

# Arturo's Awesome 4-Month Money & Time Adventure

## Overall Materials Needed:

- Clear Jars (3): Labeled "Save," "Spend," and "Share"
- Play money (bills and coins)
- Real money (a collection of pennies, nickels, dimes, quarters, and \$1, \$5 bills)
- A large wall calendar
- Poster board or a small whiteboard
- Markers, crayons, and construction paper
- Scissors and glue
- A children's picture book about money (e.g., "A Chair for My Mother" by Vera B. Williams or "The Berenstain Bears' Trouble with Money")
- Pictures or printouts of foreign currency (Euros, Canadian dollars, etc.)
- A toy cash register (optional, but highly recommended)
- Items for a "pretend store" (toys, empty food boxes, craft supplies)
- A simple wallet or piggy bank for Arturo

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## Month 1: What is Money & How Do We Earn It?

**Learning Objectives:** By the end of this month, Arturo will be able to identify a penny, nickel, dime, and quarter by name, understand that each has a different value, and grasp the concept of earning money through simple tasks.

### Week 1: Meeting the Coins

- **Activity 1: Coin Discovery Bin.** Fill a small bin with rice or sand and hide various coins inside. Have Arturo dig for the "treasure." As he finds each coin, name it ("You found a penny!").
- **Activity 2: Coin Sorting.** On a piece of paper, trace and label circles for pennies, nickels, dimes, and quarters. Have Arturo sort a pile of real coins onto the matching circles. Talk about their differences: size, color, and the pictures on them.
- **Activity 3: Coin Rubbings.** Place coins under a thin piece of paper and have Arturo rub the side of a crayon over them. This helps him focus on the details of each coin.

### Week 2: How Much Is It Worth?

- **Activity 1: Penny Power.** Explain that a penny is worth 1 cent. Count out 5 pennies and explain this is the same as one nickel. Use a simple visual chart. Do the same for a dime (10 pennies) and a quarter (25 pennies). Don't worry about mastery, just introduce the concept of equivalence.
- **Activity 2: "How Many Pennies?" Game.** Use play money. Hold up a nickel and ask, "How many pennies does it take to make this?" Help him count out five. Practice with the dime.
- **Activity 3: Introduction to Bills.** Introduce the \$1 bill. Talk about the picture on it. "This is George Washington. He was the very first president of our country." Explain that this one dollar is the same as 100 pennies!

### Week 3: Let's Earn!

- **Activity 1: Create a Chore Chart.** Together, create a simple picture-based chore chart for

2-3 age-appropriate tasks (e.g., putting toys in the bin, helping set the table, watering a plant).

- **Activity 2: Pay Day!** Decide on a "pay day" (e.g., every Friday). When he completes his tasks, pay him in coins. This is a great time to connect earning to the calendar (time). "You worked all week, and now it's Friday, which is pay day!"
- **Activity 3: First Deposit.** Help Arturo count his earnings and introduce the three jars: **Save, Spend, and Share.** For now, just have him divide his coins among the three jars however he likes. Explain that we will learn what each jar is for next month.

## Week 4: Who is on Our Money?

- **Activity 1: Presidential Portraits.** Look closely at the coins and the \$1 and \$5 bills. Talk about who is on them in simple terms. "This is Abraham Lincoln on the penny. He was a very important president who helped our country." Create a small booklet with drawings or printouts of the presidents on the money.
- **Activity 2: Money Story Time.** Read a book about earning or saving money. Discuss the story with Arturo. "What did the character in the book want to buy? How did they get the money?"
- **Teacher's Note for Month 1:** Keep it playful. If Arturo gets frustrated, switch activities. The goal is positive association with money. For assessment, observe if he can correctly sort at least two different coins by the end of the month.

## Month 2: The Three Jars - Save, Spend, Share

**Learning Objectives:** Arturo will understand the basic functions of saving (waiting for something bigger), spending (buying something now), and sharing (giving to help others). He will make a planned purchase using his own money.

### Week 1: The "Spend" Jar

- **Activity 1: Setting up a Store.** Create a "pretend store" in your home with some of Arturo's toys, snacks, or art supplies. Make simple price tags (e.g., 1 cent, 5 cents). Let him use the money from his "Spend" jar to buy things.
- **Activity 2: Needs vs. Wants.** While playing store, introduce the idea of needs (like food) and wants (like a toy). "We need to buy the apple to eat, but we just want the toy car to play with." Keep it very simple.

### Week 2: The "Save" Jar

- **Activity 1: What Are We Saving For?** Talk with Arturo about something he might want that costs more than his weekly earnings (e.g., a small toy, a special art kit). Print a picture of it and tape it to his "Save" jar.
- **Activity 2: Tracking Our Savings.** Create a simple chart where he can color in a square for every coin or dollar he adds to his "Save" jar. This visually shows progress over time. Mark on the big calendar when you think he will have enough money.
- **Activity 3: The Big Purchase!** When he has saved enough, take him to the store to buy his desired item. Let him physically hand the money to the cashier. This is a powerful moment of accomplishment.

### Week 3: The "Share" Jar

- **Activity 1: What Does Sharing Mean?** Talk about how the money in the "Share" jar can be used to help others. Brainstorm ideas: buying canned food for a food drive, donating to an animal shelter, or buying a small gift for a family member.
- **Activity 2: A Giving Field Trip.** Once the "Share" jar has some money, act on one of his

ideas. For example, take him to the grocery store to pick out and buy a can of soup for a local food pantry. Let him put it in the donation bin himself.

## Week 4: Budgeting Basics

- **Activity 1: The "Pay Day" Budget.** On his next pay day, help him decide how to split his earnings between the three jars before he puts the money in. "Let's put 5 cents in Save, 5 cents in Spend, and 2 cents in Share." This is his first budget!
- **Activity 2: Story of Choice.** Read "A Chair for My Mother," which beautifully illustrates saving for a family need. Discuss how the family saved their coins in a big jar to buy something they all needed.
- **Teacher's Note for Month 2:** Focus on the empowerment of choice. Let Arturo make the final decision on his spending and saving goals. For assessment, ask him to explain what each of the three jars is for. Can he explain why he is saving for a specific item?

## Month 3: Money in Our Community & Around the World

**Learning Objectives:** Arturo will be introduced to the idea that money looks different in other countries, understand the difference between a local shop and a big store, and grasp the concept of a discount.

### Week 1: Money Around the World

- **Activity 1: World Currency Match-Up.** Show Arturo pictures of money from Canada (Loonies, Toonies, colorful bills) and Europe (Euros). Talk about how they look different from our money. Create a simple matching game with pictures of US, Canadian, and European coins/bills.
- **Activity 2: Design Your Own Money.** Give Arturo blank paper circles and rectangles and have him design his own currency. What will he call it? Who will be on his money? This is a great creative exercise.

### Week 2: Local Businesses vs. Big Stores

- **Activity 1: A Community Walk.** Take a walk and point out local businesses (a bakery, a small toy store, a tailor). Talk about how these are run by people in our neighborhood.
- **Activity 2: Compare and Contrast Field Trip.** Visit a local farmer's market or bakery. Talk to the people who work there. The next day, visit a large supermarket. Discuss the differences. "At the bakery, we met the person who made our bread! At the big store, there are many different workers."

### Week 3: What is a Discount?

- **Activity 1: Coupon Day at the Store.** Create "coupons" for your pretend store at home. For example, "1 Cent Off Apples!" or "Buy one car, get one free!" Let Arturo use the coupons to see how he can save his "Spend" money.
- **Activity 2: Cheaper Store Hunt.** When you are out shopping, point out sales tags. "Look, cereal is on sale this week. It's cheaper than it was last week. That's a good deal!" You don't need to do the math, just introduce the concept of prices changing.

### Week 4: Review and Play

- **Activity 1: Global Marketplace.** Set up the pretend store again, but this time have a section for "Goods from Canada" and "Goods from Europe" with different play money needed to buy them. This reinforces the idea of different currencies.

- **Activity 2: Local Business Owner.** Let Arturo be the owner of his own "local shop" (e.g., "Arturo's Awesome Toy Store"). He can set the prices and decide if he wants to offer any discounts.
- **Teacher's Note for Month 3:** Keep the concepts concrete. The field trips are key here. For assessment, observe his pretend play. Does he incorporate ideas like discounts or different types of money into his game?

## Month 4: Time, Taxes, and Putting It All Together

**Learning Objectives:** Arturo will see the connection between time and money, be introduced to the concept of taxes in a simple way, and apply all his learned skills in a final project.

### Week 1: Money and Time

- **Activity 1: The Calendar Connection.** Use your large wall calendar. Mark "Pay Day" for each week. Also, mark the date he expects to reach his savings goal. This visually connects the passage of time to earning and saving.
- **Activity 2: "How Long to Earn?"** When he wants something new, talk about it in terms of time. "That toy costs 50 cents. If you earn 10 cents each week, it will take you five weeks to save enough. Let's count them on the calendar."

### Week 2: A Simple Look at Taxes

- **Activity 1: Community Helper Money.** Introduce taxes as "community helper money." Explain it like this: "When we buy something at a real store, a tiny, tiny piece of our money, just a penny or two, goes into a big pot for our town. That money helps pay for things we all share, like the library, the park, and the firefighters who keep us safe."
- **Activity 2: The Tax Jar.** In your pretend store, add a "Tax Jar." For every item Arturo buys, he has to put one extra penny in the Tax Jar. At the end of the game, count the pennies and say, "Look at all this money we collected to help our community helpers!"

### Week 3: Capstone Project: Planning "Arturo's Market"

- **Activity 1: The Business Plan.** Tell Arturo he is going to open his own market for the family. Have him decide what he will sell (e.g., his artwork, decorated cookies, a magic show).
- **Activity 2: Setting Prices.** Help him make price tags for his goods or services. Encourage him to think about the prices. "Should your amazing drawing cost more than the cookie?"
- **Activity 3: Advertising.** Have him create a poster for his market to show the family. He can draw what he is selling and maybe even announce a "special discount"!

### Week 4: Capstone Project: "Arturo's Market" is Open!

- **Activity 1: Grand Opening!** Set up his market. Invite family members to be customers. Give them some play money to spend.
- **Activity 2: Be the Cashier.** Let Arturo run the show. He should greet customers, tell them the prices, and collect the money. Don't forget to have him collect one extra "tax" penny per transaction for the "Community Helper Jar"!
- **Activity 3: Closing the Books.** After the market is closed, sit with him and count all the money he earned. Help him divide it into his Save, Spend, and Share jars. Talk about what a successful business owner he was!
- **Teacher's Note for Month 4:** This final project is the summative assessment. It allows you to see all the concepts in action: earning (selling goods), spending (customers buying), discounts (if he offered them), and taxes. Celebrate his hard work and learning over the last four months!