

K-2

Facilitator's Guide

Silly Sam

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 encourages children to consider where they save their money. It begins with the story of Silly Sam who leaves his money in some not-so-safe places. You will then facilitate a brief activity in which students consider a variety of places they could save their money. At the end, you will share reasons that banks are safe places to keep hard-earned savings.

As you review this 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 is an excellent lesson for new Teach Children to Save volunteers! Reading the story makes it easy to implement and engaging for students!



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 of the lesson
- **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
- **Read the Story:** The story of Silly Sam to be read aloud
- **Debrief the Story:** Questions to ask students following the story
- **Safe Places Activity:** Students arrange places to save in order from least to most safe
- **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 learn that some places are safer than others to keep their money. You will share the story of Sam who puts his money in silly places, only to find out later that it is missing. Students then consider various places where money could be kept and recommend an order from least to most safe. They learn that banks are very safe places to keep money because of the security they offer and because people are less likely to spend money that isn't readily available.

Recommended Grade Level

Kindergarten to second grade

Time Required

20 to 30 minutes

Objectives

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

- Identify safe and unsafe places to keep money.
- Explain why a bank is a safe place to keep money.

Key Terms

- **Bank:** A business that keeps money safe for people, makes loans and provides other services
- **Choice:** The act of choosing between two or more things, ideas or actions
- **Deposit:** Money that you put in an account at a bank
- **Risk:** The chance of losing your money or being hurt
- **Safe:** Free from danger, harm or risk (adj.); a locked container for storing valuables (n.)
- **Savings:** Money that is being kept to use in the future

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, available technology and the size of the group.

Telling the Story

This lesson begins with a story about Silly Sam. Decide how students will hear the story.

- **Read it aloud.** Show each picture from the PowerPoint slides and read the story aloud. If you won't have access to technology, the slides can be printed and shown one page at a time to the students as you read.
- **Play the animated video version of the story.** Check with the teacher or host ahead of time to make sure the link to the online version of the video will work. The video is also embedded in the PowerPoint on Slide 3.

Safe Places Activity

In this activity, students order a series of places where money can be kept based on how safe those places are. Decide which method you will use to display and order the places and prepare your materials accordingly.

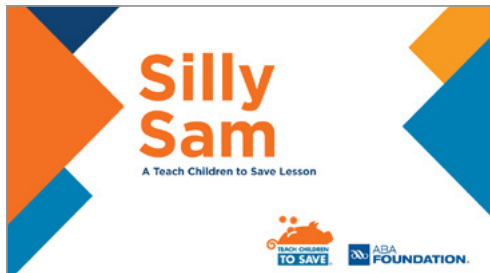
- **Students hold the signs:** Print 1 copy of each sign.
- **Clothesline:** Print 1 copy of each sign. Bring a long piece of rope or clothesline and at least 22 clothespins.
- **Board or wall display:** Tape the signs to the board and re-arrange as needed. Print 1 copy of each sign and bring tape.
- **Card sort:** Based on the number of students in the class, print enough copies of the **Safe Places Activity Cards** so that each group of 2 or 3 students has a set. Cut them into cards in advance. Bundle each set with a paperclip or put each set in a plastic bag or envelope.

Materials

- Silly Sam PowerPoint Slides** (Coordinate how to display this in advance.)
- Safe Places Activity Signs** (1 copy of each) or **Safe Places Activity Cards** (1 set printed and cut in advance per small group)
- Information for the Teacher or Host** (Bring a copy or provide the electronic version. Be sure to include the My Safe Savings Spot and the Safe and Silly Savings Spots Handouts.)

For repeat use, consider printing the signs or cards on cardstock and/or laminating them. Alternatively, each sign can be secured in a plastic page protector with the end taped shut.

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 from (Bank Name). Today we’re going to talk about places to keep money that you’re saving.”**



SLIDE 2

Ask, **“Can anyone tell me some places you might save your money?”**

Respond to the students with statements such as:

- **“Great idea.”**
- **“Yes, that’s a wonderful place to keep money.”**
- **“Is that a safe place to keep money?”**



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 | Read the Story



SLIDE 3

Let students know that you have a story to share with them about a boy named Sam.

Challenge them to listen carefully because you will be asking them questions about the story when you are done.

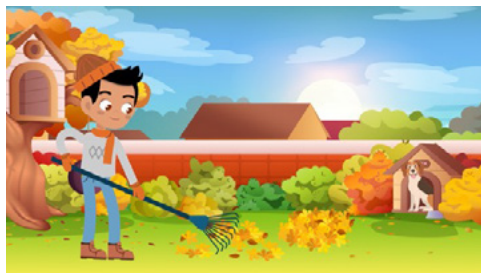
Try your best to add interest to the story as you read by lowering and raising the pitch of your voice and emphasizing key words.

If choosing to use the animated version of the story [click here](#) to open the video in a browser window.



SLIDE 4

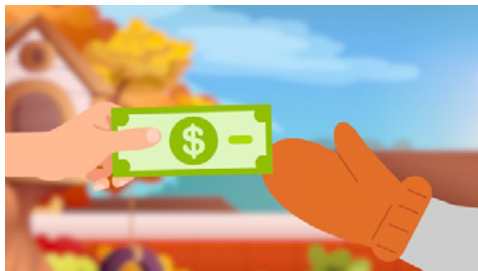
Read:
“Meet Sam”



SLIDE 5

Read:
“Sam loves doing jobs around the house and helping his neighbors with their chores. Sam raked leaves. He watched the neighbor’s dog. He even took out the trash for his mom.”

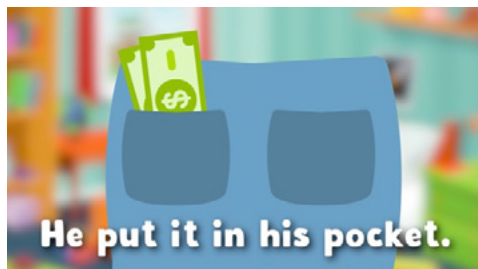
DELIVERY | Read the Story



SLIDE 6

Read:

“Sometimes, Sam earned money for doing these jobs. He knew keeping money in a safe place is important. So every time he earned some money, he thought of a safe place to put it.”



SLIDE 7

Read:

“The first time he earned money, Sam put it all in his pocket. He thought it would be safe there. After all, he was the only one who ever wore those pants. What could possibly happen to the money in his pocket?”



SLIDE 8

Read:

“Later that day, Sam went to the park with his friends. They ran around. They chased each other. They played on the playground. They even used the swings.”

DELIVERY | Read the Story



SLIDE 9

Read:

“When he got home from the park, Sam looked for his money, but it was missing!

‘Oh no!’ Sam thought. His money must have fallen out of his pocket at the park.”



SLIDE 10

Read:

“Sam learned that his pocket was NOT a safe place for his money.”



SLIDE 11

Read:

“The next day Sam earned money helping a neighbor in the garden.

Since putting money in his pocket wasn’t safe, he came up with a different idea.

Sam put his money in a tree.

He thought it would be safe there.

After all, the tree was in his backyard and nobody but Sam ever climbed it.”

DELIVERY | Read the Story



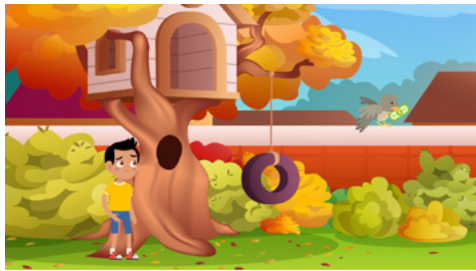
SLIDE 12

Read:

“What could possibly happen to money in the tree?”

When Sam was off having fun with his friends, a bird came along and landed in the tree.

The bird saw Sam’s money and wanted to add it to her nest.”



SLIDE 13

Read:

“The bird took Sam’s money and flew away.

When Sam came back to look for his money, he noticed it was missing.

What was Sam going to do now?”



SLIDE 14

Read:

“Sam thought, and he thought, and he thought some more.

He thought about the places he’d put his money already.

His pocket wasn’t safe. The money could fall out.

The tree was not safe because another bird might take his money away.”

DELIVERY | Read the Story



SLIDE 15

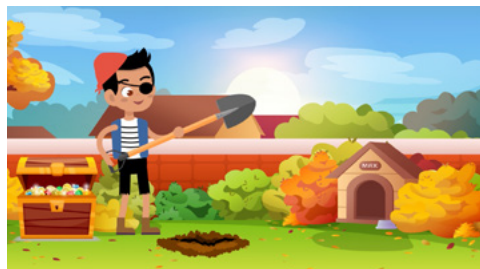
Read:

“Finally, Sam had a great idea!

He just read a story about pirates and thought it would be fun to be one. He could say pirate words like ‘arghhh’ and ‘scallywag.’

He could sail the seven seas on a pirate ship.

Best of all, when he had the treasure, Sam could bury it.”



SLIDE 16

Read:

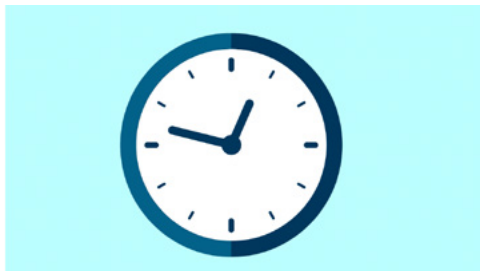
“The next time Sam earned money he decided to do things the pirate way.

He marched out to the backyard with a shovel and dug a hole.

Sam put his money into a box and buried it.

He thought it would be safe.

After all, it was buried like a pirate’s treasure.”



SLIDE 17

Read:

“Sam went back inside.

Hours passed.

Days passed.

Weeks passed.”

DELIVERY | Read the Story



SLIDE 18

Read:

“Sam forgot all about the money he had buried in the backyard.

Then one day, Sam wanted to get some money to buy a special toy.

He remembered that he had buried his treasure.”



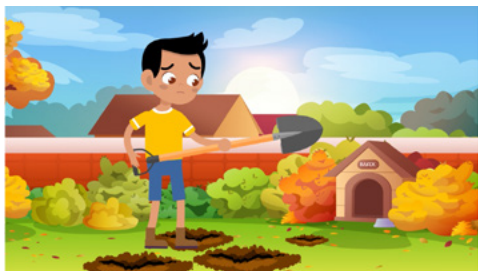
SLIDE 19

Read:

“Sam got his shovel and went out to the backyard.

He dug, and he dug and he dug some more!

He could not find his money!”



SLIDE 20

Read:

“Sam thought he was digging in the wrong place.

He moved to a different spot and dug some more.”

DELIVERY | Read the Story



SLIDE 21

Read:

“He dug 10 more holes!

Still, he could not find the money he had buried!”



SLIDE 22

Read:

“Sam realized that his money was so safe,
even *he* couldn’t find it!

Silly Sam!”

DELIVERY | Debrief the Story

Who remembers
details from
the story?

SLIDE 23

Thank the students for listening as you read the story.

Remind them that you told them to pay careful attention.

Say, **“Who thinks they remember details from the story? Raise your hand.”**

Where did Sam’s
money come from?

SLIDE 24

Ask, **“Does anyone remember where Sam’s money came from at the beginning of the story?”**

Call on volunteers until several correct answers are stated. These include:

- Doing chores for others
- Raking leaves
- Watching neighbors’ pets
- Taking the trash out at home

Say, **“Because Sam worked for the money, it can be called his earnings or money that he earned.”**

Where did Sam
put the money
he earned?


SLIDE 25

Ask, **“Now, who can tell me a place Sam put his money?”**

Call on volunteers until several correct answers are stated. These include:

- Pocket
- Tree
- Buried in his backyard

DELIVERY | Debrief the Story

A slide with an orange background and a vertical blue and orange bar on the left. The text reads: "What was Sam's problem in the story?"

What was Sam's problem in the story?

SLIDE 26

Ask, “**So, what was Sam’s problem in the story?**”

Call on volunteers until a correct answer is provided, such as:

- He kept losing his money.
- He would earn money, but he couldn’t keep it safe.
- All the places he picked to keep his money ended up being bad choices.

A slide with a dark blue background featuring scattered green dollar bills. The text reads: "Safe Places to Keep Your Money"

Safe Places to Keep Your Money

SLIDE 27

Tell the students, “**It is important to keep your money in a safe place. You don’t want to find out it is missing or not be able to find it.**”

Say, “**Let’s think about more places where you can keep money.**”

Announce that you will need several volunteers.

Select 2 students as volunteers. Let students know that you will need more soon.

DELIVERY | Safe Places Activity



SLIDE 28

LEAST SAFE & MOST SAFE SIGNS

Give 1 volunteer the **Least Safe Sign**.

Have the student stand to your right as you face the class.

Give the other volunteer the **Most Safe Sign**. Have this student stand to your left as you face the class.

Ask volunteers for their names and tell the class,

“(First Student’s Name) is holding a sign that says, ‘**Least Safe,**’ and (Second Student’s Name) is holding a sign that says, ‘**Most Safe.**”

(Note that reading each sign is especially important with younger students who may not yet read).

Presentation Alternatives

Clothesline: Ask 2 students hold a clothesline and use clothespins to attach the signs in order. This makes moving them to different places on the clothesline easy. If you want, have the clothespins attached to the line before you start the activity. Consider offering to leave the clothesline and signs behind with the teacher to display in the classroom.

Board or Wall Display: If you prefer not to use student volunteers, discuss each sign and tape them to the board at the front of the classroom as you go. You may need to move them several times, so tape them lightly.

Card Sort: Divide students into small groups and distribute a set of **Safe Places Cards** to each group. Direct them to place the cards in order from least to most safe. Invite groups to share and compare their final orders.

DELIVERY | Safe Places Activity

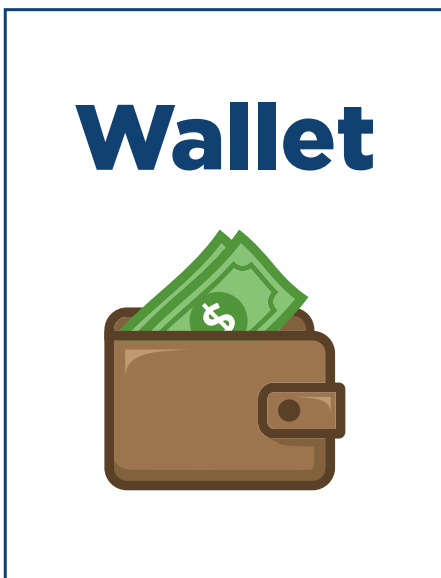


SLIDE 29 | WALLET

Select another volunteer and ask for their name.

Say, “(Student’s Name) is going to save her/their/his money in their wallet.”

Hand the student the **Wallet Sign**. Have the student stand between the **Least Safe Sign** and **Most Safe Sign**.



Ask the students the following questions:

“Is your wallet a very safe place to keep the money you are saving or a not-so-safe place?” (Accept all answers.)

“What makes it safe or unsafe?” (Students’ responses may be very good or very unusual.) Your responses might be,

- “That’s a great reason your wallet is safe.”
- “Can you explain that to me?”
- “That isn’t quite what I was looking for. Can you think of another reason your wallet might be a good or bad place to put the money you are saving?”

If students tell you the wallet is an unsafe option, explain that these are risks, and explain what a risk is. Say, “**Risk is the possibility of a loss. In other words, if a place to save your money is risky, it means there is a good chance you’ll lose the money you put there.**”

After getting various responses, say, “**In some ways your wallet is a safe place to keep money. You usually know where it is, and you try to keep it with you or at home. However, your wallet may be an unsafe place to save money because you might lose it, or it could be stolen. Also, if you have money you are saving in your wallet, you might be more likely to spend it instead of saving it for later.**”

DELIVERY | Safe Places Activity



SLIDE 30 HOLE IN THE BACKYARD

Say, “Let’s consider another place. How about putting your money in a box and burying it in the backyard?”

Select another volunteer and give them the **Hole in Backyard Sign**.

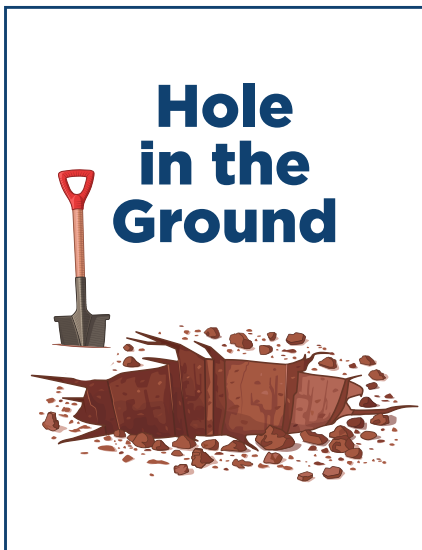
Ask the students the following questions:

- “Is that a very safe place to keep your money or a not-so-safe place to keep your money?”
- “What makes it safe or unsafe?”

Ask the students, “Is putting your money in a box and burying it in the backyard more or less safe than carrying it in your wallet?”

Student answers may vary depending on the reasons the students give. If the class is split, ask the students to vote — more safe or less safe — with a show of hands.

Direct the person holding the **Hole in Backyard Sign** to stand on the appropriate side of the person holding the **Wallet Sign** (closer to the **Most Safe** or **Least Safe Sign**, depending on the class’s answer).



DELIVERY | Safe Places Activity



SLIDE 31 ADDITIONAL SIGNS

Repeat this process using more of the signs.

Slides 32 through 37 can be used as you discuss each option. If you wish to skip additional slides, you can hide them in advance using PowerPoint. From the slide sorter view, select the ones you don't plan to use and right click. Select Hide Slide. This will prevent them from being seen during the presentation.



SLIDE 32

Show the **Pocket Sign** and repeat the process of determining where it belongs in the order.



SLIDE 33

Show the **Piggy Bank Sign** and repeat the process of determining where it belongs in the order.



SLIDE 34

Show the **Toy Cash Register Sign** and repeat the process of determining where it belongs in the order.

DELIVERY | Safe Places Activity



If you hide your money in a sock drawer at home, how safe would it be?

SLIDE 35

Show the **Sock Drawer Sign** and repeat the process of determining where it belongs in the order.

What do you think about keeping money at a friend's house? Is that more safe or less safe than the other options?




SLIDE 36

Show the **Friend's House Sign** and repeat the process of determining where it belongs in the order.

Keep an eye on the time and allow at least 5 minutes to summarize the activity.

DELIVERY | Safe Places Activity



What if you hid your money in a jar in the refrigerator? How safe would it be there?

SLIDE 37

Show the **Jar in the Refrigerator Sign** and repeat the process of determining where it belongs in the order.

If you use all the signs, your students may be standing in an order similar to the one below. Answers may vary, though, as students will provide different responses and rationales.



DELIVERY | Safe Places Activity



SLIDE 38

Tell the students, **“There is one other place I want to talk about — the bank.”**

Hold up the **Bank Sign** and ask, **“Do you think the bank is a safe place to keep your money or an unsafe place? Why?”**

Say, **“The bank is a very safe place to keep your money. In fact, it is usually the safest place possible.”**

Move to the far side of the row of students and stand between the **Most Safe Sign** and the next student.

Ask, **“Why do you think the bank might be the safest of all these places?”**

Explain that banks have extra security (vaults, security guards, locks, security systems, etc. that help keep money safe).

Tell the students, **“It is also a good place to keep money you are saving because if it is in the bank, it isn’t as easy for you to spend it.”**

DELIVERY | Conclusion



SLIDE 39

Ask, “**How many of you are saving money somewhere?**”

Encourage the students to talk to their parents or trusted guardians about putting their savings in an account at the bank.

Say, “**When you put money into an account at the bank, that is called making a deposit.**”

Ask students to repeat the word deposit after you.



SLIDE 40

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

Tell them you hope to see them again someday at the bank saving their money.

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. 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 – 2

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

Rather than calling on students for answers in Slide 2, ask the teacher to select students and share their responses. Depending on the microphone being used in the classroom, the teacher or someone near the computer may need to repeat answers for you to hear them.

Read the Story Slides 3 – 22

No adaptations are needed. Read the story and advance the slides, as you would in person. Alternatively, play the video version of the story.

Debrief the Story Slides 23 – 27

Use the slides and questions as outlined in the in-person version. Ask the teacher to facilitate calling on student volunteers to answer questions, as needed.

Safe Places Activity Slides 28 – 38

Provide the materials for this activity to the teacher or host in advance in a ready-to-go, physical packet or in digital form for them to print and prepare ahead of time. Share details of the activity with the teacher or host in advance and ask them to facilitate the in-person portion with students placing the signs in order or working in groups to order the cards.

Conclusion Slides 39 – 40

No adaptations are needed.

Silly Sam: A Story

Meet Sam. Sam loves doing jobs around the house and helping his neighbors with their chores. Sam raked leaves. He watched the neighbor's dog. Each week he'd take out the trash for his mom. Sometimes, Sam earned money for doing these jobs.

He knew keeping money in a safe place was important. So every time he got some money, he thought of a safe place to put it. The first time Sam earned money, he put it all in his pocket. He thought it would be safe there. After all, he was the only one who ever wore those pants. What could possibly happen to money in his pocket?

Later that day, Sam went to the park with his friends. They ran around. They chased each other. They played on the playground. They even used the swings.

When he got home from the park, Sam looked for his money, but it was missing! "Oh no!" Sam thought. His money must have fallen out of his pocket at the park. Sam learned that his pocket was NOT a safe place for his money.

The next day Sam earned money helping a neighbor in the garden. Since putting money in his pocket wasn't safe, he came up with a different idea. Sam put his money in a tree. He thought it would be safe there. After all, the tree was in his backyard and nobody but Sam ever climbed it.

What could possibly happen to money in the tree? When Sam was off having fun with his friends, a bird came along and landed in the tree. The bird saw Sam's money and wanted to add it to her nest. The bird took Sam's money and flew away. When Sam came back to look for his money, he noticed it was missing. What was Sam going to do now? Sam thought and he thought, and he thought some more. He thought about the places he'd put his money already. His pocket was not safe because the money could fall out. The tree was not safe because the bird might take his money away.

Finally, Sam had a great idea! He just read a story about pirates and thought it would be fun to be one. He could say pirate words like arghhh and scallywag. He could sail the seven seas on a pirate ship. Best of all, when he had the treasure, Sam could bury it! The next time Sam earned money he decided to do things the pirate way.

He marched out to the backyard with a shovel and dug a hole. Sam put his money into a box and buried it. He thought it would be safe. After all, it was buried like a pirate's treasure. Sam went back inside. Hours passed. Days passed. Weeks passed. Sam forgot all about the money he had buried in the backyard.

Then one day, Sam wanted to get some money to buy a special toy. He remembered that he had buried his treasure. Sam got his shovel and went out to the backyard. He dug, and he dug and he dug some more! He could not find his money!

Sam thought he was digging in the wrong place. He moved to a different spot and dug some more. He dug ten more holes! Still, he could not find the money he had buried!

Sam realized that his money was so safe, even he couldn't find it! Silly Sam!



Safe Places Activity Signs

**Print the signs on the following
pages for use in the activity.**

**MOST
SAFE**

**LEAST
SAFE**

Hole in the Ground



Wallet



Pocket



Piggy Bank



Toy Cash Register



Sock Drawer



Friend's House



Jar in the Refrigerator



Bank



Safe Places Activity Cards

Optional: Make enough copies of the cards so that each group of 2–3 students will have a set. Cut them out in advance of the lesson and bundle them together with a paperclip or place each set in a bag or envelope.

MOST SAFE	LEAST SAFE	Wallet 
Hole in the Ground 	Pocket 	Piggy Bank 
Toy Cash Register 	Sock Drawer 	Friend's House 
Jar in the Refrigerator 	Bank 	

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.)?

At 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

SAFE PLACES ACTIVITY QUESTIONS

Ask the questions that pertain to your delivery method.

- **Students hold the signs:** Is there space at the front of the room to have up to 10 students line up in a row? If less, how many?
- **Display the signs:** Is there a board or wall upon which I can display a series of 10 signs during the lesson? If so, is there a specific type of tape I should plan to bring/use?
- **Card sort in small groups:** I’d like to divide the class into small groups for a portion of the lesson and have each group sort a set of cards. How many students do you suggest for each group, and will you pre-select the groups or have them organize into groups on their own?

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 to further understanding of the lesson and/or as a means of assessing student understanding.

Silly Sam: A Teach Children to Save Lesson for Grades K to 2

In this lesson, students learn that some places are safer to keep their money than others. The visiting volunteer shares the story of Sam who puts his money in silly places, only to find out later that it is missing. Students then consider various places where money could be kept and recommend an order from least to most safe. They learn that banks are very safe places to keep money because of the security they offer and because you are less likely to spend money that isn't readily available.

Objectives

Students will be able to:

- Identify safe and unsafe places to keep money.
- Explain why a bank is a safe place to keep money.

Key Terms

- **Bank:** A business that keeps money safe for people, makes loans and provides other services
- **Choice:** The act of choosing between two or more things, ideas or actions
- **Deposit:** Money that you put in an account at a bank
- **Risk:** The chance of losing your money or being hurt
- **Safe:** Free from danger, harm or risk (adj.); a locked container for storing valuables (n.)
- **Savings:** Money that is being kept to use in the future

Suggested Extension Activities

1. Discuss the factors students considered when deciding what order to place the potential saving locations in during the activity.
 - Are some factors more important to consider than others?
 - What were some of the advantages and disadvantages of each location (hole in the ground, sock drawer, pocket, piggy bank, wallet, jar in the refrigerator, bank, toy cash register, friend's house)?
2. Invite students to draw a picture of a safe place to keep money on the My Safe Saving Spot Handout.
3. Have students ask their parents or family members about places they have kept their money and record their answers on the Safe and Silly Saving Spots Handout. This could be assigned as homework with students discussing it another day.

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. Saving 4-4: Safety and ease of access are factors to consider when deciding where to keep savings.
- III. Managing Risk 4-1: People are exposed to risk when there is a chance of loss or harm. Risk is an unavoidable part of daily life.
- IV. Managing Risk 4-2: People who are exposed to risks often try to reduce or avoid the negative consequences of those risks.

Name: _____

My Safe Savings Spot

If you were saving money, where would you put it to keep it safe? Draw a picture of the place you would put it.

NOTE TO PARENTS AND GUARDIANS:

Today your student learned about places that are safe to keep any money they might be saving. You can promote saving by encouraging your child to identify something they might save to purchase. It might be a toy, another item they want or an experience. Help your child find out how much money they would need to save to reach their goal. Help your child determine a safe place to keep money that is being saved and consider opening a savings account for your child at a bank.

Name: _____

Safe and Silly Saving Spots

Ask family members or friends to tell you places they have kept money in the past. Decide if each location is safe or silly, and show your work below by drawing or naming each location as either a Safe Saving Spot or a Silly Saving Spot.

Safe Saving Spots

Silly Saving Spots