

The Berenstain Bears[®]
Financial Literacy Program

LESSON PLAN

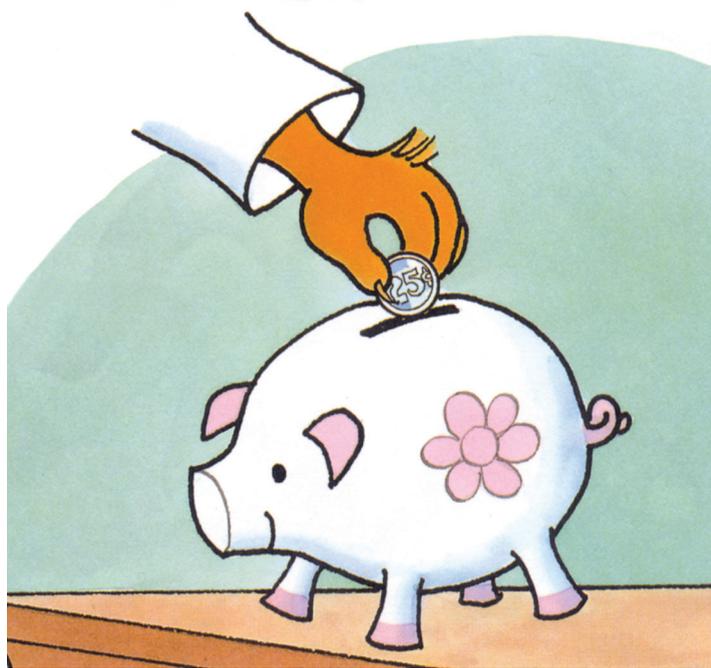
The Berenstain Bears' Country
Credit Union Adventure

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Credit Union Network
for Financial Literacy

Welcome!



This lesson plan is provided exclusively for credit unions participating in The Berenstain Bears Financial Literacy Program. It is designed to teach children the importance of carefully budgeting their money. They will learn the role a credit union plays in saving their money; and they will practice making decisions on spending vs. saving their money

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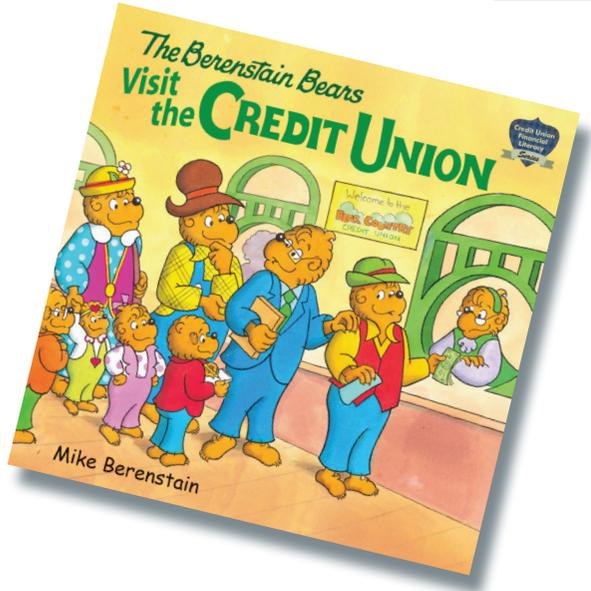
Objectives:

To teach kids about the functions of a credit union and the importance of saving, sharing, spending, and earning money through interactive role-playing and hands-on activities.

Materials Needed:

- The Berenstain Bears book *The Berenstain Bears Visit the Credit Union*
- Play money (coins and bills)
- Printable credit union forms (deposit slips, withdrawal slips, etc.)
- Four jars or envelopes labeled "Save," "Share," "Spend," and "Earn"
- Stickers and markers
- A simple chore chart
- A small box or container to act as a "credit union"

Activity Steps:



1. Story Time:

- Begin by reading *The Berenstain Bears Visit the Credit Union*. Discuss the story with the kids, focusing on what Brother and Sister Bear learn about credit unions and money management.

2. Discussion:

- Talk about the roles of a credit union and how it helps people manage their money. Explain the concepts of saving, sharing, spending, and earning, using examples from the story.

3. Role-Playing:

- Set up a small area to act as the "credit union." Assign roles to the kids (e.g., teller, member) and provide them with play money and printable forms.
- Have the kids practice depositing and withdrawing money, filling out forms, and discussing their financial goals with the "teller."

4. Interactive Jar Activity:

- Give each child four jars or envelopes labeled "Save," "Share," "Spend," and "Earn."
- Provide play money and ask the kids to divide it among the four jars based on different scenarios. For example, if they receive \$10, how much would they put in

Activity Steps continued:

5. Chore Chart:

- Create a simple chore chart with tasks that kids can do to earn play money. Tasks can include things like cleaning their room, helping with dishes, or feeding a pet.
- Each completed chore earns them a certain amount of play money, which they can then deposit into their “credit union” and distribute among their jars.

6. Creative Time:

- Let the kids decorate their jars or envelopes with stickers and markers. This makes the activity more personal and fun.

7. Reflection:

- At the end of the activity, have a group discussion about what they learned. Ask questions like, “Why is it important to save money?” or “How did it feel to deposit money into the credit union?”

8. Take-Home Activity:

- Provide the branded worksheet for kids to take home, where they can track their real-life earnings, savings, spending, and sharing over the next week. Encourage them to discuss their progress with their parents.



Learning Outcomes:

- Understanding the basic functions of a credit union.
- Learning the importance of saving, sharing, spending, and earning money.
- Developing a sense of responsibility and the value of money.
- Encouraging positive financial habits from a young age.



This activity not only makes learning about money fun but also helps kids apply these concepts in their daily lives.