

Lesson 4: Ready. Set. Goal.

TOPIC: Setting Goals

OVERVIEW:

Explore the meaning of **goals** through interactive games that get the whole class thinking about accomplishing new things. Then delve further into goal setting by reflecting on **needs** and **wants** to name class and individual student goals through engaging discussions and art projects.

Time:

55 minutes

Supplies:

- Chart paper, markers, pencils
- Index card or Sticky Note
- Projector (for teacher presentation slides)
- Access to the Internet (optional)
- Suggested books (optional):
 - *Arthur's TV Trouble* by Marc Brown
 - *Amelia Makes a Movie* by David Milgrim

Preparation:

- Make copies of student handout
- Set up projector with presentation slides

Glossary with key vocabulary 10

OBJECTIVES:

1. Describe goal setting and how it relates to financial decisions
2. Name personal goals with support

HANDOUTS:

- Savings Goal

TEACHER PRESENTATION SLIDES:

- My Goals
- Chart: Student Goals
- Savings Goal Example
- Story Problems: Ready. Set. Goal.

ESSENTIAL QUESTIONS:

- What is a goal?
- How can I set goals for myself?

ASSESSMENT ACTIVITIES:

Pre-Assessment:

- **Activity:** What is a Goal?

Post-Assessment:

- **Project:** *Setting Personal Money Goals* student artwork
- **Handout:** *Savings Goals*
- **Slide:** Story Problems: *Ready. Set. Goal.*
- **Activity:** Class Reflection

TEACHER TIPS:

- Look for grade level modifications throughout this lesson for ways to adapt activities for your students.
- Spend extra time on the concept of setting goals. Set joint and individual short-term and long-term goals. Revisit them frequently with students and map their progress throughout the week, month, and school year.
- Connect goal setting to financial concepts by using classroom rewards such as Smart Bucks (see the Getting Started section for more ideas).

Instruction Steps

WARM UP

What Is A Goal?

15 MINUTES

Introduce the concept of **goals** by playing a simple whole-class game, such as “Simon Says.” This game can be played in the classroom or on the playground, with the teacher standing across from the students. Students may respond to cues to make a sound, make small motor movements, such as blinking or pointing to an eye, or making larger movements. As students miss a cue or instruction they will be “out.” As students are playing the game, ask them what strategies they use to win.

After everyone has had the chance to complete the game, regroup for a class discussion around accomplishing goals.

Ask students: *What was the goal of the game? How many of you wanted get to that goal?*

Share that, when we have something we want to be able to do, we can set a goal for ourselves. To set a goal is also a demonstration of a commitment to achieve something that we **need** or **want**.

Brainstorm, as a class or individually, what goals students may have this year (for example: positive classroom behavior, academic outcomes such as reading the first 100 sight words, or personal milestones such as tying shoes or riding a bike). Next, decide on a time frame as a class (for example: in one week, within one month, or by the end of the school year). Then have each student choose a measurable outcome he or she wants to reach by the end of that time frame. Assist students in setting realistic goals and identifying the steps they need to reach their goals.

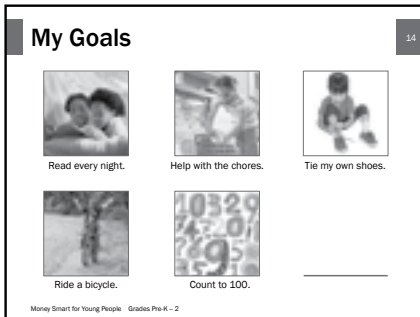
MONEY SMART TIP!

Discussing goals provides students with the chance to begin thinking about setting personalized academic goals and taking ownership in the learning process.

GUIDED EXPLORATION

Exploring and Setting Goals

15 MINUTES



Ask students to think back to their discussion from Lesson 3, about the class needs and wants. Facilitate a discussion around the class's needs and wants with an aim of using these to set a goal for the class.

Ask students: *What does the class need? What does the class want?*

Ask: *What goal(s) could we set for ourselves to work toward what we need and want?*

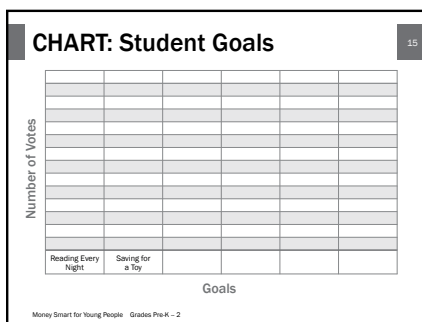
MONEY SMART TIP!

When facilitating the discussion of the class's needs and wants, try focusing on behavioral or academic needs. For example: What do we need and want in order for our classroom to be a nice place for students to work and learn?

As a class, review and complete the **My Goals** slide. Ask students if they have already reached any of the goals pictured. Ask what other goals they might want to work towards that are not pictured. Hand out blank index cards or sticky notes and have students draw one goal they want to focus their energy on reaching. These may be saved by students for monitoring their own progress or displayed in class.

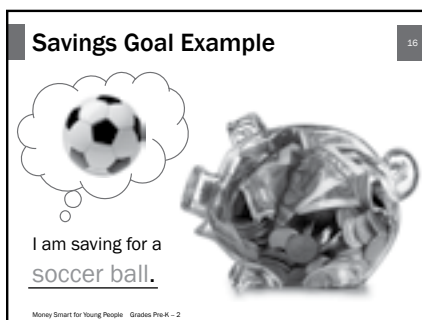
Setting Personal Money Goals

20 MINUTES



Ask students to share what goal they illustrated on their index card or sticky note? Share the **Chart: Student Goals** slide. As a class, add some of the student's goals to the chart. Next, ask students to raise their hands for any listed goals they would also like to accomplish. Fill in responses on the chart in order to create a class bar graph of goals. Ask students whether they have other goals not listed that they would like to share.

Next, ask students to think about something they would like to save up money to buy. Have students create a drawing to illustrate their personal money goals. These projects may be collected to create a class book or posted in the classroom to share goals with one another. Share the **Savings Goal Example** slide.



Grade Level Modifications:

Pre-K-K: Students may draw a picture of something they want to accomplish using crayons or markers. They may dictate what their goal is in order to have it written along with their illustration.

Grades 1-2: Students may fill in the lines on the **Savings Goal** handout describing their money goal. They can then add an illustration in the space provided.

WRAP UP

Class Reflection

5 MINUTES

Ask students: What goals do you have for yourself this week? What goals do you have for yourself this school year? Invite them to share their responses. Check for understanding and possibly introduce extended exploration centers for exploring the topic further.

Extended Exploration

Note: Use the following activities to extend the lesson topic throughout the year. Activities can be completed as a class, in small groups, or during center time. Duration of activities will vary.

LITERACY CENTER

Possible Book Selections:

Note: Read books with your class that focus on the lesson's financial literacy topic. Below are suggestions, but you may find other selections in your library that can be used to generate a similar discussion. For pre-literate students, read books aloud or have students do a picture walk – examining imagery and detail to preview the story before introducing text.

- *Arthur's TV Trouble* by Marc Brown: Arthur sees a TV commercial for a doggy treat timer and sets his mind to having a dog of his own. He sets a goal to raise enough money to buy his very own furry friend.

Discussion Questions: *What is a goal? Have you ever seen something that you really wanted? What was it? How did you go about getting that thing? Did you save or earn money?*

- *Amelia Makes a Movie* by David Milgrim: Amelia is determined to make a movie, but it won't be easy. As she finds out, it sometimes takes a lot of hard work and compromise to reach a goal or achieve a dream.

Discussion Questions: *What was Amelia's goal? What kind of obstacles did she need to overcome (what problems got in her way)? How did she finally reach her goal?*

- *The Art of Miss Chew* by Patricia Polacco: After spending the summer with her talented grandmother, Trish decides she wants to become an artist, too. With a little work and help from her grandmother, Trish faces off with the school art teacher, because nothing is going to get in between her and her dream.

Discussion Questions: *Trisha wanted to be an artist; what do you want to be when you grow up? Who knows what you have to do to become a _____? Would you work really hard to reach a goal even if someone told you it was impossible?*

Speaking, Listening, and Writing Prompts:

Explore the following prompts through a themed show-and-tell, circle time discussions, partner pair-share discussions, or writing.

Grade Level Modifications:

Pre-K–K: Provide students with a visual or real-world object to support exploration of the prompt. Pre-literate students may discuss pictures and objects while having their stories recorded through modeled or guided writing as a small group or with the class.

Ask: *What is something you would like to learn how to do?*

Grades 1–2: Students may explore the following writing prompts by journaling or as independent writing assignments.

Topics: *What goals do you have for yourself? How are you working to reach your goals?*

MATH CENTER

Math Station:

Using the materials below, students can explore the following math station activities independently or as part of a small group. These could be used during classroom centers or as a choice for students who finish assignments early.

Grade Level Modifications:

Pre-K–K: Materials: Various age-appropriate puzzles.

Instructions: Provide students with a selection of puzzles to choose from. Students can work on spatial reasoning while working toward the goal of completing the puzzle.

Grades 1–2: Materials: Game board, two dice for each pair or small group, game markers.

Instructions: Have students practice counting or adding single-digit numbers while they play a game that helps their game pieces reach the finish line. Children will place their game pieces on the game board; they will then take turns rolling the dice and adding them together. When children correctly add the two single-digit numbers together, they will get to move their piece that many spaces ahead. If they add incorrectly, they pass the dice to the next player without moving forward.

STORY PROBLEMS: Ready. Set. Goal. 47

CHALLENGE 1

Sam wants three balloons: one for his mom, one for his sister, and one for himself. He has two balloons. How many more balloons does he need to reach his goal of three balloons?

a) Draw the balloons Sam already has.
 b) Draw the number of balloons he needs.
 c) Write a number sentence to solve the problem.

Money Smart for Young People: Grades Pre-K–2

Story Problems:

Display the *Story Problems: Ready. Set. Goal.* slide. Problems can be printed or projected, then explored and solved as a whole class, a small collaborative group, or individually. The first problem listed, Challenge 1, is more appropriate for young students. Challenge 2 will provide more difficulty.

Grade Level Modifications:

Pre-K–K: Solve step-by-step problems developing students’ critical thinking and deductive reasoning during circle time or as a small group. Each challenge involves using or creating a visual with students and discussing small steps to solve a problem. Students may use beads or other math manipulatives to physically model the balloons in the story problem.

Grades 1–2: Have students act out the math problem as a small play. They can complete a small task like jumping jacks or complimenting a neighbor to “earn” a paper \$1 bill. Using the provided challenges as inspiration, create personal story problems and exchange them with classmates to solve.

TECHNOLOGY CENTER

Games and Online Activities:

- **Money to Build a Robot:** The goal is to build a robot. Children will count the number of each coin in the coin purse to buy parts to build a robot.
www.harcourtschool.com/activity/money_build_robot/
- **Fizzy’s Lunch Lab: Hectic Harvest:** Exploring a world of choices and adventure, children are given the chance to save, spend, share, and invest while working toward a successful virtual farm.
<https://pbskids.org/apps/fizzys-lunch-lab-hectic-harvest.html>

SOCIAL STUDIES CENTER

At the start of the school year, goals for the term and the year can be discussed and explored, connecting to behavioral goals and classroom expectations.

At the New Year, goals can be revisited from the start of the school year, or new ones can be set for the year ahead.



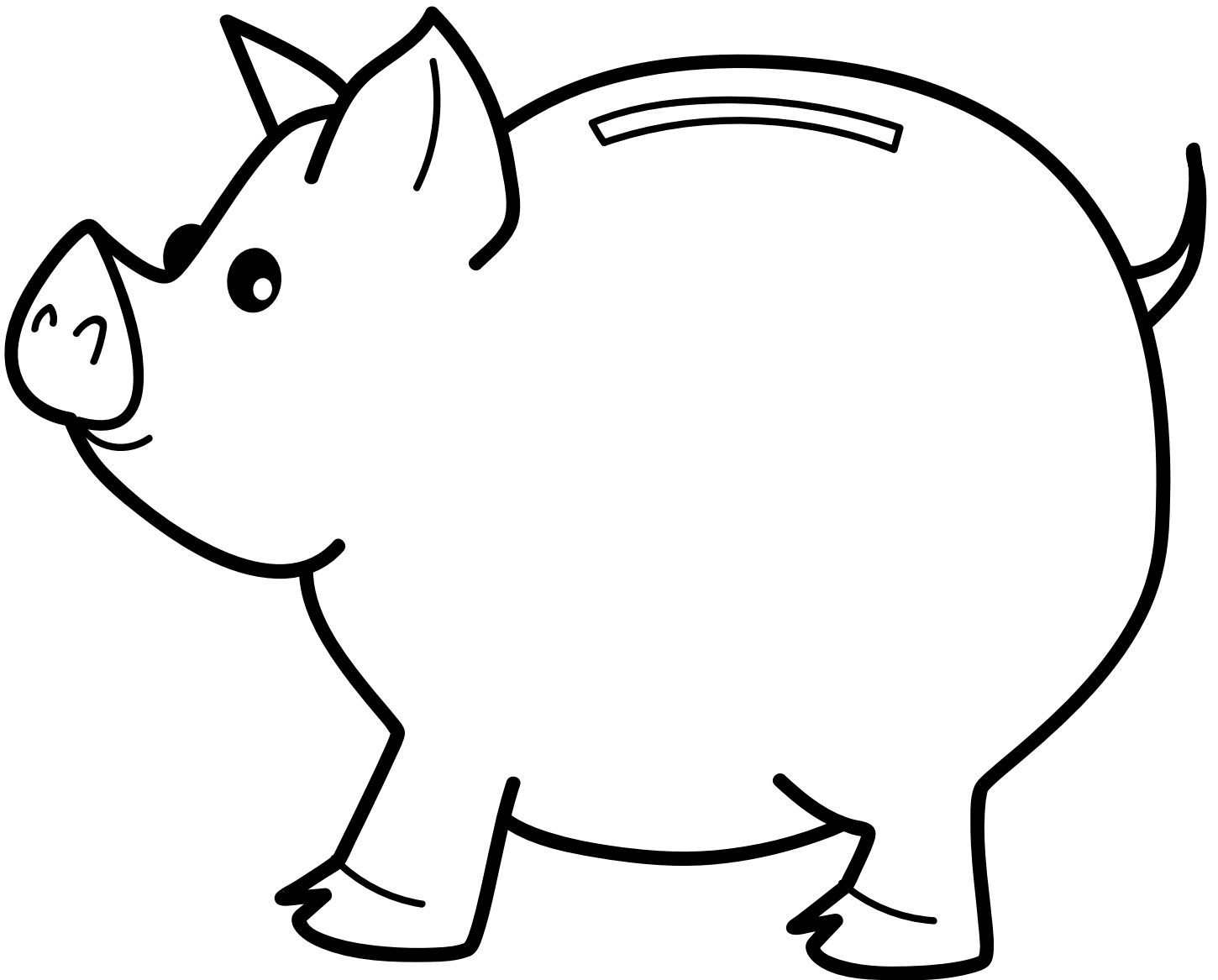
Lesson 4: Ready. Set. Goal.

SAVINGS GOAL

Name: _____

There are many reasons to pay yourself first. What are some of the things you might want to save money for?

Write down or draw your savings goal inside the piggy bank of something you want to buy with the money you have saved.





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