



# TIME FOR KIDS YOUR \$

FINANCIAL LITERACY FOR KIDS

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*From the Editor:* Thanks to the PwC Charitable Foundation, *TIME For Kids* is pleased to offer teachers, students, and their families a monthly financial-literacy magazine. —*Nellie Gonzalez Cutler, Editor, TIME For Kids*

## Teaching the cover story WHY WE BUY

### WHAT'S INSIDE

- Be aware of marketing tricks. We offer five tips.
- Find reputable charities.
- Should celebrities tell when they're paid to post products on social media? See page 4.
- Jean Chatzky answers a question about retirement.

### SUMMARY

The cover story reveals five tricks marketers use to influence what you buy.

marketing tricks useful? Do you think everyone should learn to spot marketing tricks? Explain.

### TEACHING TIPS Before Reading

#### Check Prior Knowledge

- Discuss: What is advertising? Why do we advertise? Is it necessary? Why or why not?

#### Make Real-World Connections

- Have students write a paragraph reflecting on an ad that they found powerful and what made it so.

### Analyze Nonfiction Features

#### Read a Time Line

- Ask: What does the time line show? What is product placement and when did it begin? What big advertising change took place in 2013, and why do you think it happened? How have marketing strategies evolved, or changed, over the years?

### Build Comprehension

#### Draw Conclusions

- Have students summarize in two sentences each of the five marketing tricks highlighted in the cover story, and rate them on a scale of 1 to 10, with 1 being the least effective and 10 being the most effective. Discuss: What rating did you give the marketing trick, and why?

### Extend Learning

#### Design an Ad

- Have students work in pairs to design an ad for a product of their choice. They should use at least one of the marketing tricks described in the cover story. Remind them to think about how they might use words and images to persuade the target audience to buy the product. Allow them to choose the ad's medium, such as print, online, or video. Once they've created the ad, have them write a paragraph describing their marketing strategy and why they think it's effective. Invite students to present their ad to the class. Discuss: Which marketing trick(s) does the ad use? Is the ad effective? Why or why not?

### Start a Discussion

#### Critical Thinking

- Invite students to share examples from their experience of the marketing tricks highlighted in the story. Ask: Did the marketing trick work? How is the ability to spot

#### FINANCIAL-LITERACY STANDARDS ADDRESSED

Grades K–12 || Buying Goods and Services

#### COMMON CORE STATE STANDARDS ADDRESSED

Grade 5 RI.5.1, RI.5.2, RI.5.7, SL.5.1, W.5.1  
Grade 6 RI.6.1, RI.6.2, RI.6.7, SL.6.1, W.6.1



a note  
from Jean

Dear Teachers,

*If this holiday season has you feeling more inundated with advertisements than ever before, you're not alone. Thanks largely to technology, marketers know more about us and how to push the buttons that will get us to buy. As marketers become more sophisticated, it seems more important to train the next generation of consumers how to resist their advances. That's the purpose of this month's cover. We dig into marketers' tricks of the trade to help your students approach spending through a smarter—and more critical—lens.*

Happy Holidays!  
Jean

## Teaching the story KIDS WEIGH IN

**Smart Giving** It's so easy to get caught up in the excitement of the holidays that we forget to think about the people who need our help most. But there are many ways to give back during the holidays. Here are some ideas to get you started.

**ASK JEFF** Can I work for only 10 years? Jeff says that it depends on a lot of things, including how much you earn, how much you need to live on after you stop working, how long you live, and how much you want to save for retirement. If you work for 10 years and earn \$50,000 a year, you'll have saved about \$500,000. If you work for 20 years, you'll have saved about \$1,000,000. If you work for 30 years, you'll have saved about \$1,500,000. So, it's not just about how long you work, but also about how much you earn and how much you save.

**KIDS WEIGH IN** Should celebrities tell when they're paid to post products on social media? **YES!** **NO!**

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## TEACHING TIPS

### Use these tips to support close reading of the debate.

## Build Comprehension

### Draw Conclusions

- Have students read the debate responses, underlining the weakest argument and circling the strongest. Ask: What makes the argument weak/strong? Can the argument be strengthened? How so?

### Critical Thinking

- Ask: Do you think celebrities would endorse a product they didn't like or use? What might be the dangers for celebrities who make this choice?

## Extend Learning

### Write to Persuade

- Have students imagine they are celebrities and write a paragraph explaining why they would either tell or not tell that they were paid to post products on social media.

## School / Home CONNECTION



Share these tips with your students' families.

- Ask students to challenge family members to an ad scavenger hunt. The goal is to find two advertisements in every room of the house. Remind students that ads are not just on TV, online, in newspapers, and in magazines. They might also be on packaged items, T-shirts, grocery bags, and elsewhere.
- Have students ask an adult family member about celebrity endorsements they remember from childhood. Students might ask: Who were some of the celebrity spokespeople when you were growing up? What products did they endorse? Did you ever buy a product because of a celebrity endorsement? What was the product? What made the endorsement appealing?
- Suggest that students share with a parent the article "Smart Giving," on page 4 of the magazine. Then choose a charity that the family has supported or would like to support, and find its rating at [charitynavigator.com](http://charitynavigator.com) or [give.org](http://give.org). If the charity is not listed, have families take a close look at the charity's website. Are there hard facts about the number of people the charity reaches, or is there other relevant information?

## ADDITIONAL RESOURCES

[councilforeconed.org/standards](http://councilforeconed.org/standards)

Visit for free teaching resources and to download the K-12 national standards for financial literacy.

[admongo.gov](http://admongo.gov)

This Federal Trade Commission website aims to educate young people about advertising so they can become informed consumers.

## ANSWER KEY FOR WORKSHEETS

**Analyze an Ad:** **1.** Double Dunk basketballs **2.** people who play basketball **3.** Darrell Yell / Answers will vary. **4.-5.** Answers will vary. **Design an Ad:** Answers will vary.

Your name \_\_\_\_\_

Date \_\_\_\_\_

# ANALYZE AN AD

Can you spot the sales and marketing tricks in this fictitious ad? Read the ad's text and study its images. Then answer the questions.

1. What product is the ad trying to sell?

2. Who is the audience for this ad? Explain.

3. What is the name of the product's endorser?

What makes a celebrity endorsement effective? \_\_\_\_\_

4. How does the ad promise to transform those who buy this product? \_\_\_\_\_

Does that promise come through the text, images, or both? Explain. \_\_\_\_\_

5. Why is it important to be aware of marketing tricks? Write your response on a separate page.

Superstar Darrell Yell:  
"I can BE MY BEST with  
Double Dunk™ basketballs."  
Be YOUR Best™

## Before Reading

### Start a Discussion

- Tell students that celebrities are paid to endorse products. Ask: Does the fact that they are paid for the endorsement lessen its impact? Why or why not?

## Make Real-World Connections

- Brainstorm a list of items students have purchased that were endorsed by celebrities. Discuss: Did the celebrity's approval make you want the product more? How would you feel if you found out the celebrity didn't use or even like the product?

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Made possible by the



Made possible by the



\_\_\_\_\_  
Your name

\_\_\_\_\_  
Date

# DESIGN AN AD

Imagine that you work in advertising. Your job is to create an ad promoting a fictitious clothing company called Green Threads. Use the article "Why We Buy" and the graphic organizer below to get started.

**Challenge** Design an ad persuading people to buy Green Threads. The company's jeans and T-shirts are super soft and made from bamboo, a renewable resource.

**Appeal to Your Audience** Teens are your target audience. How will you persuade them to buy the product? Choose one marketing trick from the article "Why We Buy." Describe it here.

\_\_\_\_\_  
\_\_\_\_\_

Explain why you chose this marketing trick. \_\_\_\_\_  
\_\_\_\_\_

**Place Your Ad** Where will your ad appear? Check one.

TV  radio  Twitter  Facebook  
 other \_\_\_\_\_

Explain how your choice will help you reach teens. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Send the Right Message** What tone will you use? Check one.

urgent  serious  humorous  
 other \_\_\_\_\_

How can you get the tone across with words and images? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Design** Use this space to draw a rough sketch of your ad.

**BONUS:** Create the completed ad on a separate piece of paper.