

Teacher's Guide for COBBLESTONE

May/June 2011: Take it to the BANK

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Goal: To show the influence of the banking industry on the economy of the U.S. and other parts of the world.

This guide is based on Common Core National Standards with emphasis on these reading skills: key ideas and details, craft and structure (meaning of words and phrases), and integration of knowledge and ideas. Writing activities place emphasis on text types and purpose.

*Always have a parent or adult you trust help you research websites.

"Crash! Where's My Money" by Kathiann M. Kowalski (Pages 2-6)

Pre-reading: Look at the photographs, captions, and the title. What type of crash is being discussed?

Vocabulary: crisis, recession, fictional, calculations, category, decades, financial, expects, dilemmas, downturn, economy, unemployed, mounting, collateral, seize, glut, accrue, regulations, particular, significantly, potential, equity, technically, investment, consumers, irresponsible, varied, additionally, international, chaos, confidence, declined, institutions, assets, eventually, obtained, negotiate, lifestyle, foreclosure, bankruptcy, collapse, economic, vicious, plunged, expectations, aggravated, arrangement, investors, securities, shrank, bailing, particularly, stimulus, underused, prudent, elaborate, nonexperts, affairs, and disaster.

Comprehension Check:

1. How did Kerry's life change when Mom was laid off from work and Dad's hours got cut?
2. What questions do average Americans and financial experts share?
3. What does Raj Aggarwal, a finance and business professor, say caused the financial crisis?
4. What does the author mean when she says, "People felt wealthier than they actually were?"
5. What happened to the housing market when interest rates stopped dropping?
6. What happened with credit cards during the financial crisis?
7. What action did many banking institutions take when government regulations were reduced?
8. What was a drawback of some investment funds during the financial crisis?
9. Why was the banking crisis "global in nature?"
10. What happened to the value of assets as more property came on the market and people couldn't pay mortgages or other debts?
11. What did the government do when huge companies began to collapse?
12. Why was it hard for anyone to get loans during the financial crisis?
13. What happened to the stock market during the financial crisis?
14. Why did the federal government bailout banks and other institutions?
15. Name two or more ways that stimulus money is being used.
16. What does Lewis Mandell, a finance and business professor, suggest that teens do about finances?

Art Activity:

- Illustrate Kerry's life before and after the financial "crash."
- Create posters of recommended spending tips for teens.
- Create a push button to put America on economic recovery.

Writing Activity:

1. List businesses you know that have closed within the last few years.
2. List types of jobs where people have been laid off or fired.
3. List ways your family has reduced its spending recently.

Research:

- Recession
- Foreclosure
- Mutual funds
- Stimulus money

“Money” by Louise Classon and Camille Floyd (Pages 7-9)

Pre-reading: Look at the photographs, captions, and the title. What do you guess the article will be about?

Vocabulary: expression, commodity, preserving, dissolve, varied, recognize, standard, valuable, durable, plentiful, introduced, access, obtain, imported, shillings, doubloons, circulating, scarce, varied, confusion, manufactured, privately, receipts, crop notes, deposited, centralized warehouse, perceived, hampered, mistrust, continental, redeemed, conflict, issued, financial chaos, clause, prohibiting, reserved, evolved, conveys, accepted, exchanged, ingots, bullion, authorized, equivalent, and negotiable.

Comprehension Check:

1. What was the first known money?
2. Give two or more examples of commodity money.
3. Name two or more reasons why commodity money was not ideal.
4. What was necessary for standard money to be successful?
5. During Colonial times, how did people survive with little or no money?
6. Why did coins from several countries appear in America?
7. What happened when Colonial governments printed too much paper money?
8. What was the people’s reaction to money when it lost its value?
9. During the Revolutionary War, Continental notes were IOUs. What happened to them? Why?
10. When the U.S. Constitution replaced the Articles of Confederation, what changes took place with money?

Art Activity:

- Create a poster of commodity money
- Illustrate early trade in America

Writing Activity:

1. Explain the expression, “Not worth a Continental.”
2. Explain the expression, “Money makes the world go around.”
3. Explain the pun, “Making cents of it all.”

Research:

- Commodity money
- IOUs
- currencies

“The Man With the Plan” by Peter McGuinness (Pages 10, 11, 13)

Pre-reading: Look at the photographs, captions, and the title. What type plan do you think Alexander Hamilton had?

Vocabulary: institute, advancing, economic, daunting, staggering, determined, resolve, stable, recommendations, approval, insisted, assume, proposed, resisted, objections, consented, negotiating, compromise, grappling, arrangement, repayment, historians, termed, achievement, deepened, obligations, urged, reliable, opposition, specifically, authority, consulting, chartered, stimulated, manufacturing, debated, establishment, uniform, production, coinage, adopted, balanced, attain, self-sufficiency, complement, agriculture, imported, tariffs, incoming, development, prohibit, export, investment, encouragement, invention, technologies, opponents, promoting, foes, poverty, rejected, despite, defeat, enormous, stabilizing, republic, prosperity, international, controversial, capitalistic, and foundation.

Comprehension Check:

1. Read Alexander Hamilton's quote from page 10. What is his opinion of banks?
2. What qualities did Alexander Hamilton possess that helped shape the economy of America?
3. What was Alexander Hamilton's attitude toward paying off America's debt?
4. How did our country benefit from Hamilton's efforts?
5. How did Hamilton organize his recommendations? Why do you think he presented his ideas this way?
6. What was the major conflict with Hamilton's first economic plan, which addressed paying off America's debts?
7. Why were southern states opposed to Hamilton's plan about paying off debts? What compromise was reached?
8. Why have "historians termed Hamilton's 'Report on the Public Credit' his greatest achievement?"
9. What did Hamilton recommend in his second "Report on the Public Credit?"
10. What were some of the objections to Hamilton's second report?
11. What was the outcome of establishing a national bank?
12. What guidelines did Hamilton create for the establishment of a mint?
13. What was accepted from Hamilton's "Report on Manufactures?"
14. What was not accepted from Hamilton's "Report on Manufactures?"
15. The author says, "But Hamilton's ideas were ahead of his time." What does he mean?

Art Activity:

- Illustrate the economic stand taken by Thomas Jefferson, Alexander Hamilton, and George Washington concerning a national bank. Suggestion: You may want to place all figures on a line to show their extreme views.
- Illustrate one of Hamilton's reports.
- Illustrate Hamilton's concept of industry complementing agriculture.
- Illustrate Hamilton's influence on American economic prosperity and international respect.

Writing Activity:

1. Pretend that Alexander Hamilton is alive today. List three or more questions you would ask him about our nation's economy.
2. Pretend that Alexander Hamilton is alive today. What would you say to him about his reports of economics?

Research:

- Tariffs
- Custom duties
- Excise taxes
- The Coinage Act of 1792

"A Treasure of a Department" by Marcia Amidon Lusted (Pages 12)

Pre-reading: Look at the photographs, captions, and the title. What do you predict is pictured at the bottom of the page?

Vocabulary: established, stabilize, currency, Internal Revenue Service (IRS), oversees, supervises, enforces, investigates, evaders, counterfeiters, forgers, advises, explosives, latter, transferred, and security.

Comprehension Check:

1. Name three or more responsibilities of the U.S. Department of the Treasury.
2. Name two or more duties the Treasury oversees.
3. Why do you think the author chose the title she did?

Art Activity:

- Illustrate transfers of departments.
- Illustrate the Treasury as an overseer.

Writing Activity:

1. Select a department that was transferred. Write one or more reasons why it was advantageous to move this department.
2. Why was it advantageous for the Treasury to remove some departments?

Research:

- Internal Revenue Service (IRS)
- U.S. Department of Homeland Security
- The Bureau of Alcohol, Tobacco, Firearms, and Explosives (ATF)
- Customs Service
- Secret Service

"A Banking War" by Janine Richardson (Pages 14)

Pre-reading: Look at the photographs, captions, and the title. What do you predict the author means by a banking war?

Vocabulary: controversy, existence, suspicion, skepticism, initially, chartered, renewed, financial, crisis, exclusively, commercial, operations, privileges, vast, distrust, vetoed, attempting, exhausted, panic, stable, eliminated, speculation, depressions, counterfeiting, and haunted.

Comprehension Check:

1. Why was there controversy concerning The Bank of the United States?
2. How long did the United States operate without a national bank after the First Bank's charter was not renewed?
3. Why was The Second Bank of the United States chartered?
4. What actions did President Andrew Jackson take concerning the national bank?
5. What happened after the Second Bank of the United States was closed?
6. Describe America's financial status when state banks were overseeing policies.

Art Activity:

- Illustrate President Andrew Jackson vetoing the bill to renew the bank's charter.
- Illustrate new deposits going to state banks instead of The Second Bank of the United States.
- Illustrate the author's description of the death of The Second Bank of America and/or the "free-banking" era that followed.

Writing Activity:

1. Pretend you lost money in a state-chartered bank when it failed. Who would you write and what would you say?
2. Pretend you lived during the banking wars. Would you support national banking or state banking? Why?

3. What is another name that you would suggest for the "free-banking" era?

Research:

- The First Bank of the United States
- The Second Bank of the United States

"A Coin Factory" by Craig E. Blohm (Pages 15-17)

Pre-reading: Look at the photographs, captions, and the title. Why do you think the title has holes punched in the letters?

Vocabulary: stable, monetary, incorporated, established, erected, primitive, reserves, designing, centralized, designated, artisans, specified, devices, legends, patterning, circulation, adopting, decimal, authorized, appointed, professor, initially, determining, decreed, motto, legislation, denomination, inscriptions, donated, experimental, dismes, souvenirs, reserves, resisted, attempts, relocate, entity, jurisdiction, administrative, facilities, commemorative, introduction, bullion, depository, converted, astounded, ultramodern, sophisticated, medallions, and virtual.

Comprehension Check:

1. What was unique about the U.S. Mint building?
2. Describe the process used to produce coins at the time the Mint was built.
3. On what country's system did the United States base its coins?
4. How did US citizens feel about a centralized mint when it was built?
5. What is a legend about George and Martha Washington and the Mint?
6. How did the Mint's officers feel about relocating to Washington, DC?
7. Whose jurisdiction is the Mint under today?
8. Why were branch offices established for the Mint?
9. Describe the size of the Philadelphia Mint today.
10. Name a coin authorized by the Coinage Act that is not made today.

Art Activity:

- Make a poster of coins created at the Mint. Write a fact about the Mint in the center of each one.
- Illustrate the process of punching out blanks.

Writing Activity:

1. Read the description of making coins when the Mint was first established. Create a joke about it. For example: discuss the amount of horsepower needed, etc.
2. Read the legend of George and Martha Washington donating silverware. Pretend to have inherited one of the souvenir pieces and create a story about how you got it.
3. Pretend to have been hired at the Mint to punch out blanks. Write home about your job.

Research:

- www.usmint.gov/mint_tours/index.cfm?action=vtShell
- The U.S. Mint
- Coinage Act

"Cool Coins" (Page 17)

Pre-reading: Look at the photographs, captions, and the title. Why do you think the author calls these coins cool?

Vocabulary: intrigue, released, issuing, spouses, and territories.

Comprehension Check:

1. What are two reasons why the U.S. Mint offers coin sets?
2. Describe the America the Beautiful Quarters Program.

Art Activity:

- Create a design for a coin. What does it honor?
- Create a design for a coin that tells of an American legend. What is the story?

Writing Activity:

1. Write about a coin collection or a favorite coin. What made it special to you?
2. Write about a coin set that you have seen all or part of.
3. Write about a coin set you would like to see and tell why it interests you.

Research:

- www.usmint.gov/kids
- America the Beautiful Quarters Program

“Breaking the Bank” by Grace Bliss Smith and Stephanie Throne (Pages 18-19)

Pre-reading: Look at the photograph and the title. What does the photograph suggest is about to happen?

Vocabulary: stash, pygg, household, imagine, potters, available, and containers.

Comprehension Check:

1. What are “pygg jars?”
2. Name two or more household items stored in pygg jars.
3. What are coin banks called today?
4. What caused the requests for piggy banks to grow?
5. How are most piggy banks today different from the original ones?

Art Activity:

- Create a comic strip with a customer asking for a pygg bank and receiving a pig bank.
- Design your own coin bank

Writing Activity:

1. Write about a time you saved money for something. How did you earn your money? Where did you save it?
2. Have you ever broken a bank? If you have, describe your experience. If you have not, describe how you would do it.

Research:

- Break the bank (idiom)
- Pygg jars

“Meet Bill” by Amanda Yskamp and Andrew Matthews (Pages 20-22)

Pre-reading: Look at the photographs, captions, and the title. What is the meaning of bill in this article?

Vocabulary: damaged, mutilated, currency, bureau, engraving, shred, redeemed, relied, installed, imprinting, circulated, legal tender, specific, incorporated, transferred, formulated, applied, color-shifting, identification, complicated, blemishes, resulting, individual, accommodate, annex, facility, production, processing, issuing, invitations, various, security, documents, worn-out, counterfeiting, redesigns, appeared, denominations, and internally.

Comprehension Check:

1. What two reasons are bills cashed in for new ones?
2. What happens to old bills?
3. What arm of the U.S. Department of the Treasury prints new bills and shreds old ones?
4. Where did printed bills come from when the bureau first began?
5. Where did the bureau set up presses?
6. Choose an adjective to describe the process of making paper money. Why did you choose this descriptor?
7. Who must give approval of designs for printing?
8. Describe the inking process used in printing bills.
9. What identification process is used in printing bills?
10. Why is there a lot of room for error in printing bills?
11. Tell how to reach the annex for the Bureau of Engraving and Printing (BEP).
12. Why was a second facility opened in Fort Worth, Texas?
13. What does the BEP produce in addition to bills?
14. Which bills do not have plans for redesign at this time?
15. How was the size of bills different when they were first produced?

Art Activity:

- Pretend to be a bill and illustrate a week's timeline.
- Pretend to be a bill and illustrate a life expectancy timeline.

Writing Activity:

1. Pretend to be a \$100,000 bill. Tell a smaller denomination why your life is superior.
2. Pretend to be a smaller denomination bill. Tell a \$100,000 bill why your life is superior.

Research:

- www.moneyfactory.gov
- IOUs

"Did You Know?" illustrated by Chris Ware (Pages 24-25)

Pre-reading: Look at the drawings and captions. Which drawing is the funniest to you? Which one makes you curious?

Vocabulary: initially, portraits, reminded, included, monarch, smuggling, imported, prevent, counterfeit, minimize, surveillance, launched, entertainment, disintegrate, accidentally, synthetic, exchange, and nickname.

Comprehension Check:

1. Why were Americans hesitant to show portraits on their coins?
2. Name the arm of the U.S. Department of the Treasury that works to prevent smuggling.
3. What was done to control and minimize counterfeiting after the Civil War?
4. What is the significance of the Diners Club Card?
5. Why don't bills disintegrate?
6. What are two names that refer to American bills?

Art Activity:

- Illustrate something humorous about money. Examples: use words with more than one meaning such as buck or bill or homonyms like cents and sense, etc.
- Illustrate something you have done with money that was humorous. Examples: flattened a penny on a railroad track, soaked a penny in a Coke, etc.

Writing Activity:

1. Select a featured drawing and write about the drawing or the accompanying information.
2. Pretend to be one of the characters in a featured drawing. Write what that character might say. Place it in a conversation bubble.

Research:

- Secret Service
- Greenback
- Diners Club Card
- Coast Guard

"It's Money Makeovers! By Cassie Brenn, illustrated by Richard Harrington (26-29)

Pre-reading: Look at the drawings and the title. Who or what is getting a makeover?

Vocabulary: sporting, copy cat, counterfeiters, makeovers, secretly, observing, historical, access, scanner, flattered, economy, exchange, reputation, phony, experts, graphics, portrait, security, unique, watermark, features, faint, permission, embedded, color-shifting, magnifying, microprinting, blurry, and secure.

Comprehension Check:

1. Explain the term "passing off fakes."
2. Why was it necessary to give \$20 bills a makeover?
3. Name two or more ways that counterfeiting is harmful.
4. Name two or more changes made to the \$20 bills.
5. Why was Andrew Jackson's head enlarged?
6. Where can you find a watermark on a \$20 bill?
7. What security feature requires a magnifying glass?
8. What is a security thread?

Art Activity:

- Create a mural that shows a celebration for the \$20 bill's makeover. Invite a sampling of bills from each denomination.
- Illustrate \$20 bills being scanned by a black light as they enter a party celebration for their makeover.

Writing Activity:

1. Write a letter to the U.S. Treasury Department telling your opinion of the makeover for the \$20 bill.
2. Pretend you are applying for a position with this money makeover program. Which position would you apply for and what makes you a good candidate for the job?

Research:

www.newmoney.gov/currency/20.htm

"The Fed Turns 100" by Kathiann M. Kowalski (Pages 30-33)

Pre-reading: Look at the pictures, captions, and the title. Who or what is turning 100?

Vocabulary: conceived, crippling, economic, resulted, panics, debate, oversight, experienced, instability, issuing, currencies, circulation, complicated, counterfeiting, recognize, fake, established, regulate, influence, promote, uniform, eventually, convert, prohibited, occurred, financial panics, depositors, guarantee, access, midst, commission, recommended, monetary authority, objected, reserve, quasi-governmental, aspects, operate, corporations, headquartered, centralized, component, independence,

involve, distributing, monetary, represented, stresses, nominated, confirmed, staggered, bankruptcies, immediate, investors, experts, maximum, stable, employment, stimulate, inflation, delicate, balancing act, effectively, decreases, accompanying, procession, electronic transfers, efficient, prevent, inflation, aggressively, emergency, recession, authority, expanded, safeguards, gangster, statues, vault, high-tech surveillance, scanning, institutions, processing, flexible, and consumers.

Comprehension Check:

1. What was being debated about banking one hundred years ago?
2. During periods of financial instability, what can a central bank offer?
3. What were some of the drawbacks to having so many different notes in circulation?
4. What was the advantage of an account with a national bank after the National Bank Act of 1863?
5. What caused bank panics or runs?
6. What was created with the Federal Reserve Act of 1913?
7. What makes Federal Reserve Banks different from other banks?
8. What is the nickname for the Federal Reserve System?
9. Is there a Federal Reserve Bank in your state?
10. Name three or more responsibilities of a Federal Reserve Bank.
11. The author states, "Today, all U.S. coins and paper money, known as Federal Reserve notes, are backed by the federal government's credit." What does this statement mean?
12. Describe the "balancing act" of the Federal Reserve Bank.
13. What is the federal funds rate?
14. What is the discount rate?
15. The author states, "Like all agencies, the Fed has had high points and low points in its history." Give an example of each.
16. How have safeguards for the country's money supply changed?
17. Name one reason to celebrate as the Fed turns 100.

Art Activity:

- Create a party invitation for the 100th birthday of the Federal Reserve System.
- Pretend that there will be a poster contest to celebrate the 100th birthday of the Federal Reserve System. Create a sample poster.

Writing Activity:

1. How many regional Federal Reserve Banks do you think there should be? Why?
2. Pretend you have just been nominated to the Reserve Board of Governors' by the U.S. president and confirmed by the Senate. How would your life change?
3. Pretend there is going to be a Quiz Bowl for the 100th birthday of the Federal Reserve Banks. Write three questions that could be answered by reading this article.

Research:

- National Bank Act of 1863
- Aldrich-Vreeland Act of 1908
- Federal Reserve Act in 1913

"Very Interesting!" by Barbara Hagen (Page 34)

Pre-reading: Look at the photograph and title. Read to see what is interesting about banks.

Vocabulary: interesting, mattresses, disastrous, lends, interest, bank account, privilege, regulations, require, reserve, remaining, borrowed, managing, transactions, multiply, variety, and supporting.

Comprehension Check:

1. Where do people sometimes hide money in their homes?
2. Why does a bank lend your money to other people?

3. Explain the importance of bank regulations on reserve funds.
4. How does a bank earn money?

Art Activity:

- Illustrate the banking cycle described here or some other banking transaction.
- Create a poster that advertises banking. Use information from the article to create ideas. For example: Stuff your money in a bank, not a mattress.

Writing Activity:

1. Pretend you opened your first bank account. Write your grandmother or another relative and tell her about it. You may write a letter, postcard or an email message.
2. Make a list of the types of loans offered at your family's bank.

Research:

- Visit local banks and ask for brochures about accounts for children and college students. These may be on a wall display. Which offers the best program for you? Why?

"A Promise to Pay" by Barbara Hagen, illustrated by Janise Gates (Page 35)

Pre-reading: Look at the pictures, captions, and the title. What do you think the promise is about?

Vocabulary: variety, recover, simplest, alternative, electronic transfer, process, preprinted, signature, bank account, deposit, clearinghouse, exchange, deducted, credited, and appreciate.

Comprehension Check:

1. What is a safer alternative to shopping with cash?
2. What does the author compare a check to?
3. When sending money through the mail, what does the author recommend?
4. Why is it important not to write checks for money you do not have in your bank account?
5. How is the transfer of money done more quickly today than in the past?

Art Activity:

- Illustrate something you bought with a check written to you.
- Create a poster that tells about using checks. Explains what a check means, about illegal check-writing, or how to fill in the spaces on a check, etc.

Writing Activity:

1. Pretend you just got a check for some special occasion. Write a thank you note for the money.
2. Create a survey about writing checks. Make a list of five or more questions. For example: How many checks do you write a month on average? Do you write more or less checks today than five years ago? Why? Ask your parents to go with you to collect survey results. Discuss these with your parents. Write up what you learned.

Research:

- Clearinghouse
- Electronic transfers
- Look at one of your parent's check book register and a check that has written to someone. Explain the different sections to your parent so your understanding can be checked and clarified, if needed.

"International Cooperation" by Marcia Amidon Lusted (Pages 36-37)

Pre-reading: Look at the photographs, captions, and the title. What do you predict banking and international cooperation has to do with each other?

Vocabulary: international, cooperation, representatives, monetary, financial, resolve, economic chaos, depression, difficulties, curtailing, isolationist policies, unemployment, underdeveloped, standard of living, combined, bankrupt, devastating, erupt, attendees, challenges, stabilize, exchange, encourage, deficits, desperately, assistance, institutions, industrial, currency, reserve, dissolved, suspended, convertability, determine, formally, quotas, advise, referred, essentially, investment, postwar reconstruction, focuses, developing, agriculture, crisis, decades, responded, flexible, perspective, monitoring, forecasts, expanding, resources, and regulations.

Comprehension Check:

1. Describe international trade during the Great Depression.
2. What were two negative outcomes due to reduced foreign trade?
3. What was the fear of some leaders at the Bretton Woods conference in 1944?
4. What were the primary challenges the leaders faced?
5. What was the purpose of the International Monetary Fund?
6. What was the purpose of the World Bank initially? What is its purpose today?
7. What changes did the IMF make in 2008? Why?
8. How can the present-day crisis improve future situations?
9. What does the author mean when she says, "Today, international markets and economies are intertwined?"
10. Name three or more programs the World Bank supports in underdeveloped nations.

Art Activity:

- Illustrate this statement: "Today, international markets and economies are intertwined."
- Illustrate the growth of The International Monetary Fund membership.

Writing Activity:

1. Pretend you were present at Bretton Woods in 1944. Write a summary of what you think was discussed.
2. Write a response to the author's statement, "Some leaders feared that unless nations figured out a way to work together on economic issues, devastating wars would continue to erupt."

Research:

- www.worldbank.org
- www.imf.org
- International Monetary Fund (IMF)
- The International Bank for Reconstruction and Development (IBRD)

"Setting a New Standard" by Nick D'Alto (Pages 38-39)

Pre-reading: Look at the photographs, captions, and the title. What do you think is the new standard? Read and discover if you are correct.

Vocabulary: standard, bullion, convenience, discipline, overspend, electronically, ensures, reserves, circulation, proposed, standard, adopted, operated, currencies, inflation, economists, virtually, fiat, tender, guarantee, fortified, vault, tangible, immediately, associated, transaction, institution, consumers, digital, exist, retailers, extremely, challenges, cyber-counterfeiting, situation, cryptographers, devising, and anonymously.

Comprehension Check:

1. What is the gold standard?
2. Why did nations begin to "go off the gold standard?"
3. What is fiat money?
4. Discuss the U.S. gold reserve.
5. What is your prediction for our money system?

6. What is an advantage of debit card and credit card use?
7. Why do credit card purchases require careful decisions?
8. Describe digital money (e-money)
9. If the financial system becomes completely digital, what would change?
10. What are some of the some of the challenges with e-money?
11. What does the author mean when he says, "You can put your money on science continuing to shape our currency?"

Art Activity:

- Create a poster advertising purchases made all over the world over the Internet.
- Create a poster of digital money and a digital wallet or purse.

Writing Activity:

1. Create a survey about paying for purchases. Make a list of five or more questions. For example: How many checks did you write today? How many times did you use a debit card today? Etc. Ask your parents to go with you to collect survey results. Discuss these answers with your parents. What did you notice?
2. Write your predictions for payment procedures for ten years from now.

Research:

- Digital money (e-money)
- Fort Knox
- Cryptographers

"You Can Bank on It—Going Global" by Laurie Shinbaum, illustrated by Bryan Langdo (Pages 40-41)

Pre-reading: Look at the pictures, subtopics, and the title. Why is banking important to the world?

Vocabulary: economically stable, secrecy, international, synonymous, determination, confidential, component, revealing, criminal, accountable, offense, ensure, identification, expanded, devastation, collapsed, transactions, electronically, eliminates, generated, and accurate.

Comprehension Check:

Swiss Secrecy

1. What took away some of the secrecy about Swiss banking?
2. What is the consequence in Switzerland for revealing a bank client's information?
3. What is put on a Swiss account instead of a name?

The European Union

1. When was the European Union formed? What was its purpose?
2. How has the European Union changed since its origin?
3. Have the number of countries using the euro increased or decreased? Why?

Go Green

1. What does the term "Go Green" mean in terms of banking?
2. What are some of the advantages of "green banking?"
3. What personal responsibilities should you remember?

Art Activity:

- Create a poster to advertise one of the banks featured.
- Create a poster that combines the best of each of the banks featured.

Writing Activity:

1. Write about which you would prefer: to pay bills online or to have bill automatically drafted? Why?

2. Pretend you are traveling across Europe as a tourist. Express how helpful The European Union was.

Research:

- Green banking
- The European Union
- Euro

“Investing in the Future—Dr.D’s Mystery Hero” by Dennis Denenberg (Page 45)

Pre-reading: Look at the photograph and title. Who was known for investing in the future? Read and discover if you were correct.

Vocabulary: investing, renowned, pampered, gloomy, drab, undoubtedly, confident, passionate, and philanthropic.

Comprehension Check:

1. What did the Mystery Hero donate?
2. Why isn’t the National Gallery of Art named after the Mystery Hero?
3. Describe the mystery hero’s childhood.
4. Dr. D describes the Mystery Hero as a public servant. What did he do?
5. What did the Mystery Hero like to do with money?
6. How did our Mystery Hero make a living?

Art Activity:

- Illustrate a gloomy and drab childhood home. Next, illustrate an art collection
- Illustrate money kept safe. Next, illustrate money given away.

Writing Activity:

1. Write why you think the Mystery Hero was willing to serve as secretary of the Treasury for three different presidents.
2. Write about how the Mystery Hero felt about America.

Research:

- National Gallery of Art
- Secretary of the Treasury

“Rare Find-Creature Feature” by Peg Lopata (Back Cover)

Pre-reading: Look at the photograph and title. What makes a sand dollar a rare find? Read and discover if you are correct.

Vocabulary: rare, beachcombing, larva, lurks, survival, clone, indicate, survive, tidal cycles, spines, cruise, burrow, method, exoskeleton, and compound.

Comprehension Check:

1. How old is sand dollar larva when it settles to the ocean floor?
2. What is a survival trick used by sand dollars?
3. What does a sand dollar do when bounced in the air?
4. Why do young sand dollars swallow sand grains?
5. About how long do sand dollars live?

Art Activity:

- Look at the design in the center of the sand dollar. Create a pattern of your own and use it to repeat a design on art paper.
- Look at the holes in the sand dollar. Create a design and snip holes or other simple shapes inside.

Writing Activity:

1. Pretend to be a sand dollar who is training the larvae. Write a dialogue about survival skills.
2. Write about a time you found a beautiful shell. What did you do with it?

Research:

- Sand dollars