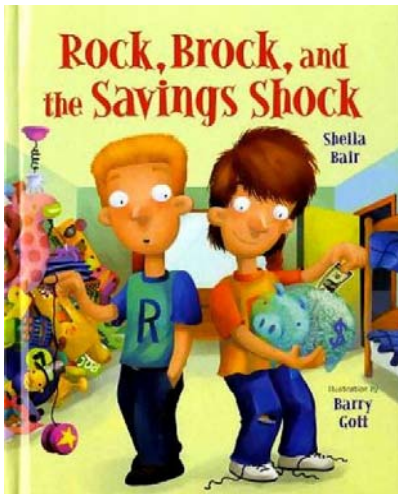




The State Treasurer's *Reading is an Investment* Program



Rock, Brock and the Savings Shock

By Sheila Bair

Illustrated by Barry Gott

Albert Whitman & Co.

Morton Grove, Illinois

Literature Annotation: Gramps teaches his twin grandsons the value of saving money when he pays each a dollar a week to help with summer chores, then matches every dollar each boy saves.

Reading Level: 5.5



Outcomes and Indicators: Oregon State Common Curriculum Goals www.ode.state.or.us

Social Sciences

Economics

Acquire the knowledge and economic reasoning skills to make sound personal financial decisions to meet long and short term goals.

Understand and apply key concepts of personal income potential, risk management, and investment.

Understand how money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.

Apply economic concepts and principles to issues of personal finance.

Examine individual responsibility and the impact of decisions on personal, local, regional, national and global economies.

Understand economic trade-offs and how choices result in both costs and benefits to individuals and society.

Language Arts

Reading

Analyze and increase word knowledge

Make connections with literature

Apply comprehension strategies

Writing

Communicate supported ideas across subject areas

Pre-write, draft, revise, edit and publish across subject areas

Write narrative, expository and persuasive texts

Investigate topics of interest and importance across subject areas



Speaking/Listening

Communicate supported ideas using oral, visual, and multimedia forms
Listen critically and respond appropriately across the subject area

Math

Basic Math concepts relevant to grade level

5.1 Number and Operations and Data Analysis: Develop an understanding of and fluency with addition and subtraction of fractions and decimals.

5.2 Number and Operations and Algebra: Develop an understanding of and fluency with division of whole numbers.

Career-Related

Personal Management - Develop competence in personal management that contributes to fulfilling and balancing responsibilities of multiple life roles (i.e., individual, learner, producer, consumer, family member, citizen).

Problem Solving-Develop and use productive and socially responsible approaches for resolving problems in family, school, community, and workplace settings.

Communication- Select and use appropriate communication strategies in family, school, community, and workplace settings.

Teamwork-Develop and use interpersonal skills that contribute to cooperation and teamwork in working toward common goals in family, school, community, and workplace settings.

Employment Foundations- Integrate academic, technical and organizations knowledge and skills to work successfully in family, school, community, and workplace settings.

Career Development - Develop skills to assess personal characteristics, interests, abilities, and strengths.



Activity Suggestions

Social Sciences (Economics)

1. Discuss differences between personal wants and personal needs.
2. Create a budget putting at least 10% of your allowance into savings.
3. Compare and evaluate the potential savings between saving the entire amount and purchasing the rocket for Brock.

Language Arts (Reading/Writing/Speaking & Listening)

1. Make a list of vocabulary used in the text. Create a glossary using savings/investing terms.
2. Write a persuasive text on why making plans to save for the future is important.
3. Interview a person in a career in which you are interested (in person or by phone). Find out the necessary training and classes they took to prepare for their field.

Math

(Number and Operations and Data Analysis)

1. Using the section “Do the Math” create a graph showing the potential of 10 weeks savings growth.
2. Evaluate the interest rates for a savings account and U.S. Savings bond. Create a graph showing the compound interest over 10 years for a \$100 investment.

(Number and Operations and Algebra)

1. Estimate how much interest could be earned using various interest rates.
2. Using division, find out how long it would take to become a millionaire if you save \$5,000 by the time you are 20 years old, and add \$2,000 each year.



Career-Related

1. Develop a plan to work together with your brother or sister to earn money for college. (Include: organizational skills, budgeting, prioritizing, planning ahead, and working together as a family member.)
2. Research and compare educational requirements and potential salaries (including benefits) for different careers. As a class, create a chart and discuss.
3. Students work in teams to create posters for younger students. Focus on the importance of education, spending wisely and saving for the future.