

CD.7.A. SHOPPING SPREE

Purpose: Students learn that one reason people work is to earn money to buy the things they need and want. The inter-relationship of self-knowledge, financial awareness and planning for purchases is emphasized in this lesson. They are introduced to the importance of prioritizing, setting goals and knowing how to budget their earnings in order to pay for things they want as well as the things they need WITHOUT going over-budget.

Note: This lesson complements *A Penny Earned* (CD.7.A) which focuses on earning and saving money for needs and wants. *Shopping Spree* and *A Penny Earned* complement classroom financial awareness lessons.

Time: 45-50 minutes **Group Size:** small group or class **Grade Level:** 3

Materials: Student Thinking Papers [*I Want it All...NOW!*](#) and [*I Want it all...But...I Do Not Have Enough Money for Everything!!*](#) Merchandise catalogs which target children as consumers; play money—in bundles of \$25.00—enough for each student to have \$25.00. Depending on time of year and students’ prior knowledge of denominations of currency, use currency and coins in variety of combinations to equal \$25.00 in each bundle.

Missouri Comprehensive Guidance Program (MCGP) Strand/Big Idea/Concept:

Strand: Career Development (CD)

Big Idea: CD.7 Applying Career Exploration And Planning Skills In The Achievement Of Life Career Goals.

Concept: CD.7.A. Integration of self knowledge into life and career planning

American School Counselor Association (ASCA) Domain/Standard:

Domain: Career Development

CD Standard C: Students will understand the relationship between personal qualities, education, training, and the world of work.

Link to Sample Units/Lessons (missouricareereducation.org/index.php?view=project&project=guideln)

This activity (Shopping Spree) does not have a “match” to a specific MCGP Unit/Lesson; however, it is an excellent activity to use when teaching about the relationship of personal interests and various occupations. As such, it might be used as an introduction to either of the following MCGP Units for 3rd & 4th grades.

3 rd Grade	CD.7	Unit: Targeting Careers		
4 th Grade	CD.7	Unit: Finding My Place in the Community		

Show Me Standards: Performance Goals (check one or more that apply)

X	Goal 1: gather, analyze and apply information and ideas
	Goal 2: communicate effectively within and beyond the classroom
	Goal 3: recognize and solve problems
X	Goal 4: make decisions and act as responsible members of society

This lesson supports the development of skills in the following academic content areas.

Academic Content Area(s)	Specific Skill(s)
Communication Arts	
X Mathematics	1. Number Facts; Monetary values
X Social Studies	4. Economic concepts (budgeting)
Science	
Health/Physical Education	
Fine Arts	

Enduring Life Skill(s)

X	Perseverance		Integrity	X	Problem Solving
X	Courage		Compassion		Tolerance
	Respect	X	Goal Setting		

Assessment: acceptable evidence of what learners will know/be able to do as a result of this lesson:

Using catalogues and the Student Thinking Paper *I Want it ALL...NOW!*, students list item, cost, estimated tax, total cost for each item they want and calculate total cost of all items. After comparing cost of all items with amount of money they have, students identify their options and complete thinking paper. Responses indicate recognition of: money/goods relationship and the need to work to earn money for wants and needs.

Lesson Preparation/Motivation

Essential Questions: What is money? How do we get money? How do we use money in our lives?

Engagement (Hook): See Lesson

Procedures

<i>Professional School Counselor Procedures:</i>	Student Involvement:
<p><i>Throughout this lesson, systematically observe students' ability to relate the cost of items to the amount of money available to spend. Make note of students who appear unable to understand that money is earned through work.</i></p> <p><i>Hook:</i> Come into the classroom with a stack of catalogues that target children as consumers—one for every 2 students. Ask “Who would like to order some things from a catalogue?” As students indicate interest in the catalogues, distribute one at a time. (There will not be enough for everyone, so they will have to “partner-up”—an opportunity to talk about sharing resources.)</p> <ol style="list-style-type: none"> Following “hook” and when students are in pairs and exploring their catalogues, distribute the Student Thinking Paper <i>I Want it All...NOW!</i> Explain how to complete the table for catalogue items they want. When most students have completed their lists, distribute the bundles of play money. Tell them to count their money; explain that they may buy as many items as they have money to buy. They may not go over the amount in their bundles. Compare and discuss the completed lists with the amount of money they have. <ul style="list-style-type: none"> Guide students through the questions at the bottom of <i>I Want it All...NOW!</i> Help students prioritize their wants and narrow choices to those they can purchase with \$25.00. Invite volunteers to comment on their discoveries. Distribute <i>I Want it all...But...I Do Not Have Enough Money for Everything!!</i> Thinking Paper. 	<p>Students: During this lesson, courageously volunteer and be sure to speak loudly and clearly enough for everyone to hear your great ideas. Use complete sentences and conventions of standard English in speaking and writing.</p> <p><i>Hook:</i> Claim a catalogue and share it with a partner.</p> <ol style="list-style-type: none"> Listen to instructions school counselor gives; ask clarifying questions about anything you do not understand. Share the catalogues; on thinking papers, each person makes a list of items he or she wants. Count the money in bundles of play money. Do you have enough money to buy all of the items on your list? How will you decide which items to buy? Complete the questions at the bottom of thinking paper as school counselor reads and explains them. Volunteer to tell the classmates discoveries about self and earning money. Remember to use complete sentences and talk with ALL in the class—i.e., look at other students AND speak loudly and clearly enough for all to hear. Follow school counselor’s instructions; ask clarifying questions; complete thinking paper thoughtfully.

<p><i>Professional School Counselor Procedures:</i></p> <ul style="list-style-type: none"> • Instruct students to listed the items they can buy with the money they have. • Guide students through the questions at the bottom of the page. <p>ASSESSMENT: Content: Invite students to help review the lesson by contributing comments about prioritizing purchases and telling about their “I Learned...” discoveries (e.g., wants exceed money, can earn money for “wants”).</p> <p>ASSESSMENT: Personalization of Content: Instruct students to turn to a shoulder partner and explain the processes they used to prioritize items, what they chose to buy and how those choices relate to their interests. Invite several individuals to tell class how they made their choices.</p> <p>Point out that individual interests affect everyone’s priorities and how choose to spend money. Point out that interests differ from person to person.</p> <p>Tell students to staple their thinking papers together (<i>I Want it All</i> on top). Before collecting thinking papers, inform students that you will be reading their papers and returning them to their classroom teacher; he or she will return papers to students. The classroom teacher might read the papers. Is that OK? If it’s not “OK,” write “PLEASE DO NOT SHARE” at top of paper. Collect papers.</p> <p>CLOSURE: As lesson ends, ask the essential questions:</p> <ul style="list-style-type: none"> • What is money? • How do we get money? • How is money used in our lives? <p>Emphasize: As they learn more about themselves, making decisions will be easier. Self-knowledge is the key to planning priorities. When people work to earn money they can buy things they need and want. Emphasize earning, budgeting and saving money.</p> <p><i>Before next lesson, review thinking papers for completeness of charts and clarity of responses to open-ended questions. Assess age-appropriate command of conventions of standard English and students’ ability to articulate thoughts and feelings in 1st person language.</i></p> <p><i>Return thinking papers to classroom teacher for distribution. Honor the privacy of students who write “PLEASE DO NOT SHARE” on papers. Personally deliver papers to those students.</i></p>	<p>Student Involvement:</p> <p>ASSESSMENT: Content: Help school counselor review lesson: contribute ideas about prioritizing “I wants” and earning money for wants.</p> <p>ASSESSMENT: Personalization of Content: Follow school counselor’s instruction;</p> <p>Volunteer to explain the processes used to make choices.</p> <p>Place <i>I Want it All</i> thinking paper on top and staple thinking papers together. If you want your responses to be private between you and your school counselor, write “PLEASE DO NOT SHARE” at top of paper. Give papers to school counselor.</p> <p>CLOSURE: Volunteer to answer one of the questions.</p> <p>Think about the school counselor’s comments about knowing your own preferences and interests and how that knowledge can help you plan for and get what you want and need in the future.</p>
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Classroom Teacher Follow-Up Activities (Suggestions for classroom teacher to use to reinforce student learning of Comprehensive Guidance Curriculum concepts)

Provide classroom teacher with a brief overview of the lesson and copies of the thinking papers: [*I Want it All...NOW!*](#) and [*I Want it all...But...I Do Not Have Enough Money for Everything!!*](#)

Summarize Systematic Observations: Identify students who appeared unable to understand that money is earned through work and/or those who were unable to prioritize items. Identify students' persistent misconceptions about money (e.g., how money is gained, money is an unlimited resource or they can buy/have anything they want). Identify students who had difficulty completing either of the thinking papers and/or expressing their ideas in "public".

Consult with Classroom Teacher: Discuss your systematic observations. Does he or she validate your observations as being classroom behaviors as well? If so, collaborate with the classroom teacher to further identify the extent of a lack of self-knowledge about interests and priorities; students awareness of working and earning money.

Collaborate with Classroom Teacher: This lesson might be used as an introduction to a classroom economics unit and the study of (developmentally appropriate) financial awareness. Encourage classroom teacher to seek opportunities to emphasize the vocabulary of earning money, interests, work as a means for earning money and jobs they might do to earn money (e.g., chores, help a neighbor rake leaves, pet-sitting). Collaborate with classroom teacher to plan appropriate interventions for students who had difficulty with any aspect of the lesson. Interventions might include (and are not limited to) additional classroom guidance activities about setting priorities, identifying interests and/or age-appropriate budgeting. Responsive Services involvement might be indicated; for example, those students who are not able to identify interests or make decisions that require limiting choices may benefit from individual or group counseling. More extensive parental involvement might be required.

If the student behaviors are limited to classroom guidance lessons, consider reasons, for example: What are the unique factors that might be influencing these students' responses during classroom guidance lessons? Have the behaviors occurred during other classroom guidance lessons? All lessons? Topic-specific lessons? Motivated by peers?

I WANT IT ALL...NOW!!

Item	Catalogue & Page #	Cost	Estimated Tax	Total Cost	Ranking
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
TOTAL COST OF ALL ITEMS					

How much money do you have? _____

What is the total cost of all of your items? _____

Do you have enough money to buy everything you want? _____

Prioritize your items—Write your ranking for each item in the last column. Draw a circle around the items you can buy with the money you have right now. Copy your priority items on the thinking paper: *I Want it All...But...I Do Not Have Enough Money for Everything!!*

I WANT IT ALL...BUT...I DO NOT HAVE ENOUGH MONEY FOR EVERYTHING!!

What are your priorities? List the items you will buy with the money you have right now:

Item	Catalogue & Page #	Cost	Estimated Tax	Total Cost	Ranking
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
TOTAL COST OF PRIORITY ITEMS					

Which items on your original list are still priorities for you? _____

What is the total cost of those items? _____ What are your options for getting the money to buy them? _____

How can you earn money for the things you want? _____

What is the relationship between earning money and getting the things you want?

I learned I _____