

CRENSHAW

By Katherine Applegate/ISBN-13:9781250091666

GIGI WOLF, FEDERAL RESERVE BANK of KANSAS CITY

LESSON DESCRIPTION:

This lesson will introduce students to challenges faced by those who live in poverty due to homelessness, unemployment and/or low-income jobs. Students will read the book *Crenshaw* about a boy who creates an imaginary friend to help him deal with difficult experiences in his life. Students will learn about social services available in the U.S. and apply this to a small group budgeting activity. Students will also complete a cost/benefit analysis using a problem that Jackson and his family faced and demonstrate their understanding of key vocabulary through a writing exercise.

GRADE LEVEL: 4-6

CONCEPTS:

Choice, opportunity cost, spend, save, scarcity, income, budget, social services, unemployed, poverty, costs/benefits

OBJECTIVES:

Students will be able to:

1. Identify the opportunity cost of choices
 2. Interpret data within charts and graphs
 3. Apply spending and saving principles
 4. Develop a budget plan using scarce resources
 5. Analyze the costs and benefits of choices
 6. Summarize their comprehension of key vocabulary in writing
-

TIME REQUIRED:

60-minute class period

Additional work before lesson to read the book

MATERIALS:

- *Crenshaw* by Katherine Applegate, ISBN-13:9781250091666
 - Visual 1: My Favorite Things
 - Paper and pencil for each student
 - Visual 2: Crenshaw Vocabulary
 - Visual 2: Crenshaw Vocabulary Answer Key
 - Visual 3: Social Service Trends
 - Handout 1: Budget Plan, one per collaborative group of 3-4 students each
 - Handout 2: Job Cards, cut apart in advance
 - Smarties candy (one pack/roll for each collaborative group of 3-4 students each)
 - Visual 4A: Budget Plan Guide
 - Visual 4B: Budget Plan Share
 - Handout 3: Costs, Benefits and Crenshaw, one per student
 - Handout 4: Problem Solving, one per student (*for extension only*)
-

PREPARATION:

- Read *Crenshaw* to students or ask students to read the book on their own.
- Cut apart Handout 2: Job Cards



GIGI WOLF, FEDERAL RESERVE BANK of KANSAS CITY

PROCEDURE:

1. Introduce the lesson by reading Visual 1: My Favorite Things aloud to the class.
2. Tell students they will have exactly two minutes (starting when you say 'go') to decide on four items they would choose.
3. Instruct students to write their four items on a piece of paper. Use a timer to gauge when two minutes has passed.
4. Explain that you asked students to make a **choice** about which of their belongings are most important or are their favorite. Share that to make a choice is to make a decision.
5. Invite a few students to share the items they decided to bring on the trip.
6. Tell students that they will now need to make one more choice or decision. Explain that space is even more limited than they thought and they'll have to leave one of their favorite things behind.
7. Give students about 15 seconds to choose which of the four items they won't bring.
8. Share that the item left behind is called their **opportunity cost**, or the next best thing that they gave up.
9. Ask students: was choosing their opportunity cost difficult? (*Answers will vary*).
10. Invite a few students to share their opportunity cost or the item they chose not to bring.
11. Ask students to think about the book Crenshaw and if they can remember which items Jackson decided to bring when he and his family had to leave their house. (*Answers include: photos, spelling bee trophy, teddy bear, worn out copy of his favorite book, nature books, a clay statue of Crenshaw and jelly beans*).
12. Explain that Jackson and his family had to make many hard decisions in the story.
13. Ask students to share a difficult decision that Jackson and his family had to make. (*Answers will vary but may include: where they would live, how they would earn money, what they would eat, where the parents would work, where they would wash up and use the bathroom, etc.*)
14. Explain that although we may not have to make hard choices like these, we do make choices about money.
15. We can decide if we're going to **spend**, which is using money to buy goods and services, or **save**, to put money aside to use later.
16. Ask students the following questions:
 - Why can't we spend as much money as we want? (*Answers will vary but may include: there is a limited amount of money available, we can only spend as much as we receive, etc.*).
 - What are ways we can earn more money? (*Answers will vary but may include: from work or a job, from doing chores, from allowance, for helping neighbors, selling things, etc.*).
17. Review Visual 2: Crenshaw Vocabulary with students
18. As you review, invite students to share other examples from the story for each term. Visual 2: Crenshaw Vocabulary Answer Key is available for reference.
19. Ask students if they remember the jobs that Jackson's parents had in the story. (*Answers will vary but may include: cashier, waitress, musician, music teacher, dog walker, construction worker, handyman, drug store worker, hardware store worker, street performer, etc.*).
20. Explain that some of the jobs Jackson's parents had earn very little income. For example, when Jackson's dad was performing music on a street corner, he earned \$7 and change the first day. This wasn't enough to pay for food or shelter for their family.
21. When someone's income is so low that they don't have enough money to cover their basic needs, they can get help or assistance.
22. Explain that examples of assistance can include homeless shelters, food pantries that provide free meals, medical clinics with access to lower-cost healthcare, and social services.
23. Share that **social services** are assistance programs like these provided by the government:
 - Supplemental Nutrition Assistance Program, also called SNAP or food stamps
 - Temporary Assistance for Needy Families or TANF
 - Special Supplemental Nutrition Program for Women, Infants and Children, otherwise known as WIC
24. Explain that these programs are available to families that cannot afford to pay for their basic needs because they have low-paying jobs like Jackson's parents or are unemployed. Individuals are considered **unemployed** when they don't have a job and are looking for work.
25. Remind students that in the story Jackson's family applied for social services assistance when they were homeless and his father was unemployed.
26. Show students Visual 3: Social Service Trends to illustrate trends in the United States.

GIGI WOLF, FEDERAL RESERVE BANK of KANSAS CITY

27. Allow students to look at Visual 3 and ask the following:

- Based on the Social Service Usage (SSA) chart, what do you think social service usage might be in the future? (*Answers may vary but could include: it will probably stay the same, it will increase*)
- Social service assistance is scarce. What might happen if every family in the United States needed social services assistance? (*Answers will vary but may include: everyone would only get a little bit of assistance, there wouldn't be enough for everyone, the government would have to decide who gets assistance and who doesn't*)
- **Poverty** is when someone is unable to have a basic level of food, water and/or shelter. Based on the Child Poverty chart, which of the states shown has the highest rate of children living in poverty? (*Answer: New Mexico*)
- When a family is living in poverty and needs social service assistance, what types of things might they have to give up when making a budget plan? (*Answers will vary but may include: entertainment, eating out, going to the movies, buying things they don't need, living in a larger house, having extra food, buying toys or games, having a car, etc.*)

Teacher Note – Visual 3: Social Service Trends is also available in a print-ready format from our website, <https://www.kansascityfed.org/~media/files/publicat/education/infographics/socialservicetrends%20infographic.pdf>.

28. Inform students that for the next activity they will work in small groups to plan a budget. For their budget, they must work with the income they are given.
29. Their income will be based on a specific job. Each group will be given a job that one of Jackson's parents had in the story. Some of the jobs will get social services assistance because the income is very low.
30. Divide students into collaborative groups (3-4 students each).
31. Distribute a copy of Handout 1: Budget Plan to each group. Inform students they will use the handout to plan their budget as a team.
32. Distribute one of the cards from Handout 2: Job Cards and one pack of Smarties candies to each group.
33. Ask groups to look at their Job Card to find out their job and how much income (number of Smarties) they can use to plan their budget. Remind them to check their job card for any social services assistance they might receive.
34. Let groups know that their income is scarce and that they may have to make tough choices. They can only use the amount of income and assistance that is on their Job Card.
35. Give students about 10 minutes to plan their budget.
36. Display Visual 4A: Budget Plan Guide for students to reference while developing their budget.

Teacher Note – Ensure groups ONLY use the amount of Smarties that is on their Job Card.

- The income for each job is based on median income data from the Bureau of Labor Statistics Occupational Outlook Handbook, <https://www.bls.gov/ooh/>.
- The earnings were calculated into a percentage of the total amount of Smarties available per roll.
- Social Services assistance (SSA) amount based on benefits received annually for a family of four.

37. Display Visual 4B: Budget Plan Share and ask each group to share responses to the questions.

CLOSURE:

38. Remind students that in the story Jackson's family had to make hard choices because of the problems they faced.

39. Ask students the following:

- What were some of the hard choices Jackson's family had to make? (*Answers will vary but may include: where they would live, what they would eat, where they could work, how they could save enough to get out of poverty, etc.*)
- How was scarcity demonstrated in the story? (*Answers will vary but may include: not enough food, not enough work, not enough money, etc.*)
- What are some examples of how Jackson's parents earned income? (*Answers will vary but may include: construction, handyman, waitress, drug store, singing on the street, cashier, music teacher, dog walker, etc.*)
- In the story, Jackson's parents had to decide between buying food or gas and they chose to buy

GIGI WOLF, FEDERAL RESERVE BANK of KANSAS CITY

gas. What was their opportunity cost for buying gas for the van? (*Answer: buying food*)

- How would saving more money in their budget plan have helped Jackson's family avoid poverty? (*Answers will vary but may include: money saved could be used to pay for housing, food, medical bills, etc.*)

40. Tell students that when Jackson's parents realized that they would be homeless, they first discussed a few options before making a decision. The options they thought about include: borrowing money, living with their parents or living with others.
41. Explain that when making a decision, it can help to first think about the bad points of each choice and the good points. The bad or negative points are also called **costs** and the good or positive points are also known as **benefits**.
42. Tell students that after comparing the costs and benefits of different choices, it can be easier to make a final decision.
43. Distribute Handout 3: Costs, Benefits and Crenshaw to each student and read the instructions aloud.
44. Ask students to complete the handout.

ASSESSMENT:

1. Completion of Handout 3.

EXTENSION ACTIVITY 1:

1. Remind students that Jackson's family had to deal with several problems in the story Crenshaw.
2. Ask students to share examples of the problems Jackson's family faced. (*Answers will vary but may include: being homeless, being hungry, having little or no income, being unemployed, not having enough money, living in poverty, etc.*)
3. Explain that although most people don't face these problems, we do deal with other problems.
4. Distribute Handout 4: Problem Solving and read the instructions aloud.
5. Ask students to find a partner to complete the handout.
6. An additional extension activity could have the students think of costs and benefits for each choice.

EXTENSION ACTIVITY 2:

1. After students complete Handout 4: Problem Solving, ask them to determine costs and benefits for each solution.
 2. Then, request that students use their cost/benefit analysis to decide on one solution for each problem.
 3. Encourage students to share their solutions for one of the problems with the rest of the class.
 4. Ask students to identify the opportunity cost of each solution as they share.
-

GIGI WOLF, FEDERAL RESERVE BANK of KANSAS CITY

CONTENT STANDARDS:

Voluntary National Economic Standards

- Content Standard 1: Scarcity - Students will understand productive resources are limited. Therefore, people cannot have all the goods and services they want; as a result, they must choose some things and give up others.
- Content Standard 2: Decision-Making - Effective decision making requires comparing the additional costs of alternatives with the additional benefits. Many choices involve doing a little more or a little less of something: few choices are “all or nothing” decisions.
- Content Standard 13: Income – Income for most people is determined by the market value of the productive resources they sell. What workers earn primarily depends on the market value of what they produce.

National Standards in K-12 Personal Finance Education

- Content Standard Spending and Saving: 1 - Develop a plan for spending and saving.
- Content Standard Employment and Income: 1 – Explore job and career options.
- Content Standard Employment and Income: 2 – Compare sources of personal income and compensation.
- Content Standard Financial Decision-Making: 1. Recognize the responsibilities associated with personal financial decisions.
- Content Standard Financial Decision-Making: 4. Make criterion-based financial decisions by systematically considering alternatives and consequences.

National Standards for Financial Literacy

- Content Standard 1: Earning Income - Income for most people is determined by the market value of their labor, paid as wages and salaries.
- Content Standard 2: Buying Goods and Services – People can improve their economic wellbeing by making informed spending decisions, which entails collecting information, planning, and budgeting.
- Content Standard 3: Saving – Saving is the part of income that people choose to set aside for future uses. People make different choices about how they save and how much they save.

Common Core Standards

Key Ideas and Details:

- CCSS.ELA-Literacy.RL.4.1 - Refer to details and examples in a text when explaining what the text says explicitly and when drawing inferences from the text.
- CCSS.ELA-Literacy.RI.4.1 - Refer to details and examples in a text when explaining what the text says explicitly and when drawing inferences from the text.
- CCSS.ELA-Literacy.RI.5.2 - Determine two or more main ideas of a text and explain how they are supported by key details; summarize the text.

Integration of Knowledge and Ideas:

- CCSS.ELA-Literacy.RI.4.7 - Interpret information presented visually, orally, or quantitatively (e.g., in charts, graphs, diagrams, time lines, animations, or interactive elements on Web pages) and explain how the information contributes to an understanding of the text in which it appears.

Range of Reading and Level of Text Complexity:

- CCSS.ELA-Literacy.RL.4.10 - By the end of the year, read and comprehend literature, including stories, dramas, and poetry, in the grades 4-5 text complexity band proficiently, with scaffolding as needed at the high end of the range.
- CCSS.ELA-Literacy.RL.5.10 - By the end of the year, read and comprehend literature, including stories, dramas, and poetry, at the high end of the grades 4-5 text complexity band independently and proficiently.

Fluency:

- CCSS.ELA-Literacy.RF.4.4 - Read with sufficient accuracy and fluency to support comprehension.
- CCSS.ELA-Literacy.RF.5.4 - Read with sufficient accuracy and fluency to support comprehension.

GIGI WOLF, FEDERAL RESERVE BANK of KANSAS CITY

Text Types and Purposes:

- CCSS.ELA-Literacy.W.4.1 - Write opinion pieces on topics or texts, supporting a point of view with reasons and information.
- CCSS.ELA-Literacy.W.4.2 - Write informative/explanatory texts to examine a topic and convey ideas and information clearly.
- CCSS.ELA-Literacy.W.5.1 - Write opinion pieces on topics or texts, supporting a point of view with reasons and information.
- CCSS.ELA-Literacy.W.5.2 - Write informative/explanatory texts to examine a topic and convey ideas and information clearly.

Production and Distribution of Writing:

- CCSS.ELA-Literacy.W.4.4 - Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.
- CCSS.ELA-Literacy.W.5.4 - Produce clear and coherent writing in which the development and organization are appropriate to task, purpose, and audience.

Research to Build and Present Knowledge:

- CCSS.ELA-Literacy.W.4.8 - Recall relevant information from experiences or gather relevant information from print and digital sources; take notes and categorize information, and provide a list of sources.
- CCSS.ELA-Literacy.W.4.9 - Draw evidence from literary or informational texts to support analysis, reflection, and research.
- CCSS.ELA-Literacy.W.5.8 - Recall relevant information from experiences or gather relevant information from print and digital sources; summarize or paraphrase information in notes and finished work, and provide a list of sources.
- CCSS.ELA-Literacy.W.5.9 - Draw evidence from literary or informational texts to support analysis, reflection, and research.

Conventions of Standard English:

- CCSS.ELA-Literacy.L.4.1 - Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
- CCSS.ELA-Literacy.L.4.2 - Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- CCSS.ELA-Literacy.L.5.1 - Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
- CCSS.ELA-Literacy.L.5.2 - Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

Knowledge of Language:

- CCSS.ELA-Literacy.L.4.3 - Use knowledge of language and its conventions when writing, speaking, reading, or listening.
- CCSS.ELA-Literacy.L.5.3 - Use knowledge of language and its conventions when writing, speaking, reading, or listening.

VISUAL 1: MY FAVORITE THINGS

Scenario:

You and your family are going on a trip and will not return for several months. The amount of space you will have while traveling is very limited. Each family member can take only four items on this trip. You will be leaving soon and only have two minutes to decide which of your favorite things you will take.

Question:

Which four things will you choose?

VISUAL 2: CRENSHAW VOCABULARY

Scarcity - when there is not enough for all who want it

Example from the story:

- *Jackson and his family were hungry sometimes because they didn't have enough money to buy food.*

How else was scarcity demonstrated in the story?

Income - the amount of money you earn or receive from different sources

Example from the story:

- *Jackson's mom earned income from three part-time jobs and his dad earned income from two jobs.*

What other ways did Jackson's family earn money in the story?

Budget - a plan showing how income is to be spent

Example from the story:

- *Jackson's parents planned to pay their electricity (power) bill and buy items like toilet paper; however, when his dad lost his job they could not afford to pay for these expenses.*

What other things were included in the budget for Jackson's family?

VISUAL 2: CRENSHAW VOCABULARY ANSWER KEY

Answers will vary but may include the following:

Scarcity was also demonstrated in what way in the story?

- There were not enough jobs available for someone with an illness like Jackson's dad
- There wasn't enough money to pay for the family's needs
- There wasn't enough space inside the van for four people and a dog
- There wasn't enough housing available for families without a steady income or with low-paying jobs
- There wasn't enough food to keep Jackson's family from being hungry

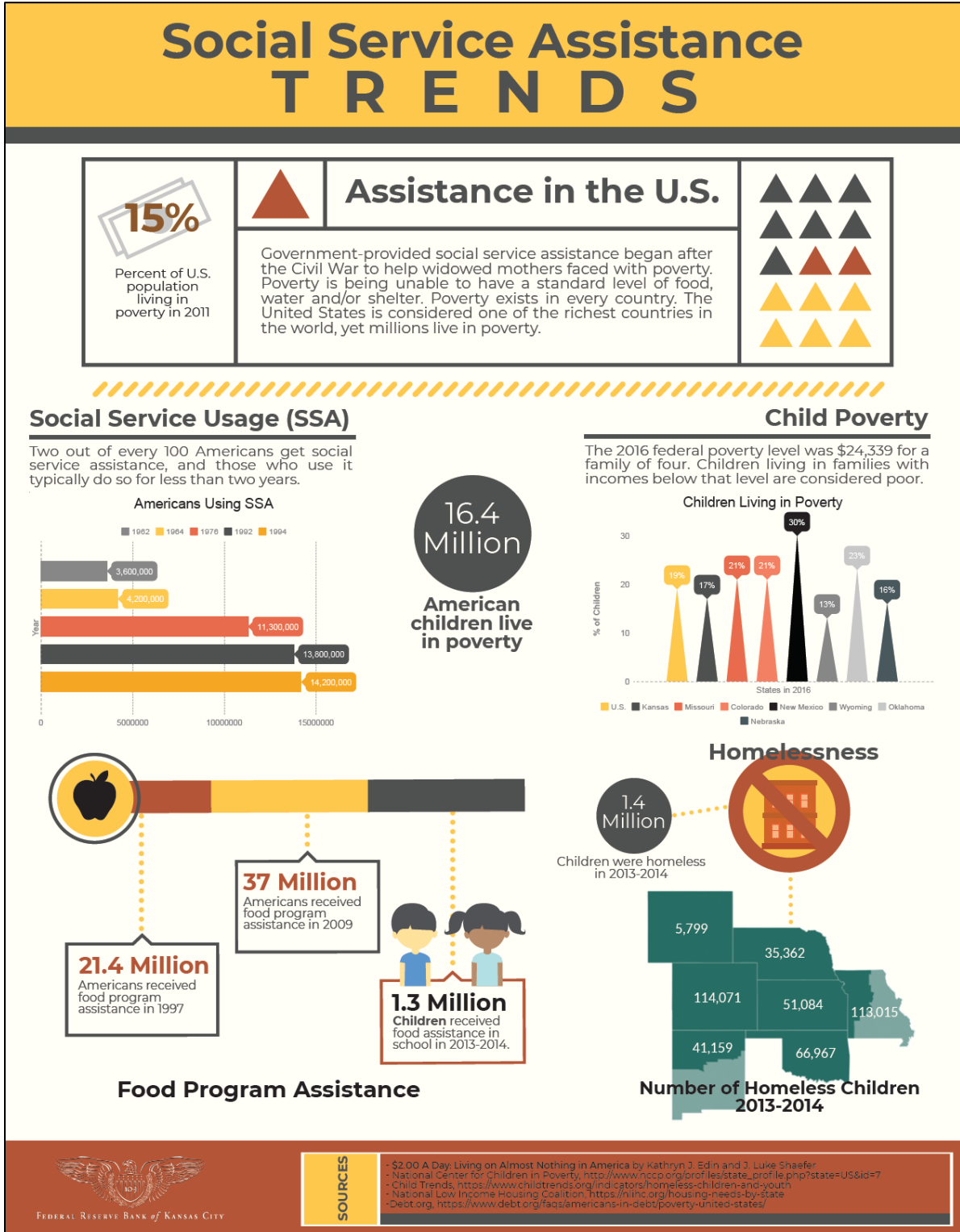
What other ways did Jackson's family earn money in the story?

- They sold their belongings in a garage sale
- Jackson's dad sold their TV to Marisol's family
- Jackson's dad sold his guitar
- Jackson's dad sang on the street corner for tips

What other things were included in the budget for Jackson's family?

- Dog food
- Gas for the van
- Food for the family

VISUAL 3: SOCIAL SERVICE ASSISTANCE TRENDS



HANDOUT 1: BUDGET PLAN

Our job is _____

HOUSING

Homeless Shelter	Apartment with Roommate	1-Bedroom House
<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>

TRANSPORTATION

Bus	Bicycle	Car
<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>

FOOD

Cook at Home	Eat Fast Food	Eat at Restaurants
<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>

PHONE

Pre-Paid or Pay As You Go	Cell Phone with Limited Plan	Cell Phone with Unlimited Plan
<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>

CLOTHING

Shop at Second Hand Store	Shop When There Are Sales	Shop at Department Stores
<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>

ENTERTAINMENT

Watch TV	Go to Movies	Go on Vacation
<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>

SAVING

Save Only When Possible	Save \$50 a Month	Save \$150 a Month
<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>

HANDOUT 2: JOB CARDS

DOG WALKER

\$6,500 YEARLY = 2 SMARTIES (+3 FOR SSA*)



MUSIC TEACHER

\$14,638 YEARLY = 5 SMARTIES (+3 FOR SSA*)



WAITRESS

\$21,780 YEARLY = 8 SMARTIES (+3 FOR SSA*)



CASHIER

\$22,430 YEARLY = 8 SMARTIES (+3 FOR SSA*)



CONSTRUCTION WORKER

\$34,810 YEARLY = 13 SMARTIES



HANDYMAN

\$40,280 = 15 SMARTIES



NOTE: *SOCIAL SERVICES ASSISTANCE (SSA) = \$7,680 YEARLY OR 3 SMARTIES

VISUAL 4A: BUDGET PLAN GUIDE

Instructions:

- *Work with your group to create a budget plan on Handout 1.*
- *Use Smarties for each expense you choose to include, placing one Smartie on the circles included for each choice.*
(For example: If you choose an expense that has two circles, you should place one Smartie on each circle).
- *Your Job Card has the number of Smarties that you receive in income AND social services assistance you may receive.*
- *Your group can **ONLY** use the number of Smarties available to you on your job card.*

VISUAL 4B: BUDGET PLAN SHARE

1. Which job did your group have?
2. What was a difficult choice your group had to make in planning your budget?

JOB	YEARLY INCOME	SOCIAL SERVICE ASSISTANCE	TOTAL SMARTIES
CASHIER	\$22,430 = 8 SMARTIES	\$7,680 = 3 SMARTIES	11
CONSTRUCTION WORKER	\$34,810 = 13 SMARTIES		13
DOG WALKER	\$6,500 = 2 SMARTIES	\$7,680 = 3 SMARTIES	5
HANDYMAN	\$40,280 = 15 SMARTIES		15
MUSIC TEACHER	\$14,638 = 5 SMARTIES	\$7,680 = 3 SMARTIES	8
WAITRESS	\$21,780 = 8 SMARTIES	\$7,680 = 3 SMARTIES	11

HANDOUT 3: COSTS, BENEFITS AND CRENSHAW

Instructions: Write at least two costs and two benefits for each option in the spaces provided. Then answer the questions at the bottom.

Option 1: Borrow Money	
Costs: • •	Benefits: • •

Option 2: Live with Parents	
Costs: • •	Benefits: • •

Option 3: Live with Others (cousin or friend)	
Costs: • •	Benefits: • •

Which of the three options would be your first choice? _____

Which of the three would be your second choice? _____

Which of the three would be your third choice? _____

Which option is your opportunity cost? _____

Use the back of this handout to write a description of how Crenshaw helped Jackson get through a very difficult time in his life. Your description should include five or more sentences and at least three of the vocabulary terms below.

Benefits
Budget
Choice
Costs

Income
Opportunity cost
Poverty
Save

Scarcity
Social services
Spend
Unemployed

HANDOUT 4: PROBLEM SOLVING

Instructions: Read each problem and work with a partner to write two possible solutions for each one.

A. You have homework and can't seem to figure out how to complete it. You are frustrated because you'd like to finish and have time to play before dinner.

Solution 1: _____

Solution 2: _____

B. Your friend is being teased by other kids and your friend's feelings are hurt.

Solution 1: _____


Solution 2: _____

C. You broke something valuable while running inside the house and it will upset your parents.

Solution 1: _____

Solution 2: _____

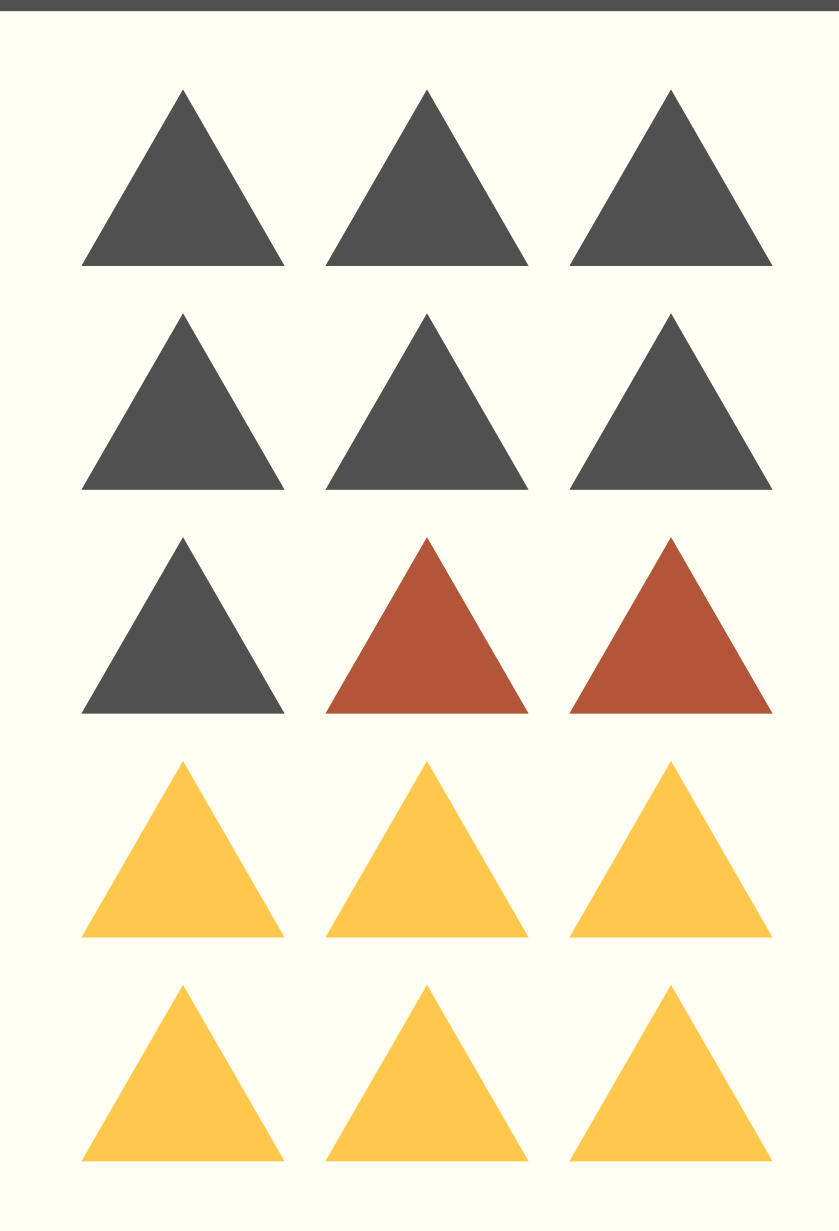
Social Service Assistance TRENDS



15%
Percent of U.S. population living in poverty in 2011

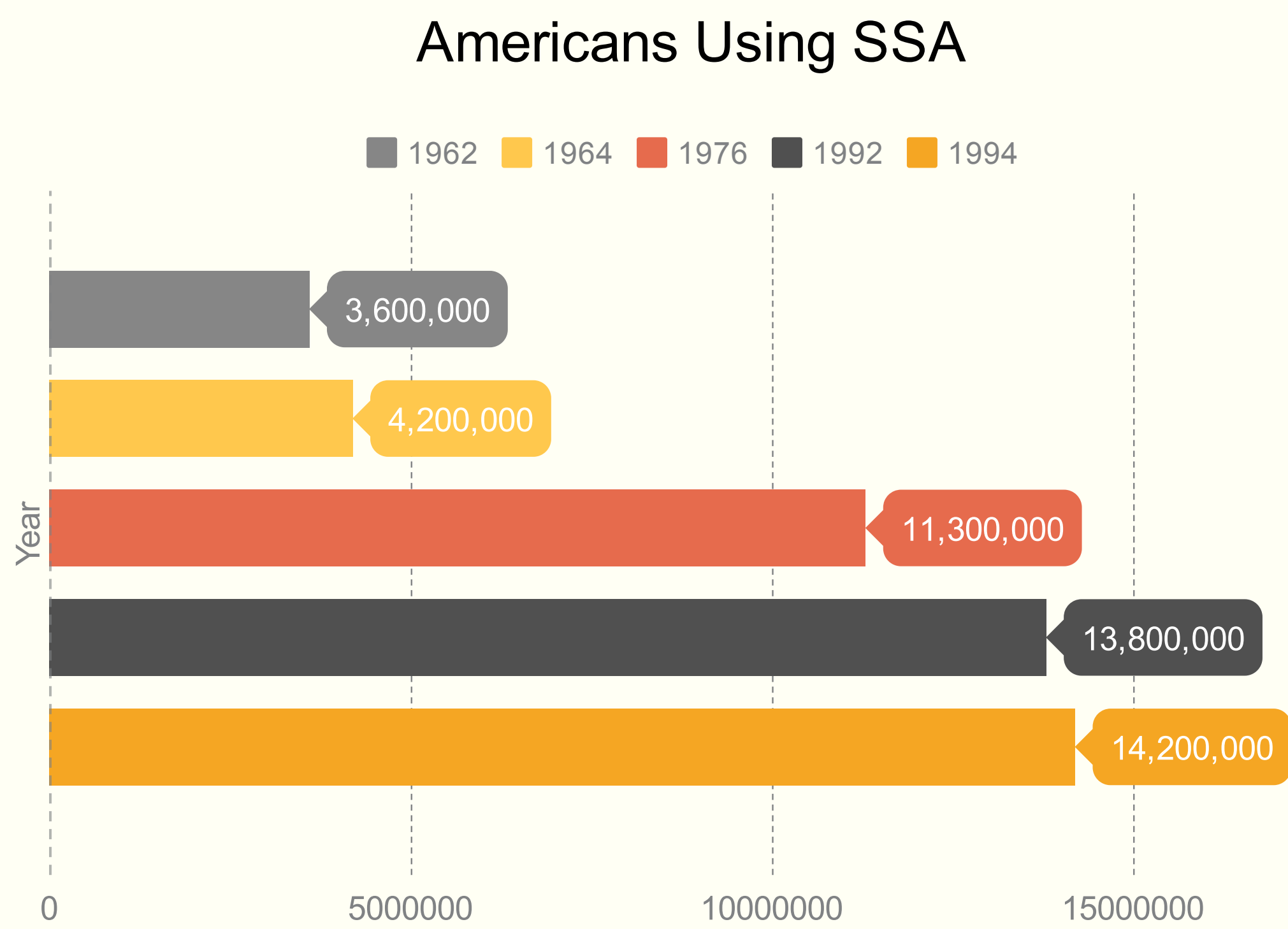
Assistance in the U.S.

Government-provided social service assistance began after the Civil War to help widowed mothers faced with poverty. Poverty is being unable to have a standard level of food, water and/or shelter. Poverty exists in every country. The United States is considered one of the richest countries in the world, yet millions live in poverty.



Social Service Usage (SSA)

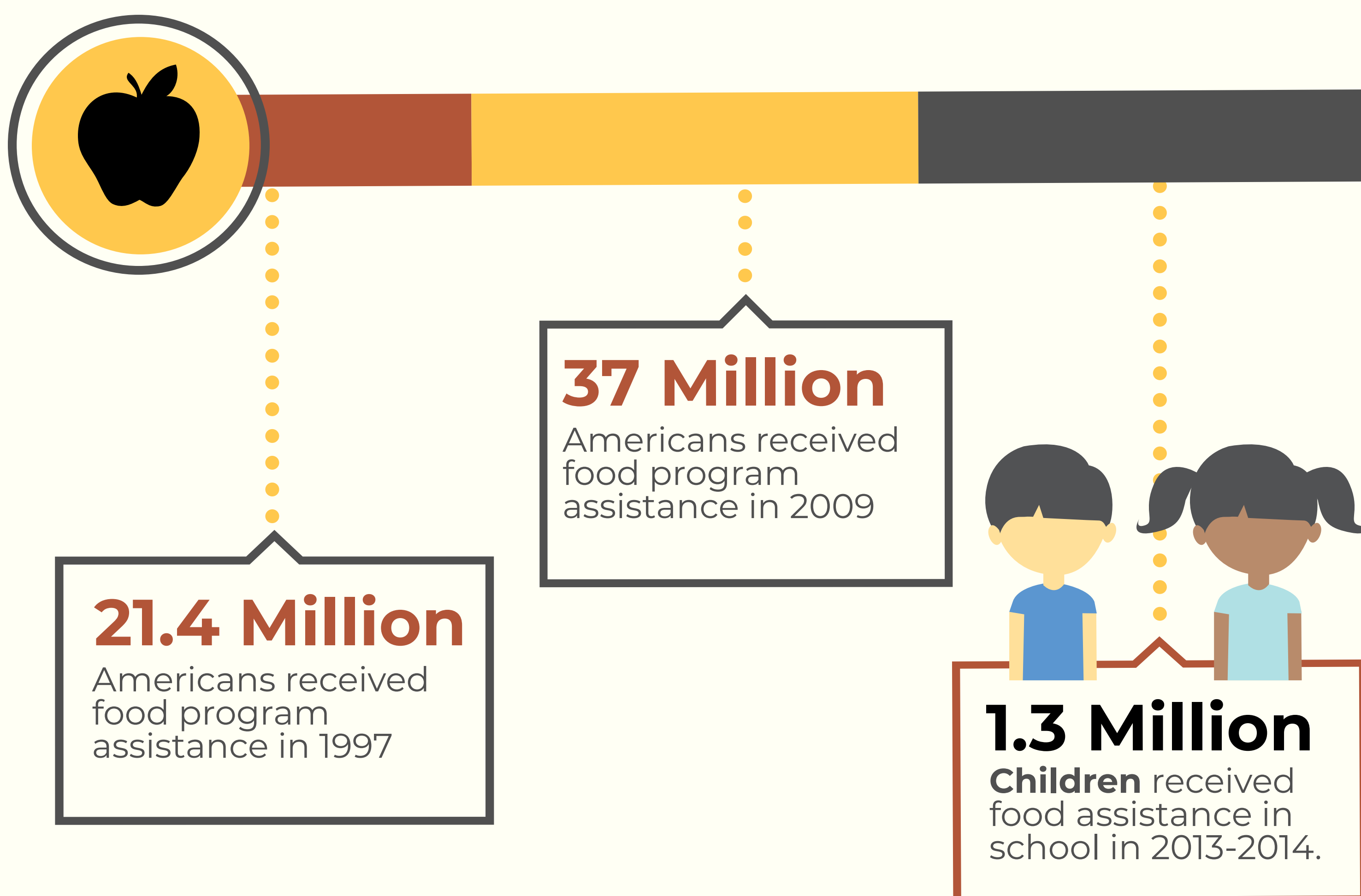
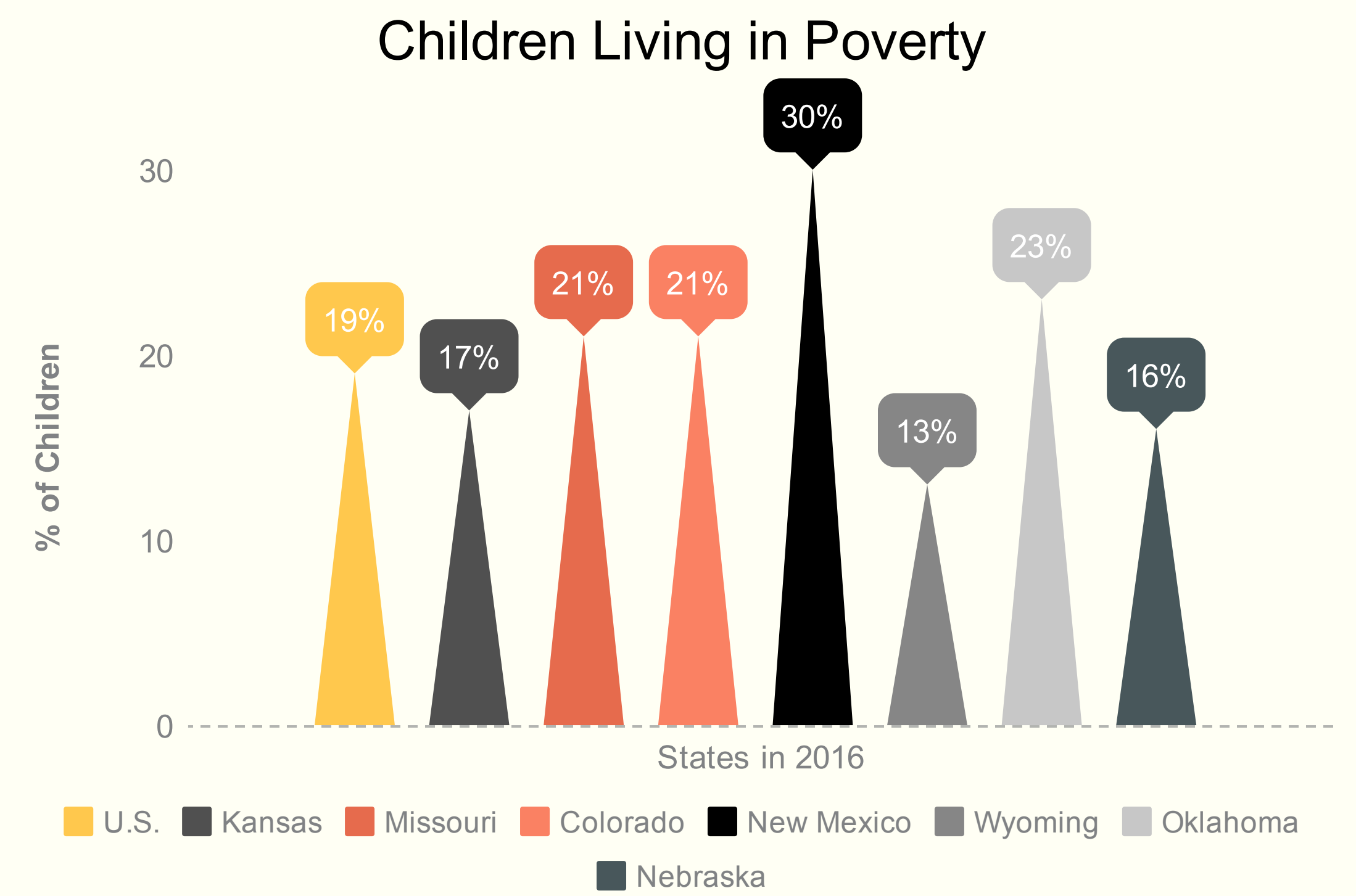
Two out of every 100 Americans get social service assistance, and those who use it typically do so for less than two years.



16.4 Million
American children live in poverty

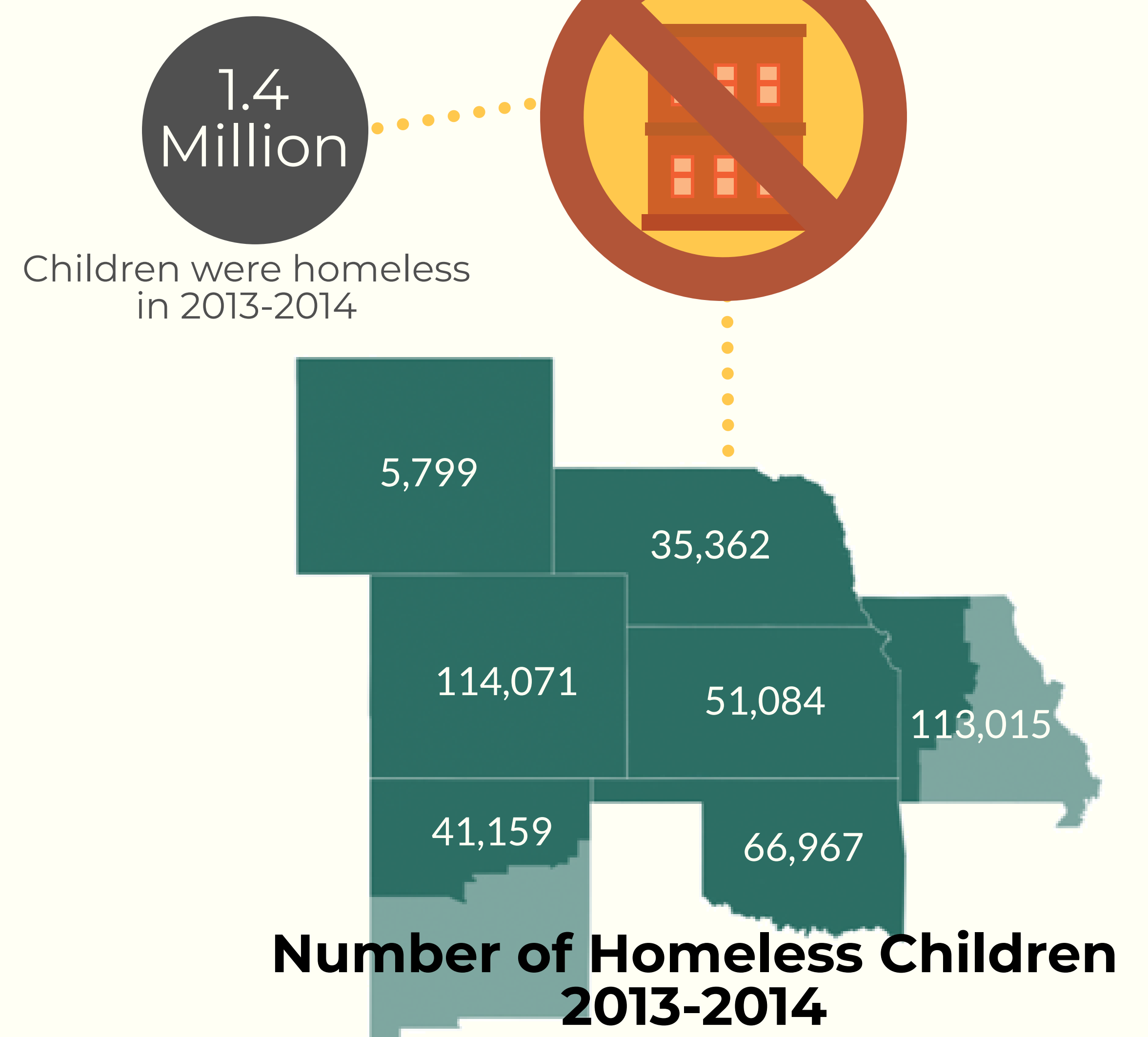
Child Poverty

The 2016 federal poverty level was \$24,339 for a family of four. Children living in families with incomes below that level are considered poor.



Food Program Assistance

Homelessness



Number of Homeless Children 2013-2014



SOURCES

- \$2.00 A Day: Living on Almost Nothing in America by Kathryn J. Edin and J. Luke Shaefer
- National Center for Children in Poverty, http://www.nccp.org/profiles/state_profile.php?state=US&id=7
- Child Trends, <https://www.childtrends.org/indicators/homeless-children-and-youth>
- National Low Income Housing Coalition, <https://nlihc.org/housing-needs-by-state>
- Debt.org, <https://www.debt.org/faqs/americans-in-debt/poverty-united-states/>