

Teaching Money Skills and Inspiring Kindness

By Wendy Roe



Overview

Based on the book *A Chair for My Mother* by Vera B. Williams, I created this lesson to creatively engage students in math and financial literacy. Students love stories about characters they can relate to and engaging in math activities like the ones in the story. In *A Chair for My Mother*, the community works towards a common goal of helping a family rebuild after a devastating fire. Students will also set and work towards “earning” money to “purchase” a common goal such as additional recess time.

Instruction will focus on money values and how money can have a value beyond itself.



Standards

2.NBT.A.5: Fluently add and subtract within 100

2.MD.C.8: Solve word problems involving dollar bills, quarters, dimes, nickels, and pennies



Objectives

Students will understand setting and working towards a short-term financial goal.

Students will create money totals using different combination of coins.

Students will trade up coin combinations.

Students will reflect on and then write about how they could help the family in the story.



Materials Needed

A Chair for My Mother by Vera B. Williams
Magnetic Whiteboards
Large Magnetic Money
Student sets of Pretend Money
Dry Erase Markers
Pencils
Show Me the Money Stamping Sheets
Self-inking Coin Stamps
Race to a Dollar Gameboard and Instructions
Number Cubes
Writing Worksheet



Book Summary

A Chair for My Mother is a 1983 Caldecott Honor book by Vera. B. Williams

Guided reading level: M

After a fire destroys their home, a family and community work together to create a place for the family to live. The community gives furniture, pots and pans, and a rug. However, there is no comfortable place for the mother to rest her feet after a long day of being a waitress. A young girl, her hard-working mother and thrifty grandmother save coins in a big jar with the goal of buying a comfortable chair for their apartment. All three women find ways to save money. The young girl does extra chores, the mother puts any extra money she has into the jar, and the grandmother shops for bargains and puts aside the savings. After the jar is full of coins, the women roll the coins, go to the bank, and search furniture stores to find a comfortable chair in their price range.



Target Vocabulary

Personal Finance: How a person earns, saves, and spends money.

Tips: Money a customer at a restaurant gives to a waiter or waitress. Stop on page 3 after the first paragraph to elaborate on Tips. Mama brings home tips, or money, each day, and her daughter counts all the coins from her tips.

Bargain: Something offered for sale at a lower than expected price. Stop on page 5 to elaborate on bargain. Grandma was able to find a bargain or a low price on bananas.



Whole Class

Introduce the book: “Today, I will be reading a wonderful book to you called *A Chair for My Mother*. It is about a young girl who is about your age and her family who are working together to save money to buy a new chair. When we save money, we put it somewhere safe and keep adding to it until we have enough to spend. The family in our story today saves coins by putting it in a jar like the one I’ve drawn on the board. Hmmm, how do you think the family will work together to save money for a new chair?”

Give students a few seconds to think and then ask them to Turn and Talk to a Partner. Have 2-3 partner groups share their thoughts.

Introduce Reading Focus: How does the family work together to save for a new chair.

Reading: Teacher will read *A Chair for My Mother* stopping along the way to elaborate on vocabulary, do teacher think alouds, ask comprehension questions, and refer back to the reading focus.



Whole Class Financial Goal Setting

On the class whiteboard, the teacher will have drawn a large money jar to collect coins in just like the one in the story *A Chair for My Mother*. The teacher will lead students in setting a short-term financial goal such as “earning” enough money to “purchase” extra recess time or story time with the principal as a guest reader. The teacher will determine the “price” of the goal and share ways of how students can “earn” money towards the goal. For example:

5¢: Quietly moving from one math station to the next.

10¢: Pushing chairs in

25¢: Saying please and thank you

50¢: Cleaning up math center

Each time the teacher observes students “earning” money, she will add an oversized magnetic coin to the large money jar drawn on the board.



Centers

Students will rotate in small groups between 4 different centers.

Math Center 1: Show Me the Money

Math Center 2: Race to a Dollar Game

Math Center 3: Spend and Save

Writing Center: Giving to Others



Math Center #1

Show Me the Money Coin Stamping Activity

Students will use self-inking coin stamps to create 4 different money combinations that equal 50¢ to mimic using coins to buy a chair like the characters did in *A Chair for My Mother*.



Math Center
#2

Race to a Dollar Game

Students will roll a number cube (dice) to collect pennies based on the number rolled. Students will work through trading coins for larger coins until they reach a dollar. This mimics how the characters in *A Chair for My Mother* counted coins to trade into dollar bills to purchase a chair.



Math Center
#3

Spend and Save

Teacher will reread the part of the story where Josephine, the young girl, gets paid for doing small jobs at the restaurant where her mother works. Teacher asks students to tell her the 3 jobs (wash salt and pepper shakers, fill ketchup bottles, and peel onions). Josephine puts half of her earnings into the family's money jar.

On their student whiteboards, have students draw a T-Chart and label one side "Save" and one side "Spend".

On the teacher's table whiteboard, put the picture of the salt and pepper shakers. Based on the students' math abilities, write an amount Josephine made for cleaning them. Using pretend coins, have students create the amount and then split it between the Spend and Save categories on T-Chart. Repeat for filling ketchup bottles and peeling onions.

At the end, have students count all the coins and write out the total using ¢ or \$ signs.

Teacher will provide support as needed.



Writing Center

Giving to Others

In the story, many people in the community gave items to the family after they lost everything in a fire. Some of the items were a rug, lamp, and pots and pans. In the spirit of community and giving, people gave items and did not charge for them. Students will complete a short writing prompt on what they would give to the family as well as draw a picture of the item.



Assessments

Teacher will conduct informal assessments during the math block. In addition, teacher will have students peer check one another's work at the math centers. Also, the teacher will grade individual work.



Wrap Up

Whole Class Activity

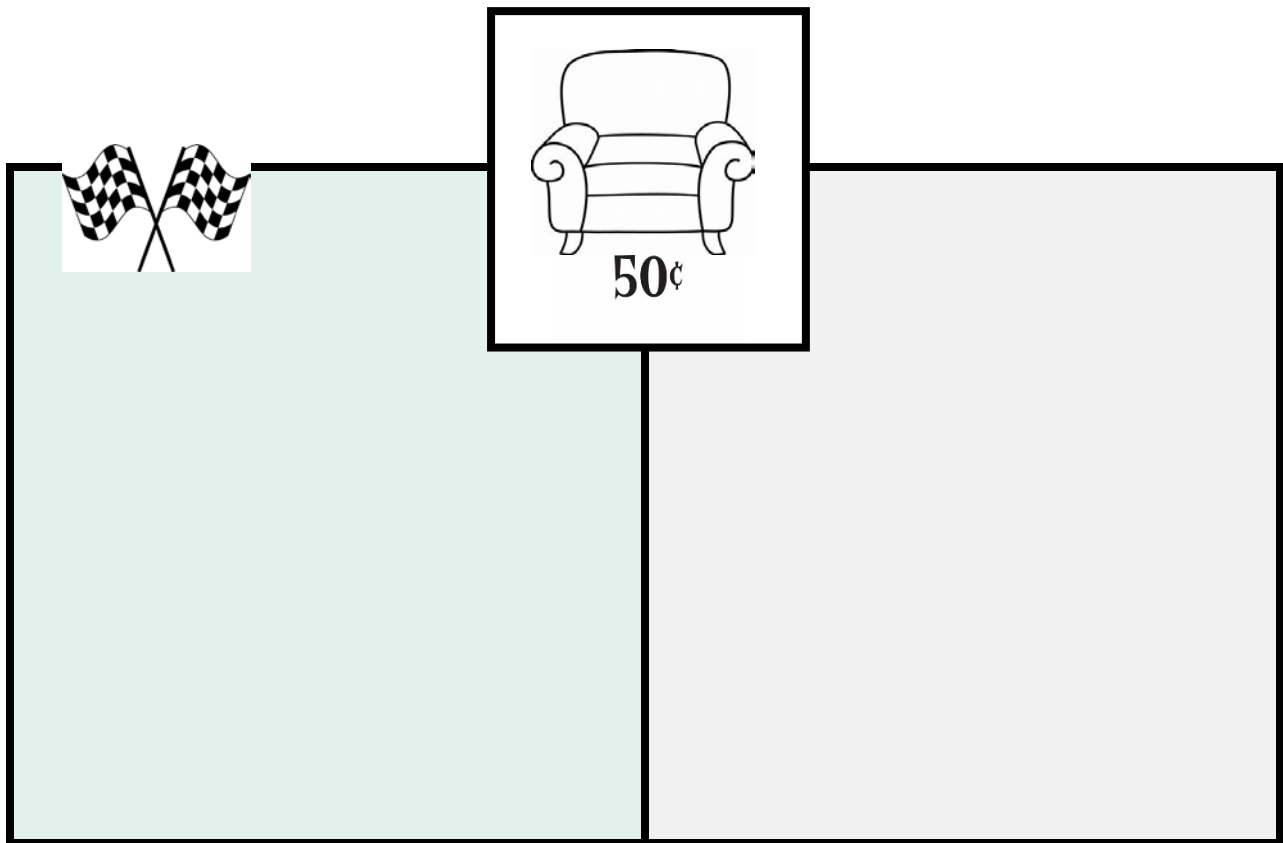
Teacher will lead class in counting the magnetic money the students "earned" that was placed in the giant money jar drawn on the whiteboard. If the students "earned" enough money, they can "purchase" the agreed upon financial goal for the community.

***Scroll down to view handouts**

Show Me the Money!

Directions: Imagine that the chair the family from *A Chair for My Mother* wanted cost only 50 cents. For each section below, use the coin stamps to create a different combination of coins that equals 50 cents.

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Race to Dollar Instructions

Each player gets a gameboard.

Take turns rolling the number cube. For the number rolled, put that many pennies on your game board.

When you get 5 pennies, trade them in for a nickel.

Put the nickel in the nickel column.

When you get 2 nickels, trade them in for a dime.









Put the dime in the dime column.

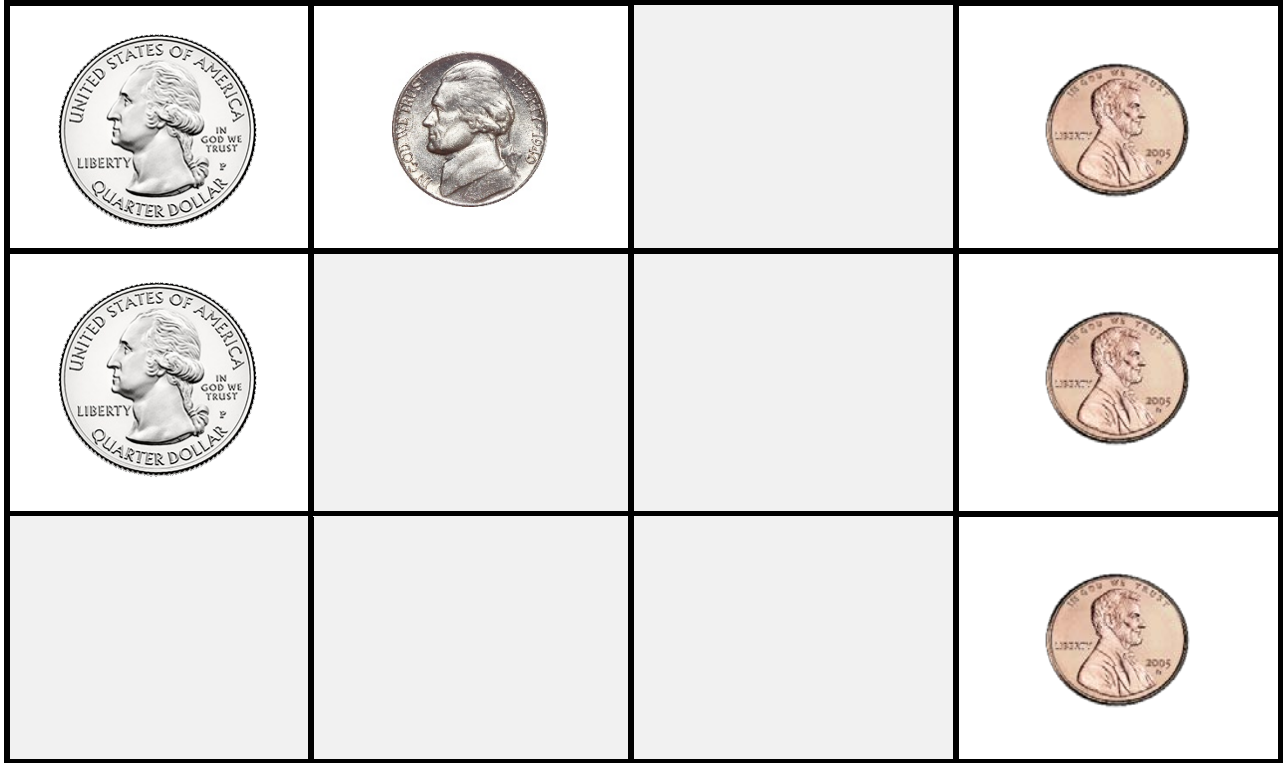
When you get 2 dimes and 1 nickel, trade them in for a quarter. Put the quarter in the quarter column.

The winner is the first person to get 4 quarters and trade them in for a dollar.



Race to Dollar Gameboard

4 Quarters = 1 Dollar	2 Dimes and 1 Nickel = 1 Quarter	2 Nickels = 1 Dime	5 Pennies = 1 Nickel
			
			



Giving to Others

Writing Prompt: In the story, many people in the community gave the family something they could use in their new apartment since they had lost everything in a fire. What would you give to the family? Draw a picture of the item.