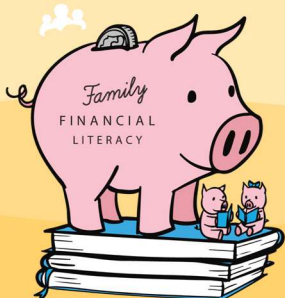


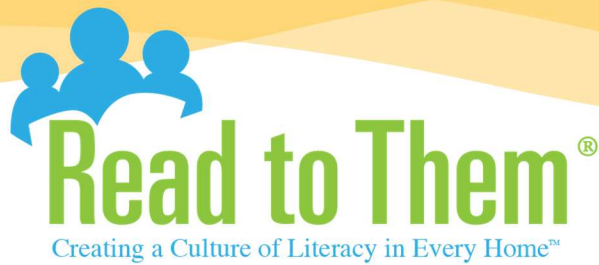
Financial Literacy: School Activities for Older Students ***Dog Days* (2013)** **By Karen English**

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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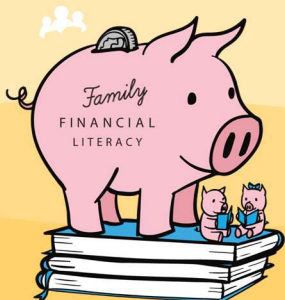
3. **Job Skills and Salaries** – Different types of jobs are mentioned in *Dog Days*. For example, Uncle Vestor owns a barbershop and sings in a barbershop quartet. Ms. Shelby-Ortiz is a teacher. What kinds of skills are needed for each of these jobs? Discuss the methods of being paid for different types of jobs, such as being paid by the hour, being paid a yearly salary, and being paid by commission. How would Uncle Vestor pay the employees at his barbershop? How are teachers paid? Give examples of people who are paid by commission. Ask students to research a job that they might want to have when they grow up. Have them make a poster or slide show that shares skills needed for the job, job responsibilities, how a person in that profession would be paid, and how much they could expect to make in a year.
4. **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. Using the accompanying **Business Plan** page in *Financial Literacy Worksheets*, have students come up with a business plan for a business that was NOT mentioned in the story – a business that Gavin’s town may need.

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

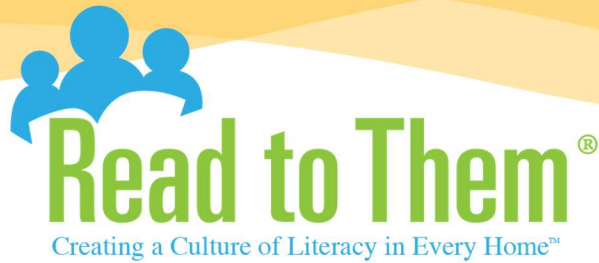
5. **Need or Want?** – Using Danielle’s snow globe as an example, have a discussion with students about needs and wants. Ask the students if her snow globe is a need or a want and have them explain their answers. Make a list together as a class of things in the classroom that are needs, and things that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

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

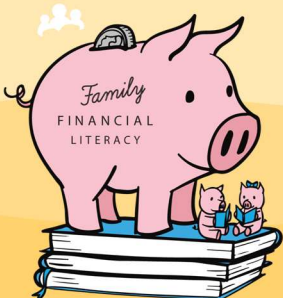
6. **New Snow Globe** – The book begins with Gavin and his friend breaking his sister’s snow globe. On p. 23, Aunt Myrtle suggests that Gavin should have to pay his sister back for the cost of the snow globe. Using the accompanying **Household and Neighborhood Chores** page in *Financial Literacy Worksheets*, have a discussion about household or neighborhood chores students could do to earn money. What would be a reasonable amount to charge for each chore? Then use the **Replacing Danielle’s Snow Globe** page in *Financial Literacy Worksheets* to have students do some comparison shopping to compare the costs of three different snow globes, choosing the one that they would like to purchase to replace Danielle’s. Have students come up with a combination of chores that would earn them enough money to replace the snow globe.



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7. **Wages Survey** – What is a fair price to charge for a service? Have students select five chores they could do to earn money. They can survey family members or neighbors to see what potential customers would be willing to pay for those services. In class, students can compile their data and analyze it. Students can find the median, mode, maximum, minimum and range in the data. Older students can calculate the mean and graph the data. Using the information, they can determine a fair price for each service. (See **Wage Survey** in *Financial Literacy Worksheets*.)
8. **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. Have a discussion with students about the difference between goods and services. Students can use the **Goods vs. Services** page in *Financial Literacy Worksheets* to collect their thoughts. Have students make a poster showing goods on one side and services on the other. They could cut pictures out of magazines, print pictures off the internet, or draw their own.
9. **Hotel and Meal Costs** – On p. 24, Gavin learns that Aunt Myrtle will be staying with his family for a week or so while Uncle Vestor goes to a Barbershop Harmonizers Convention in Kansas City. Using the **Uncle Vernon Goes to Kansas City** page in *Financial Literacy Worksheets*, have students figure out how much Uncle Vestor will spend on hotel and meal costs if he stays in Kansas City for five days and nights, eating two meals per day. (Assuming the hotel offers a free breakfast.) Students should look online to find three hotels in Kansas City, then use the price per night at these three hotels to find the average price of a hotel stay in this town. Students should also find the average price of a meal and come up with a grand total for the week.
10. **Kansas City, Here We Come!** – Pretend your family is going on a trip to Kansas City, just like Uncle Vestor. Using internet sources or travel guides, plan your trip. Here are some questions to get you started. How would you get from your town to Kansas City. How much would that cost? What hotel would you stay at? What sites would you want to see while in Kansas City? Once you plan your trip, calculate the cost. (See the **Kansas City, Here We Come!** page in *Financial Literacy Worksheets* for some help planning the trip and calculating the expenses.)

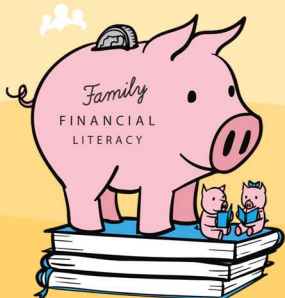


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12. **Pet Chores** – On p. 24, Aunt Myrtle tells Gavin she will pay him \$2.00 a day to walk her dog, Carlotta. Do you think this is a fair price? Why or why not? Have a discussion with students about different pet chores they could do and what would 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.
13. **Walking Carlotta** – Using the **How Many Days to Replace a Snow Globe?** page in *Financial Literacy Worksheets*, 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.
14. **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* to come up with the approximate amount Aunt Myrtle would spend on buying Carlotta and taking care of her for one year.

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

15. **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. Have students discuss how they think their teachers acquire popular prizes for their students. Do they buy in bulk? What does this mean? Have students look at a site where you can buy in bulk, such as Oriental Trading Company. Have them look at items sold in bulk and determine how much each individual item costs. Have them work in groups to look for fun prizes their teacher could buy. Give them a budget of \$100 to spend. Maybe this will make them appreciate how much their teacher spends on rewarding them.



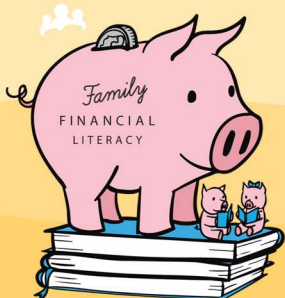
17. **Gift or Cash?** – On p. 35, one of Gavin’s classmates, Antonia, says, “My grandmother is coming for a visit. I don’t like her presents. They’re never anything I like. I want to ask her to skip the present and just give me the money that she would have spent instead.” Discuss this with your students. Do you think it’s better to get a present from a family member for your birthday or just a check/cash? Why? Have students figure out how much money they would have if they were given money by all of their relatives instead of presents for each one of their birthdays. Students can use the **Gift or Cash?** page in *Financial Literacy Worksheets* for guidance. Ask students if they had saved all of that money over the years, what would they spend it on, or would they continue saving?

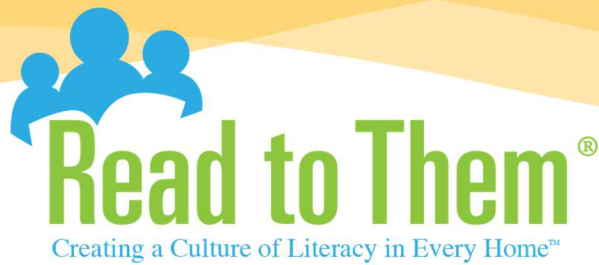
Chapter Four –On the Job, Day One (pp. 39-54)

18. **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 merchandise gets damaged? Is it Gavin’s responsibility to compensate the owner for the damaged wig, or is it the owner’s fault? Does Aunt Myrtle bear some of the responsibility, or would 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?
19. **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 must 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)

20. **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 is something you want badly enough to give up spending money right now to save for it? See the **Save Your Pennies!** page from *Financial Literacy Worksheets* for some math exercises on saving and spending.





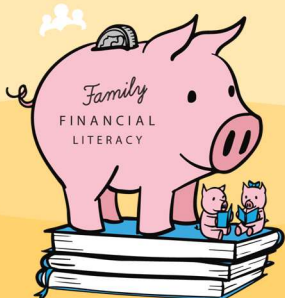
- 21. Start Saving!** – Your local bank may have an outreach program. Have students tour a bank or credit union to find out more about savings accounts. If a field trip is not possible, have a banking representative come talk with students. Some institutions will give students a starter balance and some 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)

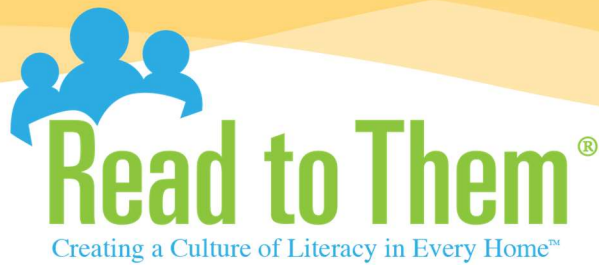
- 22. Can You Make a Profit?** – On p. 79 and 80 when Gavin and Richard are at the pet store, Richard picks up a bag of dog biscuits from a display and sniffs them, saying, “These look good!” Use this scene as an incubator for a classroom business making dog treats.

First, students must figure out the costs of making dog treats. Then, they must set a price that is competitive with the price of other similar products. Then, they can then compare their costs with a competitive price to see if they have the potential to make a profit. Students can use the **Dog Treats: Can You Make a Profit?** page in the *Financial Literacy Worksheets* to help organize their data. You can take this project a step further by having them actually make the treats and try to sell them. If they are successful in selling the test batch, maybe you can sell the treats to raise money for your school or for the local animal shelter.

- 23. Pet Store Shopping Spree** – Have students pretend they can have any new pet of their choice. The pet has already been purchased, but they have \$50 to buy supplies, accessories, and food for their pet. Have them use a pet store website to fill out the **Pet Store Shopping Spree** page in *Financial Literacy Worksheets*.
- 24. 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?
- 25. Shoplifting Shenanigans** – On p. 82, Gavin sees Harper shoplifting 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 consumers? Invite a business owner in to talk to students about this problem entrepreneurs face.



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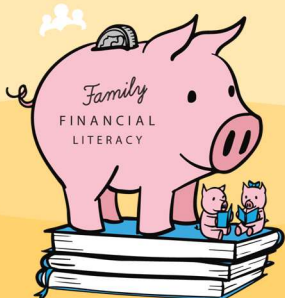


Chapter Nine – Is That Carlotta? (pp. 113-122)

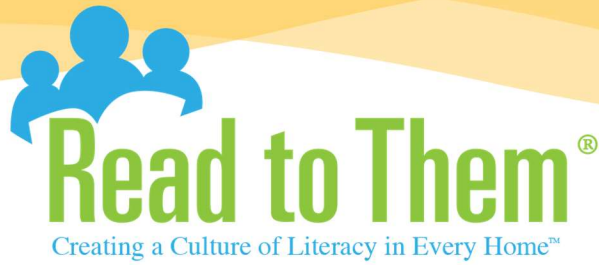
26. **Lost Pet Rewards** – On p. 118, there is a picture of the Lost Dog poster Aunt Myrtle made to try to get Carlotta back, but it's missing a reward. Have a discussion with students about whether or not a reward should be offered. What's the right amount to offer to make a reward effective? How much would students be willing to offer for a reward if their pet was missing?
27. **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

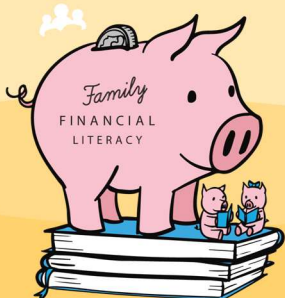
28. **Can I Give You My Card?** – Have students imagine that they are going to start a pet chore business and design a flyer or business card advertising their services. The flyer or card should include the name of their business, contact information including phone number and website, services offered, and prices for each service. Students could do these using paper and markers, Google Drawings, or there are several business card generators online. Have students go to a website for a printing business such as Office Max to see how much it would cost to print 1000 cards or flyers.
29. **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 would be a form of persuasion 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 would fit into 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 descriptions of each type of marketing technique.



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30. **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* to have students match popular slogans with the product they are promoting and to write their own slogans and jingles for their pet chore business.
31. **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!



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