



# LESSON PLAN - 1st & 2nd Grades

## “The Pickle Patch Bathtub” by Frances Kennedy

**Lesson Plan: Savings Goals**

**Grade Level:** 1st-2nd grades

**Content Area:** Personal Finance

**Recommended Length/Duration:** 45 minutes

**Essential Understanding:** Setting a specific savings goal, and steps to achieve that goal, help us direct our money to things that we value. Setting goals help us make good decisions with our money.

**Learning Goals:** Students will read about how a group of children set a savings goal and worked to earn the money to achieve that goal. Students will learn what is meant by saving, and explain and give an example of a savings plan and goal.

**VTDOE Standards:** Mathematics , M1:3, M1:5, M2:5 and History & Social Sciences, H&SSP1-2:19, 1-2:20

Portions of this lesson plan were taken from an educational plan written by the Federal Reserve banks of St. Louis and Philadelphia. (<http://www.stlouisfed.org/education/>) Thank you!

**Description/Sequence:**

### Steps in Saving to Reach a Goal

**(1) Display the cover of the book *The Pickle Patch Bathtub*.** What do you think a cucumber has to do with a bathtub? (hold a cucumber in your hand) In today’s story we will learn how a group of children used cucumbers to buy their family their first bathtub.

**(2) Display the author’s note pages at the back of the book.** Our story today is based on a true story. The author of this book, Frances Kennedy, wrote this book about how her mother Donna and her family grew cucumbers to buy a bathtub. This story happened in 1925. **Write the date on the board.** We now live in 2012. **Write the current year on the board.** This story took place 87 years ago! Back then, things cost a lot less than they do today. We’ll talk about that after I read the story.

**(3) Read the book through page 7. Place a clear jar on a table in front of you. Show the students ten one dollar bills and seventy-five cents. Select money increments--quarters, dimes, nickels and pennies--based on the knowledge level of the students.** The children had to save \$10.75. What is saving? (It means keeping or not spending money today to use in the future.) Let’s count out that amount and place it in our jar. **Have the students count the money out loud with you as you place the money in the jar.** What were the children saving this money to buy? (Answer: bathtub) So, their savings goal was to save \$10.75 to buy a bathtub. When you save your money for something specific, that is your savings goal.



**(4)** *Finish reading the story. Do a quick review of the story by asking the following questions:*

- What were Donna and her sisters and brother saving for? (answer--bathtub) Before I started the story, I pointed out that it took place 87 years ago and that things cost less back then. While a bathtub cost \$9.25 in 1925, today a bathtub would cost more than a \$100.
- Donna had a plan to save the \$10.75 they needed. *Go back to page 9 and review it.* Why didn't this plan work? (answer--no one followed the plan)
- How did they finally earn the money for the bathtub?
- Growing cucumbers is hard work! Do you think Donna ever felt like giving up?
- What do you think helped her keep working? (lead to the answer that she had a savings goal and that goal kept her motivated)
- How do you think Donna felt when they reached their savings goal?

**(5)** *Pass out the Activity 1 handout, My Savings Goal. Instruct the students to draw a picture of something that they would like to save for. Tell students this is their savings goal.*

*Make overheads of the Activity 1 and Activity 2 handouts. I have a savings goal of buying a snack and a ticket to the movies. Draw in a ticket and a popcorn in the bathtub. I need to figure out how I will reach this goal. I'm going to write down the steps I need to take on these cucumbers! As you go through each step, engage the students in a discussion about what they need to do to answer each question.*

Step One: How much money do I need?  
(call local theatre, look online)



Step Two: What money do I already have?  
(check bank, wallet/purse)



Step Three: How do I get more money?  
(ways to earn money, ask)



Step Four: Where do I put the money I collect or earn?





(6) Distribute a copy of the Activity 2 handout to the students. Instruct them to write one idea on each cucumber, just like you just did. Each idea will help them with their savings plan and earning and saving money to reach their goal.

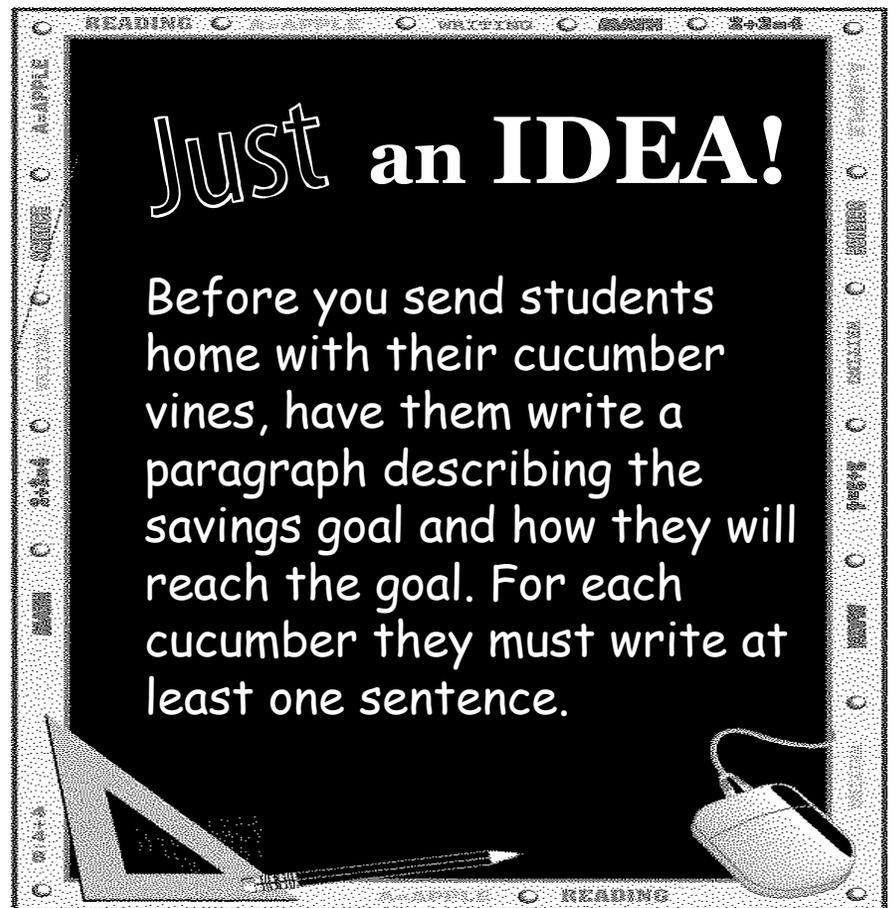
Have the students cut out the bathtub from the Activity 1 handout. Give each student a piece of string or yarn, which will represent the cucumber vine. Have students attach the bathtub at one end of the yarn followed by the Step 1 cucumber, Step 2 cucumber, Step 3 cucumber and Step 4 cucumber.

If time allows, have several of the students display their completed cucumber vine and explain to the class what their savings goal is and the steps they would follow to reach their goal.

(7) Copy the parent note and send it home with students, along with their individual cucumber vines. Ask them to give the note to their parents and to hang the vine up somewhere where they can be reminded about their goal. The next day, ask your students to share any stories their parents told them about saving money.

**Materials Needed:**

1. *The Pickle Patch Bathtub* by Frances Kennedy
2. Clear jar
3. Money totaling \$10.75
4. White board or chalkboard
5. Activity 1 handout
6. Activity 2 handout
7. Overheads of Activity 1 & 2
8. String or yarn
9. Scissors
10. Tape/glue/stapler
11. Copies of parent note



## Copy Master - Note for parents

Dear parents:

We recently read in class “The Pickle Patch Bathtub” by Frances Kennedy. The story takes place in 1925. The book tells the true-life tale of how the children in one rural family earned and saved up their money to buy a bathtub for their home. We discussed what a savings goal is and how we can take steps to reach our goal. Ask your child about the cucumber vines we made in class and the savings goal he/she set. Is there something special you saved for as a child? I’d appreciate if you would share that experience with your child. As we continue conversations about saving and investing in the future, your child could share your story as another example of how to manage money wisely. Thank you for your support!

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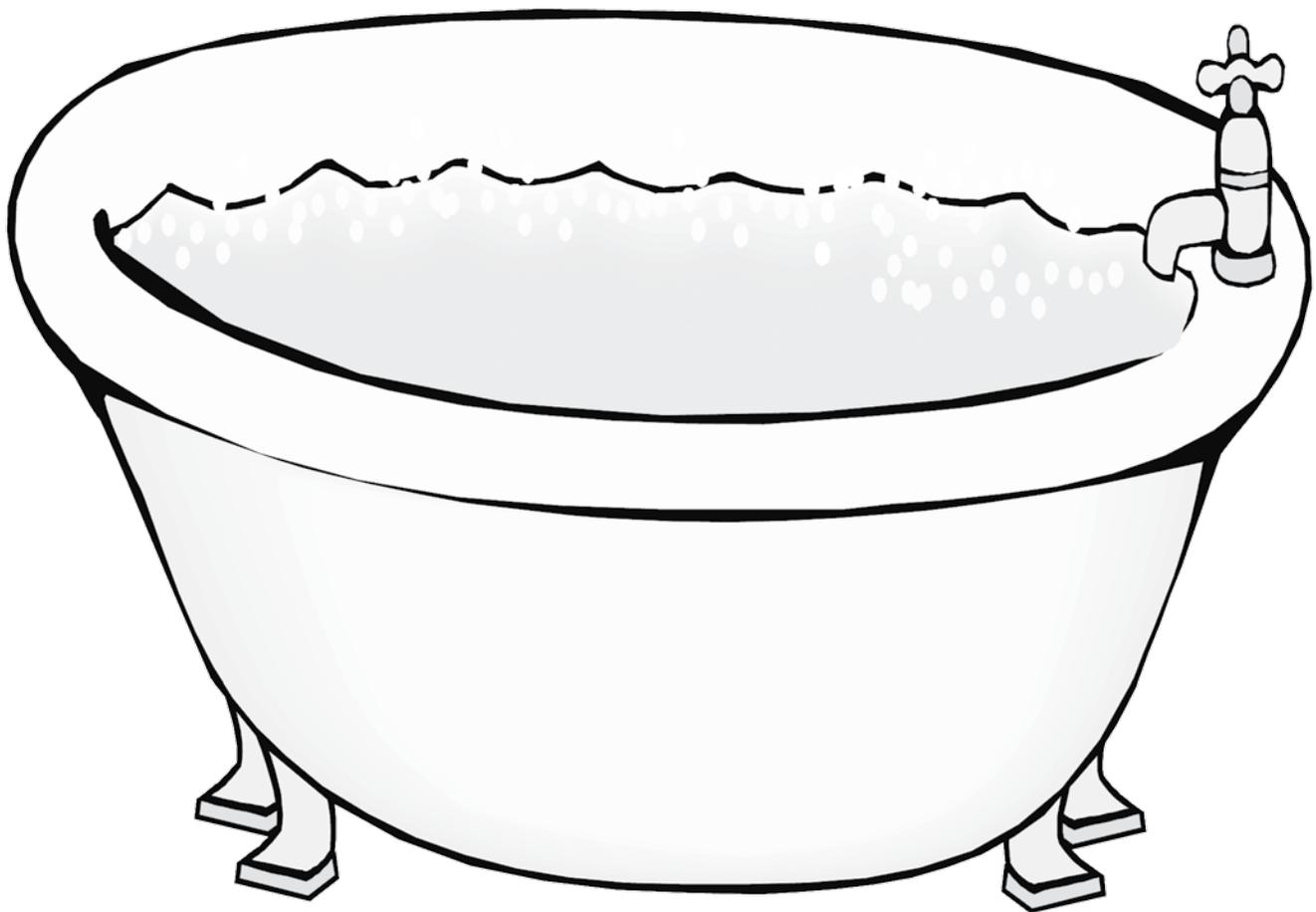
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# Activity 1 - My savings goal

Donna and her sisters and brother had a savings goal of buying a bathtub. In the bathtub below, draw a picture of your savings goal.



# Activity 2 - Steps for my savings plan

