

**Model Program**

**Program title:** Money in Action

**Program summary:** Money in Action uses the *Thinking Money for Kids* exhibition murals to challenge young learners to identify examples of earning, saving, spending, and sharing money, as well as financial behaviors that are positive or in need of improvement.

**Duration:** About one hour

**Suggested venue:**  ☑ In Library ☐ At Home ☐ Either

**Instructor led:**  ☐ Yes ☑ No ☐ Either **Facilitation required:** ☑ Yes ☐ No

**Target audience:**

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| --- | --- |
| ☑ | Kids (ages 3–7) |
| ☑ | Tweens (ages 8–12) |
| ☐ | Young adults (ages 13–18) |
| ☐ | Adults |
| ☐ | All ages |
| ☐ | Other: |

**Program budget:**

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| ☐ | $0 |
| ☑ | $1–$50 |
| ☐ | $51–$100 |
| ☐ | $101–$250 |
| ☐ | $251–$500 |
| ☐ | More than $500 |

**DETAILED DESCRIPTION**

**Goals:**

* Help young learners understand and identify examples of how money is earned, saved, spent, and shared.
* Explain that some financial behaviors are good, while others need improvement.
* Prompt children to think about the many situations they see every day of money being used for different purposes.
* Incentivize young learners and their parents to explore financial literacy books in the library’s children’s collection.

**Advance planning:**

Planning begins about two weeks in advance of the program. Preparations can be managed by one or two staff members. Prepare a short bibliography of children’s books from the library’s collection addressing the themes of earning, saving, spending, and sharing money. Consider creating a small display of these books positioned near the *Thinking Money for Kids* exhibit. Photocopy the handouts for the estimated number of participants. If the library wishes to use teen volunteers to help facilitate this activity, these volunteers will need basic training and an orientation to the exhibit.

**Supplies:**

* Photocopied worksheets (see below)
* Photocopied bibliography of financial literacy titles suitable for children ages 5 to 10   
  (to share with parents or caregivers)
* Pencils for completing the worksheets
* Optional:
  + Simple prizes to recognize top performers in the activity
  + Badges to be worn by teen volunteers so that they are easily identifiable by participants

**Partnerships/Collaborations:**

This program does not require partners. However, there is potential to engage the library’s teen advisory board to serve as program facilitators.

**Budget:**

Program expenses are limited to photocopy costs, as well as the cost of simple prizes for top performers. The total cost should be less than $25.

**Program execution:**

This activity may be completed individually or with small teams competing for prizes. It is best undertaken as a team activity. These instructions are written for a team approach to the activity.

* Welcome the group to *Thinking Money for Kids* and briefly orient them to the exhibit, pointing out each component.
* Explain that the exhibit murals depict examples of people earning, saving, spending, and sharing money. Confirm that participants understand each of these concepts.
* Explain that “saving” can mean two different things: (1) setting aside and accumulating money so it’s available when we most need it; or (2) buying something at a reduced or discounted price.
* Explain that volunteering is a form of sharing. It involves donating the value of your time and talents to achieve something good. Sharing may involve donating money, volunteering, or giving something you have to somebody who really needs it.
* Divide the group into teams of 2 to 4 participants. For example, a visiting classroom or scout group can break into teams. Give each team a set of worksheets (see below) and explain that they must look at the exhibit murals to complete the sheets, writing in all the examples they can see of earning, saving, spending, and sharing.
* If using teen volunteers to facilitate the activity, assign a volunteer to each team—or post a volunteer to each section of the exhibit—to answer questions and help teams complete their worksheets.
* Library staff and the teen volunteers will serve as judges for the activity and review each team’s worksheets. The judges will award two prizes: one prize for the team that identifies the largest number of examples, and another prize for the team that provides the most thoughtful responses.

**Advice:**

After filling out the worksheets, encourage participants to explore the exhibit interactives. After they have explored the interactives, ask if they would like to make additions or revisions to their worksheets. If so, give each team the option to make changes before the worksheets are judged.

**Optional activities:**

* Pose the prize-winning team(s) in front of the exhibit welcome mural for a photo, which the library can then post to its preferred social media channel along with a brief explanation of the contest and the exhibit.
* Share the bibliography of financial literacy children’s books with parents/caregivers. Explain that children who read any books on the list (either independently or with an adult or older sibling) may return to the library, explain one lesson they learned from each book, and receive a token for each book they’ve read. Tokens may be redeemed for prizes, with more attractive prizes “costing” more tokens.
* This program is easily converted into a take-home activity by enlarging the images on the worksheets (the images can be re-sized in the Word document), printing them out, and sharing them with parents. Young learners then simply work from the enlarged handouts rather than the exhibit murals.

**Worksheet 1: Running Errands on Main Street**

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**Saving:**

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**Spending:**

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**What do you find interesting about how money is used in this mural?**

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**Worksheet 2: Working and Living in the Neighborhood**



**Saving:**

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**Spending:**

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**Earning:**

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**Sharing:**

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**Imagine you are a character in this mural. What would you do with your money?**

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**Worksheet 3: Visiting the Community Market**



**Saving:**

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**Spending:**

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**Earning:**

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**Sharing:**

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**Thinking about your day today, describe three ways you have seen money used:**

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**Worksheet 4: Making the Most of a Beautiful Day**



**Saving:**

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**Spending:**

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**Earning:**

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**Sharing:**

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**Describe how two or more characters in this mural are making good financial choices:**

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