

## **Section 2—Financial Basics**

**Title of Lesson/Subject:** Saving, Spending & Donating  
Field Trip/Guest Speaker: Jane Swenson  
(Former Public School Teacher)

**Prepared by:** Janice Sanford

### **Contact Information**

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**Time Allotment:** 2 sessions, March 15, March 22, 2:00-3:00 at the  
McKenzie County Bank, Box 1410 Watford City, ND  
701-444-5411

**Grade Level:** Grades 1-5 (I'm inviting the 4<sup>th</sup> & 5<sup>th</sup> with my class)

**ND Standards Competencies:** 4.3.2

**Key Economic Concepts:** Saving/Spending/Donating/Investing

**Learner Objectives:** Kinds of Money  
Where do we get money  
How do adults get money  
Introduce Savings

**Introduction:** McKenzie County Bank Facilities talking about Money

**Materials Needed:** Money Savvy Pig

### **Lesson Outline:**

#### Lesson 1

1. Kinds of money
  - Coin/Cash/Checks
2. Where do we get money?
  - Gifts/Allowance/Doing chores
3. How do adults get money?
  - Cash Machine/Bank
4. Introduce bank account
  - Deposits/Withdrawals
5. Introduce savings
  - Not spending/putting it away for later/Places to save money/Interest

#### Lesson 2

- Introduce the Money Savvy Pig
- Savings/Spending/Donating/Investing

**Activities:** Going to the McKenzie County Bank, March 15, March 2 in  
the Conference Room  
Touring the Ban

**Application/Assignment:**

Teacher project at school: give each of my students 10 dimes, they have to tithe to their church or Sunday School 1 dime (10%), put 45 cents in a piggy bank and put 45 cents in their pocket (they love this I've done it many times).

**Evaluation Plan:** Checking up on them to see if they are Saving, Donating and Investing

**EXAMPLES:**

- Go to this link to see how to put one together. Not all areas above are covered but it will give you a good idea of what to include.  
<http://www.econedlink.org/lessons/index.cfm?lesson=EM552&page=teacher>
- See the Prom Lesson plan (on page one of this module) or the Analyzing Pay Stubs  
<http://www.iumpstartcoalition.com/upload/ACFD6666.pdf> as an example. This is from the HSFPP.