



WHAT'S INSIDE

- Find out how students in the South Bronx section of New York City are turning produce into profits. See pages 2 and 3 of the student magazine.
- Discover healthy habits that can save big bucks. Turn to page 4.
- Money expert Jean Chatzky explains how home mortgages work.



a note from *Jean*

Dear Teachers,

As the saying goes: Give a man a fish and you'll feed him for a day; teach a man to fish and you'll feed him for a lifetime. I was reminded of this in getting to know Stephen Ritz, the subject of this month's cover story. Ritz is tackling absenteeism, behavior issues, test scores, poverty, hunger, and—oh, yes—financial literacy with his Green Bronx Machine curriculum. Of course, the story is written with your students in mind. But if you have an interest in learning more—or incorporating some of these lessons into your classroom—you can find much of the curriculum at GreenBronxMachine.org.

Have a great week,
Jean



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. —*Andrea Delbanco, Executive Editor, TIME for Kids*

Teaching the cover story

GROWING BRIGHTER FUTURES

SUMMARY

Green Bronx Machine, in New York City, teaches students how to grow their own produce and turn a profit.

begins the story on page 2. Then have students read the cover story and underline details supporting the idea that Green Bronx Machine participants are “turning produce into profits.”

TEACHING TIPS

Before Reading

Make Predictions

- Tell students they are going to read about a school program that teaches kids how to grow their own produce and sell it to the community. Ask: How might students benefit from learning to garden? What skills might they learn by selling the produce? What are some smart ways students could use the profits?

Build Vocabulary

- Preview the power words and their definitions. Read aloud the paragraphs in which the words appear. Challenge students to describe the meaning of *market* and *reinvest* in their own words. Then have pairs of students create illustrations to demonstrate the meaning of each Power Word.

Build Comprehension

Identify Main Idea

- Read aloud the text in green that

Start a Discussion

Critical Thinking

- Ask: How do the second graders in the story reinvest some of their profits? Do you think this is a good business decision? Why or why not? How are students in the Green Bronx Machine program growing “their way to happier, healthier futures”?

Extend Learning

Sell It

- Have pairs of students reread the first paragraph of the section titled “Growing Dollars from Pennies.” Then have them brainstorm ways students might have “marketed their fruits and vegetables to the community.” Invite students to share their ideas with the class. Make a class list of marketing strategies. Then have students choose the most effective strategy from the list and write a paragraph explaining why.

FINANCIAL-LITERACY STANDARDS ADDRESSED

Grades K–12 I. Earning Income
II. Buying Goods and Services
V. Financial Investing

COMMON CORE STATE STANDARDS ADDRESSED

Grade 4 RI.4.1, RI.4.2, RI.4.4, RI.4.8, W.4.1, SL.4.1

Teaching the story **YOUR HEALTH, YOUR WEALTH**

Your Health, Your Wealth
Healthy choices can save money. Here's how:
Save \$2,800 per year by staying active. Exercise saves money on doctor visits. Plus, it boosts your metabolism. You'll burn more calories at rest, and that could lead to a big fat financial future.
Save \$1,000 per year by cooking at home. The cost of eating out adds up quickly. But if you cook, you can control what's in your food. Cook at home using fresh ingredients. You'll save money and eat healthier.
Save up to \$4,000 per year by not smoking. Cigarettes are costly. And since they can cause disease, smokers pay more for health care and insurance. Plus, employers are more likely to hire nonsmokers. So not smoking could result in lost income.

ASK JEAN
Jean Charzy is a money expert. **Money tip:** If you're not sure how to invest, ask a professional. **Money 4: Money Moves**
A study: For people have enough money to buy a house. Most people become homeowners by saving enough money to pay 10 to 20% of the price of the house in cash. This is called a down payment. They borrow the rest using a home equity mortgage. The most popular mortgages are 15-year loans. They give homeowners a long time to pay back what they owe. As a result, more people can afford to buy homes. **Do you have a question? Write to Jean at jean@money.com.**

Grow Your Own Garden
Want to grow your own fruits and veggies to eat or sell? Here's advice from the author: Start small. Find out what types of produce grow in your area. Make a list of the fruits and vegetables that will grow well in your climate. Start with just a couple of plants. But what you grow, or sell to people you know. That's better than selling to strangers. To start an outdoor garden, ask a neighbor or professional for help. **Photo credit: PNC Charitable Foundation**

TEACHING TIPS

Use these tips to support close reading of the story "Your Health, Your Wealth."

Extend Learning Argue It

- Have students choose one healthy habit that they feel would benefit their family. Challenge them to write a letter persuading their family of the benefits of the habit. They should also suggest steps the family can take to accomplish the goal.

Design an Ad

- Have groups of students design an ad promoting one of the healthy habits. They should first decide on an audience for the ad: adults or young people. Tell them to choose words and images that might convince the audience to adopt the habit. Allow time for students to share their ad with the class. For each ad, ask: Who is the audience? Do you think this audience will be persuaded by the ad? Why or why not?

Before Reading Make Real-World Connections

- Ask: What are some healthy choices that your family makes? Do these choices save money? Explain.

Build Comprehension Identify Cause-Effect

- Have students in pairs complete cause-effect charts that describe what could happen if families adopted each of the healthy habits—staying active, cooking at home, and not smoking—highlighted in the story. Remind them to describe the effects on family members' health as well as on their wallets.

FINANCIAL-LITERACY STANDARDS ADDRESSED

Grades K-12 II. Buying Goods and Services III. Saving

COMMON CORE STATE STANDARDS ADDRESSED

Grade 4 RI.4.1, RI.4.3, RI.4.5, W.4.1, SL.4.1

Made possible by the



School / Home CONNECTION



Share these tips with your students' families.

- Have students share with their parents the "Grow Your Own Garden" sidebar on page 4 of the student magazine. Tell them to research what produce will grow in their climate and start a family garden or just grow herbs on a window sill. Encourage students to discuss with their family how gardening might help them become healthier and possibly save money.
- Have students ask parents to explain how a mortgage works. They might work out a 20% down payment on a house for sale in their area. Then use a mortgage calculator to determine monthly payments based on a typical interest rate, like 4.5%. How much is the monthly payment on a 20-year mortgage? On a 30-year mortgage? What are the drawbacks and benefits of each? Use the calculator at mortgagecalculator.org.

ADDITIONAL RESOURCES

councilforeconed.org/standards

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

greenbronxmachine.org

Visit to learn more about Green Bronx Machine's mission and to explore free garden-based curriculum resources.

ANSWER KEY FOR WORKSHEETS

Produce for Sale! 1. \$8.25 2. \$12 3. potatoes 4. strawberries, blueberries, and carrots or broccoli, asparagus, or strawberries 5. \$250 / Students first had to recover the \$200 they invested on seeds and equipment. The amount above those expenses, \$50, is the profit. **Ready, Set, Grow!** 1. Answers will vary. 2. Students will circle two of the following: *seeds, starter plants, equipment.* / Answers will vary. 3. Students will underline *car wash* and *tag sale.* / Answers will vary. 4. Answers will vary.

Your name _____

Date _____



PRODUCE FOR SALE!

Students at Farm Valley School are selling the produce they grew in their class garden. The chart shows the kinds of fruits and veggies they harvested, along with their price. Use it to answer the questions.



- A customer buys two heads of lettuce, one head of celery, and one bunch of carrots. What is the total? _____
- A customer buys two pounds of broccoli and pays with a \$20 bill. How much change will she get? _____
- Five pounds of which item would cost \$9.95? _____
- Which three items total \$12.75? _____
- The school spent \$200 on seeds and equipment to keep the garden going this year. How much would students have to make off the sale of their produce in order to earn a \$50 profit? Mark the correct answer. _____ \$200 _____ \$150 _____ \$250
Explain your choice. _____

TRY IT! Should students reinvest the profit from the sale of their produce into the garden? Talk it over with a parent.

Common Core State Standards: 4.NBT.B.4; 4.NBT.B.5

Made possible by the



Your name

Date



READY, SET, GROW!

Read the steps to start a school garden. Then answer the questions.

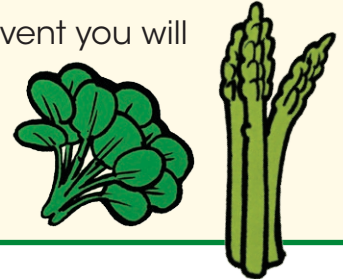
Make an argument. What are the benefits of a school garden? Make a list. Share your ideas with your teacher. Ask if she can help you get started.

Select a site. The site should be near a water source. It should get good sunlight. Teachers and students should be able to get to the garden easily.

Pick the plants. Do research to find the fruits and veggies that will grow in your climate.

Build a budget. Make a list of seeds, starter plants, and equipment you will need. Add up the costs.

Raise funds. Work with your teacher and classmates to plan a fundraiser. You might do a car wash or hold a tag sale. Visit a gardening supply store. Ask the manager to donate materials.



ILLUSTRATIONS BY STEPHEN BLUE

1. Read the first step, "Make an argument." Why should you think about the benefits of starting a garden before talking with your teacher? _____

2. What are some items that you should include in the budget? Circle two.
Why do you need a budget? _____

3. What fundraisers are suggested in the chart? Underline them. What other fundraisers might a school hold? Write one idea. _____

4. It's your job to ask a store manager to give a donation to the school garden. Write one reason the store should help the school. _____

TRY IT! Are you up to the challenge? Begin with step 1 in the chart. Explain in a paragraph how a garden would benefit your school. Use the back of this page.

Common Core State Standards: RI.4.1

