that shops are honest, clean and safe, and then everyone can buy and sell with trust.

How do people use it? Look for the little inspection sticker on a store scale or a gas pump. Look for a food label on a box of crackers. Restaurants often hang their health inspection report near the door. These are signs that helpers are watching out for you.

PICTURE STUDY



Dr. Harvey Wiley in His Laboratory, Unknown photographer, About 1902 · Photograph · Library of Congress, Washington, D.C.

Image: [Wikimedia Commons](#), public domain

This is Dr. Harvey Wiley at work in the government's food laboratory in Washington. He tested foods like honey, milk and butter to find out what was really in them. People called him the father of the Pure Food law.

Look closely

- Find Dr. Wiley's eye. What is he looking into?
- Find bottles and glass tubes. What might be inside them?
- Look at the table. Is his laboratory neat?
- Is he working quickly or carefully?

Talk about it

1. Why would someone need to test food?
2. What should a food label tell you?
3. Who checks that the food in our stores is safe today?

Safety first. Do not touch cleaning products or the stove during your inspection; let your grown-up open and check those.

PROJECT

The Little Inspector

You will be an inspector. With a checklist, you will inspect your pretend shop or your kitchen, test your balance, and give it an inspection sticker.

You will need

- A checklist your grown-up draws with pictures: clean counter, hands washed, cold food in the fridge, labels on jars, honest balance, clear path to the door
- Your coat-hanger balance from Lesson 5.2 and a few pennies
- Stickers or a paper “Inspected” badge
- Ledger notebook

Steps

1. Put on your “inspector” badge.
2. Check the counter: is it clean? Put a check or an X on your list.
3. Check that hands are washed before cooking.
4. Open the fridge with your grown-up: is the milk cold? Check the date on the milk with your grown-up.
5. Find three jars or boxes. Does each have a label that tells what is inside?
6. Test your balance: with 5 pennies on each side, is it level?
7. Check that the path to the door is clear.
8. If everything is checked, give the kitchen an “Inspected” sticker. If not, fix it and inspect again.

Tips

- Make it a happy game, not a scolding. Inspectors help shops do well.
- Point out a real inspection sticker next time you are at the grocery store.

Check your work

- ☐ I can name two kinds of inspectors and what they check.
- ☐ I can use a checklist to inspect a kitchen or shop.

LEDGER NOTEBOOK

1. Your inspection checklist with checks and X's.
2. Draw an inspector testing a store scale.

COMMON MISTAKES

- Thinking inspectors are there to get people in trouble. They help keep shops fair and safe for everyone.
- Thinking more rules are always better. Good rules are simple and protect people; too many rules can make it hard to start a shop.

Make it a game • Little Inspector Check. Put on a paper badge and be the inspector. Walk around the kitchen and check three things: is the scale straight, does the food label match what is inside, and is there a smoke alarm or fire exit? Report to your parent. Tell how Dr. Wiley tested food to keep people safe.

UNIT 5

FAIR RULES

Buying and selling only works when people are fair. In this unit your child learns four simple rules that good workers, owners and towns have kept for a long time: pay what you promised, use honest scales, keep your word, and keep shops safe and clean. The Bible teaches each of these.

Your child will act out Jesus' story of the workers in the vineyard, build a coat-hanger balance and test it, make and keep a small promise, and meet the inspectors who check that store scales are true and kitchens are clean.

PREREQUISITES

- Knows workers, owners and customers (Unit 4)
- Can count coins to 10¢ with help (Units 2 and 3)
- Can tell heavier from lighter by holding two things

MASTERY CHECKLIST

- ☐ I can tell the story of the workers in the vineyard and what fair pay means.
- ☐ I can use a balance and tell why scales must be honest.
- ☐ I can tell why keeping promises matters in buying and selling.
- ☐ I can name helpers who check that shops are safe and fair.

LESSONS IN THIS UNIT

5.1 Fair Pay: The Workers in the Vineyard

2 sessions of 30 minutes

5.2 Honest Scales

2 sessions of 30 minutes

5.3 Keeping Promises

2 sessions of 30 minutes

5.4 Helpers Who Keep Shops Safe and Fair

2 sessions of 30 minutes

UNIT 5 REVIEW

Ask each question aloud. Your child may answer by telling, pointing, or using the coat-hanger balance. There are no points; note “Yes,” “Growing” or “Not yet.”

1. In Jesus' story, what did the vineyard owner pay the first workers? Was it fair?
2. What does fair pay mean?
3. Use the balance: which is heavier, a spoon or a crayon? Why must a seller's scale be honest?
4. What did the men under the buttonwood tree do?
5. Why should a seller keep promises?
6. Name one helper who checks that shops are safe or fair, and what he or she checks.

ANSWER KEY

1. A penny, which is what they agreed to. Yes, he kept his promise.
2. Paying what you promised, on time.
3. The side that goes down is heavier. So the buyer gets what he pays for and no one is cheated.
4. They wrote and signed a promise to trade fairly with each other, which became the start of the New York Stock Exchange.
5. So people can trust him and will keep buying from him.
6. A scale inspector checks scales and gas pumps; a health inspector checks kitchens; a fire inspector checks exits.

PORTFOLIO PIECE: MY FAIR SHOP RULES POSTER

Make a poster called “Our Fair Shop Rules” for your pretend shop. Draw four rules, one in each corner: Pay what you promised. Use an honest scale. Keep your word. Keep the shop safe and clean. Your grown-up writes the words, and your child draws a picture for each and adds a Bible verse sticker or picture from this unit. Hang it beside your shop for market day.

LOOK FOR	WHAT IT MEANS
Four rules	All four fair rules are shown with a picture.
Understanding	The child can explain each rule and why it matters.
Scripture	The child can say one verse from the unit, such as Proverbs 11:1.
Care	The poster is colorful and neat.

UNIT 6

MAKING AND SELLING

Every business begins with an idea that helps someone. In this unit your child learns how Earle Dickson invented the first Band-Aid to help his wife, plans a lemonade stand with a grown-up, learns from young Abraham Lincoln to tell the truth about what you sell, and makes a cheerful sign that invites customers in.

The big lessons are simple: look for a need, plan before you start, be honest, and be kind to customers. Your child will sell lemonade (or another simple drink or snack) to family members, with a grown-up beside him or her the whole time.

PREREQUISITES

- Has run a pretend shop with price tags (Unit 3)
- Knows the six helpers of a business (Unit 4)
- Knows the fair shop rules (Unit 5)

MASTERY CHECKLIST

- ☐ I can tell how the Band-Aid began as an idea to help someone.
- ☐ I can make a simple plan for a lemonade stand: what, where, how much and who helps.
- ☐ I can tell why a seller must always tell the truth about what he sells.
- ☐ I can make a sign and greet customers with a smile and a thank-you.

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- *A Dollar for Penny*, by Julie Glass, illustrated by Joy Allen (Random House, Step into Reading): Ages 4–6. A rhyming early reader about a girl at her lemonade stand who adds up her sales, cup by cup, until she has a whole dollar. Read it with Lessons 6.2 and 7.2.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

6.1 An Idea That Helps Someone

2 sessions of 30 minutes

6.2 Planning a Lemonade Stand

2 sessions of 30 minutes

UNIT 6 REVIEW

Ask each question aloud. Your child may answer by telling, pointing or showing. There are no points; note “Yes,” “Growing” or “Not yet.”

1. Why did Earle Dickson invent the Band-Aid?
2. What does a good business idea do?
3. Name three things you need to plan for a lemonade stand.
4. What did young Abe Lincoln do when he charged a customer too much?
5. Your grown-up pretends to pay you a dime for a 5¢ cup. Show what you do.
6. What makes a good sign?

ANSWER KEY

1. To help his wife, Josephine, who often cut her fingers in the kitchen and could not put on a big bandage by herself.
2. It helps someone with a real problem.
3. Any three: what to sell, where, when, how much, who helps, supplies like lemons, sugar, water and cups.
4. He walked to her house and gave the money back.
5. Give back a nickel (or five pennies) as change.
6. Big, clear words and a picture that tell the truth about what you sell and the price.

PORTFOLIO PIECE: MY LEMONADE STAND BOOK

Make a small book about your lemonade stand. Page 1: the idea (who it helps on a hot day). Page 2: your five-box plan. Page 3: your supply list and recipe. Page 4: a drawing or photo of your sign and stand. Page 5: your tally of cups sold and the coins you counted. Page 6: one thing you would do better next time. Your grown-up writes the words your child says.

LOOK FOR	WHAT IT MEANS
Plan	The book shows a plan, a supply list and a recipe.
Honest selling	The sign is true and the child can tell how he or she was honest with customers.
Records	The tally and the count of coins are included.
Next time	The child names one thing to do better.

6.1 AN IDEA THAT HELPS SOMEONE

OBJECTIVES

- Tell how Earle Dickson invented the Band-Aid to help his wife.
- Tell that a good business idea solves a problem for someone.
- Find a small problem at home and invent something to help.

Warm-up. Ask, “What is something that is hard or bothers people in our house?” (Shoes get lost, the dog’s leash is tangled, the crayons roll off the table.) Make a list of three.

WATCH

How the Band-Aid was invented | Moments of Vision 3 - Jessica Oreck

TED-Ed • 1:45

<https://www.youtube.com/watch?v=98sFkESm0xg>

WHEN TO WATCH

After the story, before the invention project.

BACKUP VIDEO

BizWorld.org - Teaching Entrepreneurship for Kids!

BizWorld.org • 2:01

<https://www.youtube.com/watch?v=6fKVyeGdKxY>

Any time this week, to see children starting little businesses.

KEY TERMS

idea

A new thought or plan.

problem

Something that is hard or not working.

invent

To make something new that no one has made before.

entrepreneur

A person who starts a business with a new idea and takes a risk on it.

CORE IDEAS

Long ago... About a hundred years ago, in New Jersey, a man named Earle Dickson worked for a company that made cotton and gauze bandages. His wife, Josephine,

often cut or burned her fingers while she cooked. A big bandage was hard to put on with only one hand, and it fell off.

How did they figure it out? Earle had an idea. He laid out a long strip of sticky tape and put little squares of soft gauze along it. He covered it with a smooth cloth so it would not stick to itself. When Josephine cut her finger, she could snip off one square and put it on by herself. Earle showed his idea to his company, and in 1921 they began to sell it. They called it the Band-Aid.

The big idea. A good business starts with an idea that helps someone with a real problem.

How do people use it? People who start businesses are called entrepreneurs. They look around for problems and think, “How could I help?” A mother who makes warm mittens, a boy who walks dogs for busy neighbors, a baker who makes bread without nuts for children who cannot eat nuts: each one saw a need and served it.

PICTURE STUDY



The Kitchen Maid, Jean-Baptiste-Siméon Chardin, 1738 · Oil on canvas · National Gallery of Art, Washington, D.C.

Image: [Wikimedia Commons](#), public domain

Chardin painted ordinary people at their work. This young woman is peeling turnips for dinner. She has stopped for a moment to think. Kitchen work like this was where Josephine Dickson kept cutting her fingers.

Look closely

- Find the knife. What is she using it for?
- Find the turnips and the pan.
- Look at her face. What might she be thinking about?
- What other tools can you find in the kitchen?

Talk about it

1. What problems could happen when you cook with a knife?
2. How did Earle Dickson's idea help people who cook?
3. What would you invent to make kitchen work easier?

PROJECT

My Helping Invention

You will choose a small problem at home and invent something simple to solve it, then test it with the person you are helping.

You will need

- Your list of three problems from the warm-up
- Cardboard, tape, string, paper cups, rubber bands, markers
- Ledger notebook

Steps

1. Look at your list of problems. Choose one.
2. Ask the person who has the problem: “What would help you?” Listen.
3. Draw your idea in your ledger notebook.
4. Build it from cardboard, tape and other things your grown-up gives you. (A crayon holder from a cup, a hook for keys, a box for lost shoes.)
5. Give it to the person to try for one day.
6. Ask, “Did it help? What would make it better?”
7. Fix one thing and draw your better version.

Tips

- Simple is good. The Band-Aid was just tape, gauze and cloth.
- The most important step is asking the person what would help.

Check your work

- ☐ I can tell how the Band-Aid helped Josephine Dickson.
- ☐ I can find a problem and invent something that helps.

LEDGER NOTEBOOK

1. Draw your invention before and after you made it better.
2. Draw Earle Dickson’s strip of tape with little squares of gauze.

COMMON MISTAKES

- Starting with “What can I sell?” instead of “Who can I help?”

- Not asking the person what they need.

Make it a game · Find the Problem. Your parent acts out a small problem: a cut finger, a spilled drink, a hot handle. Think of something that would help, like a bandage, a towel or an oven mitt. Draw your helping idea in thirty seconds. Then tell how Earle Dickson made a Band-Aid for his wife. Try three problems.

6.2 PLANNING A LEMONADE STAND

OBJECTIVES

- Make a plan for a lemonade stand: what to sell, where, for how much, and who helps.
- Make a list of the supplies you need and what they cost.
- Make and taste-test a small batch of lemonade.

Warm-up. Ask, “If we wanted to sell lemonade, what would we need?” Write down every idea, even silly ones, then circle the ones you really need.

WATCH

How to Run Your Own Lemonade Stand

Minnesota Cold • 2:29

<https://www.youtube.com/watch?v=eOKlsW5hojE>

WHEN TO WATCH

After the story, before you make your plan.

BACKUP VIDEO

These Kids Will Teach You How to Run a Lemonade Stand

Fast Company • 4:10

https://www.youtube.com/watch?v=DhLFOD0_FIM

For a grown-up to watch with the child before the stand.

KEY TERMS

plan

Deciding ahead of time what you will do and how.

supplies

The things you need to make what you sell.

cost

The money you spend to buy supplies.

CORE IDEAS

Long ago... Jesus said that a man who wants to build a tower first sits down and counts the cost, to see if he has enough to finish it. Wise builders and shopkeepers

have always planned before they started. Lemonade made of lemons, water and sugar has been sold on hot days for hundreds of years.

How did they figure it out? A seller has to think ahead. What will I sell? Where will I sell it? How much will I charge? What will I need to buy? Who will help me? If you forget the cups, you cannot sell a single drink, even with the best lemonade in town.

The big idea. Plan before you start. Count your supplies and their cost first.

How do people use it? Every business has a plan, even a tiny one. A baker plans how much flour to buy for the week. A farmer plans which seeds to plant in the spring. Your plan can fit on one page: what, where, when, how much and who helps.

PICTURE STUDY



Still Life with Lemons, Oranges and a Rose, Francisco de Zurbarán, 1633 · Oil on canvas · Norton Simon Museum, Pasadena, California

Image: [Wikimedia Commons](#), public domain

Francisco de Zurbarán was a Spanish painter. He set fruit and a cup on a table and painted them so carefully that they almost look real. Look closely; this painting is all about lemons and oranges.

Look closely

- Count the lemons on the first plate.
- Find the oranges. How many can you count?
- Find the cup. What might be in it?
- Is everything lined up neatly? Why might the painter have done that?

Talk about it

1. How many lemons might you need to make a pitcher of lemonade?
2. If you had a lemonade stand, how would you set out your things neatly like this?
3. What else would you need besides lemons?

Safety first. Plan to sell only to family and friends you know, with a grown-up at the stand the whole time. Grown-ups: check your town's rules about children's stands. Wash hands and keep the lemonade cold and covered.

PROJECT

My Lemonade Plan and Test Batch

You will make a one-page plan for a lemonade stand and then make a small test batch to taste.

You will need

- Ledger notebook
- For a test batch: 2 lemons, $\frac{1}{4}$ cup sugar, 3 cups cold water, a pitcher, a spoon, a juicer or fork
- Small paper cups
- Store receipt or price tags for the supplies

Steps

1. In your ledger, your grown-up draws five boxes: What? Where? When? How much? Who helps?
2. Fill in each box with your grown-up. (Lemonade; on our porch or at the family picnic; Saturday afternoon; 25¢ a cup; Mom or Dad.)
3. Make a supply list with pictures: lemons, sugar, water, cups, pitcher, sign, cash box.
4. With your grown-up, look at the prices of the lemons, sugar and cups. Your grown-up writes them on the list.
5. Wash your hands. Squeeze two lemons with your grown-up's help. Stir in the sugar and the cold water.
6. Pour three tiny cups. Ask three family members to taste. Is it too sour? Too sweet?
7. Change the recipe if needed, and write down the best recipe in your ledger.

Tips

- A powdered lemonade mix works too and is easier for little hands.
- Keep the plan simple; one page is plenty.

Check your work

- ☐ I can tell the five parts of my plan.

- ☐ I can list the supplies I need.

LEDGER NOTEBOOK

1. Your five-box lemonade plan.
2. Your supply list with pictures and prices.
3. Your best lemonade recipe.

COMMON MISTAKES

- Forgetting a supply, like cups or ice.
- Not tasting before selling. Always test first.

Make it a game • Lemonade Plan Quiz. Set out four paper cards: what, where, how much and who helps. Shuffle them face down. Turn one over and answer it for your lemonade stand. Then name three supplies you would need and guess what each costs. See if you can fill all four cards and the supply list in two minutes.

6.3 TELLING THE TRUTH ABOUT WHAT YOU SELL

OBJECTIVES

- Tell the story of young Abraham Lincoln returning a customer's change.
- Tell why a seller must always tell the truth about his goods.
- Practice honest sales talk at your lemonade stand.

Warm-up. Hold up two cups of water. Say, "This one is the best, most amazing water in the whole world!" Then say, "This is plain cold water." Ask, "Which one is the truth? Which would you trust?"

WATCH

Honest Abe Lincoln

[AmerigoHistoria](#) · 1:51

<https://www.youtube.com/watch?v=wWKf56fgKCw>

WHEN TO WATCH

After the story of Honest Abe.

Note: A short slideshow of Lincoln's early life from a small history channel; read the captions aloud to your child.

BACKUP VIDEO

The Anthill: An important story about truth and honesty - Educational Stories for Children

[Smile and Learn - English](#) · 8:11

<https://www.youtube.com/watch?v=N8lWQ0cCJmg>

Any time this week, a cartoon story about why telling the truth matters.

KEY TERMS

truth

What really is so.

change

The money a seller gives back when a customer pays more than the price.

trust

Believing that someone is honest.

CORE IDEAS

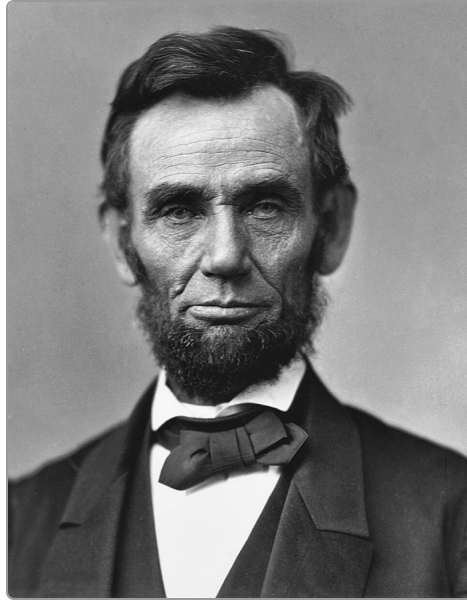
Long ago... When Abraham Lincoln was a young man, he worked as a clerk in a small store in New Salem, Illinois. People in New Salem told a story about him. One day a woman bought some goods and paid. After she left, Lincoln counted again and saw that he had charged her a few cents too much. That evening, after the store closed, he walked a long way to her house to give her the pennies back.

How did they figure it out? Lincoln knew that a store lives on trust. If a clerk cheats, even by a few pennies, customers stop coming. If he is honest when no one is watching, people tell their friends. People began to call him “Honest Abe,” and later he became President of the United States.

The big idea. Always tell the truth about what you sell, and give back what is not yours.

How do people use it? Honest sellers tell customers what is in their food, what is good about it and what is not. If your lemonade is a little sour, you can say, “It is extra lemony!” but you must not say, “It is the best in the world” if you do not know that. If someone pays too much, give the change back right away.

PICTURE STUDY



Abraham Lincoln, Alexander Gardner, November 8, 1863 · Photograph · Library of Congress, Washington, D.C.

Image: [Wikimedia Commons](#), public domain

This famous photograph of Abraham Lincoln was taken when he was President, many years after he worked in the little store in New Salem. He was still known as Honest Abe.

Look closely

- Look at Lincoln's eyes. Where is he looking?
- Look at his face. Does he look kind? Serious? Tired?
- Look at his clothes. What is he wearing?
- Is this photograph in color? Why not?

Talk about it

1. Why did people call him Honest Abe?
2. Why would customers want to buy from an honest clerk?
3. What should you do if a customer pays you too much?

PROJECT

Honest Sales Talk

You will practice telling customers the truth about your lemonade and practice giving back change, so you are ready for your stand.

You will need

- Your test lemonade (or water) and cups
- Pennies, nickels and dimes
- Index cards
- Ledger notebook

Steps

1. Think of three true things about your lemonade: “It is cold.” “It is made with real lemons.” “It costs 25¢.” Your grown-up writes them on a card.
2. Your grown-up says some sentences. You say “True!” or “Not true!” (“This lemonade cures colds.” “This lemonade is cold.” “This lemonade is free.”)
3. Practice selling: your grown-up is the customer and asks, “What is in it?” Tell the truth.
4. Practice change: your grown-up pays with a dime for a 5¢ cup. Count back the change (a nickel).
5. Now your grown-up pays too much on purpose. Notice it and give the extra back.
6. Practice saying, “Thank you! Have a nice day!”
7. Draw a happy customer in your ledger and write (with help) one true thing you will say.

Tips

- Make the true-or-not-true game silly and fun.
- Praise your child for noticing when the customer paid too much.

Check your work

- ☐ I can tell the story of Honest Abe.
- ☐ I can tell the truth about what I sell and give back extra money.

LEDGER NOTEBOOK

1. Your card of three true things about your lemonade.
2. Draw young Abe Lincoln walking to return the pennies.

From history. Lincoln worked in Denton Offutt's store in New Salem in 1831 and 1832. The story of his walk to return a customer's money was told by people who knew him there, and it is one reason the name "Honest Abe" stuck.

COMMON MISTAKES

- Thinking a little fib to sell more is all right. It is not, and customers find out.
- Keeping extra money because the customer did not notice.

Make it a game • Give Back the Change. Be young Abraham Lincoln. Your parent buys something from you and pays with too many coins on purpose. Find the extra and give it back, saying, This is too much. Then do the reverse and notice when you were short. Tell why a seller always tells the truth about his goods.

Scripture. "Lying lips are abomination to the LORD: but they that deal truly are his delight." (Proverbs 12:22, KJV)

To "deal truly" means to be honest in buying and selling. God delights in an honest seller.

6.4 A SIGN AND A SMILE

OBJECTIVES

- Tell why shops use signs to tell customers what they sell.
- Make a clear, honest sign for a lemonade stand.
- Run a lemonade stand for family with a sign, a smile and a thank-you.

Warm-up. On your next drive or walk, count the shop signs you can see. Which one is easiest to read from far away? Why?

WATCH

RUFF RUFFMAN | Say? Cheese! How Ads Work | PBS KIDS

PBS KIDS • 3:44

<https://www.youtube.com/watch?v=NEsGX1ck2F4>

WHEN TO WATCH

Before you make your sign.

BACKUP VIDEO

City Island | Advertising | PBS KIDS

PBS KIDS • 3:25

<https://www.youtube.com/watch?v=YpUDw4DNtI0>

Any time this week.

KEY TERMS

sign

A board or paper with words and pictures that tells people what something is.

advertise

To tell people about something you sell so they will want to buy it.

customer service

Being kind and helpful to the people who buy from you.

CORE IDEAS

Long ago... In 1673, in the big Japanese city of Edo (now Tokyo), a merchant named Mitsui Takatoshi opened a cloth shop called Echigoya. He hung big cloth curtains

printed with his shop's mark across the front, so everyone on the street could see it. He also put up signs saying that every customer paid the same marked price, in cash. Later his shop moved to a busy street called Suruga-chō, and people came from all over the city.

How did they figure it out? A shop on a busy street must catch people's eyes. A bright, clear sign tells people, "Here is cloth!" or "Here is bread!" from far away. And when customers come in, a kind greeting and fair, marked prices make them want to come back.

The big idea. A clear, honest sign tells people what you sell. A smile and a thank-you bring them back.

How do people use it? Every store you see has a sign: a name, a picture and sometimes a price. Good signs are big, easy to read and true. And good stores have workers who greet you, help you find things and say thank you.

PICTURE STUDY



Suruga-chō, Utagawa Hiroshige, 1856 · Color woodblock print, from *One Hundred Famous Views of Edo*
· Library of Congress, Washington, D.C.
Image: [Wikimedia Commons](#), public domain

Hiroshige made this print of Suruga-chō, the busy street where the Mitsui family's great cloth shop stood. Look for the curtains hanging in front of the shops, printed with each shop's mark.

Look closely

- Find the dark curtains across the shop fronts. What is printed on them?
- Find the mountain at the end of the street. That is Mount Fuji.
- Count the people walking in the street.
- Is this a quiet street or a busy one?

Talk about it

1. Why did the shops hang curtains with big marks on them?
2. How would a customer know which shop was which?
3. What would you put on your lemonade sign so people can see it from far away?

Safety first. A grown-up stays at the stand the whole time and keeps the money. Sell only to people you know. Never go into a stranger's car or house, and never tell anyone your address or phone number. Keep the lemonade cold and clean.

PROJECT

Open the Lemonade Stand

You will make a sign for your lemonade stand, set it up, and sell lemonade to family and friends with your grown-up beside you. You will greet every customer with a smile and say thank you.

You will need

- Poster board or a large piece of cardboard, markers and crayons
- A small table and a chair
- Your lemonade from your best recipe, ice, cups and a pitcher
- A cash box or jar with a few coins for change
- Ledger notebook and a pencil for tally marks

Steps

1. Make your sign: big letters LEMONADE, a picture of a lemon, and the price (for example 25¢). Make it big enough to read from across the yard.
2. Check your sign: Is it true? Is it easy to read?
3. Set up your table neatly, with the pitcher, cups and cash box.
4. When a customer comes, smile and say, “Hello! Would you like some lemonade?”
5. Pour the lemonade carefully. Take the money and put it in the cash box. Your grown-up helps with change.
6. Say, “Thank you! Have a nice day!”
7. Make a tally mark for each cup you sell. At the end, count your cups and your coins with your grown-up.

Tips

- Sell to family, friends and neighbors you know well, at a family gathering, church picnic or your own front porch.
- Keep the money in the cash box. Your grown-up holds it when you are busy pouring.

Check your work

- ☐ I can make a clear, honest sign.
- ☐ I can greet customers, serve them and say thank you.

LEDGER NOTEBOOK

1. Draw your sign or tape a photo of your stand into your ledger.
2. Your tally marks: how many cups did you sell? Your grown-up writes the total.

COMMON MISTAKES

- Making a sign too small or too busy to read.
- Forgetting to smile and say thank you. Customers remember how they were treated.

Make it a game • Sign Draw Race. You have two minutes to draw a lemonade stand sign. It needs the word lemonade or a clear picture of a cup, a price and a smile. Hold it up and let your parent walk by and tell what is being sold. If the guess is right the first time, the sign is clear and honest. Try a second sign.

UNIT 6

MAKING AND SELLING

Every business begins with an idea that helps someone. In this unit your child learns how Earle Dickson invented the first Band-Aid to help his wife, plans a lemonade stand with a grown-up, learns from young Abraham Lincoln to tell the truth about what you sell, and makes a cheerful sign that invites customers in.

The big lessons are simple: look for a need, plan before you start, be honest, and be kind to customers. Your child will sell lemonade (or another simple drink or snack) to family members, with a grown-up beside him or her the whole time.

PREREQUISITES

- Has run a pretend shop with price tags (Unit 3)
- Knows the six helpers of a business (Unit 4)
- Knows the fair shop rules (Unit 5)

MASTERY CHECKLIST

- ☐ I can tell how the Band-Aid began as an idea to help someone.
- ☐ I can make a simple plan for a lemonade stand: what, where, how much and who helps.
- ☐ I can tell why a seller must always tell the truth about what he sells.
- ☐ I can make a sign and greet customers with a smile and a thank-you.

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- ***A Dollar for Penny*, by Julie Glass, illustrated by Joy Allen (Random House, Step into Reading)**: Ages 4–6. A rhyming early reader about a girl at her lemonade stand who adds up her sales, cup by cup, until she has a whole dollar. Read it with Lessons 6.2 and 7.2.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

6.1 An Idea That Helps Someone

2 sessions of 30 minutes

6.2 Planning a Lemonade Stand

2 sessions of 30 minutes

UNIT 6 REVIEW

Ask each question aloud. Your child may answer by telling, pointing or showing. There are no points; note “Yes,” “Growing” or “Not yet.”

1. Why did Earle Dickson invent the Band-Aid?
2. What does a good business idea do?
3. Name three things you need to plan for a lemonade stand.
4. What did young Abe Lincoln do when he charged a customer too much?
5. Your grown-up pretends to pay you a dime for a 5¢ cup. Show what you do.
6. What makes a good sign?

ANSWER KEY

1. To help his wife, Josephine, who often cut her fingers in the kitchen and could not put on a big bandage by herself.
2. It helps someone with a real problem.
3. Any three: what to sell, where, when, how much, who helps, supplies like lemons, sugar, water and cups.
4. He walked to her house and gave the money back.
5. Give back a nickel (or five pennies) as change.
6. Big, clear words and a picture that tell the truth about what you sell and the price.

PORTFOLIO PIECE: MY LEMONADE STAND BOOK

Make a small book about your lemonade stand. Page 1: the idea (who it helps on a hot day). Page 2: your five-box plan. Page 3: your supply list and recipe. Page 4: a drawing or photo of your sign and stand. Page 5: your tally of cups sold and the coins you counted. Page 6: one thing you would do better next time. Your grown-up writes the words your child says.

LOOK FOR	WHAT IT MEANS
Plan	The book shows a plan, a supply list and a recipe.
Honest selling	The sign is true and the child can tell how he or she was honest with customers.
Records	The tally and the count of coins are included.
Next time	The child names one thing to do better.

UNIT 7

COUNTING MONEY

Good businesses keep careful count. In this unit your child learns what each coin is worth, adds up a small sale with pennies, nickels and dimes, keeps a tally chart of what was sold, and makes a simple list of money in and money out. These are a bookkeeper's first skills.

We meet the workers of the U.S. Mint who make our coins, the clerks at the first Piggly Wiggly grocery store, a shepherdess counting her flock ("Be thou diligent to know the state of thy flocks"), and a goldsmith in his shop long ago. Every lesson uses real coins from the family jar.

PREREQUISITES

- Can name the penny, nickel, dime and quarter (Unit 2)
- Has run a pretend shop and a lemonade stand (Units 3 and 6)
- Can count to 20

MASTERY CHECKLIST

- ☐ I can tell what a penny, a nickel, a dime and a quarter are worth.
- ☐ I can add up a small sale using pennies, nickels and dimes, with help.
- ☐ I can keep a tally chart and count the tally marks.
- ☐ I can tell what money in and money out mean.

LESSONS IN THIS UNIT

7.1 What Each Coin Is Worth

2 sessions of 30 minutes

7.2 Adding Up a Sale

2 sessions of 30 minutes

7.3 A Tally Chart of What We Sold

2 sessions of 30 minutes

7.4 Money In and Money Out

2 sessions of 30 minutes

UNIT 7 REVIEW

Ask each question aloud. Your child may answer with real coins, by pointing or by telling. There are no points; note "Yes," "Growing" or "Not yet."

1. Point to the coin worth 10¢. Point to the coin worth 5¢. Point to the coin worth 25¢.
2. How many pennies make a nickel? Show it.
3. A ball costs 3¢ and a sticker costs 2¢. How much for both? Pay with pennies.
4. Count these tally marks (your grown-up draws two bundles of five and three more marks).
5. You earn 4¢ and spend 1¢. How much is left? Show it with pennies.
6. What is money in? What is money out?

ANSWER KEY

1. Dime; nickel; quarter.
2. 5 pennies.
3. 5¢ (five pennies, or one nickel).
4. 13.
5. 3¢.
6. Money in is money you earn or receive; money out is money you spend.

PORTFOLIO PIECE: MY COUNTING BOOK

Make a small book of four pages to show what you learned. Page 1: trace each coin and write its value. Page 2: one sale from your Add-It-Up Shop ($2¢ + 3¢ = 5¢$) with drawings of the coins. Page 3: your snack tally chart with totals. Page 4: your week of money in and money out, with what was left. Your grown-up helps write the numbers.

LOOK FOR	WHAT IT MEANS
Coin values	All four coins are shown with the right values.
Adding	The sale is added correctly with coins to match.
Tally	The tally chart uses bundles of five and the totals are correct.
Honest records	Money in, money out and what is left match the coins in the cup.

7.1 WHAT EACH COIN IS WORTH

OBJECTIVES

- Tell that a penny is 1 cent, a nickel is 5 cents, a dime is 10 cents and a quarter is 25 cents.
- Trade pennies for a nickel and a dime.
- Count by 5s and 10s with nickels and dimes.

Warm-up. Lay 5 pennies next to 1 nickel. Ask, “Which pile would you rather have?” Then show that they are worth the same: 5 cents.

WATCH

Coins for Kids | Learn the value of US coins!

Learn Bright · 4:53

<https://www.youtube.com/watch?v=13FUtlLK6p8>

WHEN TO WATCH

After the story, before the coin trading game.

BACKUP VIDEO

Counting Coins Song for Kids | Penny, Nickel, Dime, Quarter | 2nd Grade

Numberock · 3:34

<https://www.youtube.com/watch?v=MbtmucV-U2c>

Any time this week, a counting-coins song for review.

KEY TERMS

cent

The smallest amount of money in America. A penny is one cent, written 1¢.

value

How much a coin or thing is worth.

equal

Worth the same amount.

CORE IDEAS

Long ago... When the U.S. Mint began in 1792, Congress chose a simple plan: one dollar is 100 cents. Ten cents make a dime. The nickel came later, in 1866, and it

has been worth 5 cents ever since. Today the Mint's workers in Philadelphia and Denver make billions of coins every year, and each one must be exactly the right size and weight.

How did they figure it out? Counting 100 pennies every time you bought something would be slow. So coins of bigger values were made. One nickel saves counting 5 pennies. One dime saves counting 10. One quarter, a “quarter” of a dollar, saves counting 25.

The big idea. A penny is worth 1¢, a nickel 5¢, a dime 10¢ and a quarter 25¢. Different coins can add up to the same amount.

How do people use it? Cashiers count coins quickly by their values. Count nickels by 5s: 5, 10, 15, 20. Count dimes by 10s: 10, 20, 30, 40. Knowing coin values helps you pay the right amount and check your change.

PICTURE STUDY



The Jefferson Nickel, Felix Schlag (designer), United States Mint, Design first used in 1938 · Coin of copper and nickel · Made at the United States Mint

Image: [Wikimedia Commons](#), public domain

This is the front of a nickel. It shows Thomas Jefferson, who wrote the Declaration of Independence. An artist named Felix Schlag won a contest in 1938 to design this picture.

Look closely

- Find Jefferson's ponytail. Men wore their hair that way long ago.
- Find the words "In God We Trust."
- Find the date. Is your nickel older or newer?
- Is the edge smooth or bumpy? (Feel a real nickel.)

Talk about it

1. How many pennies is one nickel worth?
2. Why is it easier to carry one nickel than five pennies?
3. Which is worth more, a nickel or a dime, even though the dime is smaller?

PROJECT

The Coin Bank Trading Game

You will be the banker. You will trade pennies for nickels and dimes, and count by 5s and 10s.

You will need

- 30 pennies, 6 nickels, 3 dimes and 1 quarter
- A muffin tin or four cups labeled 1¢, 5¢, 10¢ and 25¢
- Ledger notebook

Steps

1. Put each kind of coin in its cup.
2. Your grown-up brings you 5 pennies. Count them, and trade them for 1 nickel.
3. Your grown-up brings 10 pennies. Trade them for 1 dime.
4. Your grown-up brings 2 nickels. Trade them for 1 dime. ($5 + 5 = 10$!)
5. Line up 4 nickels and count by 5s: 5, 10, 15, 20.
6. Line up 3 dimes and count by 10s: 10, 20, 30.
7. Show two ways to make 25¢: 1 quarter, or 2 dimes and 1 nickel.
8. In your ledger, trace each coin and write its value next to it with your grown-up.

Tips

- Go slowly. Kindergartners often need many tries to remember that a dime is worth more than a nickel.
- Sing the coin song while you trade.

Check your work

- ☐ I can tell what each coin is worth.
- ☐ I can trade 5 pennies for a nickel and 10 pennies for a dime.

LEDGER NOTEBOOK

1. Trace a penny, nickel, dime and quarter and write 1¢, 5¢, 10¢ and 25¢ beside them.
2. Draw 5 pennies = 1 nickel and 10 pennies = 1 dime.

COMMON MISTAKES

- Thinking the dime is worth less because it is smaller.
- Counting every coin as one. A nickel counts as 5, not 1.

Make it a game • Coin Trade Bank. Put out pennies, one nickel and one dime. Trade five pennies for the nickel and ten pennies for the dime, counting aloud with your parent. Then you be the bank: your parent hands you a nickel and you must give back the right number of pennies. Time yourself and try to beat your time.

7.2 ADDING UP A SALE

OBJECTIVES

- Add the prices of two small things to find the total.
- Pay the total with coins.
- Be the cashier and the customer in a home shop.

Warm-up. Put 3 crackers in one hand and 2 in the other. Ask, “How many in all?” Then put a 3¢ tag and a 2¢ tag on two toys and ask, “How much for both?”

WATCH

Learning Money for Children in 1st and 2nd Grade

Math & Learning Videos 4 Kids · 5:24

<https://www.youtube.com/watch?v=Z7hwaeaDk-I>

WHEN TO WATCH

After the story, before the shop game.

Note: Made for grades 1–2. Pause after each coin and count along with your child.

KEY TERMS

add

To put numbers together to find how many in all.

total

How much everything costs all together.

cashier

The person in a shop who adds up what you buy and takes the money.

CORE IDEAS

Long ago... In 1916, in Memphis, Tennessee, a grocer named Clarence Saunders opened a new kind of store called Piggly Wiggly. Before then, a clerk behind a counter fetched each thing a customer asked for. At Piggly Wiggly, shoppers took a basket, walked the aisles, picked their own groceries and carried them to the front.

How did they figure it out? At the front, a clerk had to add up every price in the basket and take the right money. Long ago shopkeepers added sales in their heads or

wrote them on a slate. Piggly Wiggly's clerks used a cash register, a machine first made in 1879 by James Ritty, a businessman in Dayton, Ohio. It added the prices and kept the money safe in a drawer.

The big idea. To find the total, add the prices together. Then pay that many cents.

How do people use it? At the store, the cashier scans each thing and the register adds the prices. But every cashier still checks the coins and gives the right change. When you add up a sale yourself, you make sure no one is cheated.

PICTURE STUDY



Inside the First Piggly Wiggly, Unknown photographer, 1918 · Photograph · Memphis, Tennessee

Image: [Wikimedia Commons](#), public domain

This photograph shows the first Piggly Wiggly store in Memphis a few years after it opened. Shoppers have picked out their groceries and are waiting in line at the front, where a clerk adds up each sale.

Look closely

- Find the cash register. Who is standing by it?
- Find the shoppers in line. What are they carrying?
- Find the white railings. Why would a store want people to walk in a line?
- Count the hats you can see.

Talk about it

1. What does the clerk at the cash register have to do for each shopper?
2. Why must the clerk add carefully?
3. How is this store like the grocery store where your family shops?

PROJECT

The Add-It-Up Shop

You will take turns being the customer and the cashier, buying two things at a time and adding up the total.

You will need

- Eight small things with price tags from 1¢ to 5¢
- Twenty pennies and four nickels for each player
- A small bag or basket
- Ledger notebook with a sales chart: Thing 1 / Thing 2 / Total

Steps

1. Set out the eight things with their price tags.
2. Customer: choose two things and put them in your basket.
3. Cashier: read the two prices. Count them out with pennies on the table, then count all the pennies together. That is the total.
4. Customer: pay the total with pennies (or a nickel for 5¢).
5. Cashier: check the coins. Say, “Thank you!”
6. Your grown-up writes each sale in the chart: $2¢ + 3¢ = 5¢$.
7. Switch jobs and do it again. Do five sales in all.

Tips

- Use pennies only at first. Add nickels when your child is ready.
- Keep totals at 10¢ or less.

Check your work

- ☐ I can add two prices to find the total.
- ☐ I can pay the total with coins.

LEDGER NOTEBOOK

1. Your sales chart with five sales.
2. Draw a cash register with your own sale on it: $2¢ + 3¢ = 5¢$.

From history. James Ritty's first cash register of 1879 was nicknamed the "Incorruptible Cashier," because it showed every sale where the customer could see it and kept a record of the day's money.

COMMON MISTAKES

- Counting the things instead of the cents. Two things can cost more than 2¢.
- Forgetting to check the coins before saying thank you.

Make it a game · Add It Up Shop. Set two small items on the table, one priced at 3 cents and one at 2 cents, using paper tags. Be the cashier and add the two prices out loud. Your parent pays you with that many pennies, and you count them back. Try five pairs of items. Can you find the total before your parent counts?

7.3 A TALLY CHART OF WHAT WE SOLD

OBJECTIVES

- Make tally marks in groups of five.
- Keep a tally chart of what is sold.
- Count the tallies and tell which thing sold most.

Warm-up. Clap and make a tally mark for each clap: one, two, three, four, and the fifth mark goes across the other four like a gate. Count the gates by fives.

WATCH

Counting with Tally Marks and Tally Charts | Math for Kindergarten & 1st Grade | Kids Academy

Kids Academy • 5:17

<https://www.youtube.com/watch?v=-pEA3w8SQws>

WHEN TO WATCH

Before you make your tally chart.

BACKUP VIDEO

Counting Tally Marks 1-10 | PicTrain™

PicTrain • 3:21

https://www.youtube.com/watch?v=P_UZiA_oxaY

Any time this week, to practice counting tally marks.

KEY TERMS

tally mark

A short line drawn to count one thing.
Five tally marks make a bundle.

chart

A picture or table that shows
information in rows and columns.

record

Something written down so it will be
remembered.

CORE IDEAS

Long ago... Shepherds long ago had to know how many sheep they had. Each evening they counted the flock as it came into the fold, sometimes cutting a notch in

a stick or moving a pebble for each sheep. If the count was short, a sheep was lost, and the shepherd went to look for it. The Bible says, “Be thou diligent to know the state of thy flocks.”

How did they figure it out? Notches and marks are easy to make and easy to count. People learned to group them in fives, with the fifth mark across the first four, so a long row could be counted quickly: 5, 10, 15, 20. Shopkeepers used marks like these to count what they sold.

The big idea. A tally chart is a quick, honest way to count things as they happen. Count in groups of five.

How do people use it? A farmer might tally how many eggs his hens lay. A shopkeeper might tally how many loaves of each kind are sold, so tomorrow she can bake more of the kind people like best. At your stand, a tally chart tells you what to make more of next time.

PICTURE STUDY



Shepherdess with Her Flock, Jean-François Millet, 1863 · Oil on canvas · Musée d'Orsay, Paris

Image: [Wikimedia Commons](#), public domain

Millet painted the farm people of France. This young shepherdess watches her family's sheep all day on the wide plain. She knits while she works, and she must keep count of every sheep.

Look closely

- Find the shepherdess. What is she doing with her hands?
- Try to count the sheep. Is it easy or hard? Why?
- Find the sheepdog. How does it help?
- Look at the sky. What time of day might it be?

Talk about it

1. How could the shepherdess keep track of how many sheep she has?
2. What would she do if one was missing?
3. What could you count with tally marks at home?

PROJECT

The Snack Stand Tally

You will sell three kinds of snacks to your family and keep a tally chart of each sale. Then you will count the tallies and find the favorite.

You will need

- Three kinds of small snacks (for example, apple slices, crackers and raisins)
- Price tags (1¢ each is fine)
- Pennies for each family member
- A tally chart your grown-up draws: three rows with a picture of each snack

Steps

1. Set out your three snacks with price tags.
2. Put your tally chart beside you with a pencil.
3. Open your stand! Each time someone buys a snack, make one tally mark in that snack's row.
4. Remember: the fifth mark goes across like a gate.
5. When the snacks are gone or the time is up, close the stand.
6. Count the tally marks in each row by fives and ones. Your grown-up writes the totals.
7. Which snack sold the most? Which sold the least? What will you make more of next time?

Tips

- If your family is small, let each person buy several times, or invite grandparents by phone or video to “order.”
- Check: does the number of pennies in your cash cup match the number of tally marks?

Check your work

- ☐ I can make tally marks in groups of five.

- ☐ I can count a tally chart and find the favorite.

LEDGER NOTEBOOK

1. Your snack tally chart with totals.
2. Draw a shepherd counting sheep with tally marks on a stick.

COMMON MISTAKES

- Making the fifth mark straight up instead of across. Then the bundles are hard to count.
- Forgetting to make a mark during a busy moment. Make the mark right away.

Make it a game • Tally Race. Your parent calls out snacks sold at the stand, one at a time, such as apple, cracker, apple, apple. Make a tally mark for each one on paper. After four marks, draw the fifth mark across them. After twenty calls, count by fives to find which snack sold the most. Switch and call for your parent.

Scripture. “Be thou diligent to know the state of thy flocks, and look well to thy herds.” (Proverbs 27:23, KJV)

A good shepherd counts his sheep, and a good shopkeeper counts what she sells. Knowing the count is part of taking care.

7.4 MONEY IN AND MONEY OUT

OBJECTIVES

- Tell what money in means: money you earn or are given.
- Tell what money out means: money you spend.
- Keep a simple list of money in and money out for a week.

Warm-up. Put 10 pennies in a cup. Take out 3 to “buy” something. Ask, “How many are left?” Put 2 back in for “helping.” Ask again.

WATCH

How Daniel Got What He Wanted | Explore Economics (Grades 2-5)

Federal Reserve Bank of St. Louis · 4:58

<https://www.youtube.com/watch?v=gZH7S3rWXHY>

WHEN TO WATCH

After the story, before you start your list.

Note: From the Federal Reserve Bank of St. Louis: Daniel earns money and saves it for a bike helmet.

BACKUP VIDEO

Economics for Kids: Saving and Spending

Teaching Without Frills · 2:37

<https://www.youtube.com/watch?v=NfurkrZEn3Q>

Any time this week.

KEY TERMS

earn

To get money by working.

money in

Money that comes to you, like pay for a job or money from selling.

money out

Money that goes away from you when you spend it.

left

What you still have after spending.

CORE IDEAS

Long ago... About 575 years ago, in the city of Bruges, a goldsmith sat in his shop. A young couple came to buy a wedding ring. On his counter he had a scale for weighing gold, coins and fine things for sale. The money the couple paid was money in for his shop. The gold he bought to make more rings was money out. A painter named Petrus Christus painted this shop in 1449.

How did they figure it out? Every shopkeeper must watch two things: what comes in and what goes out. If more goes out than comes in, the shop runs out of money and must close. So shopkeepers wrote both in their books. Our bookkeeping still begins this way.

The big idea. Money in is what you earn. Money out is what you spend. What is left is what you have.

How do people use it? Families write down their pay (money in) and their bills for food, house and car (money out). A lemonade stand has money in from cups sold and money out for lemons, sugar and cups. A wise person keeps both lists and makes sure the money out is not more than the money in.

PICTURE STUDY



A Goldsmith in His Shop, Petrus Christus, 1449 · Oil on oak panel · The Metropolitan Museum of Art, New York

Image: [Wikimedia Commons](#), public domain

Petrus Christus painted this goldsmith's shop in the city of Bruges, in what is now Belgium. A young couple is buying a ring. The goldsmith is weighing it on his balance so the price will be fair.

Look closely

- Find the small balance. What is the goldsmith weighing?
- Find the coins on the counter.
- Look at the shelves. What else does the goldsmith sell?
- Look at the young couple. What are they buying?

Talk about it

1. When the couple pays, is that money in or money out for the goldsmith?
2. What does the goldsmith have to buy to make more rings?
3. Why does he weigh the ring on a balance?

PROJECT

My Money In, Money Out List

For one week you will keep a list of money that comes in and money that goes out, using real coins in a cup.

You will need

- A cup or jar for your coins
- Ledger notebook with two columns your grown-up draws: Money In (a picture of a coin going into a jar) and Money Out (a coin coming out)
- A few small jobs your grown-up can pay pennies for during the week
- Crayons

Steps

1. Start with an empty cup. Write “0¢” at the top of your page.
2. When you earn pennies for a job, put them in your cup and draw them in the Money In column. Your grown-up writes the amount.
3. Do this for each job during the week.
4. Once during the week, spend a few pennies at your home shop or on a small treat. Take them out of the cup and draw them in the Money Out column.
5. At the end of the week, count all your Money In.
6. Count all your Money Out.
7. Count what is left in your cup. Does it match? (Money in – money out = what is left.)

Tips

- Keep the jobs and amounts small: 1¢ to 5¢.
- Save this cup for the Give, Save and Spend jars in Unit 8.

Check your work

- ☐ I can tell money in from money out.
- ☐ I can count what is left.

LEDGER NOTEBOOK

1. Your Money In and Money Out page for the week.
2. Draw the goldsmith's shop with one arrow for money coming in and one for money going out.

COMMON MISTAKES

- Forgetting to write down money out. Every coin that leaves must be written too.
- Thinking money in is all yours to spend. Some must pay for supplies.

Make it a game • In and Out Jumps. Your parent calls out money events. If you earn or are given money, jump forward and say money in. If you spend it, jump backward and say money out. Try: birthday gift, buy a toy, sell a drawing, buy a snack. Then start with five pennies, act out two in and one out, and count what is left.

UNIT 7

COUNTING MONEY

Good businesses keep careful count. In this unit your child learns what each coin is worth, adds up a small sale with pennies, nickels and dimes, keeps a tally chart of what was sold, and makes a simple list of money in and money out. These are a bookkeeper's first skills.

We meet the workers of the U.S. Mint who make our coins, the clerks at the first Piggly Wiggly grocery store, a shepherdess counting her flock ("Be thou diligent to know the state of thy flocks"), and a goldsmith in his shop long ago. Every lesson uses real coins from the family jar.

PREREQUISITES

- Can name the penny, nickel, dime and quarter (Unit 2)
- Has run a pretend shop and a lemonade stand (Units 3 and 6)
- Can count to 20

MASTERY CHECKLIST

- ☐ I can tell what a penny, a nickel, a dime and a quarter are worth.
- ☐ I can add up a small sale using pennies, nickels and dimes, with help.
- ☐ I can keep a tally chart and count the tally marks.
- ☐ I can tell what money in and money out mean.

LESSONS IN THIS UNIT

7.1 What Each Coin Is Worth

2 sessions of 30 minutes

7.2 Adding Up a Sale

2 sessions of 30 minutes

7.3 A Tally Chart of What We Sold

2 sessions of 30 minutes

7.4 Money In and Money Out

2 sessions of 30 minutes

UNIT 7 REVIEW

Ask each question aloud. Your child may answer with real coins, by pointing or by telling. There are no points; note "Yes," "Growing" or "Not yet."

1. Point to the coin worth 10¢. Point to the coin worth 5¢. Point to the coin worth 25¢.
2. How many pennies make a nickel? Show it.
3. A ball costs 3¢ and a sticker costs 2¢. How much for both? Pay with pennies.
4. Count these tally marks (your grown-up draws two bundles of five and three more marks).
5. You earn 4¢ and spend 1¢. How much is left? Show it with pennies.
6. What is money in? What is money out?

ANSWER KEY

1. Dime; nickel; quarter.
2. 5 pennies.
3. 5¢ (five pennies, or one nickel).
4. 13.
5. 3¢.
6. Money in is money you earn or receive; money out is money you spend.

PORTFOLIO PIECE: MY COUNTING BOOK

Make a small book of four pages to show what you learned. Page 1: trace each coin and write its value. Page 2: one sale from your Add-It-Up Shop ($2¢ + 3¢ = 5¢$) with drawings of the coins. Page 3: your snack tally chart with totals. Page 4: your week of money in and money out, with what was left. Your grown-up helps write the numbers.

LOOK FOR	WHAT IT MEANS
Coin values	All four coins are shown with the right values.
Adding	The sale is added correctly with coins to match.
Tally	The tally chart uses bundles of five and the totals are correct.
Honest records	Money in, money out and what is left match the coins in the cup.

UNIT 8

SAVE, SPEND, GIVE

Everything we have belongs to God, and He asks us to take good care of it. In this unit your child sets up three jars, **Give**, **Save** and **Spend**, and learns what each one is for. We hear how Joseph saved grain in Egypt during seven good years, practice waiting for something good, and end the year with a family market day.

The lessons are short and joyful. Your child will divide real coins into three jars, store “grain” for a pretend famine, plant a seed and wait, and set up a market-day table with the best work from the whole year.

PREREQUISITES

- Knows coin values (Unit 7)
- Has kept a money in and money out list (Unit 7)
- Has run a pretend shop and a stand (Units 3 and 6)

MASTERY CHECKLIST

- ☐ I can tell what the Give, Save and Spend jars are for.
- ☐ I can tell how Joseph saved grain during the good years.
- ☐ I can wait and save for something good.
- ☐ I can show my work and sell something I made at a family market day.

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- ***A Chair for My Mother***, by Vera B. Williams (Greenwillow Books, HarperCollins): Ages 4–8. A Caldecott Honor picture book about a girl, her mother and her grandmother who drop their coins into a big jar until it is full enough to buy a soft chair after a fire. Read it with Lessons 8.1 and 8.3. Ask your librarian or bookshop.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

8.1 Three Jars: Give, Save and Spend

2 sessions of 30 minutes

8.2 Joseph Saves Grain

2 sessions of 30 minutes

8.3 Waiting for Something Good

2 sessions of 30 minutes

UNIT 8 REVIEW

Ask each question aloud. Your child may answer by telling, pointing or using the three jars. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What are the three jars? What is each one for?
2. Why did Jesus say the poor widow gave more than the rich people?
3. What did Joseph do in the seven good years? Why?
4. What can we learn from the ant?
5. Here are 10 pennies. Show how you would put them in your three jars.
6. What did you sell on market day? How much did you earn, and where did it go?

ANSWER KEY

1. Give (to God and people in need), Save (for later) and Spend (to buy things now).
2. She gave all she had, gladly.
3. He stored part of every harvest so there would be food in the seven years of famine.
4. To work and save a little at a time so we have enough later.
5. Any sensible split with some in each jar, for example 1 in Give, 4 in Save and 5 in Spend.
6. The child tells what was sold, the amount counted, and how it was divided into the jars.

PORTFOLIO PIECE: MY MARKET DAY TABLE

The portfolio for this unit is the family market day itself. Take a photo of your child’s table and glue it into the ledger notebook with the market-day tally chart, a drawing of the three jars showing how the earnings were divided, and one sentence your child tells you about the best thing learned this year. Keep this page at the front of the year’s portfolio folder.

LOOK FOR	WHAT IT MEANS
Display	The table shows the best work from each unit, set out neatly.
Selling	The child greets guests, sells honestly and says thank you.
Counting	Sales are tallied and the coins counted with help.
Give, Save, Spend	The earnings are divided into the three jars, and the child can say why.

8.1 THREE JARS: GIVE, SAVE AND SPEND

OBJECTIVES

- Tell what the Give, Save and Spend jars are for.
- Tell the story of the widow who gave two small coins.
- Divide real coins into three jars.

Warm-up. Spread 10 pennies on the table. Ask, “If these were yours, what would you do with them?” Listen to every idea and sort them: giving, saving or spending?

WATCH

Give, Save, Spend | Bible Story | LifeKids

LifeKids • 2:35

<https://www.youtube.com/watch?v=dQvt5PZ738I>

WHEN TO WATCH

After the story of the widow, before you make your jars.

BACKUP VIDEO

Financial Literacy for Kids | Learn the basics of finance and budgeting

Learn Bright • 6:14

<https://www.youtube.com/watch?v=0iRbD5rM5qc>

For a grown-up to watch with the child.

KEY TERMS

give

To share what you have with God and with people in need.

save

To keep money now so you can use it later.

spend

To use money to buy something.

steward

A person who takes care of what belongs to someone else. We are God’s stewards.

CORE IDEAS

Long ago... One day Jesus sat near the offering box in the temple in Jerusalem. Rich people came and put in lots of money. Then a poor widow came and dropped in two

tiny copper coins, called mites. Jesus told His disciples that she had given more than all the others, because she gave all she had, and she gave it to God.

How did they figure it out? Wise people long ago learned to divide their money. John Wesley, a preacher in England, taught, “Gain all you can, save all you can, give all you can.” Many families today use three jars or envelopes. When money comes in, some goes to giving, some to saving and some to spending.

The big idea. Everything belongs to God. When money comes in, we give some, save some and spend some, and God loves a cheerful giver.

How do people use it? Families give at church and help neighbors in need. They save in a bank for things that cost a lot, like a car or school. They spend on food and other needs, and sometimes on treats. Your three jars are a small version of what grown-ups do.

PICTURE STUDY



A Widow's Mite, John Everett Millais, 1870 · Oil on canvas · Birmingham Museum and Art Gallery, England

Image: [Wikimedia Commons](#), public domain

The English painter John Everett Millais painted a young widow, dressed in black, about to put a small gift into a church's box for the poor. The title comes from Jesus' story of the widow's two mites.

Look closely

- Find the wooden box. What is it for?
- Look at her clothes. Why is she dressed all in black?
- Look at her hands. What is she about to do?
- Look at her face. Is she giving gladly or sadly?

Talk about it

1. Why did Jesus say the widow gave more than the rich people?
2. Who could your Give jar help?
3. How does it feel to give something to someone?

PROJECT

Make Your Three Jars

You will make three jars, Give, Save and Spend, and divide your coins from Unit 7 among them.

You will need

- Three clear jars or cups
- Paper, crayons and tape for labels
- Your coins from the Money In and Money Out cup (or 10 pennies from your grown-up)
- Ledger notebook

Steps

1. Make three labels. Draw a heart for Give, a lock for Save and a shopping bag for Spend. Your grown-up writes the words.
2. Tape a label on each jar.
3. Count your coins.
4. Put the first coin in the Give jar. (Many families give first.)
5. Divide the rest: some in Save and some in Spend. Your grown-up helps you decide.
6. Count the coins in each jar. Draw the three jars in your ledger with the number of coins in each.
7. Choose with your family where your Give coins will go: the church offering, a food bank or a neighbor in need.

Tips

- A simple plan for little ones: 1 of every 10 pennies to Give, some to Save and the rest to Spend.
- Let your child put the Give coins in the offering plate himself or herself.

Check your work

- ☐ I can tell what each jar is for.
- ☐ I can divide my coins among three jars.

LEDGER NOTEBOOK

1. Draw your three jars with the coins in each.
2. Draw the widow putting her two mites into the offering box.

COMMON MISTAKES

- Thinking giving is only for rich people. The widow was poor and gave gladly.
- Putting everything in Spend. Giving and saving come first.

Make it a game · Three Jars Sort. Set out three cups labeled Give, Save and Spend. Your parent holds up ten pennies and calls a need: help a neighbor, buy something later, or buy lunch today. Drop a penny into the right cup for each and say why. Then tell the story of the widow who gave two small coins.

Scripture. “Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.” (2 Corinthians 9:7, KJV)

God does not want us to give with a frown. He loves it when we give gladly, like the widow.

8.2 JOSEPH SAVES GRAIN

OBJECTIVES

- Tell the story of Joseph saving grain in Egypt.
- Tell that saving in good times helps in hard times.
- Play a seven-years game and store “grain” to use later.

Warm-up. Ask, “What would happen if we ate all our food today and did not save any for tomorrow?” Then look in your pantry together: what has your family saved for later?

WATCH

Joseph and the Famine | Old Testament Stories for Kids

Gospel For Kids • 2:26

<https://www.youtube.com/watch?v=cPqbJWL6uwl>

WHEN TO WATCH

After you read the story, before the grain game.

Note: Picks up when the famine comes and Joseph’s brothers travel to Egypt to buy the grain he saved.

KEY TERMS

famine

A time when there is not enough food because the crops do not grow.

store

To keep something safe to use later.

plenty

More than enough.

CORE IDEAS

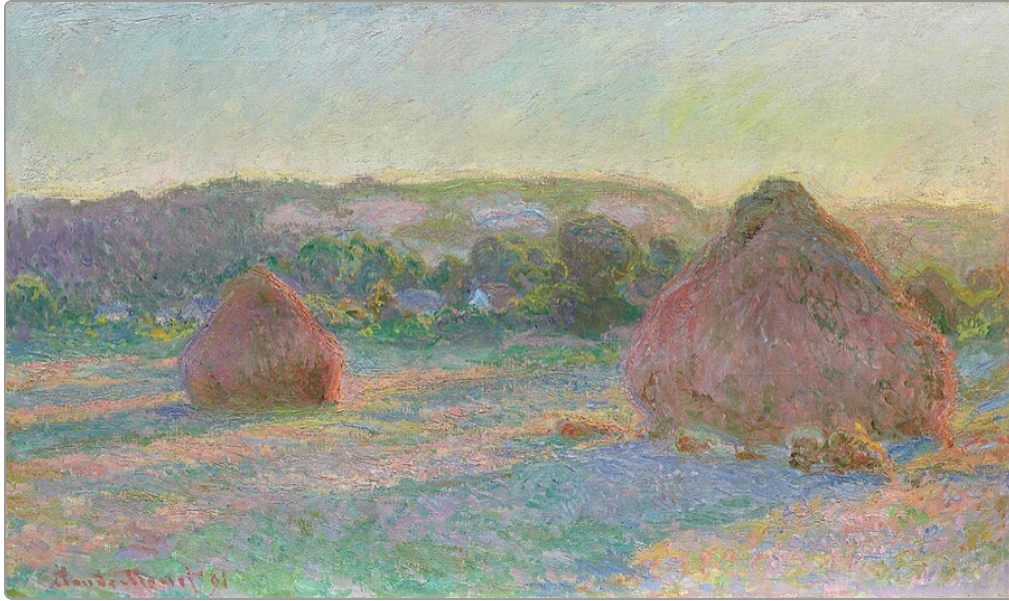
Long ago... Pharaoh, the king of Egypt, had two strange dreams: seven fat cows eaten by seven thin cows, and seven full ears of grain swallowed by seven thin ones. God helped Joseph explain them. There would be seven years of plenty, and then seven years of famine.

How did they figure it out? Joseph made a plan. During the seven good years, he gathered part of every harvest and stored it in the cities. The grain piled up like sand by the sea, so much that they stopped counting. When the famine came, Egypt had food. People from many lands came to buy grain, even Joseph's own brothers.

The big idea. Save some in good times, so you will have enough in hard times.

How do people use it? Farmers store hay for winter. Families keep a little extra food in the pantry and a little money in savings, in case a car breaks or a job is lost. Businesses save some of their money in good years to get through slow years.

PICTURE STUDY



Stacks of Wheat (End of Summer), Claude Monet, 1890–91 · Oil on canvas · The Art Institute of Chicago

Image: [Wikimedia Commons](#), public domain

The French painter Claude Monet painted the big stacks of wheat in the fields near his home many times. After the harvest, farmers piled up the grain to keep it until they needed it, just as Joseph stored grain in Egypt.

Look closely

- Count the stacks. How big are they compared with the trees?
- What are the stacks made of?
- Look at the light. What time of day might it be?
- Is the field full or empty? What happened to the wheat?

Talk about it

1. Why would a farmer keep a big stack of grain after the harvest?
2. How is this like what Joseph did in Egypt?
3. What does your family save for later?

PROJECT

The Seven Years Game

You will be Joseph. In seven “good years” you will store part of each harvest. Then, in the “hard years,” you will see if you saved enough.

You will need

- A big bowl of dry beans, rice or cereal (the grain)
- A small box or jar (the storehouse)
- A cup (one harvest)
- A spoon
- Ledger notebook

Steps

1. Good year 1: Scoop one cup of grain. Put 2 spoonfuls in your storehouse. The rest goes back to the family (they eat it).
2. Make a tally mark for each spoonful you store.
3. Do the same for good years 2 through 7. Count your tally marks: 14 spoonfuls!
4. Now the famine comes. No more harvests!
5. Each hard year, the family needs 2 spoonfuls from the storehouse to eat. Take them out one year at a time.
6. How many hard years could you feed the family? Was there enough?
7. Talk about it: What if you had stored only 1 spoonful a year? What if you had stored none?

Tips

- Use a tray to catch spills.
- Keep the beans out of reach of babies.

Check your work

- ☐ I can tell how Joseph saved grain.
- ☐ I can tell why we save in good times.

LEDGER NOTEBOOK

1. Your tally chart of spoonfuls stored and spoonfuls used.
2. Draw seven fat cows and seven thin cows.

COMMON MISTAKES

- Thinking saving means never using. Joseph saved so the grain could be used when it was needed.
- Waiting until hard times to start saving. The time to save is in the good years.

Make it a game • Seven Good Years. Make a pile of ten crackers or beans for each of seven good years and put them in a basket as Joseph's grain. Then act out seven hungry years by taking out a pile each year. Notice that the basket still has food. Say why saving in good times helps in hard times.

Scripture. “And that food shall be for store to the land against the seven years of famine, which shall be in the land of Egypt; that the land perish not through the famine.” (Genesis 41:36, KJV)

Joseph saved food “for store,” to keep it for later. His saving kept many people alive.

8.3 WAITING FOR SOMETHING GOOD

OBJECTIVES

- Tell that saving means waiting now for something better later.
- Choose a saving goal and make a chart to reach it.
- Plant a seed and wait for it to grow.

Warm-up. Offer your child one cracker now, or three crackers after you read a story together. Let your child choose, and talk about how the waiting felt.

WATCH

[Savings Goals for Kids](#) | [What are Savings goals?](#) | [Financial education for kids](#) | [Teaching money kids](#)

[LearningMole](#) · 3:22

<https://www.youtube.com/watch?v=v-mIEQ7KW5Q>

WHEN TO WATCH

After the story of the ant, before you make your saving chart.

KEY TERMS

goal

Something you want and work toward.

patience

Waiting calmly without giving up.

sow

To plant seeds.

CORE IDEAS

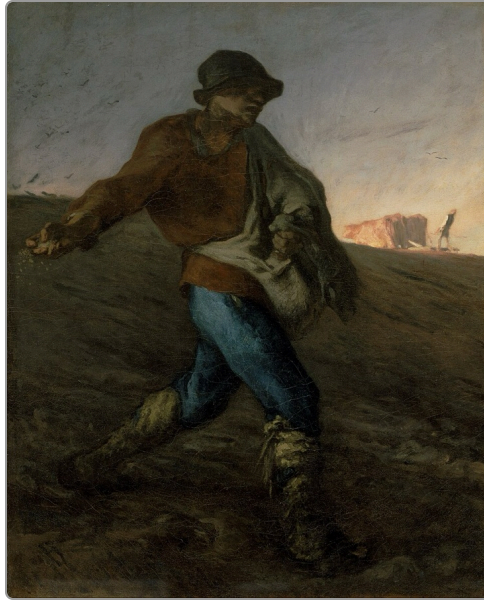
Long ago... King Solomon wrote, “Go to the ant, thou sluggard; consider her ways, and be wise.” Ants work all summer carrying tiny bits of food into their nest. No one tells them to. When winter comes, they have food. And every farmer who sows wheat in the fall must wait all winter before he can harvest it in summer.

How did they figure it out? People learned that good things often take time. A seed takes weeks to grow. A coin a week does not look like much, but after many weeks it fills a jar. Benjamin Franklin wrote that “a penny saved is two pence clear,” and taught that many little savings add up.

The big idea. Saving means waiting now for something good later. Little by little, it grows.

How do people use it? Grown-ups save for weeks or years for big things, like a house, a trip or helping their children go to school. Banks keep savings safe and even pay a little extra, called interest, for keeping it there. You can save for a toy, a book or a gift for someone you love.

PICTURE STUDY



The Sower, Jean-François Millet, 1850 · Oil on canvas · Museum of Fine Arts, Boston

Image: [Wikimedia Commons](#), public domain

Millet painted a farmer sowing wheat on a hillside in the evening. He throws the seed with a wide swing of his arm. He will not eat any bread from this seed for many months.

Look closely

- Find the seed bag. How does he carry it?
- Look at his arm. How is he throwing the seed?
- Find the birds. What might they want?
- What time of day is it? How can you tell?

Talk about it

1. How long will the farmer have to wait for his harvest?
2. Why would he throw away good seed instead of eating it now?
3. What are you willing to wait and save for?

PROJECT

My Saving Goal Chart

You will choose something small to save for, make a chart with a box for each coin you need, and color a box every time you save. You will also plant a seed and watch it grow while you wait.

You will need

- Paper, crayons and a picture of your goal (drawn or cut from a flyer)
- Your Save jar
- A cup, soil and a bean seed (if your seed from Lesson 1.1 is still growing, use that one)
- Ledger notebook

Steps

1. Choose a small goal with your grown-up: a book, a ball or a gift for someone. Find out the price.
2. Draw your goal at the top of a page.
3. Your grown-up helps you draw one box for each 5¢ or 10¢ you need.
4. Each time you put money in your Save jar, color one box.
5. Plant a bean seed and water it. Each time you color a box, also check your seed.
6. Keep going for several weeks. When all the boxes are colored, count your Save jar with your grown-up.
7. Buy your goal (with your grown-up) and tell how it felt to wait.

Tips

- Choose a goal your child can reach in about a month so the waiting is real but not too long.
- Praise the waiting as much as the buying.

Check your work

- ☐ I can choose a goal and save for it.
- ☐ I can tell why waiting can be good.

LEDGER NOTEBOOK

1. Your saving goal chart with colored boxes.
2. Draw your bean plant each week as it grows.

COMMON MISTAKES

- Giving up on a goal because it takes a while. Little by little, it adds up.
- Taking money out of the Save jar for small treats. That is what the Spend jar is for.

Make it a game · Wait for Better. Put one cracker in front of yourself. Your parent says that if you can wait until the timer rings, you will get two. See if you can wait one minute. Then wait two. Afterward, say why waiting can be good and tell what you are saving for. Color one square on your goal chart.

Scripture. “Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest.” (Proverbs 6:6-8, KJV)

The tiny ant saves a little at a time, and when winter comes she has enough. We can be wise like the ant.

8.4 MARKET DAY

OBJECTIVES

- Set up a market-day table with the best work from the year.
- Sell something you made to family and friends, with a grown-up.
- Count what you earned and divide it into the Give, Save and Spend jars.

Warm-up. Look back through your ledger notebook and portfolio folder from the whole year. Choose your favorite page from each unit and tell why you picked it.

WATCH

Come with me to explore a kids-only farmers market! Haul at the end :).

Kids Markets • 3:00

<https://www.youtube.com/watch?v=s0n3sP1MDOM>

WHEN TO WATCH

Before you plan your table, to see a real children's market.

KEY TERMS

market day

A special day when people bring things to sell and show.

display

Things set out neatly so people can see them.

earnings

The money you get from selling.

CORE IDEAS

Long ago... In many old towns, market day came once a week. Farm families rose early, loaded their wagons and set up their tables in the town square. They sold eggs, butter, cheese, cloth and baskets they had made. Neighbors met, talked, traded news and went home with what they needed.

How did they figure it out? Market day brought together everything a seller must do: make something good, set a fair price, put it out neatly, tell the truth about it, count the money carefully and thank the customers. A good seller remembered all of these.

The big idea. Market day puts together everything you learned this year: work, money, markets, helpers, fair rules, selling, counting, and saving and giving.

How do people use it? Many towns still have market days, craft fairs and farmers' markets. Families sell what they grow and make. When you sell at your family market day, you are doing what sellers have done for thousands of years, and you will give part of your earnings, save part and spend part.

PICTURE STUDY



Market at Pontoise, Camille Pissarro, About 1895 · Print · National Gallery of Art, Washington, D.C.

Image: [Wikimedia Commons](#), public domain

Pissarro drew the weekly market in Pontoise many times. This one is a print. It shows the crowds on market day.

Look closely

- Find a seller and a buyer.
- Find the baskets. What might be in them?
- Is anyone talking? What might they be saying?
- How is this market like your market-day table?

Talk about it

1. What does a seller need to do to get ready for market day?
2. How do the sellers and buyers help each other?
3. What will you sell or show at your market day?

Safety first. A grown-up keeps the money and stays at the table the whole time. Invite only people your family knows. If you sell food, wash hands, keep it covered and check your town's rules.

PROJECT

Our Family Market Day

You will hold a family market day. You will show the best thing from each unit, sell something you made, count what you earned, and fill your three jars.

You will need

- A table and a cloth
- Your best work from each unit (helpers book, money timeline, shop sign, thank-you poster, fair rules poster, lemonade book, counting book)
- Something to sell that you made: lemonade, cookies, drawings or cards
- Your sign, price tags and a cash box
- Your tally chart
- Your Give, Save and Spend jars
- Invited family and friends you know

Steps

1. Set up your table neatly, with your sign and price tags.
2. Lay out your best work from the year so guests can see it.
3. Welcome each guest with a smile. Show them one thing you learned and tell them about it.
4. Sell your goods. Count the coins with your grown-up and make a tally mark for each sale.
5. When market day is over, count your tally marks and your coins.
6. Put some coins in your Give jar, some in Save and some in Spend.
7. Say thank you to every guest, and tell your family your favorite part of the year.

Tips

- A grown-up holds the cash box and checks every coin.
- Take a photo of your table for your ledger notebook.

Check your work

- ☐ I can sell something I made and count my earnings.

- ☐ I can divide my earnings into three jars.

LEDGER NOTEBOOK

1. A photo or drawing of your market-day table.
2. Your market-day tally chart and the coins in each jar.

COMMON MISTAKES

- Forgetting to count the money at the end.
- Spending everything right away. Remember the Give and Save jars.

Make it a game • Market Day Rehearsal. Set up a pretend market day table with three things you have made. Practice saying hello, naming your item and its price, taking pretend money and saying thank you. Your parent is a customer who asks one question about each item. Switch places once so you can be the customer too.

UNIT 8

SAVE, SPEND, GIVE

Everything we have belongs to God, and He asks us to take good care of it. In this unit your child sets up three jars, **Give**, **Save** and **Spend**, and learns what each one is for. We hear how Joseph saved grain in Egypt during seven good years, practice waiting for something good, and end the year with a family market day.

The lessons are short and joyful. Your child will divide real coins into three jars, store “grain” for a pretend famine, plant a seed and wait, and set up a market-day table with the best work from the whole year.

PREREQUISITES

- Knows coin values (Unit 7)
- Has kept a money in and money out list (Unit 7)
- Has run a pretend shop and a stand (Units 3 and 6)

MASTERY CHECKLIST

- ☐ I can tell what the Give, Save and Spend jars are for.
- ☐ I can tell how Joseph saved grain during the good years.
- ☐ I can wait and save for something good.
- ☐ I can show my work and sell something I made at a family market day.

OPTIONAL BOOKS AND GAMES FOR THIS UNIT

- ***A Chair for My Mother***, by Vera B. Williams (Greenwillow Books, HarperCollins): Ages 4–8. A Caldecott Honor picture book about a girl, her mother and her grandmother who drop their coins into a big jar until it is full enough to buy a soft chair after a fire. Read it with Lessons 8.1 and 8.3. Ask your librarian or bookshop.

Not required. Every project in this unit works without them. School Launch has no ties to these authors, publishers or companies.

LESSONS IN THIS UNIT

8.1 Three Jars: Give, Save and Spend

2 sessions of 30 minutes

8.2 Joseph Saves Grain

2 sessions of 30 minutes

8.3 Waiting for Something Good

2 sessions of 30 minutes

UNIT 8 REVIEW

Ask each question aloud. Your child may answer by telling, pointing or using the three jars. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What are the three jars? What is each one for?
2. Why did Jesus say the poor widow gave more than the rich people?
3. What did Joseph do in the seven good years? Why?
4. What can we learn from the ant?
5. Here are 10 pennies. Show how you would put them in your three jars.
6. What did you sell on market day? How much did you earn, and where did it go?

ANSWER KEY

1. Give (to God and people in need), Save (for later) and Spend (to buy things now).
2. She gave all she had, gladly.
3. He stored part of every harvest so there would be food in the seven years of famine.
4. To work and save a little at a time so we have enough later.
5. Any sensible split with some in each jar, for example 1 in Give, 4 in Save and 5 in Spend.
6. The child tells what was sold, the amount counted, and how it was divided into the jars.

PORTFOLIO PIECE: MY MARKET DAY TABLE

The portfolio for this unit is the family market day itself. Take a photo of your child’s table and glue it into the ledger notebook with the market-day tally chart, a drawing of the three jars showing how the earnings were divided, and one sentence your child tells you about the best thing learned this year. Keep this page at the front of the year’s portfolio folder.

LOOK FOR	WHAT IT MEANS
Display	The table shows the best work from each unit, set out neatly.
Selling	The child greets guests, sells honestly and says thank you.
Counting	Sales are tallied and the coins counted with help.
Give, Save, Spend	The earnings are divided into the three jars, and the child can say why.

BONUS: A TINY BUSINESS WITH A GROWN-UP

This optional bonus unit helps your child run a tiny real business with you: making and selling drawings, cards or cookies to family and friends you know. In four lessons your child chooses what to make and plans it, makes a small batch and counts what the supplies cost, sells it honestly with a sign and a smile, and then counts the money, learns from it and gives part of it away.

A grown-up is the partner in every step and handles all the money and all the selling. The goal is not to earn a lot. It is to feel the joy of making something good, serving a customer, keeping an honest count and giving cheerfully. Do it after market day, in the summer, or alongside the year.

PREREQUISITES

- Has run a lemonade stand with a grown-up (Unit 6)
- Can count coins and keep a tally chart (Unit 7)
- Has Give, Save and Spend jars (Unit 8)

MASTERY CHECKLIST

- ☐ I can choose something to make that someone would want, and make a simple plan.
- ☐ I can tell what my supplies cost.
- ☐ I can sell honestly to people I know, with a grown-up beside me.
- ☐ I can count my money, tell what I learned, and give part of it away.

LESSONS IN THIS UNIT

9.1 Choose and Plan

2 sessions of 30 minutes

9.2 Make It and Count the Cost

2 sessions of 30 minutes

9.3 Sell It Honestly

2 sessions of 30 minutes

9.4 Count It, Learn from It and Give

2 sessions of 30 minutes

UNIT 9 REVIEW

Ask each question aloud. Your child may answer by telling, pointing or showing the ledger pages. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What did you make and sell? Why did you choose it?
2. What supplies did you use? What did they cost?
3. How did you choose your price?
4. What did you say to each customer?
5. How much money did you earn after paying back the supplies? Where did it go?
6. What is one thing you would do differently next time?

ANSWER KEY

1. The child names the product and tells that it was something he or she could make well and that people wanted.
2. The child points to the cost sheet and names the supplies; the grown-up checks the total.
3. With a grown-up, so it paid for the supplies and was fair to customers.
4. Hello, one true thing about the product, the price and thank you.
5. The child tells the amount (with help) and how it was divided into Give, Save and Spend.
6. Any honest answer, such as making more of what sold best or making a bigger sign.

PORTFOLIO PIECE: MY TINY BUSINESS BOOK

Put the pages from this unit together into a little book with a cover your child draws: the six-box plan, a sample or photo of the product, the cost sheet, the sign, the tally chart, and the closing page showing what was earned and given. On the last page your grown-up writes your child’s answer to “What I learned from my tiny business.”

LOOK FOR	WHAT IT MEANS
Plan and product	The plan and a sample or photo of the product are included.
Honest count	The cost sheet, tally and money count are included and match.
Giving	The book shows part of the earnings given, and the child can say where.
Learning	The child names one thing that went well and one thing to change.

9.1 CHOOSE AND PLAN

OBJECTIVES

- Choose one thing to make and sell: drawings, cards or cookies.
- Ask a few family members what they would like.
- Make a one-page picture plan with a grown-up.

Warm-up. Make a list together of things your child is good at making: drawings, bookmarks, cards, cookies, painted rocks. Circle the three your child enjoys most.

WATCH

What Should I Sell? Tip #1 for Youth Entrepreneurs

Kids Markets • 2:20

<https://www.youtube.com/watch?v=zHAnWtAiWNM>

WHEN TO WATCH

Before you choose what to sell.

BACKUP VIDEO

Young Entrepreneurs Share Their Success Story | Motivational Video for Kids

Scholastic • 2:35

<https://www.youtube.com/watch?v=XQ4RESzO2wI>

Any time this week, to hear young business owners tell their stories.

KEY TERMS

product

The thing you make to sell.

plan

Deciding ahead what you will do and how.

partner

Someone who works with you in a business.

CORE IDEAS

Long ago... Remember the people you met this year. Ole Kirk Christiansen made toys because he was a good carpenter. Milton Hershey made candy because he had

learned to be a candy maker. Earle Dickson saw that his wife needed a bandage she could put on herself. Each one started with something he could make and someone who needed it.

How did they figure it out? Good business owners ask two questions. What can I make well? Who would want it? Then they ask the customers. A girl who loves to draw might ask her aunt, “Would you like a picture of your dog?” A boy who helps bake might ask, “Would you like cookies for Sunday dinner?”

The big idea. Choose something you can make well that someone you know would like. Then make a plan with your partner.

How do people use it? Every new business owner makes a plan: what to sell, who will buy it, how much to make, what it will cost and when to sell it. Your plan can be one page of pictures.

PICTURE STUDY



Woman Writing a Letter, Gerard ter Borch, About 1655 · Oil on panel · Mauritshuis, The Hague

Image: [Wikimedia Commons](#), public domain

Gerard ter Borch, a Dutch painter, painted a young woman writing a letter with a feather pen. She is thinking hard about what to say. Writing down a plan takes the same care.

Look closely

- Find the pen. What is it made from?
- Find the inkwell. What is inside it?
- Look at her face. Is she hurrying or thinking carefully?
- Look at the table. What is covering it?

Talk about it

1. Why is it good to write a plan down before you start?
2. Who would you like to make a card or a drawing for?
3. What would you write on your plan?

Safety first. Ask only family and friends your grown-up knows, with your grown-up beside you. Do not sell door to door, online or to strangers.

PROJECT

My One-Page Business Plan

You will choose your product, ask three family members what they would like, and make a picture plan with your grown-up partner.

You will need

- Ledger notebook
- Crayons
- A phone call or visit with three family members or family friends (with your grown-up)

Steps

1. Choose one of your three favorite things to make.
2. Make one sample. This is your test.
3. With your grown-up, show your sample to three family members or friends you know. Ask, “Would you like one? What would make it better?”
4. Make a tally of how many said yes.
5. Your grown-up draws six boxes on a page: What? Who will buy? How many? What do I need? How much? When?
6. Fill in each box with a drawing. Your grown-up writes the words.
7. Sign your plan, and have your grown-up sign as your partner.

Tips

- Keep it tiny: 6 to 10 things to sell is plenty.
- If no one wants your first idea, that is useful to know. Try another.

Check your work

- ☐ I can tell what I will make and who will buy it.
- ☐ I can show my six-box plan.

LEDGER NOTEBOOK

1. Your six-box plan.
2. Your tally of who said yes to your sample.

COMMON MISTAKES

- Choosing something you cannot make yet. Choose what you can make well.
- Not asking customers first.

Make it a game · Pick Your Product. Draw three small pictures of things you could make and sell: drawings, cards or cookies. Ask your parent to vote by pointing, then ask one other family member for a second vote. Count the votes together. Say which one you will make, who will help you, and who will most like it.

9.2 MAKE IT AND COUNT THE COST

OBJECTIVES

- Make a small batch of your product carefully.
- List each supply and what it cost.
- Check every item for quality before it is sold.

Warm-up. Gather your supplies on the table. Count each kind and say what it is for.

WATCH

How to Make the Best (and Biggest!) Chocolate Chip Cookie | Wicked Good

America's Test Kitchen Kids • 4:42

<https://www.youtube.com/watch?v=SvRyEpapIbl>

WHEN TO WATCH

If you are baking, watch before you start. If you are making cards or drawings, watch for the careful, step-by-step work.

BACKUP VIDEO

Price Your Items To Sell! Tip #4 for Youth Entrepreneurs

Kids Markets • 2:31

<https://www.youtube.com/watch?v=NLMDM8jq7JI>

After you count your costs, for ideas about setting a price.

KEY TERMS

batch

A group of things made at one time.

supplies

The things you use up to make your product.

cost

The money spent on supplies.

CORE IDEAS

Long ago... On a French farm long ago, a farm wife baked the family's bread in a big brick oven. She mixed the flour, kneaded the dough, shaped the loaves and slid them

into the hot oven. Nothing was wasted, because flour cost money and work.

How did they figure it out? Bakers and makers learned to count their supplies before they started: how much flour, how many eggs, how much butter. Then they knew what each loaf really cost them, and they could set a fair price that paid for the supplies.

The big idea. Make each thing your best, and count what your supplies cost.

How do people use it? Every bakery and shop writes down what its supplies cost. If the flour costs more, the bread may cost more. And every good maker checks the product before it goes to a customer, as Ole Kirk Christiansen did with his ducks.

PICTURE STUDY



Woman Baking Bread, Jean-François Millet, 1854 · Oil on canvas · Kröller-Müller Museum, Otterlo, Netherlands

Image: [Wikimedia Commons](#), public domain

Millet painted a farm woman putting her loaves into the oven. She has done this many times. Look how carefully she works.

Look closely

- Find the long wooden paddle. What is on it?
- Find the oven door. What color is the inside?
- Look at her arms. Is this easy work?
- What tools can you see?

Talk about it

1. What supplies did she need to make bread?
2. Why would she be careful not to drop the loaf?
3. What supplies will you need for your product?

Safety first. A grown-up handles the oven, knives and hot pans. Wash hands, keep food covered, and tell customers what is in your cookies (for example, nuts, eggs or milk). Grown-ups: check your local rules before selling homemade food beyond family.

PROJECT

My Batch and My Cost Sheet

You will make a small batch of your product with your grown-up, write down the cost of your supplies, and check each item before it goes in the “ready to sell” box.

You will need

- Your supplies (for cards: folded paper, crayons, stickers; for cookies: a simple recipe and ingredients)
- Receipts or prices for the supplies
- A box or tray marked “Ready to sell”
- Ledger notebook with a cost sheet: Supply / Cost

Steps

1. Wash your hands and set out your supplies.
2. With your grown-up, write each supply on your cost sheet with its price.
(Your grown-up can guess the cost of a little flour or a few sheets of paper.)
3. Add up the costs with your grown-up. Write the total at the bottom.
4. Make your batch, one at a time, carefully.
5. Check each one: Is it neat? Is it whole? Would I be glad to give it to someone I love?
6. Put only the good ones in the “Ready to sell” box. Count them.
7. Keep any that are not your best for your own family to enjoy.

Tips

- Keep the batch small: 6 to 10.
- Use supplies you already have when you can; it keeps costs low.

Check your work

- ☐ I can tell what my supplies cost.
- ☐ I can check each item before it is sold.

LEDGER NOTEBOOK

1. Your cost sheet with the total.
2. Draw your “Ready to sell” box and write how many are in it.

COMMON MISTAKES

- Forgetting to count the supplies you used.
- Selling something that is not your best.

Make it a game · Cost Detective. Set out the supplies for your batch, such as paper, crayons or flour. Your parent hides one supply under a towel. Name which one is missing and say about what it cost. Then write a list of each supply with a number beside it. Take turns hiding things until you have named them all.

9.3 SELL IT HONESTLY

OBJECTIVES

- Set a fair price with your grown-up.
- Make a sign and sell to family and friends you know.
- Keep a tally of every sale and say thank you.

Warm-up. Practice with your grown-up: say hello, show your product, tell one true thing about it, tell the price and say thank you.

WATCH

Attract Attention To Your Booth! Tip #7 for Youth Entrepreneurs

Kids Markets • 2:27

<https://www.youtube.com/watch?v=Wl0a0jdGgD0>

WHEN TO WATCH

Before you make your sign and set up.

KEY TERMS

fair price

A price that pays for your supplies and is honest for the customer.

deliver

To bring what someone bought to them.

receipt

A note that shows what was bought and what was paid.

CORE IDEAS

Long ago... In Dutch towns long ago, the baker's boy carried fresh bread to the houses of his customers. He knocked at the door, handed over the warm loaf and was paid. Customers trusted him to bring the right bread at the right price every time.

How did they figure it out? Sellers learned that customers come back when the price is fair, the product is good and the seller is honest and kind. A seller who charges too much, or says something untrue, loses customers.

The big idea. Set a fair price, tell the truth, serve with a smile and say thank you.

How do people use it? Good businesses post their prices, describe their products truthfully, and thank their customers. Many still deliver to their customers' homes. When you sell to your family, you are doing the same.

PICTURE STUDY



A Boy Bringing Bread, Pieter de Hooch, About 1663 · Oil on canvas · The Wallace Collection, London

Image: [Wikimedia Commons](#), public domain

Pieter de Hooch painted a boy delivering bread to a house. The woman at the door is his customer.

Look closely

- Find the boy. What is in his basket?
- Find the woman. What is she doing?
- Look through the doorway. What can you see outside?
- Do they look friendly with each other?

Talk about it

1. Why would the woman keep buying bread from this boy?
2. How does a seller show he is honest?
3. How will you deliver what you sell to your family?

Safety first. Your grown-up stays with you and holds the money. Sell only to people your family knows. Never go door to door alone, never go inside a house without your grown-up, and never give your name, address or phone number to anyone you do not know.

PROJECT

My Selling Day

You will set a fair price with your grown-up, make a sign, and sell your product to family and friends you know, at a family gathering, after church with permission, or by delivering to their homes with your grown-up.

You will need

- Your “Ready to sell” box
- Your cost sheet from Lesson 9.2
- Paper and markers for a sign and price tags
- A cash box with a few coins for change
- Ledger notebook with a tally chart

Steps

1. Look at your cost sheet. With your grown-up, choose a price that pays for your supplies and is fair to your customers.
2. Make a sign with your product’s name, a picture and the price.
3. Set up your table (or pack your box to deliver with your grown-up).
4. Greet each customer. Show your product and tell one true thing about it.
5. Take the money and put it in the cash box. Your grown-up checks the change.
6. Make a tally mark for each sale and say, “Thank you!”
7. When you are done, close the cash box and give it to your grown-up to keep safe until Lesson 9.4.

Tips

- Sell only what is in your “Ready to sell” box.
- If someone does not want to buy, smile and say “Thank you anyway!”

Check your work

- ☐ I can set a fair price with my grown-up.
- ☐ I can sell honestly, keep a tally and say thank you.

LEDGER NOTEBOOK

1. Your sign or a photo of it.
2. Your selling-day tally chart.

COMMON MISTAKES

- Setting a price lower than what the supplies cost.
- Telling customers things that are not true to make a sale.

Make it a game · Honest Seller Practice. Practice your selling day. Say a friendly greeting, tell the price and say one true thing about your product. Your parent plays a customer who asks a hard question, like, is it the best in town? Answer honestly. Take a pretend coin, say thank you, and hand over a paper receipt. Do three customers.

9.4 COUNT IT, LEARN FROM IT AND GIVE

OBJECTIVES

- Count the money from your sales with your grown-up.
- Take away what your supplies cost to find what you earned.
- Tell one thing you learned and give part of your earnings.

Warm-up. Open the cash box with your grown-up. Before you count, guess how much money is inside.

WATCH

Learn From Experience! Tip #9 for Youth Entrepreneurs

Kids Markets • 2:40

https://www.youtube.com/watch?v=cz_xABGQ3dQ

WHEN TO WATCH

After you count your money, before you write what you learned.

BACKUP VIDEO

God's Story: Generosity

Crossroads Kids' Club • 3:32

https://www.youtube.com/watch?v=_Y4A9_ousPA

Before you choose where to give.

KEY TERMS

earned

The money left after you pay back what your supplies cost.

lesson

Something you learn and will remember next time.

generous

Glad to share with others.

CORE IDEAS

Long ago... In Millet's painting *The Angelus*, a farmer and his wife stop their work in the potato field when they hear the church bell ring at the end of the day. They bow their heads and pray. Their day's work is done, and they thank God for it.

How did they figure it out? Wise business owners do three things at the end: they count, they learn and they give thanks. They count the money honestly. They ask, “What went well? What would I change?” And many give part of what they earned, because, as the apostle Paul said, it is more blessed to give than to receive.

The big idea. When the work is done, count honestly, learn from it, give thanks and give generously.

How do people use it? Every business counts its money at the end of the day, the month and the year. Grown-ups write down what went well and what to change. Many businesses give part of their earnings to church, to charity or to people in need, as Milton and Catherine Hershey did.

PICTURE STUDY



The Angelus, Jean-François Millet, 1857–59 · Oil on canvas · Musée d'Orsay, Paris

Image: [Wikimedia Commons](#), public domain

Millet painted a farm couple who stop work to pray when they hear the evening bell from the church far away. It became one of the most loved paintings in France.

Look closely

- Find the basket of potatoes. What have they been doing all day?
- Find the church steeple far away.
- Look at their hands and heads. What are they doing?
- Find the tools they have set down.

Talk about it

1. Why do they stop working to pray?
2. What could you thank God for after your business is done?
3. Who will you give part of your earnings to?

PROJECT

Close the Books and Give

You will count your money, take away what your supplies cost, divide what is left into your three jars, and write down what you learned.

You will need

- Your cash box
- Your cost sheet and tally chart
- Your Give, Save and Spend jars
- Ledger notebook

Steps

1. Count all the money in the cash box with your grown-up. Write the total.
(Was your guess close?)
2. Count your tally marks. Does the money match what you sold?
3. Look at your cost sheet. Your grown-up takes that much out and pays back the family for the supplies.
4. Count what is left. That is what you earned!
5. Put some in Give, some in Save and some in Spend.
6. Choose with your family where the Give money will go, and give it.
7. Tell your grown-up one thing that went well and one thing you would change. He or she writes it in your ledger.

Tips

- If your business earned nothing or lost a little, that is still a good lesson. Honest counting matters most.
- Let your child put the Give coins in the offering or hand them to the person being helped.

Check your work

- ☐ I can count my money and tell what I earned.
- ☐ I can tell one thing I learned and give part of my earnings.

LEDGER NOTEBOOK

1. Your closing page: money counted, supplies paid back, what was earned, and how it was divided.
2. Draw one thing that went well and one thing you would change.

COMMON MISTAKES

- Forgetting to pay back the supplies before calling it earnings.
- Skipping the giving. Giving is part of a good business.

Make it a game • Count and Give. Count the money from your sales into piles of ten pennies with your parent. Push away the pennies equal to what the supplies cost. Count what is left, which is what you earned. Then choose some to give away and say who will get it and why. Race to count quickly and carefully.

Scripture. “It is more blessed to give than to receive.” (Acts 20:35, KJV)

Paul worked as a tentmaker and gave to others from what he earned. Giving is a joyful end to good work.

BONUS: A TINY BUSINESS WITH A GROWN-UP

This optional bonus unit helps your child run a tiny real business with you: making and selling drawings, cards or cookies to family and friends you know. In four lessons your child chooses what to make and plans it, makes a small batch and counts what the supplies cost, sells it honestly with a sign and a smile, and then counts the money, learns from it and gives part of it away.

A grown-up is the partner in every step and handles all the money and all the selling. The goal is not to earn a lot. It is to feel the joy of making something good, serving a customer, keeping an honest count and giving cheerfully. Do it after market day, in the summer, or alongside the year.

PREREQUISITES

- Has run a lemonade stand with a grown-up (Unit 6)
- Can count coins and keep a tally chart (Unit 7)
- Has Give, Save and Spend jars (Unit 8)

MASTERY CHECKLIST

- ☐ I can choose something to make that someone would want, and make a simple plan.
- ☐ I can tell what my supplies cost.
- ☐ I can sell honestly to people I know, with a grown-up beside me.
- ☐ I can count my money, tell what I learned, and give part of it away.

LESSONS IN THIS UNIT

9.1 Choose and Plan

2 sessions of 30 minutes

9.2 Make It and Count the Cost

2 sessions of 30 minutes

9.3 Sell It Honestly

2 sessions of 30 minutes

9.4 Count It, Learn from It and Give

2 sessions of 30 minutes

UNIT 9 REVIEW

Ask each question aloud. Your child may answer by telling, pointing or showing the ledger pages. There are no points; note “Yes,” “Growing” or “Not yet.”

1. What did you make and sell? Why did you choose it?
2. What supplies did you use? What did they cost?
3. How did you choose your price?
4. What did you say to each customer?
5. How much money did you earn after paying back the supplies? Where did it go?
6. What is one thing you would do differently next time?

ANSWER KEY

1. The child names the product and tells that it was something he or she could make well and that people wanted.
2. The child points to the cost sheet and names the supplies; the grown-up checks the total.
3. With a grown-up, so it paid for the supplies and was fair to customers.
4. Hello, one true thing about the product, the price and thank you.
5. The child tells the amount (with help) and how it was divided into Give, Save and Spend.
6. Any honest answer, such as making more of what sold best or making a bigger sign.

PORTFOLIO PIECE: MY TINY BUSINESS BOOK

Put the pages from this unit together into a little book with a cover your child draws: the six-box plan, a sample or photo of the product, the cost sheet, the sign, the tally chart, and the closing page showing what was earned and given. On the last page your grown-up writes your child’s answer to “What I learned from my tiny business.”

LOOK FOR	WHAT IT MEANS
Plan and product	The plan and a sample or photo of the product are included.
Honest count	The cost sheet, tally and money count are included and match.
Giving	The book shows part of the earnings given, and the child can say where.
Learning	The child names one thing that went well and one thing to change.