

Money and Math Bank Curriculum Introduction

From an early age, children are fascinated with money as they see the interchange at the grocery, at the bank, and changing hands as part of day-to-day transactions. They observe with fascination the feeding of money to countless machines that produce treasures of candy, drinks, gum, and games that challenge youthful energy at mega pizza parlors. This high interest factor suggests a natural learning opportunity, capitalizing on children's enthusiasm. Money becomes a natural tool for their practice and exploration of basic math and economic concepts.

The **Curriculum Guide** for the Money and Math Bank (M&M Bank) is designed to be used in classrooms, club groups, faith-based programs, or as a family project. The **M&M Bank** is an instructional tool for teaching children basic concepts about money and the economic fundamentals of spending, saving, investing, and giving. The **Curriculum Guide** includes a series of lessons designed for small group presentation. Each lesson contains step-by-step instructions differentiated by age/grade levels and includes ideas for extensions. Collaboration, one of the 4-C's of 21st Century Skills (along with creativity, critical thinking, and communication) is fostered in the group project approach to learning and application of economic foundations.

Lessons in the **Curriculum Guide** are carefully sequenced, starting with basic rational counting. The lessons are appropriate for children as young as three or four. The language of math is embedded throughout the lessons and the importance of double-checking math work for accuracy is emphasized. The math concepts of money are presented and practiced so that children learn the value of coins up to dollars along with an understanding of fair exchange. The **M&M Bank** introduces or extends knowledge of the decimal system, including concepts of 1, 10 and 100. It also incorporates the use of percent and its symbol (%). Embedded into the money math lessons are concepts and skills such as rational counting, quantity, symbols, making change, operations (addition, subtraction, multiplication and division), comparisons, more/less/equal value, sorting, categorizing, and classification.

The **M&M** lessons prepare the young child to understand math concepts using hands-on and real-life applications, providing an experiential foundation for understanding abstract math concepts in upper elementary and high school. These concepts include an introduction to ratios, the use of percent as a foundation for algebra, the use of decimals to represent quantities less than whole numbers, and the correlation of decimals to fractions.

Money is a rich (no pun intended) way to build a launching pad for math that may be needed by a budding rocket scientist or just someone who strives for academic success in math. Learning about basic economics provides a foundation for fiscal responsibility and encourages a life-long pattern of giving. It also can't hurt in the intermediate goal of College scholarships.

The **Curriculum Guide** offers more than an exploration of math. People have been counting, saving, spending, and investing money since the beginning of civilization. Money and its management are components of Social Studies curriculum. This may include micro- and macroeconomics as well as U.S. and world history, geography, culture, and community awareness. From family economics to world economics, economic disparity in the world, supply and demand, barter and trade, money as a unit of exchange, wants versus needs, salary differences, the need to work for money – the **M&M Bank Curriculum** provides learning opportunities across the Social Studies subject area.

The **Curriculum Guide** includes an introduction, lessons, and practical projects to learn four economic components: Giving, Investment, Saving, and Spending. The **M&M Bank** contains four jars screwed under a top plate – one jar for each component. As children learn about each component, they will work collaboratively and develop critical thinking, creativity, and communication skills. Collaboration has replaced last century's top-down leadership model in organizational structure and management. The exercise of collaborative decision-making in each of the four **M&M Bank** components fosters important knowledge and skills for 21st century success.

Children learn distribution of financial resources as they put money they have collected or earned into each of the money jars: 10% into Giving, 20% into Investment, 30% into Savings, and 40% into Spending. The obvious math reason for the chosen percentages is that they neatly represent 100% when added together. Percent actually means per hundred. This is an important math concept and using the **M&M Bank** will reinforce what % means beyond an abstract symbol. The **M&M Bank** encourages children to practice the gift of giving and experience the reward that comes from making donations to groups that help others with needs. When purchased, the **M&M Bank** comes with several slips of paper with name and contact information of charities for donations in the Giving Jar. *All the selected charities donate chickens to families who are hungry so they will have eggs to eat. Children can watch a You Tube video to illustrate the importance of "chicken" giving. The lessons in the **Curriculum Guide** use a chicken donation as an example for the first goal. This goal requires little money and insures that the first giving goal will be reached quickly. More expensive farm animals may be selected as giving goals after initial success. Many charitable organizations offer countless possibilities for giving goals. Children enjoy being involved in the selection of the giving goal – and, of course, in successfully meeting that goal.

*More about the chicken giving organizations can be found in the appendix.

Money and Math Bank Lessons

LESSON PLANS

Lesson 1: The Penny = 1 cent. 100 cents = 1 Whole Dollar

Suggested Reading before Lesson 1: The Icky Bug Counting Book by Jerry Pallotta

Lesson 2: It's a lot easier to use dimes to make 100 cents

Suggested Reading before Lesson 2: One Hundred is a Family by Pam Munoz Ryan

Lesson 3: Sorting change

Suggested Reading before Lesson 3: The Coin Counting Book by Rozanne Williams

Lesson 4: Trade 1 nickel for 5 cents & 2 nickels for a dime

Suggested Reading before Lesson 4: Jelly Beans for Sale by Bruce McMillan

Lesson 5: Nickels will help us count by 5's

Suggested Reading before Lesson 5: Lots of Ladybugs by Michael Dahl

Lesson 6: To share quarters in the bank, make a fair trade

Suggested Reading before Lesson 6: If You Made a Million by David M. Schwartz

Suggested Reading after Lesson 6: Lemonade in Winter by Emily Jenkins

Lesson 7: Let's find out how much money is in that jar

Suggested Reading before Lesson 7: A Chair for My Mother by Vera B. Williams

Lesson 8: The difference in a Rule and a good suggestion

Suggested Reading Lesson 8: Alexander Who Used to be Rich Last Sunday by Judith Viorst

NOTE: Most of the books listed above and below may be ordered new or used through Amazon.com. If ordered together there will be less shipping charges.

Books for Toddler and up for counting practice:

One Gorilla by Atsuko Morozumi

Counting Crocodiles by Judy Sierra

Every Buddy Counts by Stuart J. Murphy

Feast for 10 by Cathryn Falwell

Children's Math Book suggestions for Post M&M Bank Lessons:

Give Me Half by Stuart J Murphy

One Cent, Two Cents, Old Cent, New Cent – A Cat in the Hat Book by Bonnie Worth

Sir Cumference and All the Kings Tens by Cindy Neushwander

How Much is a Million by David M Scharz

Lesson 1: The Penny = 1 cent. 100 cents = 1 Whole Dollar

Preparation:

Present the lesson at a table to a small group (3 – 6)

Prior Knowledge/Skills:

- 1) Children need to be able to count to at least 10, and preferably to 20. Children should also be able to count by 10s (10, 20, 30 . . . 100) or be prepared to teach this skill as part of the lesson.
- 2) Extension #2 requires cutting skill.

Learning Objectives:

- 1) A penny is worth one cent and a whole dollar is worth 100 cents. 100 pennies equals one whole dollar.
- 2) *Cent* means 100. One penny is worth the same as *one* cent.
- 3) *Percent* means per 100. 10 cents is ten percent of 100.
- 4) The symbol % represents the word *percent*.
- 5) The M&M Bank has four jars. Each gets a percent of 100. The Give Jar gets 10% or 10 pennies.
- 6) 100 pennies or cents can be distributed into the four M&M Bank jars according to the following percentages: Give – 10%; Invest – 20%; Save – 30%; Spend – 40%. If distributed correctly, all 100 cents will be put in jars. [10 plus 20 plus 30 plus 40 equals 100.] This is the Rule for the Bank.

Materials

- 1) Money and Math Bank
- 2) Paper, pencil or white-board, marker or chalk board, chalk
- 3) One dollar bill
- 4) Two rolls of pennies for each child in the lesson
- 5) Bowl of warm water
- 6) Drying towel

Procedure:

Introduction:

“This is the Money and Math Bank. We will call it the M&M Bank. No, it’s not for m&m’s. The first “mmm” [the sound] stands for money and the second “mmm” stands for math. The mmmoney and mmmath bank. M&M is just an **abbreviation**. “Say abbreviation. The abbreviation M&M is just a shorter way to say Money and Math.” We are going to use it along with these rolls to play a game.

1. Show children the two rolls of pennies. Ask, “What do you think is in this roll?” “Yes, it is money.”

2. "What kind of money do you think is inside?" "How much money do you think is inside?" Pass around the rolls so children can feel the weight. Write children's guesses.
3. "Let's open two rolls to find out what kind of money is inside." After rolls are open, let each child pick up a coin and tell them the name of this **coin** is a **penny**. "It is also called **a cent**." If interested, children may talk about the color and what pictures are on the coin.
4. Spread the pennies on the table. Review their guesses about how much money was inside and say "With money, we have to be VERY exact. How can we know for sure how much money is here? Yes, we can count the pennies or cents."
5. Touch-count each penny, sliding each one to form rows of ten (10) as you are counting. Children may take turns counting and sliding or everyone may count together as children take turns sliding the pennies into rows of 10. Then count the 10 rows by 10's to 100.
6. When finished, write the number 100. "Great. Now we know there are 100 cents or pennies. [Add the sign for cent: ¢ and explain that means the word **cent**.] That's exactly how many we need in order to put money into the jars on the M&M bank."
7. Rotate the M&M Bank to show the **GIVE 10%** jar. {see Note #4} "This says GIVE. What number is this? Yes, it is TEN." Point to the % and ask if anyone knows what this says?" Tell the children that the sign says "**percent**. Do you remember what **cent** means?" "Yes it is what we call a penny. A penny is actually "one cent." The word "**cent** also means 100." Point to the first row of 10 pennies and ask how many pennies are in that group. When the children answer, ten (10), explain that since we know that there are 100 pennies on the table, it means that there are 10 pennies or 10 cents per hundred or 10%. Write 10%.
8. Put a one dollar bill on the table next to the 100 pennies. "This is a one **dollar** bill." Point out the word **one** and the symbol **1** on the dollar. "One whole dollar is worth the same as 100 cents. That's why it shows one instead of 100".
9. Point to the first row of 10 pennies that was separated. "We have 10 cents or we can say we have 10%. That's 10 cents of the 100 cents we counted." Point to the Bank jar that shows GIVE 10%. "We are going to put 10 per 100 or 10 percent of the 100 pennies into the GIVE jar."
10. "First we are going to **sensitize** your fingers for this part of the game." Show the children the bowl of warm water. Ask for a volunteer to be first to play the game. Tell the child to dip the fingers of his/her right hand into the water. Then dry each fingertip with the towel. Repeat with the left hand.
11. "Now you are going to balance pennies or cents on your fingertips."
 - a. Ask the child how many fingers are on their hands. [If the child does not know, let them count your fingers to 10.]
 - b. "Now hold out your fingers with the palms of your hands up. [Demonstrate.] Do you have 10 fingers also?"
 - c. "Hold your fingers very still and I will balance one cent or penny on each of your fingers. That way we will know for sure that we have 10 cents for the Giving Jar." If a penny falls off, just recount from 1 and replace the fallen penny until all 10 pennies are balanced.

- d. Have the child close their fingers capturing the coins.
 - e. Stack them in a stack of ten (10). Then repeat the sensitizing/finger balance steps with each child in the group or have the children help each other to do this. Continue until there are 10 stacks of 10. “Now we are ready to play the M&M Bank Game.”
12. “We need 100 cents to start the game. That means we need 10 stacks of 10 pennies before we can distribute the pennies in the M&M Bank. Let’s count to make sure that there are 10 stacks of 10 pennies or cents.” Compare each stack to see that it is the same height as the first stack. “Yes, all the stacks of 10 pennies are exactly the same **height**.”
 13. Show children the slots on the top of the Bank where the pennies fit. “There is a place to hold the 10 per hundred – or 10 pennies – on top of the Bank that we will put in the GIVE Jar.” Place the first stack of 10 pennies horizontally in the single slot provided. Have the children place the remaining stacks of 10 pennies in the slots provided on top of the Bank in the penny section.
 14. “Now we can put 10 cents in the Give Jar. That’s 10 per hundred.
 15. Rotate the Bank to show the Invest 20% jar. “This is the Investing Jar. And it says it needs 20% or 20 per hundred. Twenty is two piles of 10.” Have a child put the 20 cents into the INVEST Jar.
 16. Continue in the same way to present the Savings Jar with 30% and the Spending Jar with 40% emphasizing 30 per hundred and 40 per hundred.
 17. Explain the **Rule** for distributing money. “Whenever we put money into the M&M Bank, we have a rule. What is a rule? [Discuss rule.] This is the M&M Bank Rule: The Give Jar must always get 10%. The Invest Jar must always get 20%. The Spend Jar must always get 30%. Who remembers what percent the Spend Jar gets? That’s right, 40%.”
 18. “We have now distributed the 100 cents we started with and put the right amount in each jar.” Did we use all the pennies or cents?

New Vocabulary: abbreviation, coin, penny, cent, percent, dollar, sensitize, height, per, rule

Notes:

1. In the beginning, the adult should use the terminology “M&M” Bank interchangeably with “Money and Math” Bank to reinforce the abbreviation. Sometimes just the word Bank could be used.
2. Use both the words **cent** and **penny** interchangeably during the presentation.
3. Allow each child to complete as much of the activity as possible. However, children may help each other. If necessary, the adult can provide verbal and/or physical prompts or supports.
4. There will be chicken giving goal notes in the GIVE Jar if you as the teacher or the group as a whole decide this would be a good first goal for the M&M Bank. One of the charities should be chosen and that slip left in the Jar until the goal is met. The URLs are with the name of each charity. Seeing the chickens on a computer would help to challenge the children to reach the stated goal. To see a video that explains the good that chicken giving does go to: <http://www.youtube.com/watch?v=dnbNnI2OgJw>. If the children ask about the note in the jar, it might be a good idea to explain it to

them at the end of the lesson. As a group you will at some point need to write “goal” notes for the INVEST Jar and the SAVE Jar with the amount needed to achieve each goal.

Extensions:

1. A field trip to a bank with your group of children would be a good idea. Each child would have a dollar bill that they would exchange for two rolls of pennies. This lesson will be a reinforcement that one whole dollar is worth 100 cents (pennies). The dollar could be provided by each child’s parent or the dollars could be in the form of a loan from the teacher to be paid back from the Spending Jar when enough is accumulated for repayment. If the trip precedes the lesson, videotape the trip and have children watch the video as an introduction to this lesson.
2. “Why do we need pennies? It’s because some things we may want to buy are worth less than one whole dollar. A piece of bubble gum is not worth one whole dollar. A candy cane is not worth one whole dollar unless it is a really big candy cane.” NOTE: The reason for using the term “one whole dollar” instead of “a dollar” is because the fraction and decimal concepts to be learned later will be much easier if the child gets a firm grasp of the concepts “one” and “whole.” “How can we buy something that is worth less than one whole dollar? We could cut up a dollar to pay for those things.” NOTE: At the end of the curriculum you will find an outline of a rectangle that represents One Whole Dollar Bill but it has lines on it that make it possible to cut it up into 100 pieces. Make enough copies of the bill for each child in the group to have one and have the children copy some of the symbols on a dollar bill to their own paper bill to make their paper bill like a dollar bill. “A dollar is worth 100 cents. We know this because we have been sharing 100 pennies or 100 cents in the M&M Bank. We don’t want to cut up real money but we can cut up our fake money. If you cut along the lines, you will cut your fake dollar into 100 pieces.” Put all the children’s pieces of paper dollars in a pile when they finish cutting and dump a pile of pennies next to them. Have all the children gather around the pile of paper. “Let’s see if cutting up a dollar bill to spend for things not worth a dollar is a good idea. Everybody blow on the dollars!” Of course the little pieces of paper will blow everywhere. “Let’s try it on the pile of pennies.” Of course the pennies will still be there. “So, which is the better way to buy things that cost less than one whole dollar? To cut up dollars or use pennies?” The answer should be obvious. And so should the need to clean up a lot of cut up fake dollars.

Lesson 2: It’s a lot easier to use dimes to make 100 cents

Preparation:

Present the lesson at a table to a small group (3 – 6)

Prior Knowledge/Skills:

- 1) Counting by 10s.

Learning Objectives:

- 1) 10 pennies equals 1 dime – both are worth 10 cents or 10% of 100
- 2) One dime is worth more than one penny
- 3) Dimes or groups of 10 pennies can be used to count by 10s to 100
- 4) The word **cent** can be written as a symbol: ¢
- 5) A roll of dimes.

Materials:

- 1) 10 pennies
- 2) More than 10 loose dimes but fewer than 20
- 3) Bowl of warm water
- 4) Drying Towel

Procedure:

Introduction:

“We have a new game for the M&M Bank. I think there are 10 pennies here but with math we have to make sure.” To confirm, children may simply count to double check or place each penny on a fingertip after sensitizing the fingers depending upon the age and abilities of the children (see Lesson #1). Then stack the 10 pennies in a column. “Ten (10) pennies is the same as 10 cents.” Then move a dime next to the stack of pennies. “Today we are going to learn about a new coin.”

1. Which do you think is worth more? All these pennies or this little silver **dime**?” Probably the child will say the pennies. “Believe it or not, this little dime is worth the same as this **column** of pennies because a dime is worth 10 cents just the same as this stack of pennies is worth 10 cents.”
2. Then sensitize the fingers and complete the finger game with the dimes to confirm that there are ten (10).
3. Look at the top of the M&M Bank. Ask the children to find the slots where they put the groups of 10 pennies. “There are also 10 places for dimes on the M&M Bank.” Where do you think the dimes would go? [Penny slots hold groups of 10 pennies in holes, whereas the dime slots are flat and hold only one dime.] Count the dime slots (1, 2, 3 . . . 10) to find that there are 10 places – for one dime each.
4. “Remember how many pennies or cents we needed to distribute money into the M&M Bank? Yes, we need 100 cents to play the game. Since a dime is worth 10 cents we can count by 10s.” Place the dimes on the Bank top as you count together “10, 20, 30 . . . 100. Great! We have 100 cents. That means we can distribute them by the rule of the M&M Bank.”
5. “Remember the rule: 10 cents or 10% of 100 go into the Give Jar.” Have one child place the first dime into the Give Jar. “20% or 20 cents per 100 go into the Invest Jar.” One child counts 10, 20 (one dime, two dimes) into the Invest Jar. Following the same

pattern, another child counts 30 cents into the Save Jar and another 40 cents into the Spend Jar. Each time the percent is emphasized, reinforcing that percent means per 100.

6. "Which do you think is easier to distribute: 10 dimes or 100 pennies?"
7. Dump out the roll of dimes on the table for all the children to take a turn at distributing them into the M&M Bank.

New Vocabulary: Dime, column

Extensions:

1. With the 10 dimes in the slots on top of the Bank, practice counting by 10's to show that 10 dimes equals 100. Children can also count by 10s to 100 using the 10 penny slots on top of the Bank. Discuss the difference.
2. Introduce the equal sign = by writing on the left side of a full piece of paper % = while saying: "percent equals. This is the symbol for equal". Point to the = symbol. "Equal means just the same as. So this says % = what?" There is a blank line. We have to put something on the blank line that is just the same as %." Show them the oblique line in %. "This part of the % symbol means per. So we know a part of what goes on this side of the = symbol." While the children are doing step #3. Write "% = per ____" on the left side of a full piece of paper for each child.
3. Write the percent sign % on half a piece of paper for each child. Leave enough space between the oblique line and two zeros to cut between the figures. "Review that the symbol means percent just like the percent signs on the M&M Bank." Match the piece of paper to the % signs on each side of the Bank to show they are the same. Cut the three figures out of the % symbol on the paper. You will have a 1 and two zeros. Arrange them so they make the number 100 and tape them as the answer on the full sheet of paper to read %= per 100. "Now we know that % equals or is just the same as per hundred. NOTE: Go to end of curriculum for illustration of #3 objective.
4. Upper primary/early elementary: Write **century** and **Centurion** on paper. "This says century. How many years do you think are in a century?" Unless answered quickly say: "The answer is 100 and underline the "cent" in century. "When Rome ruled the world about 2000 years ago, how many soldiers would take orders from one Roman Centurion soldier?" Point to the word **Centurion** when asking the question. Underline the "Cent" in centurion and see if anyone guesses 100.

Lesson 3: Sorting change

Preparation:

Present the lesson at a table to a small group (3 – 6).

Prior Knowledge/Skills:

- 1) Lessons #1 and #2

Learning Objectives:

- 1) Coins can be recognized – even when mixed together
- 2) Coins can be grouped or sorted by type
- 3) Spare change can be sifted to locate certain types of coins
- 4) There are many types of coins – not just pennies and dimes
- 5) The symbol of a dollar is “\$”

Materials:

- 1) The M&M Bank
- 2) Spare change from the children in excess of \$1.00
- 3) A spare change container*

Procedure:

Introduction:

“I see you have brought some money. You have been collecting **spare change**. We are going to play a coin hunt game. Let’s put all the spare change that you brought into this container.”

1. Have children look at the pictures of coins in the four circles on the lower level of the M&M Bank. Point out that the pictures of coins look like the **spare change** they brought.
2. Point out the symbol for a dollar (\$) on the middle of the lower level. “It looks like we have more than 100 cents, so we can put all the spare change on top of the dollar sign. Dump all your coins in the middle of the lower level of the M&M Bank. Look at all this money!”
3. Select a penny or dime and match it to the picture on the lower level. Tell children they are going to sort the coins they brought into groups that each match the pictures. Working from each of the four sides of the M&M Bank, the children take coins from the lower level of the Bank and sort them in groups (pennies, nickels, dimes, and quarters) on the table. [If there happens to be a half-dollar or dollar coins, just remove them for a later extended lesson.]
4. When finished, check to see that each group has the correct coins. Then, remove the nickels and quarters into a holding container saying, “We will save these for later lessons.”
5. Group all the pennies into one pile and all the dimes into another.
6. Divide the children into two groups. Children stack the pennies into groups of 10 cents and count by 10s and fit them on top of the Bank till they reach 100 cents. Then they distribute the pennies into the M&M Jars according to the rule. The other group places dimes in the slots on top of the bank until they reach 100 and then distribute the dimes into the M&M Jars according to the rule. [See Note #3]
7. The game stops when there are not enough coins (either pennies or dimes) to get to 100 cents. Discuss the left over coins. This is the new pile of spare change and will be saved in the container until more spare change is brought.

New Vocabulary: spare change, container

Notes:

1. *LORD Co offers a wooden box for this purpose that can be purchased along with the M&M Bank but an empty plastic Mayonnaise jar would work just as well.
2. Have some change on hand for the child who might arrive empty-handed to use to participate in the activity.
3. This is the basis and practice of the first family of the decimal system: one, ten, and hundred. This pattern is repeated as numbers get larger in thousand, ten thousand, and hundred thousand. The children should be comfortable with ones, tens, and hundred before advancing to nickels and quarters – Lesson #4.

Extensions:

1. 5 to 7 years: Discuss money, a check, a credit card, and PayPal. Which is the best one to use to buy something?
2. “When we have enough money to buy a chicken, which would be the best plan?”
 - a. Buy a chicken here in (name of the state you are in) and then buy a plane ticket for the chicken, which would cost about \$100 and send the chicken to the people who need it.” Use a World Globe to show their location and the location for the “chicken” goal. “I wonder if a chicken knows how to put on a seat belt? Or
 - b. Just send the money by internet or by a check to the people who would buy the chicken in ___ and give it to the people who need it.“Which is the best choice: The first plan or the second?”

Lesson 4: Trade 1 nickel for 5 cents & 2 nickels for a dime

Preparation:

Present the lesson at a table to a small group (3 – 6).

Prior Knowledge/Skills:

- 1) Have a concept of what equal value or fair trade means.

Learning Objectives:

- 1) If a fair trade is made for any coins found in any jar, it does not change the amount that was in the jar before the trade.

Materials:

- 1) The M&M Bank
- 2) The spare change container
- 3) Bowl of warm water
- 4) Drying towel

Procedure:

Introduction:

When the children are ready to find out how nickels and quarters are used with the M&M Bank, start with the nickels. Take a nickel from the spare change container and show the children the coin. "This coin is different from a penny or a dime.

1. Place a penny, nickel and dime in front of the children and ask. "How are they different?" Then continue with the discussion until you say about the nickel: "This nickel is worth 5 cents."
2. Ask the children whether it is worth more or less than a penny. Then whether it is worth more or less than a dime. This will help you know what the children know. As necessary say, "The nickel is bigger than a penny or a dime but even though it is worth more than a penny, it is worth less than a dime."
3. Dump the holding container that will have mostly nickels and quarters on the bottom shelf of the M&M Bank. Have two children separate the nickels from the quarters into the correct sections on each side of the Bank. There are photographs of coins on the lower level of the Bank to make this step easier for the children. Do the finger sensitizing again at this time with the bowl of warm water and dry towel but only on the left hand. Put five pennies (cents) on the fingers of the left hand and a nickel in the palm of the other. "These are worth the same. So 5 cents for one nickel is a **fair trade**. So we can take any jar from the M&M Bank and trade any of the 5 pennies we find for one of the nickels and it will be a fair trade. Then maybe we will get another 100 cents to sort out into the jars, putting 10% in Giving, 20% in Investment, 30% in Savings and 40% in Spending." Then let them trade until all or most of the nickels are traded for pennies. The pennies are then placed into the penny slots on top of the Bank to make sure there are 100 cents. Then the 100 are distributed into the respective jars.
4. If they seem to be bored trading for pennies, then introduce the concept of trading for dimes. "There is another way to make a fair trade for nickels that is easier than trading 5 pennies for a nickel." Put a nickel into each of the child's palms. "Now we know that a nickel is worth 5 cents. If we put them together (take the child's hands and put them together), how many cents will we have?"* So two nickels are worth 10 cents. What other coin do we have that is worth 10 cents? Right! A dime is worth 10 cents. That means we may trade two nickels for a dime and it will be a fair trade." You might lay out 2 nickels, 10 pennies and dime to reinforce the concept. "All of these are worth 10 cents."

5. Dump any jar of coins that has several dimes from the Bank on the table and replace the empty jar. Take a dime from the pile and place it on one palm of the child's hand and two nickels from the holding container pile of coins on the palm of the other. "Two nickels are worth 10 cents and one dime is worth 10 cents. They are worth the same amount. So it is a fair trade to put two nickels in the empty jar and keep the dime. It's a fair trade." Do this until all pairs of nickels are gone from the pile so that you have dimes with which to make a fair trade. With the dimes separated from the other change, put the remaining change back in the jar from which they were taken. Put any odd nickels back in the spare change container. As soon as there are only dimes on the table say, "There is exactly the same amount in the _____ Jar as before because we made only fair trades changing 2 nickels for each dime.
6. "Now let's see if we have enough dimes to make 100 cents for more distribution in the M&M Bank." One child lays the dimes on top of the Bank and other children sort them in the appropriate jars. When the children have the concept of trading nickels for pennies or dimes in order to have 100 cents for sorting on top of the Bank and especially if they have asked about the other slots on the top of the M&M Bank then go to lesson 5.

New Vocabulary: Nickel, fair trade

Notes:

1. * NOTE: Here is good illustration for the use of what will call a "Three period Lesson".
Example question: How many cents do two nickels make?

The first period is to give the child the answer. If you do not get an answer quickly to the last question, you respond "10 cents."

The second period would be used if you think they know the answer but need a clue. You would respond, "Let's see. You have 5 cents in one hand and one hand has 5 fingers. You have 5 cents in the other hand and it also has five fingers. Since you have put them together, let's count all the fingers on both hands and we will have the answer." Do this to retrieve the correct answer of 10.

The third period is that the child knows the answer and answers confidently the correct answer of 10.

It is success that keeps the child wanting more. So it is your job to make sure that the child succeeds.

Lesson 5: Nickels will help us count by 5s

Preparation:

Present the lesson at a table to a small group (3 – 6).

Prior Knowledge/Skills:

- 1) Easily count by 10's to 100
- 2) Should be well founded in knowing that per hundred and percent are equal for the purpose of distribution in the Bank.

Learning Objective:

- 1) The child will easily be able to count by 5's to 100.

Materials:

- 1) The M&M Bank
- 2) At least \$1 worth of nickels for each child
- 3) The spare change container

Procedure:

Introduction:

"You have learned the short cut to counting to 100 by counting by 10s. Let's do it together: 10, 20, 30 . . . 100. With nickels it's not quite as quick as counting by 10's because they are only worth 5 cents each and not 10 cents like the dime. So we have to count by 5s."

1. Slide the nickels from the pile and count: "5, 10, 15, 20, 25 . . . 100 cents. We know that we need 100 cents to distribute in the M&M Bank. These slots in the top of the M&M Bank will help us put money in our Jars with nickels. We know that two nickels is worth 10 cents or 10 percent of 100 for the Give Jar. There is a place for them right here." Place the two nickels in the slot.
2. Now we need 20% for the Invest Jar. If two nickels are worth 10 cents and 10 taken two times is 20, then two nickels taken two times should be worth 20 cents." Make two piles of two nickels each and then lay them out individually. "Nickels are worth 5 cents each so let's count to make sure: 5, 10, 15, 20. That is what we need for the Invest Jar. Let's see if they fit." Stack all 4 and place them in the next nickel slot. "They fit perfectly!"
3. Now we need 30% for the Save Jar. Let's count by 5's until we get to 30 cents: 5, 10, 15, 20, 25, 30." Then count the nickels: "1,2,3,4,5,6. That gives us 6 nickels. See if they fit in the next slot." The child does this. "They do!"
4. To have 100 cents to distribute in the Bank we need 40 cents per hundred for the Spend Jar. Let's count by 5's and see if we got it right: 5,10,15,20,25,30,35,40. That's 40 cents per hundred. They should fit just right in the last slot." Put them in the slot.

“Great! Now we have 100 cents to distribute in the M&M Bank with nickels.” Let the children distribute the coins starting with the Give Jar.

Extensions:

- 1) The Hand Count: Put several colors of finger paint on paper plates and have each child in the group choose a color for each hand and place both hands on piece of paper. After the paint has dried practice counting by 5's to find out how many fingers the whole group of children has. Talk about how this is much easier than counting each finger of the whole group by 1's.
- 2) Learning to tell time on a clock: Counting by 5's is the key to understanding the purpose of the big hand on a clock. The small hand is the hand that tells you the hour of the day by the written number but for the big hand the child must be able to count by 5's to know that it is 15 minutes past 8 or 35 minutes past 8. If interested, LORD Co has a solid hardwood clock with removable hands to simplify the instruction of telling time.

Go to www.lordequip.com and search for CO-Movable Clock to check out this product, which is now available as a ½ price close out item.

Lesson 6: To share quarters in the Bank, make a fair trade.

Preparation:

Present the lesson at a table to a small group (3 – 6).

Prior Knowledge/Skills:

- 1) Counting by 1's, 5's and 10's

Learning Objective:

- 1) The child will know that a fair trade made with any coins in a jar does not change the amount that was in the jar before the trade.

Materials:

- 1) The M&M Bank
- 2) The spare change container

Procedure:

Introduction:

This lesson should be given on a day when children bring in some spare change from home. First have the children dump all their spare change on the table together in a pile. “There is a place for quarters on top of the M&M Bank.”

1. Pull one quarter from the pile. "This is a quarter and it is worth the same as 25 cents. Have a child slide out 25 pennies from the pile. If there are enough pennies and all the children can count to 25, let all of them do this. "Now stack the 25 pennies in a column." Put a quarter in front of the column of pennies. "One quarter is worth the same as all these pennies and 25 pennies is 25 cents. Let's see how many quarters we can put in the slots on the Bank. 1,2,3,4. When we put all the pennies in the penny slots there are 100 cents, when we put the 10 dimes in the dime slots there are 100 cents and when we put all the nickels in the nickel slots there are 100 cents.
2. "How many quarters does it take to make 100 cents? Let's find out. Just count some nickels by 5's until you get to 25 and you will have a fair trade for a quarter." Watch them and correct as necessary. "So 5 nickels are worth the same as one quarter.
3. "Each of you count 25 cents worth of nickels." Help as necessary. Take each of the 4 quarters from the top of the Bank and put them back in front of the four columns of pennies and then put 4 stacks of nickels each with 5 nickels in front of each quarter. "Each stack of pennies is worth 25 cents, each quarter is worth 25 cents and each stack of 5 nickels is worth 25 Cents."
4. Then spread all the nickels out in a line and count by 5's. "Let's see if we really do have 100 cents worth of nickels: 5, 10, 15, 20 . . . 100." 100 cents always means that we can distribute them in the M&M Bank." Do this in the nickel slots on the Bank. Since 25 cents worth of nickels taken 4 times made 100 cents, we know that 4 stacks of 25 pennies each is also worth 100 cents." Invite the children to put the pennies into the penny slots on the Bank to prove the point. By this time it should not be necessary to count the pennies since only 100 pennies will fit into the slots. Have the children work together to see if they fit in the penny slots and then have the children distribute the nickels and the pennies into the Bank. Put leftover pennies back in the holding container.
5. "Now. What are we going to do with the four quarters on top of the Bank? We have a problem. We know that we have 100 cents to distribute in the Bank, but we need 10 cents to start. Why is a quarter too much to put in the Give jar?" When this is understood say, "Is one quarter even too much to put in the Invest Jar? How can we get the quarters into the M&M Bank? We have to share according to the rules of the Bank. What can we do? This is a mystery...." If the children don't come up with the idea of making a fair trade like they did earlier with the nickels, then make a suggestion. "I know! We can't share the quarters in the M&M Bank but we can always make a fair trade. We know now that each quarter is worth the same as 5 nickels. That means we can trade 5 nickels from any jar in the Money and Math Bank for one quarter. Let's do it!" Dump any jar onto the table next to the spare change pile, not close enough that they could get mixed together, and have the children separate all of the nickels from the pile. "We only need the nickels to trade for quarters so the rest of the change goes back into its jar." Have the children return the rest of the change into the jar and screw it back into the Bank. "Now make stacks of 5 nickels each." After this is done take one quarter from the top of the M&M Bank and put it in front of a stack of 5 nickels. "5 nickels are worth 25 cents and one quarter is worth 25 cents, so it is a fair trade." I will take away the nickels that were in the jar and put the quarter in the jar to take their

place. Since it is a fair trade, I can do this.” Let the children continue making the trades with three more stacks of nickels to match the three quarters left on top of the Bank.

6. “Now we can distribute the nickels into the M&M Bank. Since we now know that a quarter is worth 25 cents and four quarters is worth 100 cents, that means that 4 stacks of 5 nickels each is also worth 100 cents. There should be 100 cents in four stacks of nickels. Let’s double check that by putting them into the nickel slots on the M&M Bank.” Let the children do this using the nickel slots on the Bank and then share them in the Bank. There will probably be some stacks of nickels that will not be enough to make 100 cents. If so, “these left over stacks of nickels are not enough to make 100 cents to share in the Bank, so where do we put them?” If a child suggests putting them back in jar from which they were taken, you must correct the children as a group. “We can’t do that. Remember we made a fair trade for those nickels. And the quarter we traded is already in the jar. So we will have to put these nickels back in the spare change container, where we pulled out the quarters, until we have enough to share.”

New Vocabulary: Quarter

Extensions: Fraction work

1. After the introduction of the concept that 4 quarters = 100 cents and the knowledge that 100 cents = one whole dollar introduce that 4 quarters = one whole dollar. Take, for example, four children and one cookie. “Here are 4 hungry children, but I only have one cookie. What can we do?” The children might suggest that they share the cookie. Cut the cookie in half. “Now I have two halves of the cookie. Who gets these halves and who gets left out?” Discussion will follow. If the children don’t figure the answer in their problem solving discussion say, “If I cut the 2 halves into “quarters” it will mean that each of you will have a quarter of a cookie and a quarter of cookie is better than no cookie at all. Don’t you think that it is a much better idea to eat a quarter of a cookie than to eat a quarter out of the M&M Bank? I wonder why they are called quarters? I guess because it takes 4 quarters to make one whole dollar and it also takes 4 quarters of a cookie to make one whole cookie.” You might put the 4 quarters of the cookie back in place to make a whole cookie and you could put a stack of 4 quarters on a dollar bill to complete the illustration and you might introduce the half dollar coin at this time.
2. Other possibilities include half moon and quarter moon, half a pizza and quarter of a pizza (note most slices are $\frac{1}{8}$ of a whole), 25 years is a quarter of a century, why a player on a football team is called a quarterback, why milk comes in a quart, how long is a quarter of one whole inch, what is a quarter past the hour on a clock, etc.
3. Read Give Me Half by Stuart J. Murphy and discuss the fractions involved.

Lesson 7: Let's find out how much money is in that jar.

Preparation:

Present the lesson at a table to a small group (3 – 6).

Prior Knowledge/Skills:

- 1) Child must know the number it takes to make one whole dollar for each coin denomination.

Learning Objectives:

- 1) The primary purpose for counting the money in a jar is to find out if there is enough money to reach the goal connected to that jar. Is there enough money in the Give Jar to buy a chicken? Is there enough money in the Save Jar to buy what was written on a piece of paper? Is there enough money in the Invest Jar to spend on an investment project? Of course it would also be acceptable to count the money in a jar just to know how much it is holding. In all cases, the children will need to know how to count the money in a jar and present the total in dollars and cents.

Materials:

- 1) The M&M Bank
- 2) Empty rolls of coin holders for all 4 types of coins

Procedure:

Introduction:

“Today we will find out how much money is in one of the jars in the M&M Bank.”

1. With the children, decide which jar to select for counting then dump the money in the jar onto the lower level of the Bank and have four children sort the coins to the appropriate quadrant. Say, “Use the top of the M&M Bank for your coins so we will know that we have 100 cents for each type of coin.” If there is not enough of any type coin to fill the slots just remove them in a pile on the table.
2. Show them the coin holders. “These are coin holders. We need to put the coins in the correct holders. This is how we find out how many whole dollars we have in the jar. 100 pennies are too many to fit in the penny coin holder.” Show the children that the coin holder says 50 on the side. “So we may only put 50 cents in each roll and it will take two rolls of pennies to make one whole dollar. Let’s count out 5 stacks of 10 cents each from the top of the Bank to make sure we have 50 pennies. Show the child that filled the penny slots how to fill the penny coin holder with the 50 pennies and how to fold over the end to lock them in the holder. Then have them fill a penny coin holder for the remaining 50 cents still in the slots.

3. The coin holders for dimes, nickels, and quarters show how many dollars there will be in each of the holders when full. Show this to the children. "This is the nickel holder and on the side it says it will hold 2 whole dollars' worth of nickels. The dime holder says it will hold 5 whole dollars' worth of dimes and the quarter holder, when it is full, will be worth 10 whole dollars. We need to stack our coins from the top of the Bank to make piles of 100 cents or one whole dollar to see if we have enough to fill up our coin rolls." Have the other three children make a \$1 stack of the coins they are responsible for from the top of the Bank showing that each stack is 100 cents or one whole dollar. They will then need to see if they can make enough dollars using the slots to fill up the amount needed for each roll. When the number of stacks matches the amount of dollars showing on the side of the money roll then fill it up from the appropriate number of stacks.
4. When finished filling all the rolls possible, lay the rolls side by side and add the total number of dollars you have with the children. Spread out any extra change left over separated in piles from quarters to dimes to nickels to pennies. Start with any leftover quarters and discuss what must be added to the quarters to make one whole dollar. Then make 10 cent piles with the dimes (one coin only), the nickels (two coin pile) and pennies (10 coin pile). Have the children count by 10's to see if other whole dollars can be made and put the 10 coin piles together as a \$1 group. Make as many \$1 groups as possible from the change. Count the groups of dollars and add that number to the dollar total from the rolls.
5. Count any remaining 10 cent pile of coins and call that what it is. Perhaps there is 90 cents with 5 pennies left over. Let's say you had 7 dollars in rolls and an extra dollar in change plus the 90 cents and 5 cents. You should lay it out from left to right from the view of the children and read the total as, "8 dollars and 9 piles worth 10 cents and 5 pennies left over. 10 cents taken 9 times is worth 90 cents and 5 pennies is worth 5 cents so our total is 9 dollars and ninety five cents. It looks like this when you write it." Then write \$9.95 on a slip of paper to put in the jar. If the amount is not enough to reach the goal of the jar, then put the rolls of coins and the loose change back in the jar and screw it back into the Bank.
6. If the total is enough for the chicken from the Give Jar or enough for the goal of the Save Jar, then discuss how to transfer the money for the chicken or buy the item from the savings. The children could all take a field trip to buy the item from savings but it might be a good lesson in a fair trade for the teacher to write a check or use a credit card on line for the amount to secure the chicken that the charitable organization will place in the hands of those that need it the most. Either way the teacher needs to take the amount used from the appropriate jar and convince the children that it was indeed a fair trade because his or her bank will take the same amount out of his/her account and she will need to replace it with the coins in order not to lose money out of his/her account.

New Vocabulary

NOTES:

EXTENSIONS:

- 1) Reread Lemonade in Winter by Emily Jenkins and discuss how they actually loss money instead of making money on their investment and what they might have differently.
 - 2) Book keeping: Each time a new batch of spare change or investment profits are ready to be distributed into the M&M Bank, two children in the group should be responsible for updating the totals in each of the Jars that has a written goal. The first time the teacher will take out all the 'goal' jars and dump them into individual piles separated from the new money to be distributed. The 'goal' note of each pile will be the clue to replace the money in the correct jar at the end of the addition exercise. After dumping, the empty jars should be screwed back into the Bank. Have the children distribute and make fair trades as necessary with new money into the 4 jars as practiced before. Dump the coins from one of the goal oriented jars and give a lesson to two children. The other children will probably want to watch.
- 1) "This was the new money that we put in the _____Jar. I need two children to play this part of the Money and Math Game." When two are chosen: "Count the money just like we have done it before." Just have them make piles of whole dollars unless you see that there is enough to fill rolls. The piles of 10 cents or dimes with the leftover pennies, nickels and dimes. Assist as necessary for them to read the money total. "____whole dollars and _____cents. Now write that on a slip of paper. _____whole dollars 'and' _____dimes or 10 cents with _____pennies left over."
 - 2) Gather all the new money in a pile. "Now we have two piles of money for the _____Jar." Move the correct pile next to the new money pile. "If we hadn't dumped the old money out of the jar before we distributed the new money in the jar, we would have had to count all this money over again. Is it easier to just count the new money?"
 - 3) "The part of Math that makes this work easier is **addition**. We have two totals on the two piles of money." Lay the totals aside and mix the two piles of money together and have the children put it back in the _____Jar. "All this money belongs in the _____Jar but now we do not know how much is in the jar. How can we figure this out without counting it all over again?" Give one of the children the calculator. "We will use addition. We put all of the money together, so why don't we put both of the totals together. This is the total of the older money I the Bank. Can you____enter that number and don't forget the 'and' which is the decimal point." Show on the calculator as necessary. "And you _____must double check by looking at the total note that _____entered the right amount. They must look just the same." When this is done: "Now we must enter the addition symbol." Show them the + on the calculator and have them punch it. "Next we enter the total from the new money pile. Be sure to check the number that it is just the same as the amount on the total note. Addition means to put together. Just like we put the two piles of money together, we can put the numbers together because the money and the numbers both have whole dollars and cents. If you punch the = symbol, you will know what the new total is in the _____ Jar." Make sure they punch the = sign.

- 4) "Now write the new total on a slip of paper so that it is just the same as the amount on the calculator." The child without the calculator does this and they both come to an agreement that the numbers are the same.
- 5) "We have a new total for the _____ Jar so we can throw away both of the old totals. Let's look at the goal for _____ Jar. Is our new total more than or less than the amount we need for the goal?" Explain as necessary. Assuming it is still less than enough: "We will still need more money to distribute into the _____ Jar to reach our goal."

Lesson 8: This lesson for the Bank is not a rule but it is a good suggestion

Preparation:

Present the lesson at a table to a small group (3-6)

Prior Knowledge/Skills:

- 1) Children should understand the concept of subtraction or "take away" and some experience of this operation with numbers 1 to 10. This practice may have been with fingers or cookies or whatever it has taken to know that the removal of a quantity of items from a larger quantity will cause the original quantity to have less.
- 2) The extension of lesson 7 should have been practiced enough to have a comfortable knowledge of adding 2 to 4 digit numbers with a calculator.

Learning Objectives:

- 1) To know the difference between a rule and a suggestion
- 2) To be able to find the correct answer to a 2 to 4 digit subtraction problem with a calculator.
- 3) To know and practice the reading of amounts of money as "whole dollars" followed by "and" (as the meaning of the decimal point) followed by the number of cents.

Materials:

- 1) The M&M Bank NOTE: There should be written goals in one or more jars and at least one of those goals should be close to being realized.
- 2) Calculator with easy to see numbers
- 3) Pencil and slips of paper

Procedure:

Introduction:

"Today we will do something very interesting with the M&M Bank. We know there is a Rule for the Bank." Let the children review the rule. "Well, there is also a "suggestion" for the Bank. Say suggestion. A suggestion is something you can do if you think it is a good idea but you don't have to do it if you would rather not."*

- 1) Turn the Bank as you say, "Money has been distributed in the M&M Bank according to the rule of 10,20,30 and 40%." Let's look in the SAVE Jar and see how close we are to reaching our goal." Unscrew the jar and retrieve the goal note. "We need \$_____. I will enter what we need into the calculator." Do this and show the children that the printout on the calculator is the same as what is written on the paper. "Now if we use Subtraction we can find out how much more we need to reach our goal. This is the subtraction sign on the calculator. " We also know how much we already have in the jar written on a slip of paper." Take the total note out of the jar and read the amount to the children. " _____whole dollars and _____cents. This is the amount that we already have so we will subtract that amount from how much we need. The answer will tell us how much more we need to reach our goal." Looking at the calculator say, "This is the amount that we need and I have already punched the minus sign." Show them the symbol again -. Enter the total amount into the calculator and show the children that it is the same number on the total slip. The = sign will give us the answer." Punch the = sign and remind them about using the = sign before as meaning 'just the same as'. "The answer is \$___whole dollars and _____cents that we need to reach our goal for the _____ . Let's write that number on a slip of paper so we don't forget.
- 2) "We could wait until we have more spare change to reach our goal but I have a 'suggestion' that would help us reach that goal today.* If we could take the money we need out of one of the other jars we could reach our goal today. Is it fair to take money out of the GIVE Jar to buy something for ourselves?" The answer will be no. Explain as necessary. "How about the INVEST Jar? No. The INVEST Jar is only to be used if we believe we can make a profit from the investment. That just leaves the SPEND Jar. We can do whatever we want with the money in the SPEND Jar. What do you think? Should we take enough money out of the SPEND Jar to reach our goal that we have set for ourselves in the SAVE Jar?" NOTE: If the result is not unanimous, a vote could be taken. The above procedure would be used in the same way should there be a written goal in the GIVE Jar or the INVEST Jar.
- 3) If the group is in agreement, dump the SPEND Jar contents on the \$ sign of the lower level of the M&M Bank and sort the coins as before. Start with quarters to make the whole dollars needed and then dimes and then nickels and pennies to reach the amount needed. Left over change should be put back into the SPEND Jar.
- 4) The next step would be to purchase the written goal. It might involve a field trip or purchasing on line or placing an order.

Cut apart: %

Piece back together to look like: | 00

Appendix

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Cram Worldwide- For \$10.00 grown chicken will be given to a family in need.
<https://cramwinc.donortools.com/my/funds/49738-Asia-Livestock-Cow-Goat-Fund>

Samaritan's Purse- For \$14.00 a dozen chicks will be given to a family in need.
https://www.samaritanspurse.org/index.php/Giving/gift_catalog/
World Vision- For \$25.00 two chickens will be given to a family in need.
http://donate.worldvision.org/OA_HTML/xxwv2ibeCtpSctDspRte.jsp?section=11080§ion2=11020 .

NOTES TO PARENTS ABOUT THE NEED FOR SPARE CHANGE

Your child is currently involved in a curriculum called the Money and Math Bank Game. They are learning counting numbers and the math operations of addition and subtraction along with an introduction to the language and concepts of multiplication and division. The Bank Game also introduces them to the concept and practice of Money Management in the four areas of Giving, Investing, Saving, and Spending. The first goal in the "Giving" area is to collect enough to buy a chicken through a charitable organization who will distribute it to some family in the World that is going hungry and could use the eggs from chickens to feed their children. Please encourage this lesson by sending some spare change with your child the next time we meet. If it is appropriate we would ask you to encourage your child to ask your extended family for change over the next few weeks to support them in this important foundational education in Math and Social Studies. We will let you know when the next collection needs to be made.

If you would like a more detailed look at the curriculum go to www.lordequip.com and go to the bottom of the home page and download the Money and Math Bank curriculum. If you would like to take a look at the charity organizations that will be placing the chickens go to <https://cramwinc.donortools.com/my/funds/49738-Asia-Livestock-Cow-Goat-Fund>, https://www.samaritanspurse.org/index.php/Giving/gift_catalog/, or http://donate.worldvision.org/OA_HTML/xxwv2ibeCCTpSctDspRte.jsp?section=11080§ion2=11020.

To see a video that explains the good that chicken giving does go to:
<http://www.youtube.com/watch?v=dnbNnI2OgJw>

NOTES TO PARENTS ABOUT THE NEED FOR SPARE CHANGE

Your child is currently involved in a curriculum called the Money and Math Bank Game. They are learning Math as it concerns counting and the math operations of addition and subtraction along with an introduction to the language and concepts of multiplication and division. The Bank Game also introduces them to the concept and practice of Money Management in the four areas of Giving, Investing, Saving and Spending. The first goal in the "Giving" area is to collect enough to buy a chicken through a charitable organization that will receive a specific donation (around ten to 15 dollars) and see to it that a chicken is purchased for some family in the World that is going hungry and could use the eggs from chickens to feed their children. Please encourage this lesson by sending some spare change with your child the next time we meet. If it is appropriate we would ask you to encourage your child to ask your extended family for change over the next few weeks to encourage them in this important foundational education in Math and Social Studies. We will let you know when the next collection needs to be made.

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<http://www.youtube.com/watch?v=dnbNnI20gJw>