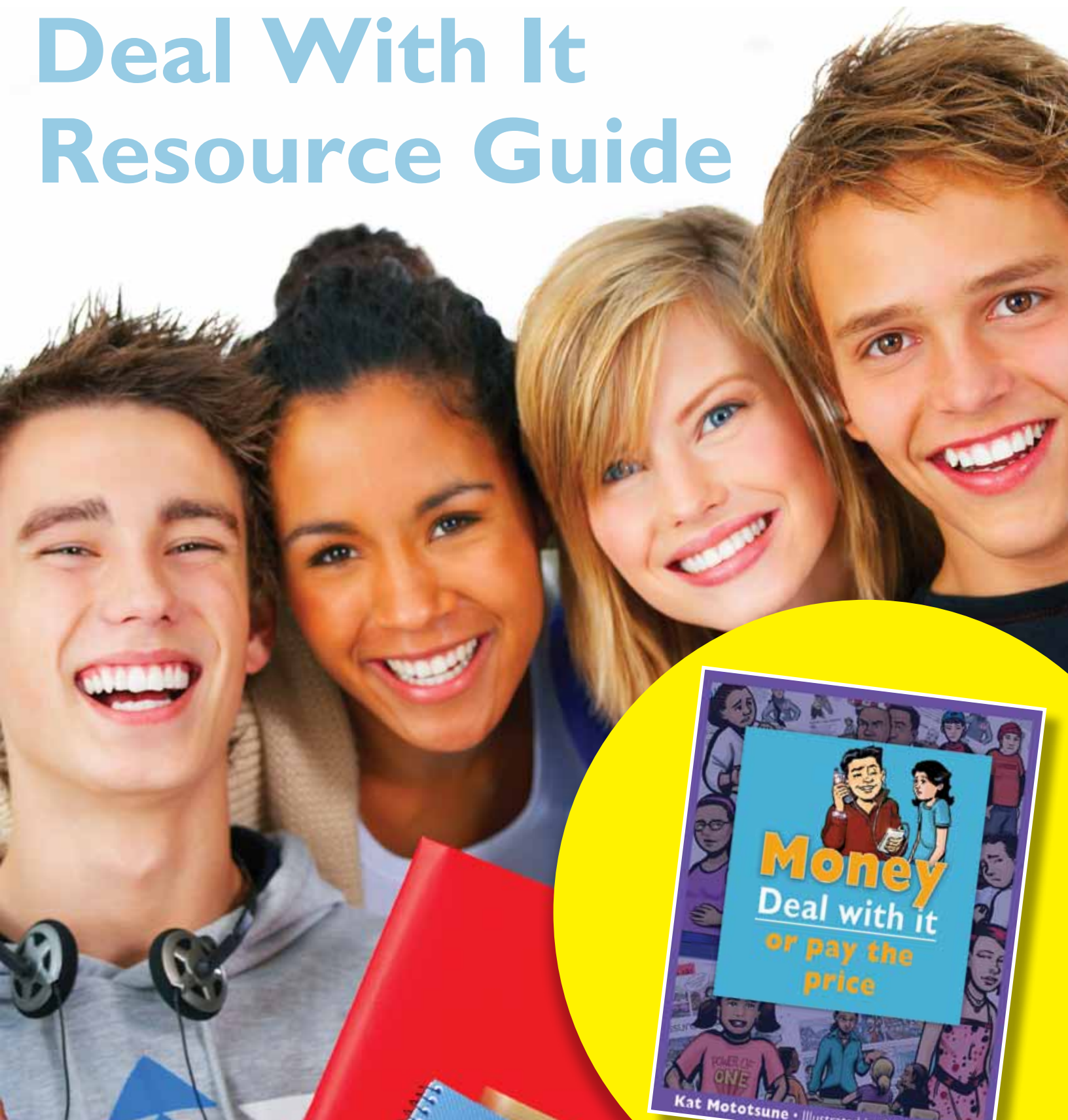


# Money: Deal With It Resource Guide



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# How to Use this Guide

This guide offers a number of informative and enjoyable discussion questions and teaching activities that allow for in-depth coverage of the causes of conflict from several angles.

## Guide Map

This guide begins on page 3 with an introduction to the issue covered in the Deal With It book. Please be sure to read the **Before You Begin** section, which provides suggestions to help you consider the specific needs and interests of your class. It also outlines any particular scenarios presented in the Deal With It book that may be sensitive to some students.

The pages that follow correspond with the sections of the Deal With It book.

## These sections are:

- A **101** section that introduces readers to a subject (See page 4 of this guide)
- An **Instigator** section that focuses on the person who instigates the conflict (See page 6 of this guide)
- A **Target** section that focuses on the person who feels victimized in the conflict (See page 8 of this guide)
- A **Witness** section with tips for those caught in between (See page 10 of this guide)

## For each of these sections, you will find:

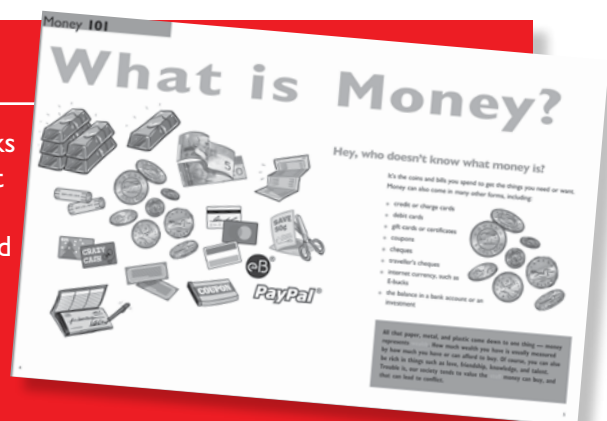
**Highlights** that briefly capture the main points from the Deal With It book, which you will want to review with students.

**Discussion Questions** that are designed to introduce students to the topics and encourage them to think critically about the topics at hand.

**Teaching Activities** that correspond to page numbers in the Deal With It book, and are designated as activities for Individuals (I), Pairs (P), or Groups (G).

## About the Series

The **Deal With It** series is a set of 32-page books that empower **kids ages 9–12** to resolve conflict in their lives. Information is presented in an interactive and graphic style to engage readers and help spark discussion of issues. The information in this **Resource Guide** is intended to help educators plan lessons around conflict resolution using the **Deal With It** books.



## Money: Deal with it or pay the price

We all run into money troubles at one time or another. Conflicts can arise when we think we don't have enough money or when other people think we have too much. Adolescents feel pressure to have the latest gadgets and wear the hottest fashions, which puts a strain on their wallets and their sense of self. That is why it is important to give them the tools to handle their money in a responsible way. *Money: Deal with it or pay the price* was created to give students suggestions on how to handle money issues and cash conflicts.

This resource guide provides a variety of scenarios and offers teachers tips and discussion topics to help students deal with conflicts involving money in a positive way. Through reading *Money: Deal with it or pay the price*, working through the activities, and talking honestly about their thoughts and feelings, students will gain confidence in themselves and their ability to handle conflicts involving money. This self-assurance will be invaluable to them as they expand their social circle and enter the workforce.

### Before You Begin

Here are some tips and suggestions to help you plan your unit on conflicts about money.

- Gather as much material as you can about spending money wisely, including *Money: Deal with it or pay the price*. (See More Help on page 32 of *Money* for a listing of materials.)
- Decide on the scope of your study, depending on the grade level you teach and the needs of your students. Decide on the amount of time that you plan to spend on this theme.
- Display books for children on this topic. In addition, prepare a bulletin board for posters, pictures, and, as the theme develops, your students' work.
- While it is important to encourage open discussions in order to help students deal with conflicts that can arise around money, it is essential that they understand that certain details about their families' and friends' finances should be kept private. During class discussions, remind students that they don't need to share all the details, but rather should focus on their feelings and how they can handle difficult situations in a positive, responsible way.



# Money 101

## Highlights

- Money can take the form of coins, bills, credit or charge cards, debit cards, gift cards or certificates, coupons, cheques, traveller's cheques, Internet currency, or the balance in a bank account or an investment.
- Pressure to spend money can come from a variety of places, including:
  - ☛ friends
  - ☛ the media
  - ☛ the in-crowd
  - ☛ yourself
- You might run into money conflicts whether you have it or not. If you have money, some people might think you are spoiled. If you do not have money, you might feel that you cannot fit in because you cannot afford the same gadgets and clothes as other people your age.
- It is important that you can be rich in other things besides money, including love, friendship, knowledge, and talent.

## Discussion Questions

- How do you earn and spend your money? Are you an impulse shopper who buys things on a whim? Or do you think about what you want to buy and shop around for the best deals?
- Do you and your friends ever talk about money? Do you see money as a positive thing? Have you ever had a conflict over money? How did you resolve it?
- Have you ever felt pressured to buy something? Where did that pressure come from? If you bought it, how did it make you feel? If you didn't buy it, what happened?
- Have you ever felt jealous of a friend who bought something — music, clothes, electronics — that you really wanted, but were not able to have? What other feelings do you associate with this experience?
- Who can you talk to about money? Is there someone you can trust that will help you become money smart?
- How do you think the media might influence the ways we spend our money? Can you think of a time when you were persuaded by the media to purchase something? How did it feel when you bought the item? What might have happened if you didn't buy it?
- Have you ever felt left out because you didn't own something expensive that your friends had, such as a laptop computer or the latest video game console? How did this experience make you feel?

# Teaching Activities

I = Individual      P = Pair      G = Group

Section	Subject Area	Activities
pp. 2-5	Language Arts/ Social Studies (G)	Have students make a T-chart, labelling the columns “Positive” and “Negative.” Ask students to work in small groups to fill in the chart with examples of how peer pressure may be positive and negative when it comes to money matters. When they are finished, have them present their charts to the class and discuss their ideas as a group.
pp. 2-5	Language Arts/ Guidance and Career Education (I)	Have students write a journal entry in which they define wealth for themselves. Encourage them to think about all the elements that enrich their lives, including friends, family, knowledge, talent, and other things that money cannot buy. You may wish to have volunteers share their definitions with the class, or ask students to add to their definitions as they work through the rest of the text.
pp. 6-7	The Arts (visual) (I)	Ask students to choose one of the scenarios and add frames to the comic strip to show how it could be resolved in a positive way. Encourage students to share their comics with the class and display them in the classroom.
pp. 8-9	The Arts (drama)/ Guidance and Career Education (G)	Have students choose one of the quiz questions as the basis for a skit about how to deal with money issues in a positive way. Ask students to perform their skits for the class and discuss the strategies they used.
pp. 10-11	Language Arts (I)	Have students create a circular diagram that shows how they make decisions about spending money. Have them draw a circle on a piece of paper. At the top of the page, ask students to write about something they would like to buy. Then, a quarter of the way around the circle, have them write down the emotions they feel when they think about the item and spending money on it. At the bottom of the circle, ask students to write about what motivates them to purchase the item. At the three-quarters mark, have them write about how having or not having the item would affect their lives. Then ask students to consider how realistic their wants and expectations really are, and to write down the advice that they think Dr. Shrink Wrapped would give them to think about money in a more positive way. Ask students to submit the assignment or discuss as a class.
pp. 10–11	Language Arts/ Guidance and Career Education (I)	Ask students to imagine they are Conflict Counsellors. Have them select one of the letters and write a response offering another way to resolve the situation positively. Ask students to share their suggestions with the class and discuss.
pp. 12–13	Media Literacy (P)	Working with a partner, have students review and discuss the myths. Ask students to choose one and create a storyboard for a Public Service Announcement (PSA) explaining why they think people should be aware of this myth. Encourage them to include details about the characters, dialogue, music, and sound effects they will include in their PSA. Have students present their storyboards to the class, explaining their choices and how their PSAs will help people deal with money in a positive way.

# The Money Master

## Highlights

- The Money Master is the person who knows who has it, how to make it, and what to do with it. The Money Master believes that money equals power and people who have money get treated very well.
- You can take charge of money by:
  - trying to think and worry less about money
  - putting it in perspective and thinking about all the things that money cannot do or buy
  - looking beyond the cash to see the true value of people
  - learning good spending and money-management skills
- You can avoid money conflicts by realizing that everyone has different values and realizing that money is only worth the good it can do.

## Discussion Questions

- Do you spend a lot of time thinking about money and planning how to spend it? How do you feel when you think about money?
- What do you think some possible consequences of bragging about having lots of money and expensive gadgets might be? How do you think other people might react? Why do you think they might react this way?
- Have you ever spent your entire allowance and thought about borrowing money from a friend or family member? How might it feel to have to ask for money? How might it feel when you are asked to loan someone money?
- Why do you think someone might judge people based on the money they have or things they buy? What sorts of friendships do you think these people might have? Explain your thinking.
- How do you think donating food, money, or time might change the way people think about wealth? What are some charitable groups in your community? How might you support them?
- Have you ever judged a person by how much money they have? Were you impressed that this person was throwing money around? How did this person treat others?
- Before you shop, do you compare prices to ensure that you are getting the best deal? How do you feel when you know that you've done your research and you are getting a good deal?



# Teaching Activities

I = Individual      P = Pair      G = Group

Section	Subject Area	Activities
pp. 14–15	Media Literacy/ Health and Physical Education (I/G)	Collect images of affluent and disadvantaged people from magazines, newspapers, and the Internet. Present the images to the class and ask students to discuss the emotions they feel when they look at each image. Then display the images in context (i.e., as part of an ad or with the headline) and have students select one to write a journal entry about how the image was used to help sell a product or tell a story.
pp. 16–17	Language Arts (I)	Have students complete the quiz independently. When they are finished, ask them to think about the statements they said were true and the reasons why they answered this way. As a follow-up activity, have students write a journal entry about where they learn their values about money (i.e., family, friends, the media) and how they can learn to deal with money in a positive way.
pp. 16–17	Guidance and Career Education (I/G)	Have students work through the quiz. When they are finished, ask them to look at the statements that they identified as true. Have them think about how they might evaluate the way they think about money using a “Pros” and “Cons” list. Encourage them to write out some steps that might help them deal with money issues in a positive way. You may wish to revisit these steps and conference with students to discuss their feelings about money throughout the year.
pp. 18–19	The Arts (visual) (I)	Have students create a collage of images that represent positive thinking about money. Encourage them to write captions for the images to help emphasize the emotions they represent. Display the collages and discuss them with the class.
pp. 18–19	The Arts (music)/ Media Literacy (I/G)	Have students listen to “If I Had a Million Dollars” by Barenaked Ladies. Ask them to write their own lyrics about what they would do if they had a million dollars, keeping in mind their personal values and beliefs about money. Encourage students to perform their songs for the class or a group of younger students.
pp. 18–19	Guidance and Career Education (G)	Ask students to think about the types of groups/activities that they like being a part of that do not require any money. As a class, have students work together to create a T-chart that lists these activities and what makes them enjoyable. When they are finished, discuss what makes these activities fun and how they could find out more about other activities that do not require money.
pp. 18–19	The Arts (visual) (G)	Encourage students to review this section for ideas about how to deal with judging people by how much money they have. Have them work in small groups to design a front and back cover for a book about dealing with pressure to spend money. Ask them to include a title, images, and a blurb on the back cover that will “hook” readers and get them to read the book.

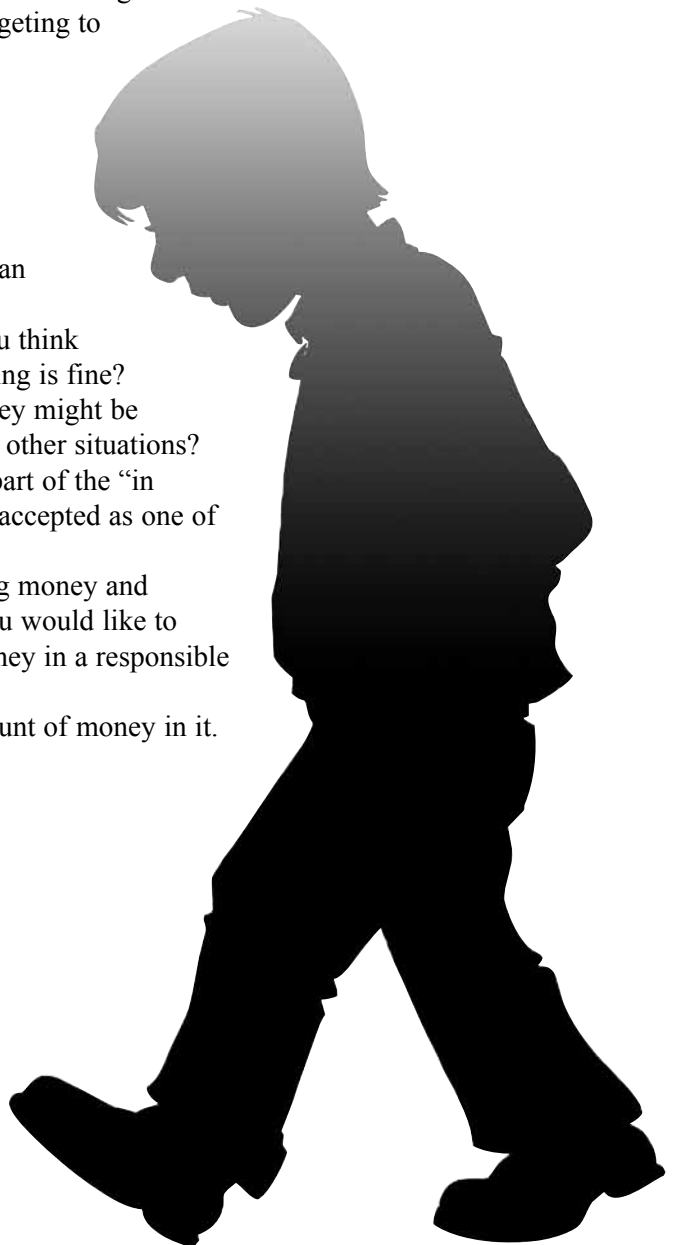
# The Out-cashed

## Highlights

- The Out-cashed is someone who feels left out because of money. He or she may feel left out by wealthy peers or may feel guilty about having more money than others.
- You can improve your situation by:
  - ☛ improving your money smarts
  - ☛ deciding what is important to you
  - ☛ learning how to budget
  - ☛ realizing that money means different things to different people and learning to deal with these differences

## Discussion Questions

- What are some examples of how people might mismanage money? How could you learn more about budgeting to avoid making the same mistakes?
- Why do you think some people might spend more than they have? What might be some consequences of spending more money than you have?
- How can you ensure that you will not run into trouble with your finances? How could you plan for future purchases?
- Imagine that you are in a money crisis. Do you think you might panic or try to pretend that everything is fine? How do you think the way you deal with money might be similar to or different from the way you act in other situations?
- How important is it for you to be considered part of the “in crowd”? What role does money play in being accepted as one of the popular kids?
- Where can you get information about spending money and investing money? Who could you talk to if you would like to find out more about earning and spending money in a responsible way?
- Imagine that you find a wallet with a fair amount of money in it. What would you do?



# Teaching Activities

I = Individual

P = Pair

G = Group

Section	Subject Area	Activities
pp. 20–21	Mathematics (G)	Ask students to survey their classmates to find out their feelings about and experiences with getting allowances. Encourage them to create survey questions to find out if their fellow students spend or save their allowances, and if they believe that objects earned are more valuable than those they received without hard work. Have students present their findings to the class and discuss how this activity affected their own feelings about allowances and how they spend their money.
pp. 20–21	Guidance and Career Education/ Language Arts (I/G)	Have students research to find out about Junior Achievement or similar programs and discuss the students' research as a group. Encourage them to follow up by joining one of these groups and sharing their experiences with their classmates.
pp. 20–21	Language Arts (I)	Ask students to write a journal entry about an object that they treasure that cost very little or nothing at all. Encourage them to describe the meaning the object holds and why it is so valuable to them, including the feelings that they associate with the object. Have students review their entries and encourage them to compare these feelings to how they feel when they spend money.
pp. 22–23	Guidance and Career Education (I/P)	As a class, brainstorm a list of jobs that they might take on to earn money (i.e., chores, babysitting, dog walking, etc.). Have students chose one of the jobs and write a persuasive letter to convince someone to give them the job. Encourage them to include at least three skills that they have that they think will make them strong candidates for the job. Ask students to exchange their letters with a partner for peer editing and feedback. Students may wish to present their letters and try to get the job they are interested in.
pp. 24–25	Social Responsibility (G)	Have students research to find out about organizations in their community that help those in need. Ask them to work in small groups to create a campaign to encourage other students to support one of these organizations. Their campaign could include posters, brochures, morning announcements, etc. Encourage students to follow through on their campaign and support their group with food, clothing, and/or small-change drives.

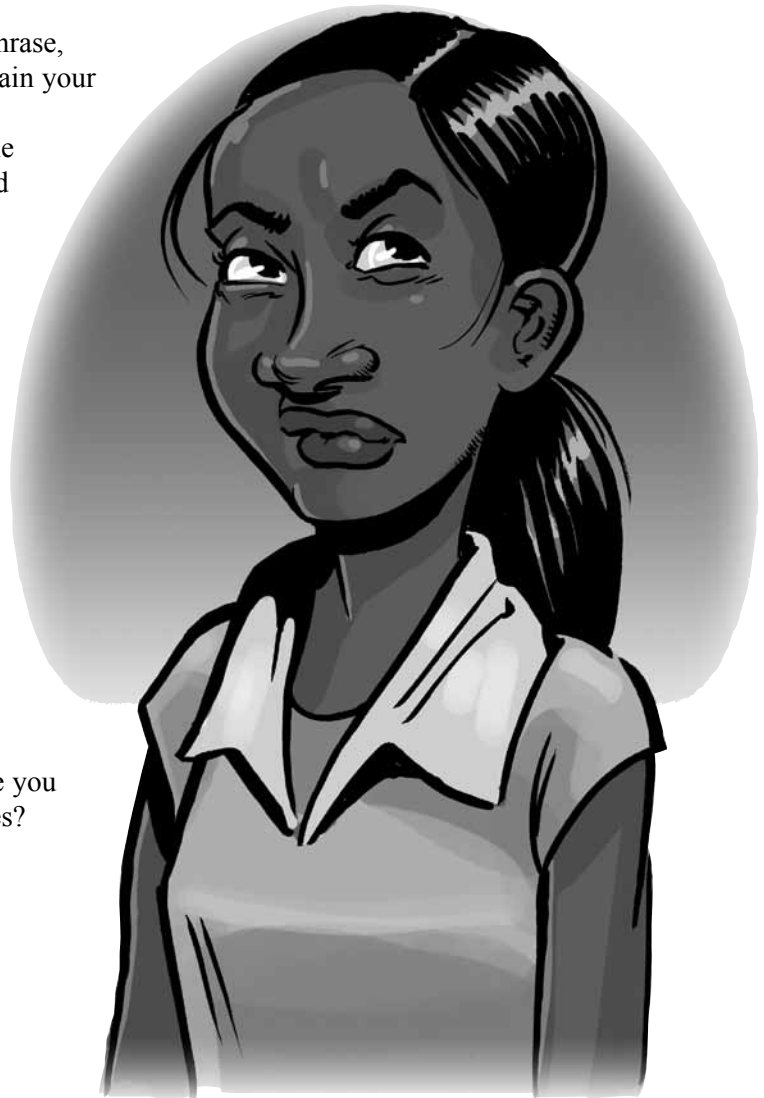
# The Witness

## Highlights

- The Witness is the person who sees other people dealing with money conflicts.
- The Witness should be aware that money issues:
  - can occur whenever people disagree about how money should be spent or judge others according to their wealth
  - don't come out of the blue and usually happen more than once
  - are based on values and attitudes that might be difficult to change
- You can help by sorting out your own feelings about money and realizing that not everyone thinks about money in the same way.

## Discussion Questions

- Have you ever witnessed someone dealing with a crisis involving money? How did it make you feel? How do you think the other people involved felt?
- How might you help someone dealing with a money conflict? Can you think of tips and tricks that you use to stay within your budget that might help someone else?
- Do you agree or disagree with the phrase, "Money can't buy happiness"? Explain your thinking.
- If you thought a friend was in trouble because of overspending, who would you suggest he/she should talk to about their problem? Why?
- When is it important to get an adult involved in situations involving money? Have you ever asked an adult to help others dealing with a money conflict?
- How do you let your friends know that you don't judge them by how much money they have? What are some emotions that you might feel if you are worried about money? How might these feelings affect your relationships with friends and family members?
- Why is it important for you to be impartial when you learn that people you know are having financial difficulties?



# Teaching Activities

I = Individual

P = Pair

G = Group

Section	Subject Area	Activities
pp. 26–27	Social Studies/ Canada and World Studies (G)	Have students work in small groups to find out about the currency systems used by in the past (i.e., wampum, bartering, pre-decimal British pound, etc.). Ask them to prepare a brief report, including some of the values of items then and their modern equivalent. Have students present their findings to the class and discuss how the value of money and items has changed along with values in society.
pp. 26–27	Language Arts (G)	Have students work in small groups to make a board game based on the “Do’s” and “Don’ts” presented on p. 27. For example, students could write the “Do’s” and “Don’ts” on different spaces. If a player lands on a “Do,” they move forward; if a player lands on a “Don’t,” they move backward. Encourage students to share and play their board games with the class.
pp. 28–31	The Arts (drama) (G)	Have students work in groups of three or four to create a skit showing what might happen if a Witness chooses not to get involved when he or she sees a friend being pressured to keep up with the rich crowd. Then have students create an alternate ending to their skit showing what might happen in the same situation when a Witness gets involved in a positive way. Encourage students to present their skits to the class.
pp. 28–31	Mathematics/ Guidance and Career Education (I/G)	Invite a speaker into your classroom to talk to students about managing their money responsibly. Encourage students to do some background research and prepare questions for the guest speaker before he or she arrives. Ask students to create their own personal plan based on what they learn and encourage them to follow it and track the results.
pp. 28–31	Language Arts (I/G)	Have students research to find interesting facts about money, spending habits, and currencies from around the world. Ask them to create a “Did You Know?” fact sheet based on their findings. Encourage them to use images to illustrate their fact sheet. Collect all the sheets into a class reference book.

## Additional Resources

- [www.cbc.ca/streetcents](http://www.cbc.ca/streetcents): CBC's Street Cents provides tips on how to find the truth in advertising and to spend your money wisely.
- [www.jacan.org](http://www.jacan.org): The Junior Achievement website helps children learn about free enterprise, business, economics, and entrepreneurial leadership.
- McQuinn, Conn. *Kidbiz*. New York, NY: Puffin, 1999.
- Nathan, Amy. *The Kids' Allowance Book*. New York, NY: Walker & Company, 1998.
- Wood, Heather. *101 Marvelous Money-Making Ideas for Kids*. New York, NY: Tor Books, 1995.
- "If I Had a Million Dollars." Barenaked Ladies. Disc One: All Their Greatest Hits 1991–2001. CD. Reprise/Wea, 2001.

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