



**READING
RAISES
INTEREST**

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Reading Raises Interest kit.



A Chair for My Mother

By Vera B. Williams / ISBN: 0-688-04074-8

Lesson Author

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Standards and Benchmarks (see page 10)

Lesson Description

In the story, *A Chair for My Mother*, a little girl and her family save money in a jar to buy a chair after their furniture is destroyed in a fire. In this lesson, students will learn that characters in the book are human resources who save part of the income they earn. Students will identify other human resources and state how the mental and physical work of those human resources allows them to earn income. Finally, students name strategies to reach a savings goal.

Grade Level

1-3

Concepts

Human resources

Income

Saving

Savings goal

Objectives

Students will be able to

- define human resources, income, saving, and savings goal;
 - provide examples of human resources,
 - determine a savings goal, and
 - state strategies for reaching a savings goal.
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Time Required

30-45 minutes

Materials

- *A Chair for My Mother* by Vera B. Williams (ISBN: 0-688-04074-8)
 - Visual 1
 - Handout 1, one copy for each student
 - Handout 2, one copy for each pair or group of three students (Handout 2 may be cut into strips before the lesson or cut into strips by students or, to avoid cutting, the sentences may be placed in order by numbering them on the lines provided.)
 - Handout 3, one copy for each student
 - Scissors (optional)
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Procedure

1. Explain that most people work. The work they do is both physical and mental. Physical work requires people to move around a lot and use their muscles. They must think about what they're doing so they don't make any mistakes. Thinking is mental work. Carpenters and plumbers do physical and mental work. Ask students to name other workers who do physical and mental work. (*Answers will vary but may include police officers, mechanics, bricklayers, or farmers.*)
2. Explain that some workers do jobs that require sitting at a desk and thinking about the work. Some of these workers are bankers and writers. Ask students to name other workers who mostly do mental work. (*Answers will vary but may include computer programmers, lawyers, and doctors.*)
3. Explain that people who do mental and/or physical work are called **human resources**. Human resources work hard to make and do things for us.
4. Introduce *A Chair for My Mother* by saying that two characters in the story, the little girl and her mother, are human resources.
5. After reading the book, ask the following questions:
 - What work does the little girl do at the restaurant? (*She peels onions, fills ketchup bottles, and washes salt and pepper shakers.*)
 - In what way is the work the girl does physical? (*She is peeling and washing.*)

- In what way is the work the girl does mental? (*If she is using a knife to peel onions, she must concentrate so that she doesn't cut herself; she must be careful not to overfill the salt and pepper shakers and ketchup bottles.*)
 - What work does the mother do? (*The mother is a waitress at the diner.*)
 - In what way is the work the mother does physical? (*She must walk to tables to take orders, carry food to people, and remove dirty dishes from tables.*)
 - In what way is the work the mother does mental? (*She must write the orders, answer customers' questions, add the items on the bill, and make change.*)
 - What do the little girl and her mother receive for their work? (*Money*)
6. Explain that the money people earn for work is called **income**. People spend some of their income to buy things they want. People can keep some of their income to buy things in the future. This is called **saving**.
7. Ask the following questions:
- Why did the mother and the little girl save some of their income? (*They wanted to buy a chair.*)
 - Why did they have to save? (*They didn't have enough money to buy the chair right now.*)
8. Explain that the girl and her mother had a savings goal. A **savings goal** is a good or service that people want in the future. It can be hard to reach a savings goal because there are so many things people might want to buy with the money they have saved.
9. Ask the students for examples of things for which they have saved. (*Answers will vary but may include a toy, book, game, or bike.*)
10. Display *Visual 1: Savings Jar*. Explain that one way people can concentrate on a savings goal is to remind themselves of the item they wish to purchase with the money they are saving. One way the girl and her mother could have reminded themselves of their goal would have been to place a picture of the goal in the jar with their savings.
11. Distribute *Handout 1: My Savings Jar* and instruct students to draw their savings goal on the note inside the jar. Call on individual students to discuss their goals. Suggest that they cut out the note, take it home, and place it in a jar or on the bank in which they save their money so that they will remember their goal. Ask students to suggest other ways to help them reach their savings goals. (*Answers will vary.*) Comment on their saving strategies and suggest the following:
- Draw a picture of your savings goal on a sticky note and place it on your bathroom mirror.
 - Ask your mom or dad to *remind* you of your goal *whenever* you receive money.

- Keep your bank in a place where you will see it every day.
 - *Never* take money from your bank.
 - Save one-half of your gift money or allowance.
 - Save some money each week.
12. Ask students to state which strategy they will use to reach their savings goal. (*Answers will vary.*)
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Closure

13. Pair students or put them in groups of three. Distribute *Handout 2: Anita's Savings Goal*. Students may place cut strips in the proper order, or they may number the order of the sentences on the handout. The correct order of sentences is as follows:

Anita wanted to buy a new pair of sport shoes.

The shoes Anita wanted cost \$15.00.

Anita raked leaves and earned income of \$5.00 each week.

After Anita's first week of raking leaves, she put \$3.00 in the jar.

After Anita's second week of raking leaves, she put \$4.00 in the jar.

After Anita's third week of raking leaves, she put \$3.00 in the jar.

Anita put all of her income from the fourth week in the jar.

Anita met her goal and bought shoes.

14. After students complete the activity, ask the following questions:
- Who is the human resource in the story? (*Anita*)
 - What was Anita's work? (*She raked leaves.*)
 - What is income? (*Income is money received for doing work.*)
 - How much money did Anita earn each week in income? (*\$5.00*)
 - What was Anita's savings goal? (*\$15.00 for shoes*)
 - How much did Anita save toward her goal during the first week? (*\$3.00*)
 - How many weeks did it take Anita to meet her goal? (*4 weeks*)
 - Do you think Anita was proud of her accomplishment? (*Yes*)
 - What steps or strategies do you think Anita used to reach her goal? (*Answers will vary but may include one of the strategies previously discussed.*)

Assessment

15. Distribute a copy of *Handout 3: Chris Meets His Goal* to each student. Explain that students will develop their own saving story about Chris by choosing (i) the work Chris will have to do so that he receives some income, (ii) an item Chris wants, (iii) and the price of that item, which will be Chris's savings goal. The students will also decide how much money Chris will save each week to meet his goal. After students have completed their work, discuss their answers as follows. (For younger students, it may be necessary to provide a realistic wage for the work they choose. It may also be necessary to check the accuracy of the prices of the items chosen as their savings goals.)

- Who is the human resource in the story? (*Chris*)
- What work did you choose for Chris? (*Answers will vary.*)
- What is income? (*Income is money received for doing work.*)
- How much money did Chris earn each week in income? (*Answers will vary, but should be reasonable compensation for the work chosen for Chris.*)
- What was Chris's savings goal? (*Answers will vary, but students should indicate an amount that would help Chris reach his goal.*)
- How much did Chris save toward his goal during the first week? (*Answers will vary.*)
- How many weeks did it take Chris to meet his goal? (*Answers will vary.*)

Visual 1: Savings Jar



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Handout 1: My Savings Jar



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Handout 2: Anita's Savings Goal

These are sentences about a girl named Anita. She has a savings goal. Place the sentences in order to help her meet her goal.

After Anita's second week of raking leaves, she put \$4.00 in the jar.

The shoes Anita wanted cost \$15.00.

After Anita's first week of raking leaves, she put \$3.00 in the jar.

Anita raked leaves and earned wages of \$5.00 each week.

Anita wanted to buy a new pair of sport shoes.

After Anita's third week of raking leaves, she put \$3.00 in the jar.

Anita met her goal and bought shoes.

Anita put all of her wages from the fourth week in the jar.

Handout 3: Chris Meets His Goal

Write your own story by filling in the blanks in the sentences below.

Chris works as a _____ and earns income of \$_____ each week.

Chris wants to buy _____.

The item Chris wants to buy costs \$_____.

After Chris's first week of work, he saves \$_____ in a shoebox.

After Chris's second week of work, he saves \$_____ in a shoebox.

After Chris's third week of work, he saves \$_____ in a shoebox.

After Chris's fourth week of work, he saves \$_____ in a shoebox.

Has Chris met his goal yet? If not, have him save some more until he does.

After Chris's fifth week of work, he saves \$_____ in a shoebox.

After Chris's sixth week of work, he saves \$_____ in a shoebox.

After Chris's seventh week of work, he saves \$_____ in a shoebox.

Chris met his goal and bought _____.

Answer the following questions:

Who is the human resource in the story? _____

What was Chris's work? _____

What is income? _____

How much money did Chris earn each week in income? _____

What was Chris's savings goal? _____

How much did Chris save toward his goal during the first week? _____

How many weeks did it take Chris to meet his goal? _____

Standards and Benchmarks

National Content Standards in Economics

Standard 13: Income for most people is determined by the market value of the productive resources they sell. What workers earn primarily depends on the market value of what they produce.

- **Benchmark 2, Grade 4:** People can earn income by exchanging the use of their (physical or mental work) for wages or salaries.

National Standards in Personal Finance

Income and Careers Overall Competency: Use a career plan to develop personal income potential.

- **Benchmark 1, Grade 4:** People can acquire income in several ways, including wages, salaries, and money gifts.

Saving and Investing Overall Competency: Implement a diversified investment strategy that is compatible with personal goals.

- **Benchmark 1, Grade 4:** People save for future financial goals.

Common Core State Standards, English Language Arts, Grades 1-3

Reading: Literature

- **Key Ideas and Details**

RL.1.1, RL.2.1, RL.3.1: Ask and answer questions to demonstrate understanding of a text, referring explicitly to the text as the basis for the answers.

RL.2.2, RL.3.2: Recount stories, including fables, folktales, and myths from diverse cultures; determine the central message, lesson, or moral and explain how it is conveyed through key details in the text.

RL.2.3, RL.3.3: Describe characters in a story (e.g., their traits, motivations, or feelings) and explain how their actions contribute to the sequence of events.

- **Craft and Structure**

RL.2.5: Describe the overall structure of a story, including describing how the beginning introduces the story and the ending concludes the action.

- **Integration of Knowledge and Ideas**

RL.1.7, RL.2.7: Use information gained from the illustrations and words in a print or digital text to demonstrate understanding of its characters, setting, or plot.

Writing

- **Text Types and Purposes**

W.1.3, W.2.3: Write narratives in which they recount a well-elaborated event or short sequence of events, include details to describe actions, thoughts, and feelings, use temporal words to signal event order, and provide a sense of closure.

Speaking and Listening

- **Comprehension and Collaboration**

SL.1.2, SL.2.2, SL.3.2: Determine the main ideas and supporting details of a text read aloud or information presented in diverse media and formats, including visually, quantitatively, and orally.