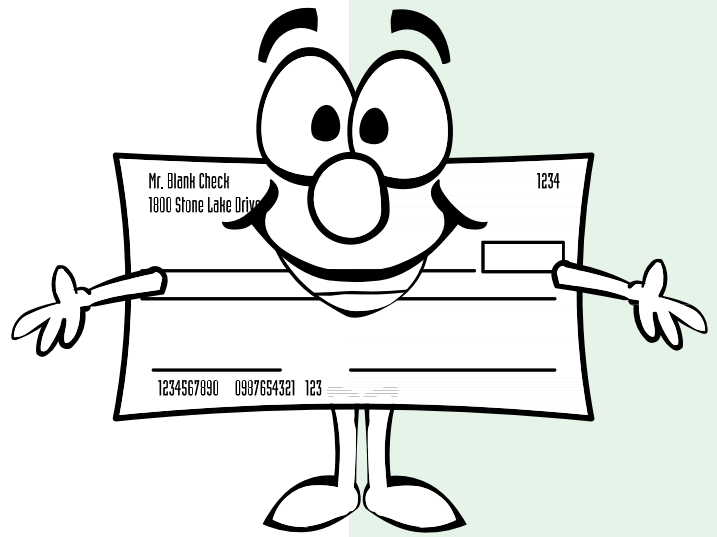


Grade Four

Do You Really Need It?



Overview

Students share several chapters of the book *The Boxcar Children*, by Gertrude Chandler Warner, to learn about needs and wants and earning money. Students complete a worksheet on needs and wants, create a spending plan based on needs and wants, and determine ways they can earn money.

Lesson Objectives

Students will be able to:

- Explain the difference between a need and a want
- Create a spending plan
- Name different ways to earn money

Prerequisite Skills

Students should be able to add and subtract decimals up to the hundredths place. (If students still have difficulty with this concept, you may want to provide calculators for Small-Group Activity One.)

Materials List

1. Book: *The Boxcar Children*, by Gertrude Chandler Warner (Albert Whitman & Company, 1977)
2. Chalkboard or chart paper
3. 11-inch by 13-inch, white construction paper (one sheet for each group)
4. Pens, markers, and crayons
5. Optional: Calculators
6. Handout: **The Boxcar Children's Needs and Wants** worksheet

Content Standards

The activities in this lesson correlate to national standards in economics, math, and language arts. See the end of this lesson for content standards information.

Vocabulary

earn
needs
spending plan
wants



Students may be familiar with this series of books about four orphaned siblings. The book used here is the first.

Large-Group Activity

Materials

- Book: *The Boxcar Children*
- Handout: **The Boxcar Children's Needs and Wants** worksheet

1. Gather students in the reading corner to share the book *The Boxcar Children*, by Gertrude and Chandler Warner.

- Say:

I'm going to read several chapters from a book called *The Boxcar Children*. It was written by Gertrude Chandler Warner. This book is about four orphans who are determined to make it on their own. They find a place to live and earn money to buy the things they need.

Let's see what happens to these four kids.

- Read chapters one through six aloud to students.
2. Discuss the book with the class.
 - **Why did the children decide to buy bread instead of cake or cookies?**

Henry and Jessie decided that bread would be better for them. Cake is not good for Benny and Violet.
 - **Why did the woman at the bakery agree to let the children sleep there?**

Jessie offered to wash dishes and work in the bakery.
 - **Why don't the children want to live with their grandfather?**

Their grandfather is their father's father, and he didn't like their mother. The children thought he wouldn't like them either.
 - **Why did the children run away from the bakery?**

The woman told her husband that she would keep the older three children, but she wanted her husband to take Benny to the children's home. They didn't want to leave Benny in the children's home.
 - **Where did the children decide to live?**

The children decided to live in a boxcar.
 - **What did Jessie, Violet, and Benny do when Henry went to Silver City for the first time?**

Jessie took care of a dog they found, and Violet and Benny picked blueberries.
 - **What did Henry bring back from Silver City?**

Henry brought back four bottles of milk, a loaf of brown bread, and some cheese.
 - **What did the children get at the dump?**

The children got dishes.

○ **What did Henry buy with the money he earned?**

Henry bought a loaf of bread, milk, dried meat, and a bone for Watch.

3. Discuss this lesson's economic concepts: needs and wants and earning money.

○ ***Needs and Wants***

Most people don't have enough money to buy everything they want. They have to decide what they really **need to buy and what they **want** to buy. Needs are things you must have for survival. Food is an example of a need. Without food, you would not be able to live. Wants are things that you would like to have, but are not necessary. You could do without them. An example of a want is a DVD.**

In *The Boxcar Children*, Henry and Jessie decided to buy bread instead of cake. Is bread a need or a want? What about cake?

Allow students to respond. Students will probably answer that bread and cake are needs because they are food. However, some students may argue that cake is a want because it isn't very nutritious.

Later in the story, Henry bought a dog bone. Is a dog bone a need or a want?

Students should answer that a dog bone is a want. Neither the children nor the dog need the bone to survive.

○ ***Earning an Income***

People need money to buy the goods and services they need. How can people get money?

Students may say that you can work, someone can give you money, or you can find money.

Most people **earn money by exchanging their physical or mental work for wages or a salary. How did Henry earn money in this story?**

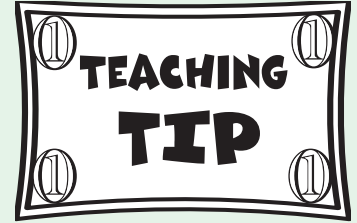
Henry earned money by mowing the doctor's lawn.

2. Have students complete **The Boxcar Children's Needs and Wants** worksheet.

○ Hold up a copy of **The Boxcar Children's Needs and Wants** worksheet.

This worksheet has two sections. In the first section, you will see a list of everything that Henry bought. Decide if each item is a need or a want. If it is a need, write the word "need" next to the item. If it is a want, write "want" next to the item. The second section has space for you to write two paragraphs. These paragraphs should describe how you would earn money if you had to live on your own.

You should also explain how much money you expect to earn, describe what you would need to purchase, and state how much these items cost. If you need more room, finish your paragraphs on the back of the page.



You may want to have students sort several items into needs and wants to insure understanding of the concept.

Allow students to work on this worksheet while you work with individual groups in the following small-group activities. After small-group work, you might want to discuss the answers to this worksheet, and have students read their paragraphs.

Small-Group Activity One: Creating a Spending Plan Based on Needs and Wants

Concept Taught

Needs, Wants, and Budgets

Materials

- Chalkboard or chart paper

1. Begin Activity One: Creating a Weekly Budget Based on Needs and Wants

- Say:

Henry did not make very much money, so he had to carefully decide what he should purchase. Henry made sure he used the money he earned to purchase the items the family needed before he bought the things they wanted. When you have a limited income, it is helpful to create a **spending plan.**

A **budget is a plan for saving and spending your money. In order to create a spending plan, you need to determine how much money you will earn in a certain amount of time. Then you should create a list of things you need to purchase and how much each item costs. Once you know how much all of your needs cost, you can subtract this amount from your total earnings and figure out if you any money left over and decide how to spend it. If you have money left over, you can put this money aside for savings or purchase items that you want but don't need.**

2. Have students create a weekly budget for Henry's family.

- **Now let's practice creating a spending plan. We will create a spending plan for Henry. Henry made one dollar a day. If he worked six days a week, how much did he earn in one week?**

Henry earned six dollars a week. Write this amount on the chalkboard or chart paper.

Now we should make a list of things Henry needs to buy for his family. Name some things Henry's family needs.

Write the items on the chalkboard or chart paper. Students may list bread, milk, cheese, or dried meat.

***The Boxcar Children* was written in 1942. During this time, products cost less than they do today. A loaf of bread cost only eight cents. A quart of milk cost a quarter. Cheese cost 36 cents a pound, and meat cost only 29 cents a pound.**

Write the cost of each item on the chalkboard or chart paper. If the students named other items Henry's family needed, make prices for these items.

How much do all of these needs cost?

Have students calculate the total cost of the items.

Does Henry have any money left over? How much?

Answers will vary depending on the items the student listed. If there is money left over, have students explain what they would do with extra money.

Small-Group Activity Two: How Can Kids Earn Money?

Concept Taught

Earning Money

Materials

- Chalkboard or chart paper
- 11-inch by 13-inch white construction paper (one sheet for each group)
- Pens, markers, and crayons

1. Begin Activity Two: How Can Kids Earn Money?

○ Say:

In this story, Henry did many different things to earn money. Name one thing he did.

Students should say that Henry mowed the doctor's lawn.

Later in the story, Henry also worked in the garden, cleaned the garage, and picked cherries. What could you do to earn money?

Write student responses on the chalkboard. Students may say they can water their neighbor's plants, baby sit, mow someone's lawn, deliver newspapers, or sell lemonade.

How much do you think you could make doing these various jobs?

Write student responses on the chalkboard.

2. Have students create a brochure.

○ Give the group a sheet of white construction paper and some pens, markers, and crayons.

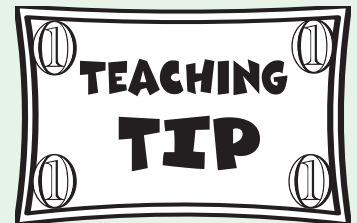
Imagine that you have been hired by an employment agency. As a group, you need to create a brochure for kids. This brochure needs to explain how kids can earn money and state how much they can expect to make.

To make this brochure, fold this sheet of paper into thirds. Then write the information in the three sections.

Allow students to work on the brochure. If time permits, allow all the groups to share their brochure with the class.

Assessment

Check students' understanding by listening carefully to the responses they give during group discussions and on **The Boxcar Children's Needs and Wants** work-



If necessary, explain to students that a brochure is a colored pamphlet, or folded paper, businesses use to provide information.

sheet. Give students a blank piece of notebook paper. Have them write down four items they purchased recently. Next to each item, they should write down if the item is a need or a want. Then have students write a paragraph that explains how to create a spending plan.

Suggested Online Activity

NOTE: Teachers should preview all sites to ensure they are age-appropriate for their students. At the time of publication, all URLs listed here were valid. In addition, some Web sites provide lessons via pop-up screens, so you may have to disable your computer's pop-up blocker software to access them.

Check It Out!

Have students visit Maryland Public Television's Sense and Dollars Web site at senseanddollars.thinkport.org/games/home.html and play the Check It Out! game. This game will teach students what it would be like to be out of school and on their own.

National Standards Correlations

Economics

The activities in this lesson correlate to the following Voluntary National Content Standards in Economics, as determined by the National Council on Economic Education, found at: www.ncee.net/ea/standards.

Standard 1: Scarcity

Students understand that: productive resources are limited. Therefore, people cannot have all the goods and services they want; as a result, they must choose some things and give up others.

K–4 Grade Benchmarks:

- People make choices because they can't have everything they want.
- Economic wants are desires that can be satisfied by consuming a good, service, or leisure activity.
- Whenever a choice is made, something is given up.

Standard 13: Role of Resources in Determining Income

Income for most people is determined by the market value of the productive resources they sell. What workers earn depends, primarily, on the market value of what they produce and how productive they are.

K–4 Grade Benchmarks:

- People can earn income by exchanging their human resources (physical or mental work) for wages or salaries.

Mathematics

In addition to economics, the activities in this lesson also correlate to the following *Principles and Standards for School Mathematics*, from the National Council of Teachers of Mathematics, found at: standards.nctm.org/document/index.htm.

Numbers and Operations Standards

Understand numbers, ways of representing numbers, relationships among numbers, and number systems

3–5 Grade Benchmarks:

- Develop fluency in adding, subtracting, multiplying, and dividing whole numbers.

Language Arts

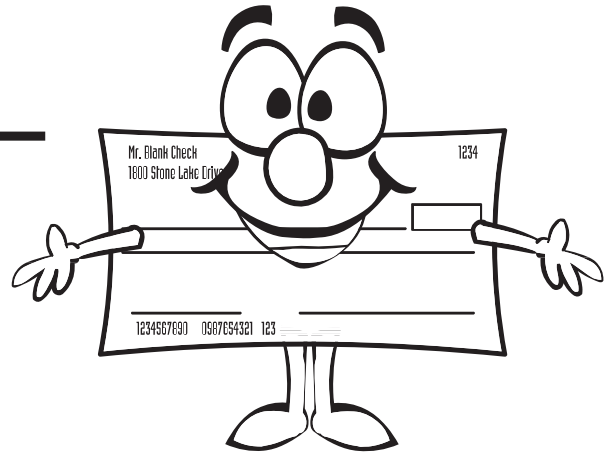
This lesson, based on the children’s book *The Boxcar Children*, by Gertrude Chandler Warner, also correlates to the following *Standards for the English Language Arts*, from the National Council of Teachers of English, found at:

www.ncte.org/print.asp?id=110846&node=204.

1. Students read a wide range of print and non-print texts to build an understanding of texts, of themselves, and of the cultures of the United States and the world; to acquire new information; to respond to the needs and demands of society and the workplace; and for personal fulfillment. Among these texts are fiction and nonfiction, classic and contemporary works.
3. Students apply a wide range of strategies to comprehend, interpret, evaluate, and appreciate texts. They draw on their prior experience, their interactions with other readers and writers, their knowledge of word meaning and of other texts, their word identification strategies, and their understanding of textual features (e.g., sound-letter correspondence, sentence structure, context, graphics).

The Boxcar Children's Needs and Wants

Name _____



Below is a list of items Henry bought. Decide if each item is a need or a want. If it is a need, write "need" next to the item. If it is a want, write "want" next to the item.

bread _____

dog bone _____

milk _____

table cloth _____

dried meat _____

salt _____

Imagine that you are Henry, and you suddenly had to live on your own. Write two paragraphs that describe how you would earn money. You should also explain how much money you expect to earn, describe what you would need to purchase, and state how much these items cost.
