

K-2

Facilitator's Guide

Banker Brenda: A Community Helper

A Teach Children to Save Lesson



WELCOME

Thank you for being a Teach Children to Save volunteer! It is because of volunteers like you that this program has been a success for over 2 decades. Children need bankers like yourself to share important financial lessons and help get them on the road to financial success. Whether you are a seasoned volunteer or just getting started, you can be sure that your time and effort will pay off!

This guide contains everything you will need to deliver a high-quality lesson that explores the role of bankers as community helpers. The lesson begins with you telling a story about Brenda, who loves to help people at her job. After pondering if Brenda is a firefighter, veterinarian, or farmer, students discover that she is a banker. The story goes on to describe how Brenda helps people in these other community helper roles. Following the story, you will lead an interactive role-playing activity in which you demonstrate various ways that bankers help people in their community, including making loans, keeping deposits safe, and providing access to cash through ATMs. If time allows, you can invite students to draw or write about bankers as community helpers. The lesson concludes with you thanking the class and encouraging students to visit a bank in the future to see how they help people firsthand.

As you review the guide, be sure to add your own notes and personalize the lesson as you see fit. The scripts and directions are provided as a guide, but you have the ability to make it your own based on your own delivery style.

This lesson features the role bankers play in helping their community. Who knows? Maybe you will encourage a child to work for a bank someday!



What's Your Why?

Before stepping in front of a group of children, it can help to remind yourself of WHY you are doing this. Think about your own experiences learning about money (or not) as a young person and what you've seen as an adult. Why is this lesson important for children to have?

IN THIS GUIDE

This Facilitator Guide has information to help you prepare for and deliver the lesson, handouts, and other materials to use when teaching it, and information for you to give to the teacher or host. Here's a breakdown of what you'll find and the purpose of each section.

Overview

This section includes background information to help you understand what will be covered in this lesson.

- **Lesson Summary:** A description of the lesson, including what students will do and learn
- **Recommended Grade Levels:** The grades this lesson targets, although there is some flexibility
- **Time Required:** Guidance about the amount of time the lesson should take to present
- **Objectives:** What students should be able to do at the end of the lesson
- **Key Terms:** Kid-friendly definitions for banking terms you might use during the lesson

Preparation

Get ready to teach the lesson by reviewing the information in this section and preparing any materials you will need.

- **Delivery Options:** Choices you should make ahead of the lesson about how to deliver certain portions
- **Materials:** What you will need in order to conduct the lesson

Delivery

The lesson itself is divided into the following sections with slide-by-slide guidance on what to do or say, but you are welcome to customize it to your presentation style. Consider adding notes before you teach the lesson.

- **Introduction:** Introducing yourself and the lesson to the students
- **Meet Brenda:** A story you read aloud to introduce students to bankers as community helpers
- **Let's Play Bank:** Role play scenarios between business owners, workers, and banks
- **Bankers as Community Helpers Activity:** Students draw or write about bankers (optional)
- **Conclusion:** Wrapping up the lesson and thanking the students for their time and attention
- **Virtual Adaptations:** Suggestions for adapting the lesson to a virtual environment

Coordinating with the Teacher or Host

It is important to connect with the teacher or host ahead of time to ensure you are both on the same page and provide details about the lesson.

- **Questions to Ask:** Topics to address ahead of the lesson to make sure it goes well
- **Information for the Teacher or Host:** Details to share, including potential extension activities

OVERVIEW

Lesson Summary

In this lesson, students explore the role of bankers as community helpers. The lesson begins with you telling a story about Brenda, who loves to help people at her job. After pondering if Brenda is a firefighter, veterinarian, or farmer, students discover that she is a banker. The story goes on to describe how Brenda helps people in these other community helper roles. Following the story, you will lead an interactive role-playing activity in which you demonstrate various ways that bankers help people in their community, including making loans, keeping deposits safe, and providing access to cash through ATMs. If time allows, you can invite students to draw or write about bankers as community helpers. The lesson concludes with you thanking the class and encouraging students to visit a bank in the future to see how they help people firsthand.

Recommended Grade Level

Kindergarten to second grade

Time Required

30 to 40 minutes

Objectives

At the end of this lesson, students will be able to:

- Identify ways bankers help the community.
- Explain the basic functions of a bank.
- Describe the job of a banker.

Key Terms

- **Bank:** A business that keeps money safe for people, makes loans, and provides other services
- **Banker:** Anyone who works at a bank
- **Community:** A group of people who live in the same area (such as a city, town, or neighborhood)
- **Community helper:** people who provide a service to others in the community
- **Loan:** Money borrowed by someone for a period of time with a promise that it will be paid back
- **Safe deposit box:** A locked box inside a secure safe at a bank where people keep valuables
- **Saving:** Keeping something, such as money, to use later

My Notes

Come back and add notes about how this lesson went after you deliver it. That way you'll have them to look back on if/when you have the opportunity to teach it again.

PREPARATION

Delivery Options

This lesson offers several delivery options. Review the presentation steps and decide what will work best for you based on your personal preferences, the age of the students, and the time you have available.

Meet Brenda

The lesson begins with you reading a story aloud to the children. If several bank volunteers are participating in the lesson, consider having each person read a portion of the story.

Let's Play Bank

This activity uses student volunteers and several props. Be sure to have everything you need for the lesson prepared and ready ahead of time. If you are not comfortable using volunteers, you can adjust the lesson and talk through the examples. Another option is to tape the Job Signs to a wall, easel, or whiteboard and point to them as you explain the various examples.

Bankers as Community Helpers

In this activity, students summarize what they learned by drawing or writing about bankers as community helpers. In most cases, younger students should be encouraged to draw as their writing skills are still developing. This activity will take additional time and supplies. Be sure to coordinate with the teacher or host about the availability of drawing or coloring supplies in advance. If not used while you are there, you can leave copies of this handout for students to do later.

Materials

- **Banker Brenda PowerPoint Slides** (Coordinate how to display this in advance.)
- **Job Signs** (Print 1 of each. If desired, laminate the signs or place them in page protectors using tape to close the end for repeat use.)
- **Envelope Labels** (Print and adhere to a large envelope, such as the kind you would use to mail documents without folding them.)
- **Transaction Cards** (Print and cut along the dotted line. Place the Money Card and the Paycheck Card in the envelope labeled with the Bank Label. The Cash Card goes in the envelope labeled with the ATM Label.)
- **Bankers as Community Helpers Activity Sheet** (1 copy per student—optional)
- **Information for the Teacher or Host** (Bring a copy or provide the electronic version.)

DELIVERY | Introduction



SLIDE 1

Introduce yourself to the class. Say, **“Hello. My name is Ms./Mrs./Mx./Mr. _____.”** (Students generally address adults in school settings as Ms./Mrs./Mx./Mr. Most use their last name.)

Say, **“I’m here today as a volunteer to talk about community helpers.”**

Say, **“We’re going to start with me reading you a story. Pay close attention because I will have some questions to ask when the story is done.”**

With younger students, preview the questions you will ask later by saying, **“As you listen, see if you can find the answers to these questions that I’ll be asking later.**

- **What kind of community helper is Brenda?**
- **Who did Brenda help?**
- **What kind of help did she provide?**

Intro Note:

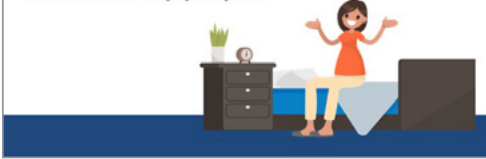
Avoid mentioning your bank or what you do at the beginning of the lesson. This will help to make the story more interesting and engaging as students try to guess how the main character helps her community. Note that the name of the lesson on this slide is also different. Again, this is to prevent students from guessing the main character’s role ahead of time.

Take Note

Have you noticed that the lesson’s script is in bold and in quotations? Feel free to use this during the lesson or make it your own. You can adjust what you say to fit your personal style of speaking or presenting.

DELIVERY | Meet Brenda

Every day, Brenda McPherson wakes up early and goes to work excited to help people!



SLIDE 2

Read, “Every day, Brenda McPherson wakes up early and goes to work excited to help people!”

Is Brenda a firefighter who saves people from burning buildings or rescues cats from trees?



SLIDE 3

Read, “Is Brenda a firefighter who saves people from burning buildings or rescues cats from trees?”

No. She’s not a firefighter.



SLIDE 4

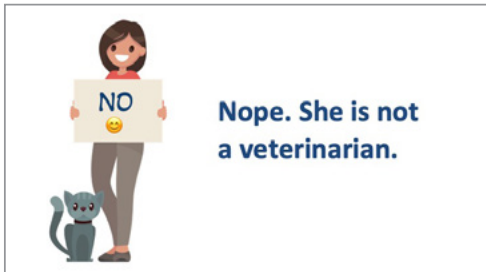
Read, “No. She’s not a firefighter.”

DELIVERY | Meet Brenda



SLIDE 5

Read, “Is Brenda a veterinarian who helps sick animals get better?”



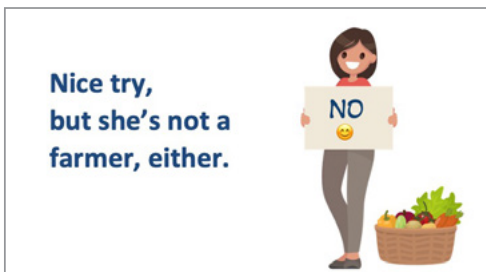
SLIDE 6

Read, “Nope. She is not a veterinarian.”



SLIDE 7

Read, “Is Brenda a farmer who provides healthy food for people to eat?”



SLIDE 8

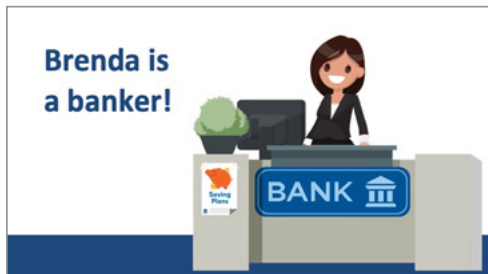
Read, “Nice try, but she’s not a farmer, either.”

DELIVERY | Meet Brenda



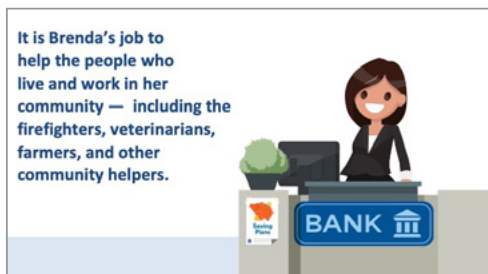
SLIDE 9

Read, “So, what might Brenda be, then?”



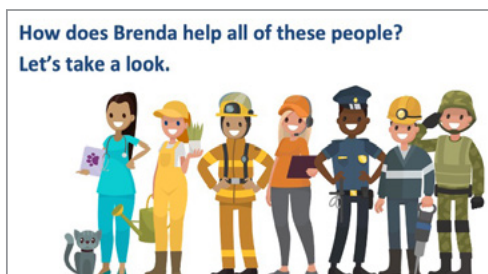
SLIDE 10

Read, “Brenda is a banker!”



SLIDE 11

Read, “It is Brenda's job to help the people who live and work in her community — including the firefighters, veterinarians, farmers, and other community helpers.”



SLIDE 12

Read, “How does Brenda help all of these people? Let's take a look.”

DELIVERY | Meet Brenda

When firefighter Felipe gets paid for the work he does, he puts that money in the bank to keep it safe.



SLIDE 13

Read, “When firefighter Felipe gets paid for the work he does, he puts that money in the bank to keep it safe.”

Brenda helped him open his first savings account when he was still a kid and then a checking account when he got older.



SLIDE 14

Read, “Brenda helped him open his first savings account when he was still a kid and then a checking account when he got older.”

When Felipe has questions about his money, Brenda is quick to help!



SLIDE 15

Read, “When Felipe has questions about his money, Brenda is quick to help!”

DELIVERY | Meet Brenda

Veterinarian Veronica gets help from Brenda, too.



SLIDE 16

Read, “Veterinarian Veronica gets help from Brenda, too.”

When Veronica’s X-ray machine broke, she needed to buy a new machine.



SLIDE 17

Read, “When Veronica’s X-ray equipment went bad, she needed to buy a new machine.”

X-ray machines are expensive. She didn’t have enough money to buy a new one right away, and her patients needed it.



SLIDE 18

Read, “X-ray machines are expensive. She didn’t have enough money to buy a new machine right away, and her patients needed it.”

DELIVERY | Meet Brenda

Banker Brenda helped Veronica get a loan so she could buy the X-ray machine.



SLIDE 19

Read, “Banker Brenda helped Veronica get a loan so she could buy the X-ray machine.”

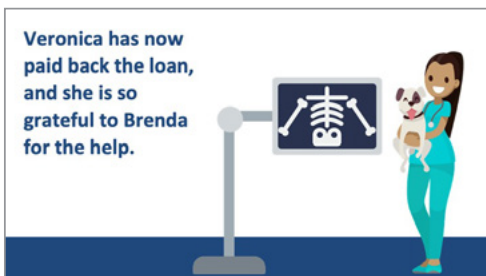
A loan is money you borrow from a bank and pay back over time.



SLIDE 20

Read, “A loan is money you borrow from a bank and pay back over time.”

Veronica has now paid back the loan, and she is so grateful to Brenda for the help.



SLIDE 21

Read, “Veronica has now paid back the loan, and is so grateful to Brenda for the help.”

DELIVERY | Meet Brenda



SLIDE 22

Read, "That's not all Brenda does to help!
Farmer Fabian once had a fire at his farm."



SLIDE 23

Read, "The fire destroyed important documents that were very hard to replace."



SLIDE 24

Read, "When he came to the bank, Banker Brenda told him that he could get a safe deposit box at the bank."



SLIDE 25

Read, "Now Farmer Fabian keeps his most important papers and belongings in the safe deposit box where they are extra safe!"

DELIVERY | Meet Brenda



SLIDE 26

Read, “Every day, Banker Brenda helps someone. She loves her job and helping her community.”

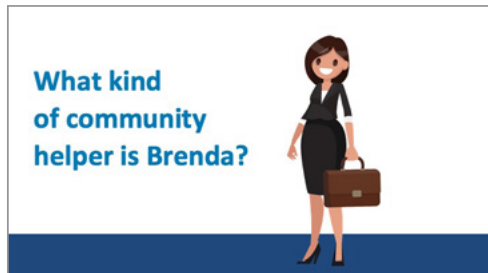


SLIDE 27

Read, “Maybe you’ll be a community helper someday — just like Brenda!”

Say, “Thank you for being good listeners. Before we started, I said that I’d have a few questions when I finished. Let’s see who can answer my questions.”

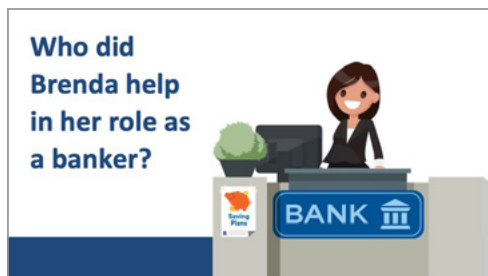
DELIVERY | Meet Brenda



SLIDE 28

Ask, “What kind of community helper is Brenda?”

Accept student answers and acknowledge those who say that Brenda was a banker.



SLIDE 29

Say, “Raise your hand if you can give me 1 answer to this question. I’ll need 3.”

Ask, “Who did Brenda help in her role as a banker?”

Call on several volunteers to answer until you have all 3 correct answers:

- The firefighter (Felipe)
- The veterinarian (Veronica)
- The farmer (Fabian)

DELIVERY | Meet Brenda



SLIDE 30

Ask, “What kind of help did Brenda give to other community helpers?”

Call on volunteers again to answer. Encourage each student to only give 1 example so you can hear from multiple students. Examples of correct responses include:

- **The firefighter (Felipe):**
 - Helped him open a savings account as a child (Take a moment to explain that a savings account is a way for people to save their money at a bank. In exchange for keeping their money at the bank, people earn extra money called interest.)
 - When he was older, she helped him open a checking account.
 - Now she helps him deposit his paychecks.
- **The veterinarian (Veronica)**
 - Assisted her in getting a loan to buy a new x-ray machine.
- **The farmer (Fabian)**
 - Introduced him to safe deposit boxes as a way to keep belongings extra safe.

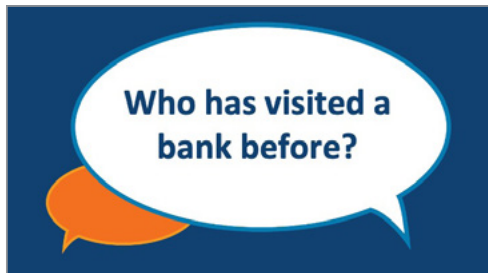


SLIDE 31

Say, “Just like Banker Brenda, I work at a bank, too.”

Tell students the name of your bank and what your job is there in kid-friendly terms.

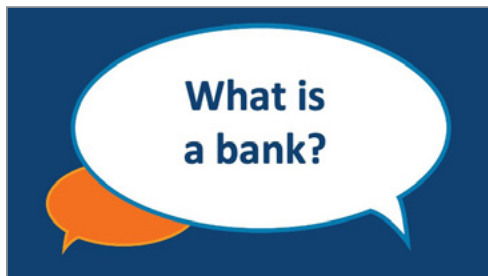
DELIVERY | Meet Brenda



SLIDE 32

Say, “**Raise your hand if you have ever visited a bank before.**”

Ask if any student would like to share a memory of a time they visited the bank. If many students raise their hand, invite students to turn and share their memory with a classmate. If only 1 or 2 raise their hands, ask them to share with the class. Thank the students for sharing their stories.



SLIDE 33

Say, “**I’ve said the word bank a lot. Let’s make sure we all know what banks are.**”

Say, “**Banks are businesses that keep money safe for people through things like savings accounts. They also lend money to people and businesses and offer services like safe deposit boxes to help people keep their personal belongings secure.**”

DELIVERY | Let's Play Bank

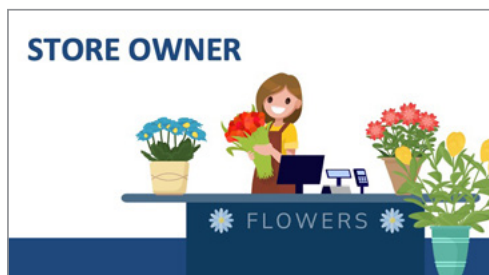


SLIDE 34

Say, “Let’s take a look at more ways that banks — and the people who work there — help people in the community. For this activity, I’ll need a few volunteers. If you don’t get picked the first time, there will be more chances soon.”

Ask, “**Who would like to be my first volunteer?**”

Select 1 volunteer. Remind students that there will be more chances to help later.



SLIDE 35

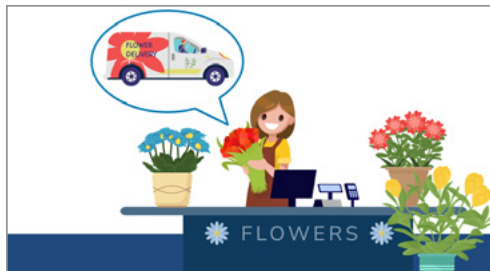
Give the volunteer the Store Owner Sign.

Direct the student to stand next to you and face the class — holding the sign so the class can see it.

Ask the volunteer, “**What is your first name?**”

Say to the volunteer, “**Thank you, <student’s name>, for being my first volunteer today.**”

DELIVERY | School Store



SLIDE 36

Say to the class, “<Student’s name> owns a flower store. They’d like to expand their business by offering delivery. To do that, they will need a van or truck.”

Say, “Banks often help businesses expand by making them a loan.”

Show students the envelope labeled with the **Bank Label**, and remove the **Money Card** from it.

Hand the **Money Card** to the store owner, and say, “The bank loans money to the <student’s name> to get their new delivery van.”

Ask, “Is the store owner done now? Do they just get the money and buy the van?”

Accept student responses and reinforce that money borrowed from the bank must be paid back over time.

Say, “As a store owner, you get paid for the flowers you sell. With that money, you pay the bank back for the money it lent to you.”

Direct the store owner volunteer to hand the **Money Card** back to you. Put it back in the envelope labeled with the **Bank Label**.

Thank the volunteer for helping you. Take the **Store Owner Sign** from the student and tell them to return to their seat.

DELIVERY | School Store

SLIDES 37 - 39

Select additional volunteers as time allows and role-play the jobs and transactions described below. With each scenario, invite the volunteer to come forward and give them the corresponding job signs. Keep an eye on the time, and allow at least 5 minutes to summarize the activity



SLIDES 37 | MAIL CARRIER

After selecting a volunteer and finding out their name, give them a **Mail Carrier Sign** and **Paycheck Card**.

Say, “**As a mail carrier, <student name> gets paid for the work they do.**”

Point out the **Paycheck Card** the volunteer is holding.

Ask the class, “**What do you think the mail carrier does with the money that is earned?**”

Student responses can range from very good to quite unusual. Your responses might vary from “**That’s a great example of what a mail carrier might do with money**” to “**Can you explain that to me?**” or “**That isn’t quite what I was looking for, can you try another example of what a mail carrier might do with money?**”

Say, “**The first thing most people do when they get paid is deposit their paycheck in an account at a bank.**”

Direct the volunteer to put the **Paycheck Card** in the envelope labeled with the **Bank Label**.

With older students, say, “**Sometimes this is actually done automatically, and the worker never even sees the money. It just goes directly to the bank for them to use later.**”

Explain to students that people put money in bank accounts so they can safely save their money and use it when they need it.

DELIVERY | School Store



SLIDES 38

DENTIST & DENTAL HYGIENIST

For this example, recruit 2 volunteers.

Ask, **“Who would like to be our dentist and dental hygienist?”**

Give the **Dentist Sign** to 1 student and the **Dental Hygienist Sign** to the other.

Say to the dentist volunteer, **“You are the dentist, and I am the bank again. Dentists have employees who help them.”**

Say to the dental hygienist, **“You are a dental hygienist, you assist the dentist and often clean people’s teeth.”**

Ask students, **“Do dental hygienists work for free or get paid for the work they do?”** Acknowledge student answers.

Say, **“The dentist must pay the people who work at the dentist’s office. They do this by taking money from their account at the bank and giving paychecks to the people who work for them.”**

Take the **Paycheck Card** from the envelope labeled with the **Bank Label** and pass it to the dentist. Have the dentist then pass it to the dental hygienist.

Explain that dentists and other business owners use money from their business bank accounts to pay employees.

DELIVERY | School Store



SLIDES 39 | TOW TRUCK DRIVER

Say, “I need 1 last volunteer. Who would like to be the tow truck driver?”

Give the **Tow Truck Driver Sign** to the volunteer.

Say to the tow truck volunteer, “**You are the tow truck driver and a very important community helper. I wouldn’t want to break down on the side of the road and not have you in our community.**”

Say to the class, “**Tow truck drivers are often out on the road. They might want to buy something.**” Accept student responses.

Say, “**When people have bank accounts, one way to get money out of their account is to get cash from an ATM or automated teller machine.**”

Hold up the envelope with the **ATM Label** attached to it.

Ask, “**Has anyone ever seen a machine like this?**”

Say to the tow truck driver, “**To get money from the ATM, you will need to enter your code. Please press four numbers on the pretend keypad.**”

Hold the envelope with the **ATM Label** attached to it, and direct the volunteer to pretend to enter a four-digit code.

Remove the **Cash Card** from the envelope and hand it to the tow truck driver.

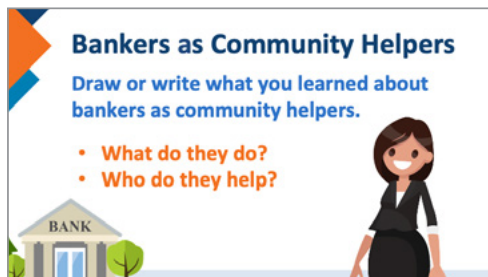
Say, “**Some people — especially children — think the money in ATMs is free. That isn’t quite accurate. In order to get cash from an ATM, the person or business needs to have money in an account at the bank. What they are really doing is accessing the money they earned — like the dental hygienist in our last example.**”

DELIVERY | Bankers as Community Helpers

Bankers as Community Helpers

SLIDE 40

Distribute a **Bankers as Community Helpers** activity sheet to each student.



SLIDE 41

Say, “Use the activity page to draw or write about bankers as community helpers. Think about what they do and who they help. Feel free to use your imagination. Maybe you want to think about it from a different perspective — like you are the banker or you are the person coming to the bank for help.”

Walk around the room as students complete the activity and comment on student work. Answer any questions they might have.

IDEA!

Ask if you can take photos of some of the students’ work to share with colleagues and/or on social media. Be sure to cover any student names with a sticky note or later when editing to protect student privacy.

DELIVERY | Conclusion



SLIDE 42

Say, “Before I leave, let’s talk for a minute about how bankers can help you.”

Say, “Children can keep their money safe at the bank by opening a savings account, but you need the help of an adult to do that. If you don’t have a savings account, consider talking to a parent or trusted adult about your options.”

If your bank has a special children’s savings program, share that with students. Be careful not to sound like you are pushing your bank, though, as some parents will not appreciate that.



SLIDE 43

Thank the students for letting you come to their class and for paying attention and listening.

Let them know that you hope to see them someday at the bank being helped.

DELIVERY | Virtual Adaptations

This section provides suggestions for delivering this lesson in a virtual format in which the banker is presenting the lesson using a video conferencing tool such as Microsoft Teams or Zoom. The recommendations presume that the students are together with the teacher in a classroom and they can view both the banker and the presentation on a screen or television. Ideally, a camera should also be focused on the classroom so the banker can see the students. Further adaptations will be required if everyone (presenter, teacher, and students) participates virtually from their own location.

Section Virtual Adaptation

Introduction Slides 1

Ask the teacher to provide a brief introduction and then introduce yourself.

Meet Brenda Slides 2 – 33

Use the slides to read the story. Rather than calling on students for answers to the questions at the end, ask the teacher to select students and share their responses.

Use only the slides and no volunteers. No adaptations are needed.

Let's Play Bank Slides 34 – 39

If possible, provide digital or printed versions of the **Job Signs**, **Envelope Labels**, and **Transaction Cards** to the teacher or host in advance and ask them to help facilitate the use of the props with the volunteers. If this isn't possible, use the slides to talk through the examples and/or have the props with you and show them on camera. Another option is to invite 1 or 2 colleagues to join you on camera and play the role of the volunteers.

Bankers As Community Helpers Slides 40 – 41

Provide a digital version of the **Bankers as Community Helpers** activity sheet to the teacher or host in advance. Ask them to make 1 copy for each student and distribute them when directed in the lesson. Request that they help students during the drawing/writing process and call on several students to share their work. Another option is to ask the teacher or host to complete this activity with the students later and share photos or scanned copies of some or all of their work with you afterward.

Conclusion Slides 41 – 42

No adaptations are needed.



Job Signs

Print 1 of each. For repeat use, consider laminating the signs or putting them in page protectors.



Store Owner



**Mail
Carrier**



Dentist



Dental Hygienist



Tow Truck Driver



Envelope Labels

Print and adhere each to a large mailing envelope.



Bank



ATM



Transaction Cards

Print and cut along the dotted lines.

For repeat use, consider printing the cards on cardstock and/or laminating them.



Money



Paycheck



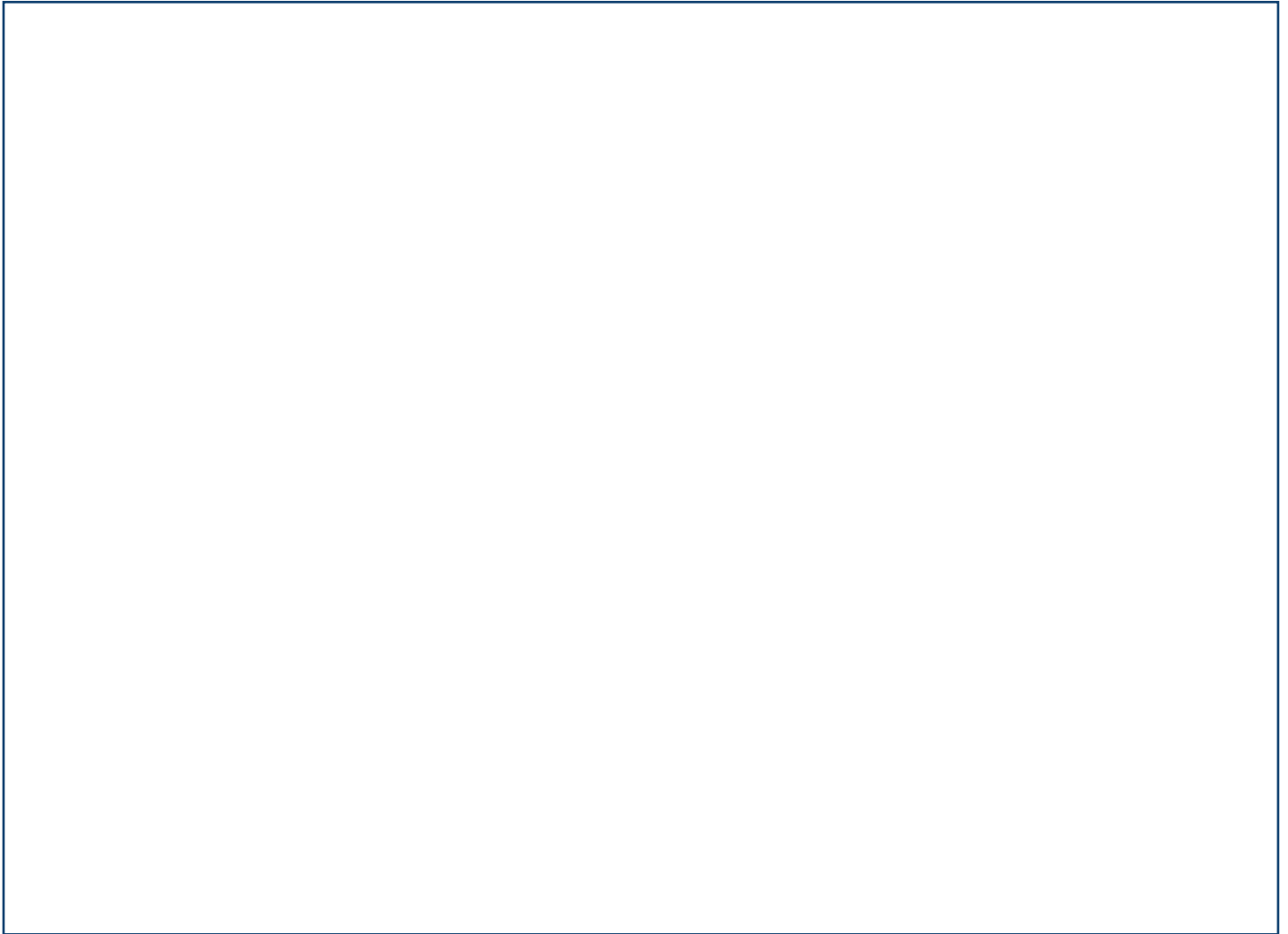
Cash

Name: _____

Bankers as Community Helpers

Draw a picture of a banker helping someone in the community.

Describe what they are doing on the lines below.



Questions to Ask

Coordinating with the Teacher or Host

Connect ahead of time to get answers to the questions below.

GENERAL QUESTIONS

How many students do you expect to participate?

Would you like me to send you a copy of the lesson and the educator materials in advance?

What is the best way for me to show PowerPoint slides (i.e., send them to you in advance, bring them on a jump drive, connect my own laptop, etc.)?

Several times during the lesson, I will call on students to answer questions or volunteer to be part of the lesson. Would you prefer to select students to respond, or should I?

If students lose focus, how would you like me to get their attention? Should I use a call-and-response phrase such as “1-2-3 eyes on me” or will you step in?

ANSWERS

BANKERS AS COMMUNITY HELPERS ACTIVITY QUESTIONS

- Would you prefer we complete this activity during the lesson, or would you like to do it afterward?
- If during the lesson, what drawing or coloring supplies will the children have access to (crayons, colored pencils, etc.)?

ANSWERS

Information for the Teacher or Host

Thank you for hosting a Teach Children to Save lesson!

The information below and the handouts on the pages that follow provide additional background information for you as the educator or program leader. Feel free to use any of the suggested extension activities as a way for further understanding of the lesson and/or as a means of assessing student understanding.

Banker Brenda: A Teach Children to Save Lesson for Grades K to 2

In this lesson, students explore the role of bankers as community helpers. The lesson begins with a story about Brenda who loves to help people at her job. After pondering if Brenda is a firefighter, veterinarian, or farmer, students discover that she is a banker. The story goes on to describe how Brenda helps people in these other community helper roles. Following the story, the volunteer will lead an interactive role-playing activity in which they demonstrate various ways bankers help people in their community, including making loans, keeping deposits safe, and providing access to cash through ATMs. If time allows, they will invite students to draw or write about bankers as community helpers. The lesson concludes with the volunteer thanking the class and encouraging students to visit a bank in the future to see how they help people firsthand.

Objectives

At the end of this lesson, students will be able to:

- Identify ways bankers help the community.
- Explain the basic functions of a bank.
- Describe the job of a banker.

Key Terms

- **Bank:** A business that keeps money safe for people, makes loans, and provides other services
- **Banker:** Anyone who works at a bank
- **Community:** A group of people who live in the same area (such as a city, town, or neighborhood)
- **Community helper:** people who provide a service to others in the community
- **Loan:** Money borrowed by someone for a period of time with a promise that it will be paid back
- **Safe deposit box:** A locked box inside a secure safe at a bank where people keep valuables
- **Saving:** Keeping something, such as money, to use later
- **Savings account:** A way for people to keep money they are saving at a bank

Suggested Extension Activities

1. Invite students to ask their parents or guardians about ways the bank has helped them.
2. Discuss jobs students want to have when they grow up. Consider sharing your own personal career goal when you were their age.
3. Read a book that encourages students to think about their future and possible careers, such as the ones below.
 - *Career Day* by Anne Rockwell
 - *Clothesline Clues* by Kathryn Heling and Deborah Hembrook
 - *Someday* by Eileen Spinelli
 - *The Berenstain Bears: When I Grow Up* by Mike Berenstain
4. Share stories or student experiences with other community helpers.

Connection to National Standards

This lesson addresses the following national standards:

[National Standards for Personal Financial Education](#) from the National Jump\$tart Coalition and Council for Education:

- I. Earning Income 4-4 People can earn income by starting a new business as an entrepreneur or by owning a business.
- II. Spending 4-6 Payment methods for making purchases include cash, checks, debit cards, and credit cards.
- III. Saving 4-4 Safety and ease of access are factors to consider when deciding where to keep savings.
- III. Saving 4-5 Financial institutions often pay interest on deposit accounts to attract customers to deposit money in their institution.
- V. Managing Credit 4-2 When a person pays with credit, they have immediate use of purchased goods or services while agreeing to repay the lender in the future with interest.