

# Earn Before You Spend





### Unit Overview

#### Earn Before You Spend

This unit investigates different ways to earn and spend money. Lessons focus on identifying jobs that allow money to be earned, distinguishing between money earned and money spent and creating a simple budget.

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📍: Portions of this lesson collect student daily performance data.



## Instructional Target

### Social Studies Standards for Economics

- Identify ways to earn money (income) and ways to spend money (expenses).



## Differentiated Tasks

### Level 3 Students will...

- Create a simple budget that shows income and expenses.

### Level 2 Students will...

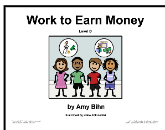
- Distinguish between money earned and money spent.

### Level 1 Students will...

- Identify jobs or tasks that allow money or other rewards to be earned.



## Standards Connection



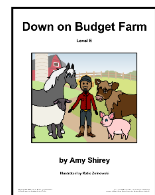
### Work to Earn Money

In this unit, students learn about ways to earn and spend money. In the first book of the unit, *Work to Earn Money*, students are introduced to the concept that items they want cost money. They explore ways to earn money in order to buy items they want. In Lessons 14 and 15, students write about earning and spending their own money. Lesson 26 introduces the idea of class jobs as a way to earn 'Cece Bucks'. Throughout the unit, talk with students about the concept of doing jobs or providing a service as a way to earn money.



### Money to Spend or Save

In the first article of the unit, "**Earning, Spending, Saving**", students learn about ways people use money. Students learn that after earning money, it can be spent or saved for future purchases. In Lesson 30, students will write about how they will either spend or save their money. Lesson 13 features the book, *You Can't Buy a Dinosaur with a Dime*. In this book, Pete learns that once he spends money, he has to work to save more. After reading this story, students will create a Job Wanted Poster to advertise for a job they would like to do and the qualities they have to do that job.



### Budget Basics

In this unit, students learn that a budget is a plan for using money. In the unit's Easy Read Book, *Down on Budget Farm*, animals use budgets to determine if they will earn, save, spend or donate their money. The second article of the unit, "**Budgeting Basics**", discusses what a budget shows and why a budget is important. In Lesson 21, students are introduced to the concept of a 'nest egg' as an idiom that means to have money saved by making an edible nest and eggs. In Lesson 27, students create a simple budget using 'Cece Bucks' to purchase items from a class store. Emphasize to students the importance of using a budget to plan how to use their money.

The n2y Library has several books that may extend understanding of earning and spending money:



- **Brent's Job** (Level E) tells how Brent looks for and starts a new job.
- **Coins: Metals From the Earth** (Level H/I) describes how various U.S. coins are made.
- **Saving Money** (Unleveled) introduces the concept of saving money and putting it in a bank.
- **Shiny Penny** (Level B) explores characteristics of a penny.
- **What Do I Need?** (Level F/G) uses simple budgeting to determine whether to buy needs or wants.