

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, and gaining money-smarts along the way.”

TEACHING TIPS

Before Reading

Make Predictions

- Tell students they are going to read about a school program that teaches students 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

- Invite a student to read aloud the paragraphs in which power words appear. Ask: What other words could the writer have used? (*The writer could have replaced marketed with advertised or promoted, and netted with earned or made.*) Then have pairs of students create illustrations that 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 5 RI.5.1, RI.5.2, RI.5.4, RI.5.8, W.5.1, SL.5.1
Grade 6 RI.6.1, RI.6.2, RI.6.4, RI.6.8, W.6.1, SL.6.1

Your name

Date



READY, SET, GROW!

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

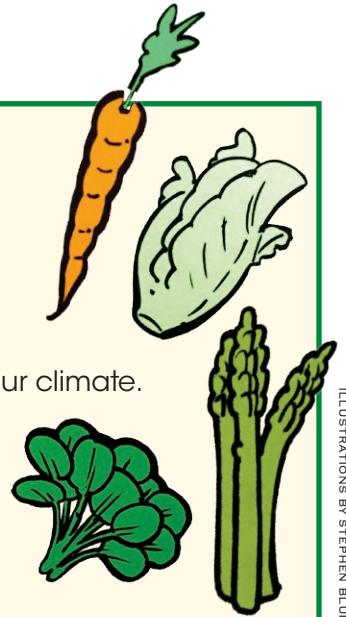
Make the case. Brainstorm a list of benefits that the school garden will provide to students, teachers, and the community. Then schedule time to share ideas with your teacher. Ask your teacher for help starting the garden.

Select a site. The site you choose should be near a water source and get good sunlight. Test the soil quality to make sure plants can grow there. Make sure students and teachers can access the site 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 and ask the manager to donate materials.



ILLUSTRATIONS BY STEPHEN BLUE

1. Read the first step, "Make the Case." Why should you brainstorm the benefits of starting a garden before talking to 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 two ideas. _____

4. How might you convince a store manager to donate materials or money for 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. Write a paragraph making the case for a school garden on the back of this page.

Common Core State Standards: RI.5.1; RI.6.1

