****

**Summary**: SAMMY'S BIG DREAM is the story of how a young student named Sammy sets a goal, develops a savings plan, and follows through with the plan: making his dreams come true. Sammy learns the importance of saving, spending wisely, and budgeting. He also discovers how hard work and focus can help with reaching a goal.

**1st Grade**

**SOL Requirements**

* Economics 1.8 - The student will explain that people make choices because they cannot have everything they want.
* Economics 1.9 - The student will recognize that people save money for the future to purchase goods and services.
* Math 1.7 - The student will

a) identify the number of pennies equivalent to a nickel, a dime, and a quarter; &

b) determine the value of a collection of pennies, nickels, and dimes whose total value is 100 cents or less.

**Suggested Lesson Plan**

*Objective*: Students will learn the importance of navigating difficult decisions by deciding what choices they value the most. They will also learn that these decisions can be made easier by saving money for future purchases. And finally, students will have the opportunity to use and determine the value of various coins while saving and spending.

*Materials*:

*Activity*:

1. Read *Sammy’s Big Dream* to the class.
2. After reading the book, explain how Sammy had a dream, and was able to save money to help realize that dream.
3. Next, ask the students if they have any dreams. And, if they think they might have to make any difficult decisions to reach those dreams, like save money and maybe go without certain things.
4. Ask the class if anyone is currently saving for anything, and how they are saving.
5. Next, break the class into four groups. Hand each group a set of “play coins” and remind them that Sammy planned to save one dollar a day. Review each coin and how they relate to one another (i.e. how many of one coin equals another). Then, each group will come up with as many different coin combinations totaling a dollar as they can in the allotted time (allowing for some independent learning, but still leading the groups as a whole). For each combination they come up with, have the students both draw the coins, and write the amounts, on a sheet of paper.
6. Once time is up, review some of the different combinations with the class. Ask them how difficult saving coins at home might be, why it would be beneficial to do so, and how saving could help them reach their goals/dreams.