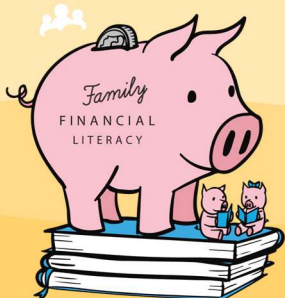


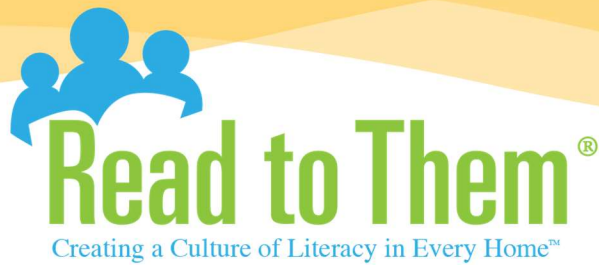
Financial Literacy: School Activities for Younger Students ***Dog Days* (2013)** **By Karen English**

Throughout the book

- 1. Books About Money and Saving** – There are many great picture books and chapter books to teach kids about the value of money. Check these out for classroom read-alouds:
 - *The Penny Pot* by Stuart J. Murphy
 - *Rock, Brock, and the Savings Shock* by Sheila Bair
 - *Alexander, Who Used to Be Rich Last Sunday* by Judith Viorst
 - *Those Shoes* by Maribeth Boelts
 - *A Bike Like Sergio's* by Maribeth Boelts
 - *Amelia Bedelia Means Business* by Herman Parish
 - *Lemonade in Winter: A Book About Two Kids Counting Money* by Emily Jenkins and G. Brian Karas
 - *Bunny Money* by Rosemary Wells
 - *A Smart Girl's Guide: Money* by Nancy Holyoke
- 2. Inspiring Young Inventors** – There are some great picture books out there to inspire young inventors. These books could be read aloud while your families are enjoying *Dog Days*. You could rotate copies among different classrooms. You could even add STEM challenges to reading the books:
 - *I Built a Car* by Chris Van Dusen
 - *The Most Magnificent Thing* by Ashley Spires
 - *Rosie Revere, Engineer* by Andrea Beaty
 - *Balloons Over Broadway: The True Story of the Puppeteer of Macy's Parade* by Melissa Sweet
 - *Earmuffs for Everyone!: How Chester Greenwood Became Known as the Inventor of Earmuffs* by Meghan McCarthy
 - *Mr. Ferris and His Wheel* by Kathryn Gibbs Davis and Gilbert Ford



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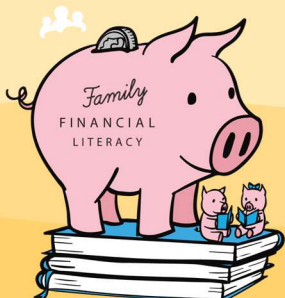
3. **Business Plan** – Gavin passes several businesses throughout the story as he walks Carlotta. He sees a donut shop, a hobby shop, a coffee shop, Wendy’s Wonderful Wigs, a butcher shop, Mr. D’s, and a bike shop. Have students create their own business, one that is not mentioned in the story. Use the accompanying **Start Your Own Business** page in *Financial Literacy Worksheets for Younger Students* to help students come up with a business plan for their new business. Younger students can draw pictures or write a few words about their idea.

Chapter One – It Was an Accident! (pp. 1-17)

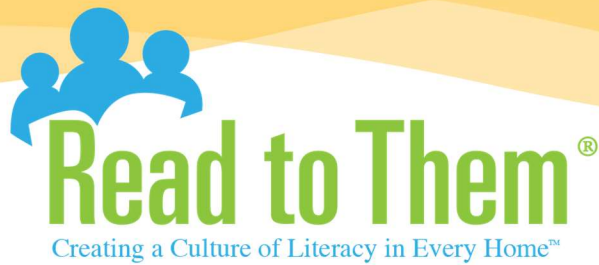
4. **Need or Want?** – Souvenirs are a want, while shelter is a need. Using Danielle’s snow globe as an example, have a discussion with students about needs and wants. Ask the students if her snow globe is a need or a want and have them explain their answers. Make a list together as a class of things in the classroom that are needs, and things that are wants. Then have them complete the accompanying **Wants vs. Needs** page in *Financial Literacy Worksheets for Younger Students* to sort items according to whether they are a want or a need.

Chapter Two – Eat Those Peas! (pp. 18-28)

5. **New Snow Globe** – The book begins with Gavin and his friend breaking his sister’s snow globe. On p. 23, Aunt Myrtle suggests that Gavin should have to pay his sister back for the cost of the snow globe. Invite students to come up with household or neighborhood chores that they could do to earn money. What is a reasonable amount to charge for each chore? Use the accompanying **Household and Neighborhood Chores** page in *Financial Literacy Worksheets for Younger Students* to help them organize their thoughts.
6. **Goods or Services?** – Aunt Myrtle is going to have Gavin walk her dog to earn money to pay Danielle back for her snow globe. Dog walking is a service, and a snow globe is a good. Explain to students the difference between goods and services. Students can use the **Goods vs. Services** page in *Financial Literacy Worksheets for Younger Students* to collect their thoughts. Have students make a poster showing goods on one side and services on the other using pictures from magazines or their own drawings.



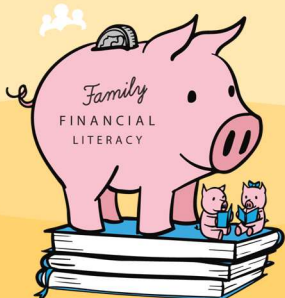
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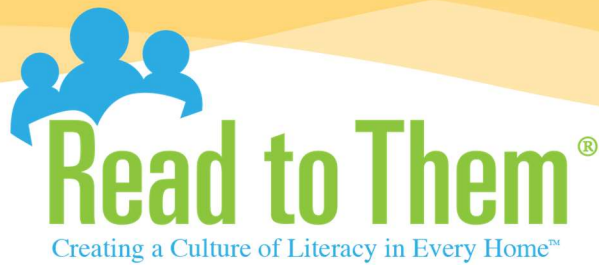
7. **Pet Chores** – On p. 24, Aunt Myrtle tells Gavin she will pay him \$2.00 a day to walk her dog, Carlotta. Do you think this is a fair price? Why or why not? Have a discussion with students about different pet chores they could do and what would be an appropriate amount to charge for each. Ask students how they could determine a reasonable price for their services. Examples include walking the dog, giving the dog a bath, picking up dog poop, etc. Kids could also explore other pets besides dogs, such as farm animals like cattle and horses.
8. **Walking Carlotta** – Using the **How Many Days to Replace a Snow Globe?** page in *Financial Literacy Worksheets for Younger Students*, have students figure out how many days Gavin would have to walk Carlotta in order to earn enough money to replace Danielle’s snow globe.
9. **Cost of Owning a Pet** – Owning a pet is expensive! Aunt Myrtle owns a Pomeranian named Carlotta. Have students brainstorm the costs of owning a dog like that. How much does the average Pomeranian cost? What kinds of things will you need to buy for it? How much would you spend on food per week? What kind of medical expenses are involved in having a dog? Does a Pomeranian need to be groomed? Have students use the **Yearly Cost of Owning a Dog** page in *Financial Literacy Worksheets for Younger Students* to come up with the approximate amount Aunt Myrtle would spend on buying Carlotta and taking care of her for one year. Give students play money to use to help in calculating the total. They can work in groups, and work on strategies of counting cash like making piles of \$10 each and counting the piles by 10s.

Chapter Three –Problems, Problems, Problems (pp. 29-38)

10. **Teacher Treasure Chest** – On p. 33, Gavin says that the items in his teacher’s grab bag aren’t cheesy things like pencils or erasers, but cool things like magnifying glasses, kaleidoscopes, and mini tic-tac-toe sets. Invite students to consider how they think their teachers acquire popular prizes for their students. Use the **Teacher Treasure Chest** page in *Financial Literacy Worksheets for Younger Students* to give them a budget of \$10 to spend to fill your treasure chest. Which items will they choose? Or, you can set up a shop in your classroom with items that could go in a treasure chest. Have students shop with pretend money to buy items for the chest.



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Chapter Four –On the Job, Day One (pp. 39-54)

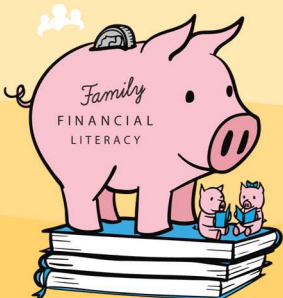
11. **Wig War** – On p. 52 while Gavin is walking Carlotta, she gets ahold of a wig in front of Wendy’s Wonderful Wigs and won’t let go. A butcher finally pulls it away from her. What happens in a situation like this when a store owner’s products gets damaged? Should Gavin have to pay the owner for the damaged wig, or is it the owner’s fault? Should Aunt Myrtle have to pay for some of it, or should it all fall on Gavin? Invite an owner of a local store, such as a grocery store, to talk to students about situations like this. If someone drops a jar of pickles in the store, who pays for that?
12. **It’s All In a Name** – On p. 50, Gavin walks Carlotta past a doughnut shop, a bike shop, a hobby store, and a coffee shop before Carlotta gets into trouble at Wendy’s Wonderful Wigs. The name of the wig store uses alliteration by repeating the sound of the letter ‘w’ in each word. A store should have a memorable name to get customers to remember it and shop there. Have students use alliteration to come up with some catchy names for the doughnut shop, bike shop, hobby store, and coffee shop.

Chapter Five – Where’s Carlotta’s Chew-Chew? (pp. 55-71)

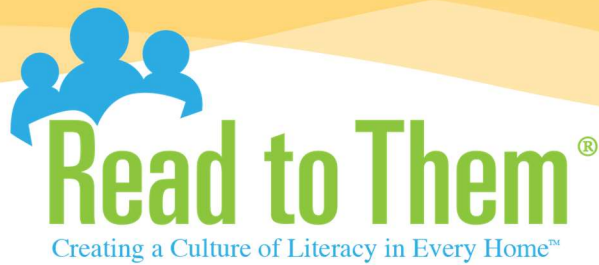
13. **Save Your Pennies!** – On p. 71, Gavin thinks he will just use some of the money he’s been saving up for a skateboard to buy Carlotta a new chew toy. Ask your students if they have ever saved up to buy something. How did they do it? Saving money means that you put money away to spend later, rather than spending it right now, and that can be hard for some people to do. What are you willing to give up to save money for something big you really want? See the **Save Your Pennies!** page from *Financial Literacy Worksheets for Younger Students* for a math exercise on saving and spending.
14. **Start Saving!** – Your local bank may have an outreach program. Have students tour a bank or credit union to find out more about savings accounts. If a field trip is not possible, have a banking representative come talk with students. Some institutions will give students a starter balance and some will even open a “bank” onsite. With any luck, this may help to inspire your students to open savings accounts on their own!

Chapter Six – Harper and the Sticky Fingers (pp. 72-87)

15. **Pet Store Shopping Spree** – Let students pretend they are ready to buy a new dog. They have \$20 to buy supplies, accessories, and food for their pet. Have them use the **Pet Store Shopping Spree** page in *Financial Literacy Worksheets for Younger Students* to decide how to spend the \$20.



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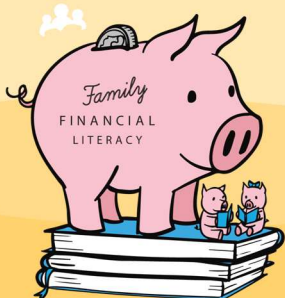
16. **Choose a Chew-Chew** – Carlotta has a special Chew-Chew toy that Gavin loses at the park when another dog takes it. On p. 80, Gavin is trying to find a replacement to buy with his own money at the pet store. Do you think it is Gavin’s responsibility to replace it? Should he replace it with a toy exactly like the original, or should he get any old toy or a cheaper one?
17. **Shoplifting Shenanigans** – On p. 82, Gavin sees Harper stealing a toy from the pet store. How does theft like this hurt the store owner? Who ultimately ‘pays’ for the stolen toy? The store owner? Insurance? The other customers? Invite a business owner in to talk to students about this problem entrepreneurs face.

Chapter Nine – Is That Carlotta? (pp. 113-122)

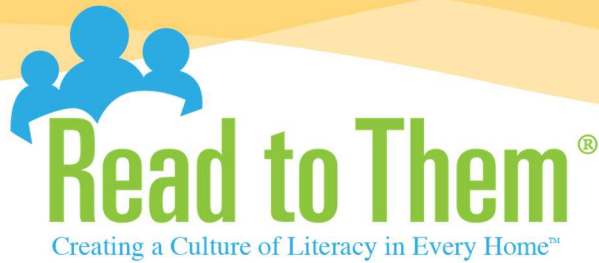
18. **Lost Pet Rewards** – On p. 118, there is a picture of the Lost Dog poster Aunt Myrtle made to try to get Carlotta back, but it’s missing a reward. Ask students if they think a reward should be offered. How much does a reward need to be to be effective? How much would students be willing to offer for a reward if their pet was missing?
19. **Out of Debt** – On p. 122, Gavin is happy to finally be free of his debt to Danielle. What does it mean to be in debt? Have a discussion with your students about debt and interest. Encourage students to have discussions with their families about debt.

End of the Book

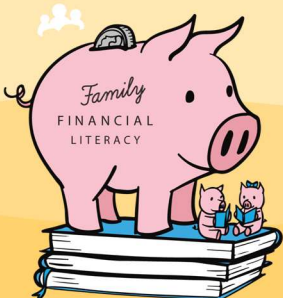
20. **Marketing Techniques** – When you have a business, like a pet chore business, a barbershop, or a barbershop quartet, you need to always be on the lookout for ways to market that business and people to endorse your product or service. Have a discussion with students about famous people who might be good choices to endorse a pet chore business. When you have a famous person endorse your product in a commercial or advertisement, this is called a testimonial. Discuss different marketing and advertising techniques with students. Ask them to give examples of different types using television commercials they have seen. Have them look for magazine advertisements that illustrate the different marketing categories or advertising techniques. Students can use magazine ads to create posters showing different types of persuasive advertising. See the **Advertising Techniques** page in *Financial Literacy Worksheets for Younger Students* for descriptions of each type of marketing technique.



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21. **It's All in the Slogan** – Many businesses use slogans to advertise their product. Slogans are a short and memorable phrase used in advertising. Use the **It's All in the Slogan** page in *Financial Literacy Worksheets for Younger Students* to have students match popular slogans with the product they are promoting. Invite them to write their own slogans or jingles for their own business.
22. **Make Your Own Commercial** – Now that they have learned about marketing techniques and written a slogan, have students make their own TV commercial. Musical students could even write a jingle!
23. **Make a Flyer** – Have students imagine that they are going to start a business and design a flyer advertising their services. The flyer should include the name of their business, services offered, and a catchy slogan or logo. Be sure to also include contact information including phone number and website. Students could do these using paper and markers or Google Drawings.



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