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| Standard(s) | SS.3.E.1.2 List the characteristics of money. |
| Before reading | Project the photograph found at the end of the lesson plan.  What do I See? Ask students what they see in the photograph. Model pointing out a few specific items in the photograph.  What do I Think: Ask students what ideas they have about this photograph. Students will recognize coins and bills. Discuss different types of coins and bills including denominations.  What do I Wonder: Ask students if they have questions about what is happening in the photo. How is money made? Why do we have both coins and bills?  Explain that people did not always use money to buy things. Ask if students have every traded items. How is trading is good thing? How can trading be difficult? Why might people use money instead of trading? |
| During reading | Slide 1: Read the title slide. Ask students what they think this book is going to be about.  Slide 2: Read the text. Ask students to analyze the slide. Talk with a partner: How did money come to be? Where does it come from now?  Slide 3: Read the text. What could be problematic about trading goods?  Slide 4: Read the text. Ask students to talk with a partner to discuss different reasons that trading could be inconvenient.  Slide 5: Read the text. How are these old coins similar to our coins of today? How are they different?  Slide 6: Read the text. Ask students if they have any experiences with banks. Discuss the goods and services offered by banks. Refer back to the slide and identify the Federal Reserve as our country’s central, or main, bank.  Slide 7: Read the text. Discuss the meaning of characteristics with students (how things look, what they are made from, how they act, etc.). Choose an everyday item or person from the school (scissors, paper, school bus, principal, teacher, etc.). Elicit 1-2 characteristics of that item or person. Have students talk with partners about other characteristics.  Slide 8: Read the text. Point out that if something s durable it is made to last a long time. How does the photo show a coin’s durability? What are some items in the classroom that are durable? Not durable?  Continue discussion of the next 5 characteristics of money in the same way. Make connections between other ideas and concepts that related to each characteristic.  Slide 14: Discuss the question on the slide. Have students think about and share out ideas. |
| After reading | Review the 6 characteristics of money   * Extension – students can produce vocabulary cards that define and illustrate the characteristics. * Read and discuss Making Cents and Money Matters (ReadWorks texts in folder).   Provide a copy of the text for each student. Practice reading together and with partners. |
| Resources | Other resources for instruction of this benchmark can be found at Sunny Money: K-8 Economic Resources From the Stavros Center <http://sunnymoney.weebly.com/k.html>  Find out more about the Federal Reserve <https://www.federalreserveeducation.org/> |

