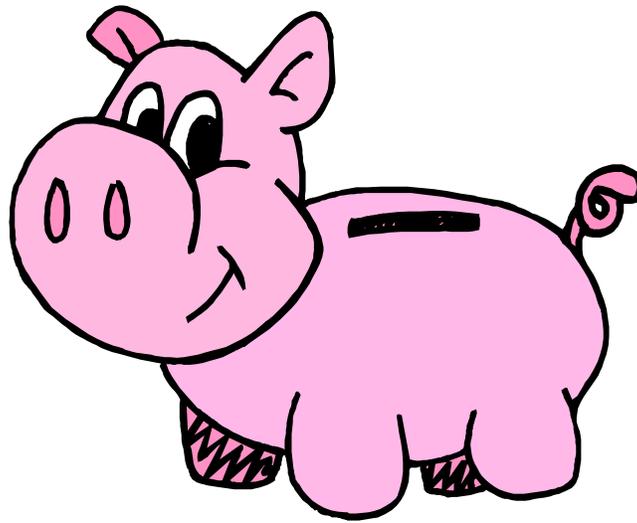


# Pygg E. Bank Economic\$



**Teacher's Guide**



# Pygg E. Bank Economic\$

An instructional television series  
produced by  
Instructional Television,  
South Carolina Department of Education  
and South Carolina ETV  
*(Equal Opportunity Employers)*

**2006**

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# Pygg E. Bank Economic\$

Pygg E. Bank Economic\$ is a production of the Office of Instructional Television for the State Department of Education with South Carolina ETV in cooperation with Educational Arts Program of America. The series of nine short lessons is about economic empowerment for youth, teaching financial literacy in a fun format. **Pygg E. Bank Economic\$** encourages the piggy bank theory of saving and managing money. Pygg E. Bank (character puppet star) stands as a symbol of what a piggy bank represents for the new generation of economist.

## Cast Members:

Kayla K., Zylar Z. and Pygg E. Bank rely on the knowledge that comes from Alisa Boykin at Economic Central. Their mission is to save the City of Finance from a bad economy and rid it from financial villains.

**Pygg E. Bank** – A puppet pig who is hip and adventurous. As Ms. Boykin’s co-host at Economic Central, he gets involved with the cast to save them and the City of Finance.

**Kayla K.** – She is a dynamic girl who encounters many challenging financial situations. Kayla plays multiple characters and learns many lessons about money and the economy.

**Zylar Z.** – He is a handsome, ordinary boy next door who is Kayla’s friend. Zylar pitches in to help, playing multiple characters while learning about saving and managing money.

**Alisa Boykin** – A wise new anchor, she provides the cast with answers to their financial problems, teaching financial literacy and basic money management.

## Economic Central:

A modern newsroom much like your local news station, Economic Central is a fun place that is located in the City of Finance and is designed to inspire excellence in youth.

## Grade Level:

Designed for grades 4-6; may be useful in grade 3 or 7/8.

## Guide Components:

- Description of Lessons
- Pre-teaching Activities
- Vocabulary
- Classroom Activities
- National Financial Literacy Standards and South Carolina Curriculum Standards
- Selected Internet Resources
- Selected Books on Money and Finance for Children and Parents

# Lesson 1: *Debt Eliminators*

4 minutes: 14 seconds

## Description:

Alisa Boykin introduces the topic of the lesson, debt elimination. By defining credit, Alisa discusses the difference between good and bad credit or debt with the Economic Central characters. By paying back your debt, you restore your credit and your good name.

The best way to eliminate debt is by educating people on how to manage their finances.

## Pre-Teaching Activities:

- Create a KWL Chart for “credit” and “debt” to find out what the students already know; what you want them to know; and what has been learned about “credit” and “debt.”
- Have students discuss situations in which they have loaned a friend an item. Did the friend return the item in a timely manner? Did the friend keep the item loaned without permission? How did it make the student feel when they trusted a friend to return an item and the friend kept the item? What kind of person will the student continue to loan items to in the future?

## Vocabulary:

Borrow – to obtain or receive something on loan with the promise or understanding of returning it.

Credit – confidence in a person’s ability and intention to pay.

Debt – something owed. You have an obligation to pay something.

Eliminate – to get rid of; remove.

Owe – to be in debt.

Payback – to return what you owe.

## Classroom Activities:

Activities should be simplified or enriched based on the developmental level of the students.

- Parent/guardian Interview: Students conduct an interview with a parent/guardian about appropriate reasons to incur debt.
- Credit/Debt Dramatization: Divide the class into 2 groups. Group A borrows items and returns them. Group B borrows items and does not return the item. Students are individually assigned a group at the beginning of the class. Group assignment is not to be shared with other classmates. Students go about their normal activities for an assigned time – day or several days borrowing and loaning items. At the end of the designated time period, students who loaned items without having them returned are to share their feelings with the class. Discuss how readily they will be to loan items to others in the future. All items should be returned at the end of the activity.
- Research: Investigate store or institutional credit cards. Compare interest rates and length of credit loans. Groups of students could work together and compare research.
- Resource Speaker: Contact your local bank or credit union to request a resource speaker to discuss credit and debt with students. Your local financial community may have a Speakers’ Bureau.

## Lesson 2: *Inflation*

5 minutes: 30 seconds

### Description:

Consumer buying is at an all time high. Today's forecast is EXPENSIVE. Zylar Z. and Kayla K. compare the prices of a candy bar and a telephone call today with previous years. Inflation and its causes are defined. The idea of purchasing power is introduced through the suggestion of starting a savings account to earn interest. Another focus point addresses what happens when prices and unemployment go up causing stagflation.

The lesson concludes with advising students to save money in order to have purchasing power.

### Pre-Teaching Activities:

- Survey students to determine who has a weekly or monthly allowance. Ask those students who are willing to share information about the process of determining how much their allowance is and why. What do students do with their allowance? What percentage of the students' allowance is saved and what percentage is spent? Do the students have a long-term goal for which they are saving?
- Discuss the finances of saving money. Have students establish a class list of items that they are interested in saving money for future purchase.

### Vocabulary:

Consumer – one who acquires goods or services.

Deflation – when the price level goes down.

Economic – pertaining to the production, development, and management of material wealth.

Expensive – costly.

Inflation – an increase in prices on most products and services.

Interest – payment for the use of money.

Investment – money set aside for future income, benefit, or profit to meet longer-term goals.

Purchasing Power – saving money and earning interest in order to purchase an item or service.

Savings – money set aside for short-term goals.

Stagflation – term used when prices go up and unemployment goes up at the same time.

### Classroom Activities:

Activities should be simplified or enriched based on the developmental level of the students.

- Class Interview: Invite the cafeteria manager to speak to the class concerning the cost of goods and services provided by the cafeteria this school year verses 5 or 10 years ago. Have students ask their parents how much they paid for lunch when they were in school.
- Research: View archived newspaper ads at the local library. Compare today's advertisements for specific items with prior years. Chart the price increase or decline through the years. Internet resources are available to do this search; however, there is usually a charge to view archived newspapers. Check on-line with specific newspaper publishers. This activity could be accomplished independently or in small groups.
- Comparison Data: From state and federal web sites, chart the growth of the minimum hourly wage through the last 50 years. Cost of living and other factors can also be evaluated to determine the purchasing power of previous generations.
- Advanced Students: Research the cost of tuition of a college education at a specific university/college today and 5 years ago. Note the percentage of increase/decrease of tuition.
- Survey: Survey the saving institutions in your community to compare the advantages and disadvantages of different savings accounts. Research from this activity could be shared with the class or school offering other students the information found in your survey.

## Lesson 3: *The Money Plan*

5 minutes: 39 seconds

### Description:

Kayla K. and Zylar Z. share what their spending practices are such as purchasing video games and candy. What you purchase IS your investment. That's why it's important to make smart investments instead of just purchasing what you like. Unproductive investments do not improve our standard of living.

The lesson presents what a positive investment can do for your business by promoting your product or service. Most of our purchasing power comes from personal income. Our employer provides most of our personal income by paying for the goods and services we produce. If income goes up, so does spending.

### Pre-Teaching Activities:

- Needs versus Wants: Discuss the difference between the essentials of life and the things that are just "wants." For many students, this is a difficult concept since most are used to having luxuries in their lives. Have students list 5 items that cost money in a chart. Select a category for the item of "need" or "want" and the rationale for the decision.
- Making Decisions: A critical step in making decisions about money is deciding what your needs and wants are. Give students a short list of items that are appropriate for their age to determine the priority of the list. Have students share the order of their list and why they selected that particular order.

### Vocabulary:

Balance – state of equilibrium.

Entrepreneur – someone who starts a business from scratch.

Innovative – to introduce something new.

Marketable – fit to be offered for sale.

Personal Income – any money a person receives.

Proprietor – owner.

Transfer Payments – receiving money without performing any service.

### Classroom Activities:

Activities should be simplified or enriched based on the developmental level of the students.

- Personal Spending Record: Have students make a chart for each day of the week, identifying what they purchased with their money. Have students list the purpose of the purchase. This will help the student identify the importance of his/her investment.
- Goal Setting: It is important to help students understand the effect of their personal and financial decisions and the impact they will have on their future. Have students write down what they would like to "be" when they "grow up." Student then researches what they need to do to get to that position. Ex. Attend college, technical training or apprentice with a craftsman.
- Career Choice: How does your career choice affect your income? Explore the listing of careers that students selected by researching current salaries for specific careers. List salaries with career choices to give students an approximate idea of what the salary potential is for that career. For younger students, a simple listing of highest to lowest salary would be important to see the comparisons.

## Lesson 4: *Close Encounters*

5 minutes: 11 seconds

### Description:

Pygg E. Bank and Alisa examine the concept of GREED. Selfishness is explored as a financial issue in negatively impacting our pocketbooks. Trying to get what others have can cause financial problems in many ways. The inability to prioritize needs or wants can cause economic issues for individuals and families.

### Pre-Teaching Activities:

- Class Discussion: Greed is an excessive desire to acquire or possess. Discuss the concept of greed with your students. Give examples of personal experiences with excessive wants.
- Community Issue: Identify a community project that to some community members is excessive. Discuss the reasons some community members believe the project to be too costly and why.

### Vocabulary:

Excessive – exceeding what is normal or reasonable.

Greed – an excessive desire to acquire or possess.

Selfish – concerned chiefly or only with oneself without regard for the well-being of others.

### Classroom Activities:

Activities should be simplified or enriched based on the developmental level of the students.

- Demonstration: In small groups of four or five, students create a short presentation of financial responsibility from one of the following ideas.
  - Create and perform a skit demonstrating selflessness.
  - Write and perform a poem or song about making good financial decisions.
  - Create and perform a TV commercial about how to make wise purchasing decisions.
- Chart: Develop a need/want chart that categorizes items into areas of priority such as: Need, Want, Excess (Greedy). Discuss the reasons the items are in a particular category.
- Peer Pressure Discussion: Lead a discussion on the reasons that we may want specific items that are not a necessity. What impact do their friends have on the desire to purchase a specific item?

## Lesson 5: *The Personal Investment*

5 minutes: 14 seconds

### Description:

The friends of Economic Central want a new image, a new look, and a new attitude. Kayla K. and Zylar Z. are taking an invested interest in the way they look. Although they would like to have designer clothes, they realize that they must stay within the budget they planned with their parents. Both friends understand that buying stuff that you can't afford is just showing off. By comparing prices, you can find good quality and affordable prices that make you confident in your appearance while at the same time staying within your budget.

By avoiding peer pressure and being a smart buyer, you can learn a lot about good values.

### Pre-teaching Activities:

- Discussion: Identify clothing items that most students would like to wear and own. Talk about the reasons that most students would like to have expensive designer clothing. Pinpoint the main factor that contributes to this need. Ex. Peer pressure.
- Pre-budget Planning: Have students list items that they would like to purchase with the price of the item. Identify ways to get the money to make the purchase.

### Vocabulary:

Affordable – to have the financial means for; to be able to purchase.

Budget – a plan for spending and saving money based on a person's goals during a given time period.

Cheap – relatively low in cost; lack of quality.

Expensive – involving a large expenditure; costly.

Inexpensive – not high in price.

### Classroom Activities:

Activities should be simplified or enriched based on the developmental level of the students.

- Budget Plan: Write a budget plan with your parents. Discuss expectations and goals of the plan with your parents in order to be successful in following the plan.
- Comparison Shopping: Bring in newspaper ads of similar items. Compare prices of the same item at various stores. List or chart the item at various stores to determine the lowest price. Price differences can be listed.
- Clothing Research: Compare designer clothing with like quality clothing for price and material quality. Note the amount of money saved when purchasing the less expensive product. Other than design logo, is there a difference in workmanship of clothing piece?
- Discussion: Discuss the impact peer pressure has on the clothing industry and market.

## Lesson 6: *The Power of the Purse*

4 minutes: 47 seconds

### Description:

The mission of Economic Central is to influence good money skills. The goal is to educate students on the practical principles of money management. Our economy is built by spending income on durable goods and non-durable goods. By spending your income, you become a consumer. Being a responsible consumer is making sure that you save and when you spend, do it with a good purpose.

Through this lesson, students get an overview of the “power of the purse.” By having a better understanding of where money is spent and why, students can appreciate the power of a budget.

### Pre-Teaching Activities:

- Discussion: Identify and discuss the differences between Durable and Non Durable Goods.
- Sorting: List a variety of items in the school and classroom. By definition, sort the items by characteristics into 2 categories: Durable and Non Durable Goods.

### Vocabulary:

Consumer – one who acquires goods and services; buyer.

Consumer Durables – items that last a long time.

Consumer Non-Durables – tangible things such as food and paper products.

Consumer Services – things that other people do for us.

Durable Goods – items that last a long time such as furniture, cars, appliances.

Entrepreneur – someone who starts a business from scratch.

Non-Durable Goods – food, fuel, and other items that are very useful, but don't last.

### Classroom Activities:

Activities should be simplified or enriched based on the developmental level of the students.

- Entrepreneurship: Ask the students to brainstorm ideas for businesses. Have students list a talent or activity that they have or enjoy and list a potential business that might go with that talent or activity. They may come up with some fundraising ideas for the classroom or school.
- Parent Interview: Consumer Durables vs. Consumer Non Durables vs. Consumer Services. Assisted by the parents, students will separate the household purchases into these categories. A family discussion would be appropriate to determine what percentage of the family income is spent on Durable Goods, Non Durable Goods, or Services.
- Journal: Taking a journal with them during the week, the student lists all purchases made for one school week. After the listing is made, the student then categorizes the type of purchases they made as a consumer. In addition, the student could determine if the item or service was in their planned budget.

# Lesson 7: *Money Mania*

8 minutes: 24 seconds

## Description:

This program reviews key points of managing money by questioning Kayla K. and Zylar Z. in a game show format. Highlights of the game show examine the definitions of debt, economic literacy, entrepreneurship, and credit cards. The program looks at the difference between a checking account and savings account exploring how to save money.

The key to financial success is applying the right answers to your life and your financial goals.

## Pre-Teaching Activities:

- Discussion: Discuss what it means to “save” money. Have students make a plan to save a specific amount for a period of several weeks to understand the concept.
- Math: Examples
  - Suzie must save \$2.00 by November 1. How much money must she save each week if she starts saving on October 1?
  - John receives \$3.00 for an allowance. If John saves .75 per week, how many weeks would it take John to save \$6.00?
- Credit Card Information: Share samples of credit cards with students and discuss the importance of security.

## Vocabulary:

Checking Account – a bank account that issues checks to make purchases like cash.

Credit Card – a plastic card issued by a financial institution to the borrower to purchase items or receive cash advances.

Debt – an obligation that you have to pay back what you owe to someone for borrowing from them.

Economic Literacy – the ability to read, write, understand, and discuss events that shape your economic environment.

Entrepreneur – an individual who builds personal income from doing his or her own business.

Math – the fundamentals of counting numbers and measuring equations. The amount of money and quantity of products are defined in numbers.

Savings Account – a bank account that is designed for people to save their money and gain interest.

## Classroom Activities:

Activities should be simplified or enriched based on the developmental level of the students.

- Resource Speaker: Invite a local banker to speak to your class about banking. The focus of the talk would be determined by the class’ level of financial understanding.
- Resource Speaker: Invite an entrepreneur to your class to explain to students how their business grew from an idea to a business.
- Research: Divide the class into groups assigning each group to investigate the charges of a specific credit card. Each group reports their findings to the class.
- Savings Plan: Each student selects a product that they would like to purchase. Have students make a weekly savings plan including how much would need to be saved weekly to allow for purchase at a specified time.
- Math: Utilizing the math textbook, have students identify specific skills, chapters, etc. that deal with money, acknowledging the interconnectivity of money and economics.

## Lesson 8: *Money Matters*

4 minutes: 9 seconds

### Description:

This lesson discusses the importance of managing money wisely. Zylar Z. wants to purchase an expensive pair of tennis shoes that his parents are not able to afford. The students explain why money matters to them. Alisa explains the expenses of goods and services that most families have and the importance of purchasing items that are within your family budget.

After a better understanding of his family budget, Zylar Z. is able to purchase a quality athletic shoe without a special name brand that fits his family budget. The importance of managing money wisely is stressed in this lesson.

### Pre-Teaching Activities:

- Comparison Pricing: Have students bring in ads from clothing stores. After picking something that they would like to purchase, have students list the price and store to comparison shop. Share the range of prices found in the store ads.
- Household Expenses: Develop a class listing of all expenses that students think their families purchase weekly.
- Meal Planning: Plan a meal that students would enjoy for lunch or dinner. List all items that would go into putting the meal on the table. Using grocery store ads, have students figure out the cost of eating that meal for a family of four. Students may be surprised at the expense of feeding one meal to a family.

### Vocabulary:

Afford – to have the financial means for; be able to meet the expense of.

Bills – expenses that you pay for needed services that you receive.

Budget – balancing your finances.

Currency – paper or coin money used as an exchange for purchase.

### Classroom Activities:

Activities should be simplified or enriched based on the developmental level of the students.

- Family Interview: Students interview a parent or family member concerning the family budget. Develop a list of questions for students to ask parents in order to encourage discussion about their family budget. Each student should list the general family expenses for the household. Due to the sensitivity of financial issues, students should not turn in details of family discussion. Parent may sign off on discussion.
- Grocery Shopping: Students should grocery shop with a family member. While shopping, students are to keep a list of items purchased with the cost of the item. During the shopping experience, comparison pricing should be done in order to purchase the most quality/quantity for the best price. Students can share information with other class members in small groups.
- Clothes Shopping: Have students select an outfit they would like to purchase. Include all clothing items in the listing, ex. shoes, undergarments, etc. Using the newspaper ads, students are to come up with the total cost of an outfit for school. After their final cost, students should multiply that total by the number of people in their family. This will give them a general idea of their family's expense in clothing everyone for one day.
- Saving for a "Rainy Day:" Divide the class into groups. Have students discuss ways to save money each day in their home. What can the student do to assist the family in cutting their expenses? Each group can develop a plan to share with the class. This should encourage students to take responsibility for their actions such as turning off lights, limiting cell phone usage, etc.

## Lesson 9: *The Exchange*

4 minutes: 56 seconds

### Description:

Economic Central is dedicated to providing a clear understanding of basic finance. In this lesson, the question of where money goes is addressed in basic terms. An explanation is given as they follow the exchange of money for a purchase. The money is followed through the circular process of banking. Currency, check, debit cards, and credit cards are explained. The economy of saving and borrowing is described in student terms. What you do with your money determines your financial worth.

### Pre-Teaching Activities:

- Consumer Spending Activity: One at a time display and discuss five to seven popular advertisements to the class from different media. Whenever possible, show competing ads for the same product, one after another. Ex. Compare a national-brand cereal with a store-brand cereal ad. Ask students to think about what feelings the ad evokes in them and why you would or would not buy the product. If there is a spokesperson, is he/she an authority on the product? What's the purpose of the advertisement? Discuss with the students the persuasive techniques that advertisers use in promoting their products.
- Display Items: Bring a checkbook with deposit and withdrawal slips, debit card, credit card, and examples of currency for students to examine.

### Vocabulary:

Checks - printed piece of paper that you fill out.

Consumer - one who acquires goods and services; buyer.

Currency – paper or coin money used as an exchange for purchase.

Debit Card – looks like a credit card; used to replace paper checks.

Deposit – money placed in a bank account in the name of an individual or business.

Discount – to reduce in cost.

Exchange – to give or take in return for something else.

Money – paper or coin currency used as an exchange for purchase.

Sale – discount on purchases saving money.

### Classroom Activities:

Activities should be simplified or enriched based on the developmental level of the students.

- Field Trip or Resource Speaker: Visit a banking institution or invite a banker to your classroom to discuss with students what happens to a deposit that they might make into a savings account.
- "Savers and Borrowers:" Divide the class into two groups. The "Savers" will investigate savings accounts. Provide students with bank brochures about three choices of savings accounts. After researching the information, students will recommend their top choice to the class. Comparison listings of positives and negatives of each account will be presented to the entire class as well as the rationale for their first choice. "The Borrowers" will investigate banking loan information. Provide the students with three brochures/choices of bank loans. After researching the information, students will recommend their top choice of loan based on the reviewed information. Comparison listings of positives and negatives of each loan should be presented to the entire class, as well as the rationale for their first choice.
- Goal Setting: Making a good decision is the culmination of several factors. Goal setting is the process of deciding which needs and wants to pursue, based on a person's values. Goals provide direction for plans and actions. Goals become more effective when they are SMART: Specific, Measurable, Attainable, Realistic and Time-bound. By making good decisions about setting your priorities, your goals will be useful and beneficial to you in the future. Ask students to individually write out three goals for themselves. These goals will be discussed publicly or anonymously in class. Identify SMART goals for students so they can learn how to improve their goal setting to make them more useful in the future.

# National Financial Literacy Standards

The program's goal is to ensure that personal finance is integrated into the existing K-12 courses and aligned to the state's academic standards.

## Income

Students will be able to:

1. Identify sources of income.
2. Analyze how career choice, education, skills, and economic conditions affect income.
3. Explain how taxes, government transfer payments, and employee benefits relate to disposable income.

## Money Management

Students will be able to:

1. Explain how limited personal financial resources affect the choices people make.
2. Identify the opportunity cost of financial decisions.
3. Discuss the importance of taking responsibility for personal financial decisions.
4. Apply a decision-making process to personal financial choices.
5. Explain how inflation affects spending and investing decisions.
6. Describe how insurance and other risk-management strategies protect against financial loss.
7. Design a plan for earning, spending, saving, and investing.
8. Explain how to use money-management tools available from financial institutions.

## Spending and Credit

Students will be able to:

1. Compare the benefits and costs of spending decisions.
2. Evaluate information about products and services.
3. Compare the advantages and disadvantages of different payment methods.
4. Analyze the benefits and costs of consumer credit.
5. Compare sources of consumer credit.
6. Explain factors that affect creditworthiness and the purpose of credit records.
7. Identify ways to avoid or correct credit problems.
8. Describe the rights and responsibilities of buyers and sellers under consumer protection laws.

## Saving and Investing

Students will be able to:

1. Explain the relationship between saving and investing.
2. Describe reasons for saving and reasons for investing.
3. Compare the risk, return, and liquidity of investment alternatives.
4. Describe how to buy and sell investments.

# SOUTH CAROLINA MATH CURRICULUM STANDARDS

## Grades Pre-K-2: Measurement

**STANDARD II.** Apply appropriate techniques, tools, and formulas to determine measurements.

**EXPECTATION C.** Use tools to measure.

K. 3. Identify a penny, nickel, dime, quarter, and dollar.

1. 3. Determine the total value of a collection of pennies, nickels, and dimes (not to exceed 100 cents).

1. 4. Find money equivalencies in a given amount.

1. 5. Identify the correct usage of the cent symbol, dollar symbol, and decimal point.

2. 2. Determine the total value of a collection of coins.

2. 3. Make change up to one dollar counting up.

2. 4. Create and solve money-story problems.

## Grades 3-5: Number and Operations

**STANDARD I.** Understand numbers, ways of representing numbers, relationships among numbers, and number systems.

**EXPECTATION A.** Understand the place-value structure of the base-ten number system and be able to represent and compare whole numbers and decimals.

3. 7. Read and write amounts of money using the dollar sign (\$) and decimal notation (.).

## Grades 6-8: Number and Operations

**STANDARD I.** Understand numbers, ways of representing numbers, relationships among numbers and number systems.

**EXPECTATION A.** Work flexibly with fractions, decimals, and percents to solve problems.

6. 1. Show the relationship among fractions, decimals, and percents.

7. 1. Write and use the appropriate equivalent forms of whole numbers, fractions, decimals, and percents.

8. 1. Solve real-world problems involving fractions, decimals, and percents.

# PROCESS STANDARDS EXPLANATIONS

The process standards provide the framework for teaching, learning, and assessing the content standards.

## Problem Solving Standard

Instructional programs from prekindergarten through grade 12 should enable all students to accomplish the following:

- Build new mathematical knowledge through problem solving;
- Solve problems that arise in mathematics and in other contexts;
- Apply and adapt a variety of appropriate strategies to solve problems; and
- Monitor and reflect on the process of mathematical problem solving.

## Reasoning and Proof Standard

Instructional programs from prekindergarten through grade 12 should enable all students to accomplish the following:

- Recognize reasoning and proof as fundamental aspects of mathematics;
- Make and investigate mathematical conjectures;
- Develop and evaluate mathematical arguments and proofs; and
- Select and use various types of reasoning and methods of proof.

## Communication Standard

Instructional programs from prekindergarten through grade 12 should enable all students to accomplish the following:

- Organize and consolidate their mathematical thinking through communication;
- Communicate their mathematical thinking coherently and clearly to peers, teachers, and others
- Analyze and evaluate the mathematical thinking and strategies of others; and
- Use the language of mathematics to express mathematical ideas precisely.

## Connections Standard

Instructional programs from prekindergarten through grade 12 should enable all students to accomplish the following:

- Recognize and use connections among mathematical ideas;
- Understand how mathematical ideas interconnect and build on one another to produce a coherent whole, and
- Recognize and apply mathematics in contexts outside of mathematics.

## Representation Standard

Instructional programs from prekindergarten through grade 12 should enable all students to accomplish the following:

- Create and use representations to organize, record, and communicate mathematical ideas
- Select, apply, and translate among mathematical representations to solve problems; and
- Use representations to model and interpret physical, social, and mathematical phenomena.

# Selected Internet Resources for Pygg E. Bank Economic\$

The Selected Internet Resources can be used both by the instructor and by students. Supervision of student use of Web sites is recommended. Other site resources are available. The sites were active at the time of publication.

South Carolina Department of Education Financial Literacy Initiative  
[http://ed.sc.gov/agency/offices/cso/African\\_American\\_History/FinancialLiteracy.html](http://ed.sc.gov/agency/offices/cso/African_American_History/FinancialLiteracy.html)

South Carolina Council on Economic Education  
<http://www.sceconomics.org/index.html>

Federal Reserve Kids Page  
<http://www.federalreserve.gov/kids/default.htm>

Wise Pockets Club House for Kids  
<http://www.umsl.edu/~wpockets/clubhouse/clubhouse.html>

Social Security Online: Kids and Families  
<http://www.ssa.gov/kids/kids.htm>

FirstGov for Kids  
[http://www.kids.gov/k\\_money.htm](http://www.kids.gov/k_money.htm)

Federal Deposit Insurance Corporation Learning Bank  
<http://www.fdic.gov/about/learn/learning/index.html>

Credit Union Information for Teens  
<http://www.creditunionsrock.com/index.php>

Comprehensive Guide to the Stock Market, Investing, and Money Management for Kids  
<http://www.cyberdriveillinois.com/departments/securities/begin.html>

# Books on Money and Finance for Children and Parents

(Additional titles are available from Libraries and Book Stores.)

**Berenstain Bears' Dollars and Sense**  
Stan Berenstain Berenstain, Jan Berenstain

**Berenstain Bears' Trouble with Money**  
Stan Berenstain, Jan Berenstain

**The Berenstain Bears and the Missing Watermelon Money:** (Step into Reading Books Series: A Step 2 Book)

**Money, Money, Honey Bunny!**  
Marilyn Sadler, Roger Bollen (Illustrator)

**The Coin Counting Book**  
Rozanne Lanczak; Lanczak, Williams

**Just a Piggy Bank**  
Mercer Mayer, Gina Mayer

**Kid's Money Book**  
Jamie Kyle McGillian, Ian Phillips (Illustrator)

**Arthur's Funny Money:** (I Can Read Book Series: Level 2)  
Lillian Hoban

**A Dollar for Penny:** (Step into Reading Books Series: A Step 1 Book)  
Julie Glass, Joy Allen (Illustrator)

**Lunch Money**  
Andrew Clements, Brian Selznick (Illustrator)

**How Much Is a Million?**  
David M. Schwartz, Steven Kellogg (Illustrator)

**The Kids Guide to Money Cents**  
Keltie Thomas, Steve Maceachern, Stephen MacEachern (Illustrator)

**Money Planner for Kids: Teaching Kids to Manage God's Gifts**  
Larry Burkett

**The Totally Awesome Money Book For Kids**  
Adriane G. Berg, Arthur Berg Bochner

**Raising Money Smart Kids: What They Need to Know about Money and How to Tell Them**  
Janet Bodnar

**Rich Dad's Rich Kid, Smart Kid: Giving Your Children a Financial Head Start**  
Robert T. Kiyosaki, Sharon L. Lechter

**The Kids' Money Book: Earning Saving Spending Investing Donating**  
Jamie Kyle McGillian, Ian Phillips (Illustrator)

**Clark Smart Parents, Clark Smart Kids: Teaching Kids of Every Age the Value of Money**  
Clark Howard, Mark Meltzer

**Raising Financially Fit Kids**  
Joline Godfrey, Designed by Kit Hinrichs

**Growing Money: A Complete Investing Guide for Kids**  
Debbie Honig, Gail Karlitz

**Money Sense for Kids**  
Hollis Page Harman

**The First National Bank of Dad: The Best Way to Teach Kids About Money**  
David Owen, Designed by Jan Pisciotta

**Kids, Parents & Money: Teaching Personal Finance from Piggy Bank to Prom**  
William S. Stawski, Willard S. Stawski

**Money Matters for Kids**  
Larry Burkett, Marnie Wooding, K. Christie Bowker