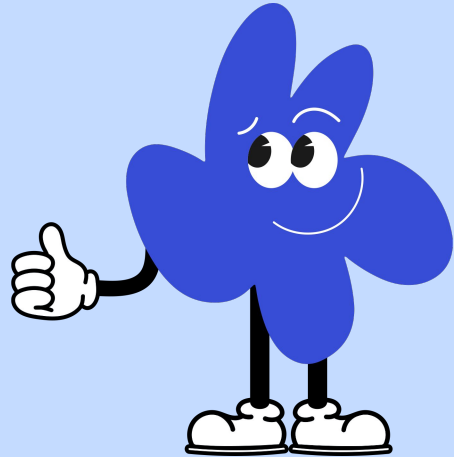


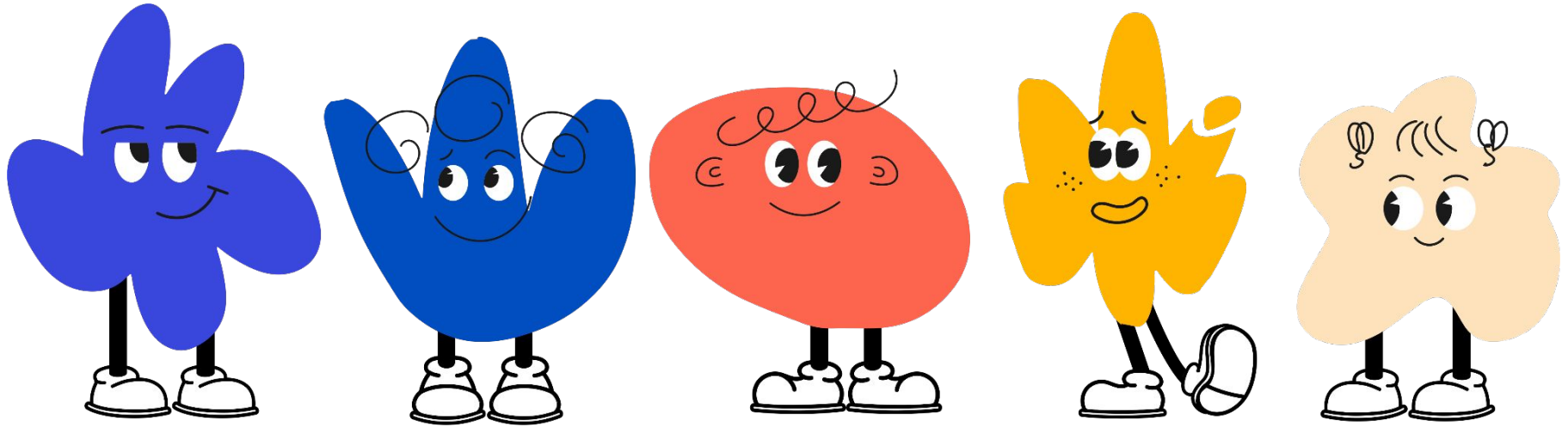
Third Grade

# Financial Literacy

***Lesson 4***  
***Save, Spend, or Share?***



# Learning Target: I can make decisions about the money I earn.



## Essential Question

**How do people  
decide how to use  
the money they  
earn?**

# Key Vocabulary

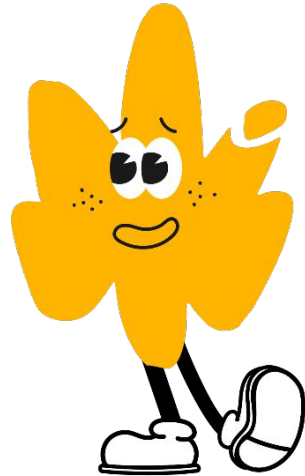
money

save

spend

share

budget



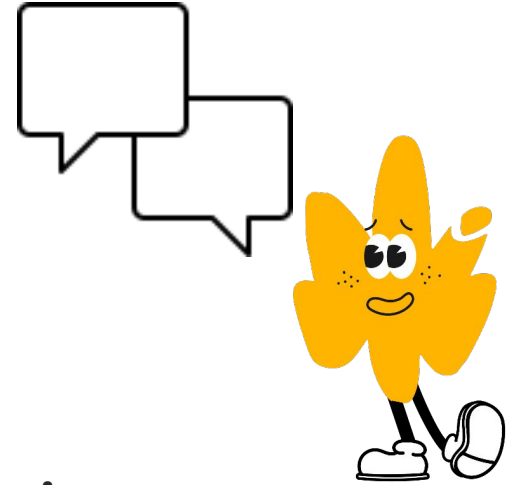
**As you watch this video, what do you think Jay is trying to teach us about how we use the money we earn?**



**Now that we have built some  
background knowledge...**

**Let's talk about how  
YOU use the money  
you earn!**

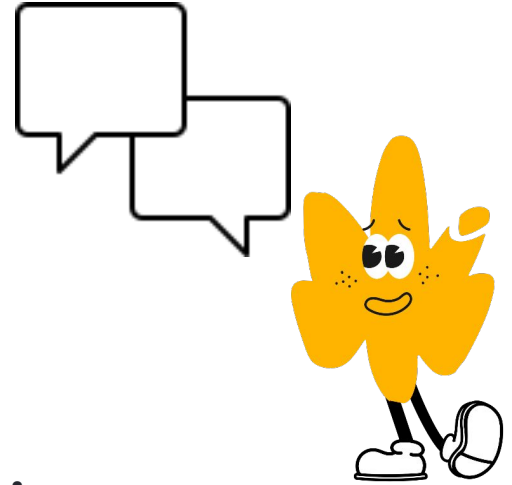
When you **save money**, you keep it (set it aside) so you can use in the future.



**Let's talk about this picture!**

- 1. What is this person doing?**
- 2. Why would someone decide to use the money they earn this way?**
- 3. Have you ever saved money? Why or why not?**

When you **spend money**, you use your money to buy goods and services for things you want and need.

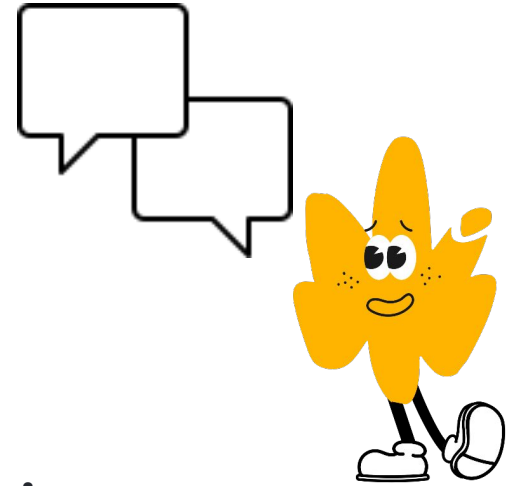


**Let's talk about this picture!**

- 1. What is this person doing?**
- 2. Why would someone decide to use the money they earn this way?**
- 3. Have you ever spent money? What did you buy? Why did you buy it?**



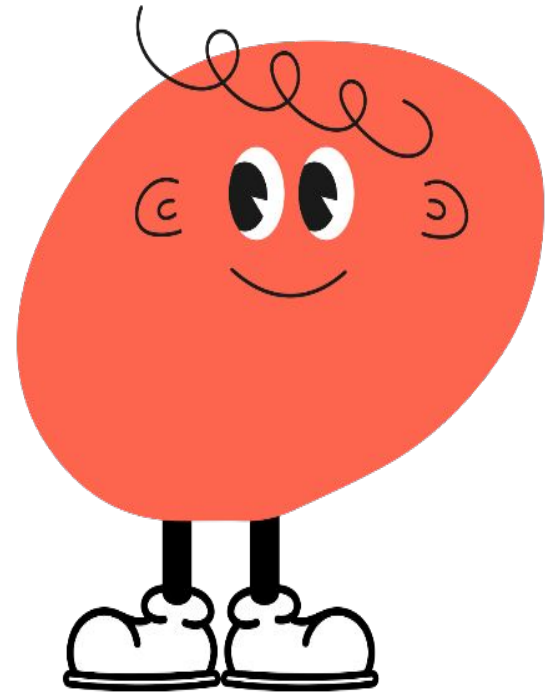
When you **share money**, you give it away to help other people.



Let's talk about this picture!

1. What is this person doing?
2. Why would someone decide to use the money they earn this way?
3. Have you ever shared money? Why or why not?


# Let's practice!



# SHOW WHAT YOU KNOW!

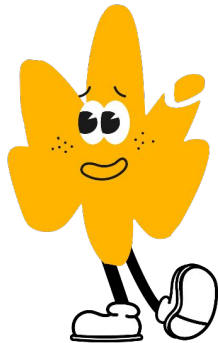
**Learning Target:** I can make decisions about how to spend the money I earn.

**How I Use My Money**

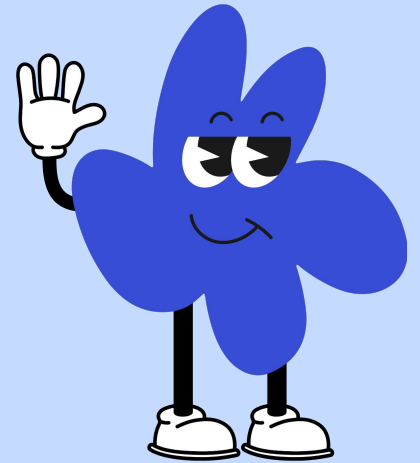


**by:**

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thanks.



# Resources and Activity Worksheets

## Slide 5: Video

Follow up questions during the video could include:

- 1:48 - "What did Jay do with all of his money? Did that cause a problem for him?"
- 3:34 - "How did Jay's mom help him manage his money? What are each of the piggy banks for?"

Follow up questions after the video could include:

- Jay's mom gave him the piggy banks to help him budget. What is a budget?
- Did Jay put all of his money in one piggy bank? Why not?
- What did Jay do when he saved money?
- What did Jay do when he saved money?
- What did Jay do when he shared money?

# Resources and Activity Worksheets

## Slide 6: Think, Pair, Share

- Pair up students so they can discuss and listen to each other.
- As you go to each slide ask the pairs to discuss the three questions
- Walk around and monitor their discussions.
- At Slide 10, have them click the randomizer button.
  - One side has an amount of money and one is an action. Each roll brings up a statement.
  - Have pairs discuss if this is an example of spending, saving, or sharing. Have them explain how they know that.

## Slide 11: Journal

Give each student a copy of the How I Use My Money journal. Ask them to fill it out.

# Sharing Money

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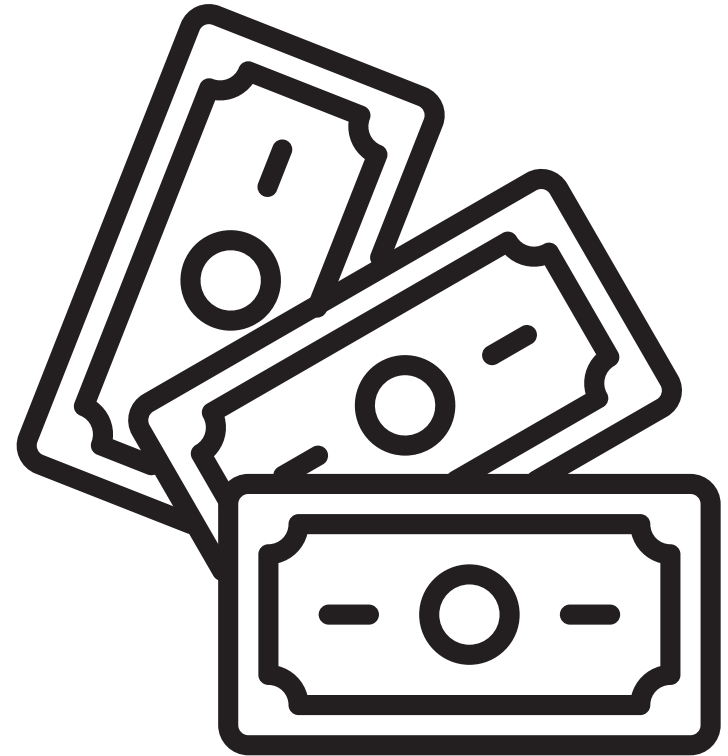
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# How I Use My Money



by:

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