

# Following Money Rules Helps You Do More of What You Want: Financial Literacy Lesson Plan (Grades K–2)

**Big Idea:** Following money rules gives you more choices and helps your dreams grow.

## Lesson Overview

**Concept:** Choices & Opportunity (Money Rules Create Options)

**Time:** Approximately 30 minutes

**Core Habit:** Follow the money rules.

**Key Phrases from Song:**

“You'll get to do more of the things you want to do.”

## Standards Alignment

CEE (K–4)

**Jump\$tart (K–2 / Intro 3–5)**

**SEL / CASEL**

People make choices about spending and saving.

Recognize that money choices affect future opportunities.

Responsible Decision-Making: Understanding consequences of choices.

Saving and planning increase future options.

Identify ways good habits help reach goals.

Self-Management: Delaying some spending to gain more later.

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## Learning Objectives

By the end of this lesson, students will be able to:

Explain how following money rules gives them more choices.

Identify at least three money rules (save, earn, spend smart, give wisely).

Describe how good money habits help dreams grow.

Answer the question: “How do money rules help you do more of what you want?”

## **Key Concepts**

Money Rules: Simple habits that help us make good money choices (earn, save, spend smart, give wisely, plan).

Choices: Different options we can pick from.

Opportunity: The chance to do something we want to do.

Future Thinking (Age-Appropriate): Thinking ahead about how today’s choices affect tomorrow.

## **Materials and Supplemental Resources**

Follow the Money Rules song (audio or lyric sheet)

Sammy Dictionary for Kids (See: Save, Earn, Spend, Invest, Give)

Chart paper or board for listing “Money Rules”

Optional: Picture cards showing wants (bike, book, toy, game, helping others)

## **Lesson Time Guide**

2 min: Introduce Big Idea and key phrase.

5 min: Play song or read lyric excerpt.

8 min: Guided Discussion (3 levels).

7 min: Choices Demonstration Activity.

3 min: Transfer to Real-Life Money.

5 min: Exit Ticket assessment.

## **Lesson Activities**

### **1. Guided Discussion (8 Minutes)**

Move through three levels of questions to help students process the concept:

Level 1 (Recall): What does the song say happens when you follow the money rules?

Level 2 (Understand): Why would following money rules help you do more things you want to do?

Level 3 (Apply): What is something you want to do or have? Which money rule would help you get there?

Reinforce the highlight phrase:

“If you follow money rules, your money can help your dreams come true.”

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## **2. Choices Demonstration Activity (7 Minutes)**

Visual Opportunity Activity

Draw two simple paths on the board:

Path A: Spends all money right away

Path B: Saves some, spends smart

Present this scenario:

“Sammy earns \$5.”

Path A: Spends all \$5 immediately.

Path B: Saves \$3 and spends \$2.

Ask:

After one week, who has more choices?

After several weeks, who might be able to buy something bigger?

Who might feel more prepared?

Emphasize: Following money rules creates more options later.

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## **3. Transfer to Real-Life Money (3 Minutes)**

Bridge discussion to students' lives:

“If you save part of your allowance, what could that help you do?”

“What happens if you always spend everything right away?”

“How does following money rules give you more choices?”

Keep responses simple and concrete.

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## **Bonus Activity and Assessment: More Choices or Fewer Choices?**

### **Purpose**

Students apply what they learned by identifying whether each example leads to more opportunities.

### **Big Idea Reinforced**

Following money rules increases opportunities and helps dreams grow.

### **Instructions (Teacher Script)**

Say:

“Today we learned that following money rules helps us do more of the things we want to do.”

“Now we are going to read some sentences. If the example shows following money rules and building more choices, check YES. If it shows fewer choices later, check NO.”

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### **Student Worksheet**

Place a check by Yes or No.

Check Yes if the example shows building more choices.

Check No if it leads to fewer choices.

Does this build more choices?

“Sammy saves part of his money each time he earns it.”

Yes \_\_\_\_\_ No \_\_\_\_\_

“Sammy spends all his money right away every time.”

Yes \_\_\_\_\_ No \_\_\_\_\_

“Sammy sets a goal and makes a plan.”

Yes \_\_\_\_\_ No \_\_\_\_\_

“Sammy never keeps track of his money.”

Yes \_\_\_\_\_ No \_\_\_\_\_

“Sammy spends smart and saves some.”

Yes \_\_\_\_\_ No \_\_\_\_\_

“Sammy ignores the money rules.”

Yes \_\_\_\_\_ No \_\_\_\_\_

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### **Discussion & Reflection Questions**

After students respond, ask:

Which examples showed more opportunities?

How do money rules help your dreams grow?

What happens when we ignore money rules?

How do good habits make life easier?

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### **Extension (Grades 1–2 Writing or Drawing)**

Complete the sentence:

“When I follow money rules, I can \_\_\_\_\_.”

Or draw a picture of something you could do because you saved and planned.

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# Differentiation and Assessment Strategies

## Learner Strategies

ELL / Bilingual: Use visuals of two paths (more choices / fewer choices). Repeat phrase: “Money rules build dreams.”

Needs Support: Focus on two rules only (Save and Spend Smart).

Advanced: Ask: “If you save \$2 each week for 5 weeks, how much would you have? What could that allow you to do?”

## SEL Connection

Responsible Decision-Making: Understanding that choices today affect tomorrow.

Self-Management: Practicing patience and goal focus.

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## Assessment – Exit Ticket

Standard/Support: Students respond orally: “How do money rules help you do more of what you want?”

Advanced: Complete the sentence: “When I follow money rules, I have more \_\_\_\_\_.”

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## Family Connection and Home Extension

Conversation Starters: Ask a grown-up: “What money rule has helped you the most?”

Optional Activity: Create a small family “Money Rules Chart” at home.

Encourage families to repeat the phrase: “Follow the money rules — that’s how you build your dreams.”

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## Keep Learning

Have students enroll and become a FREE or PREMIUM Member of [Sammy Rabbit's Online Money School!](#)