



LESSON PLAN - Kindergarten

“The Pickle Patch Bathtub” by Frances Kennedy

Lesson Plan: Savings Goals

Grade Level: Kindergarten

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 it means to save money and how a goal helps direct where we spend our money.

VTDOE Standards: Mathematics , MK:5, and History & Social Sciences, H&SSPK-K:19

Description/Sequence:

Steps in Saving to Reach a Goal

(1) *Display the cover of the book **The Pickle Patch Bathtub**. Our story today is based on a true story. Go to the Author’s Note page in the back of the book and show the students the picture of Helen and Donna.* 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. Does anyone know what year it is now? *Write today’s date on the board. Have the students repeat the date out loud with you.* We now live in 2012 and our story takes place in 1925--that’s 87 years ago! You may have a grandmother or grandfather who are in their eighties. Back then, things cost a lot less than they do today. In 1925, a bathtub cost about \$10, today a bathtub would cost more than \$100! But, what hasn’t changed, is that kids back in 1925 and kids in 2012, still save money to buy things they want and need.

(2) *Put a clear jar on a table in front of you. Put a quarter, dime, nickel, penny and a one dollar bill on the table. Have the students help you identify what each increment of money is called. Place them in order on the table based on their dollar value. The dollar bill would be first and the penny would be last. Count the total. You have \$1.41.*

I have \$1.41. It’s not a lot of money, but I can buy some things with this money. Can you name some things? (candy, gum from a vending machine, a can of soda, maybe something in your lunch room) Let’s say I wanted to buy something that cost \$5. *Show a \$5 bill.* What would I have to do to get that money? (Lead the conversation to saving some of the \$1.41 and then earning and saving money in the future.)



Place the \$1 into the jar. When I put money away to use later, that’s called saving. I may spend the 41 cents now on candy or gum, but I’m saving the \$1. Sometimes, it can be hard not to spend the money we are saving. As we read our story, listen for all the things that could have kept the children from reaching their savings goal to buy a bathtub.

(3) Prior to reading the story, prepare cards with the story quotes and our response. As you encounter each quote in the story, stop and ask the students the following questions. As you highlight a story quote, place the quote card on a white board or other flat surface. After each quote and the student response, place the corresponding response card next to the quote. The purpose of this exercise is to reinforce the idea of what a savings goal is and how we can continue to work toward a goal, even when things get tough!

Read the story.

Story Quote

Our Response

PAGE 6	“How can we get that much money?” - Alice	We can earn money to buy a bathtub.
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Question: Sometimes we think we can’t do something because it looks too hard. Alice is feeling that way about saving the money for a bathtub. How could Alice and the kids get the money for their savings goal of a bathtub?

PAGE 8	“I want to buy a banana!” - Carlyle	A bathtub is better than a banana.
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Question: Carlyle is only thinking about the fun he could have right away by buying a banana. What could we say to him to encourage him to save his dime for the bathtub?

PAGE 17	“It’s going to take a lot of cucumbers to buy a bathtub.” - Donna	You can do it!
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Question: Donna is probably wondering how they will ever be able to earn enough money for the bathtub. It will take a lot of cucumbers. What could we say to her to encourage her to keep working?

PAGE 18	August was hot. Working in the sun made Alice feel faint.	Don’t give up!
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Question: Sometimes when we are saving our money for something it can mean that we have to work hard to earn the money. What could we say to Alice to help her?

PAGE 21	In September, Donna was too tired to even count pickle money.	Think about how good it will feel to have a real bathtub.
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Question: Donna is getting very close to having all of the money saved for the bathtub, but she is tired! Do you think reminding her about the bathtub would help?



Story Quote

Our Response

PAGE 28

“... stepped into the real bathtub and found out her legs were not too long after all.”

You did it!

Question: Donna worked very hard to reach her savings goal of buying a bathtub. Finally, she is able to use the bathtub she had worked so hard for. How do you think she felt?

(4) Why do you think Donna was able to keep from spending the money she was earning on other things and keep working on saving for the bathtub? (Lead discussion to the answer that Donna had set a savings goal of buying a bathtub and that kept her motivated and on track.)

Distribute the Kindergarten activity sheet and have the students complete the sheet together. Make an overhead of the activity sheet so that you can fill it out as you are discussing it with the students.

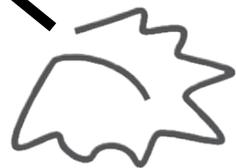
Let's help Donna stay on track and save for her bathtub. **Point to the seeds.** Beside the seeds it reads: I am saving money for a bathtub. We are going to help Donna grow a cucumber vine. When she makes the right choices, she will end up with cucumbers and money to buy a bathtub. Let's look at the first choice that Donna has. **Walk the students through each choice. The correctly completed worksheet is at right.**

(5) You may not have much money now. But, you can start to learn how to earn money and how to save money. For example, you might receive some money for your birthday. Instead of spending all of it, you could be like Donna and save part of it to buy something in the future. Remember, if you make a savings goal, it will be easier for you to save your money and not spend it as soon as you get it!

Growing Our Savings!

Help Donna make good choices to grow her savings for a bathtub. Draw a line from the seeds to each leaf that shows a good choice that Donna can make to reach her savings goal.

Seeds = I am saving money for a 

  **or** 

I will put my money in a bank. I will put my money in my pocket.

 **or** 

I will buy a banana! I will not spend the 50 cents I earned on a new toy.

 **or** 

It's too hot! I'm going to go play. I will keep working, even if it isn't always fun.

 **I have earned money, saved it and can now buy a bathtub!**

WORKSHEET-KINDERGARTEN



Materials Needed:

1. *The Pickle Patch Bathtub*, by Frances Kennedy
2. One clear jar
3. Money: \$5 bill, \$1 bill, one quarter, one dime, one nickel, and one penny
4. Book quote cards and our response cards
5. One overhead
6. Copies of Kindergarten activity sheet (Master on facing page)

**Just
an IDEA!**

After reading this book, place an empty jar in your classroom and have students put a penny in each time they do an assignment. They can equate doing their work to watching their money grow. Designate in advance what the money will be used for. The class could give the money to the school library to purchase a book. A book plate can be placed inside the book purchased with their money so that the class will always be remembered in the library!

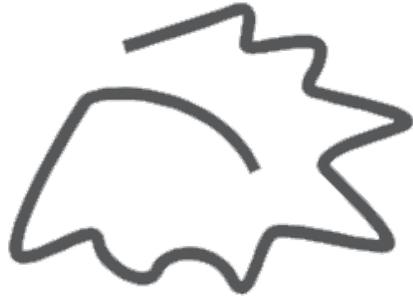
Growing Our Savings!



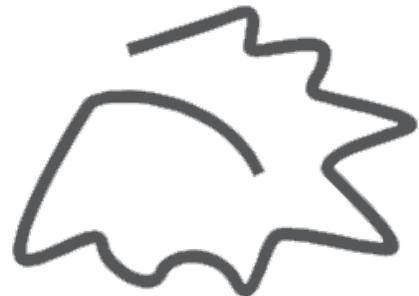
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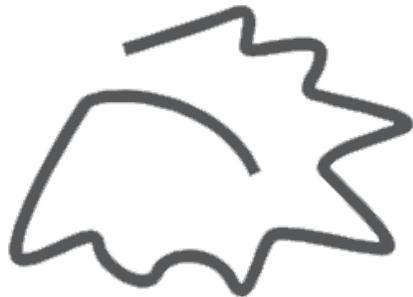


or



I will put my money in a bank.

I will put my money in my pocket.

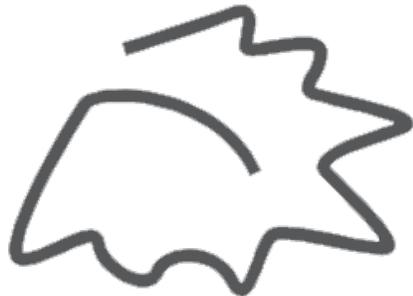


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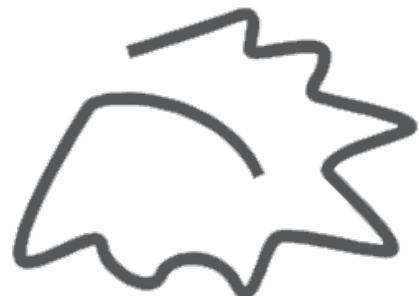


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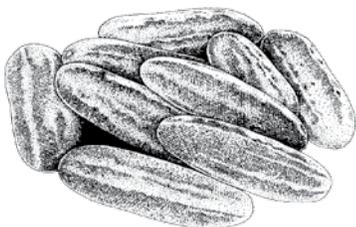


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I have earned money, saved it and can now buy a bathtub!