

Exploring ways to protect what's important to us

Students draw a picture and answer open-ended questions based on a story about protecting ourselves and our property.

Learning goals

Big idea

It's important that we protect ourselves, our belongings, and our money.

Essential questions

- Why is it a good idea to protect our health, our money, and our property?
- What are some ways we can protect our health, our money, and our property?

Objectives

- Understand why it's helpful to protect what's important to us
- Explore ways we can protect what's important to us

NOTE

Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

KEY INFORMATION

Building block:

-  Executive function
-  Financial habits and norms

Grade level: Elementary school (K-1), (2-3), (4-5)

Age range: 5-7, 7-9, 9-11

Topic: Protect (Managing risk, Using insurance)

School subject: English or language arts, Science, Social studies or history

Teaching strategy: Direct instruction, Project-based learning

Bloom's Taxonomy level: Understand, Apply, Create

Activity duration: 75-90 minutes

National Standards for Personal Financial Education, 2021

Managing risk: 4-1, 4-2, 4-3, 8-5

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

What students will do

- Read a story about protecting our money and other things that are important to us.
- Discuss ways we protect ourselves and our property.
- Choose something that's important to them, draw it, and answer questions to show how they'd protect it.

Preparing for this activity

- While it's not necessary, completing the "Protecting what's important" activity for grades K-1, or "Play-acting ways to protect" activity for grades 2-5 first may make this one more meaningful.
- The student worksheet can only be completed on paper. Print a copy of the worksheet for each student.
 - For grades K-1, print only the first page of the worksheet for each student.
- Print a copy of the "Money Monsters Learn to Protect Their Things" story for yourself or prepare to access it electronically.
 - You can download the "Money Monsters Learn to Protect Their Things" story as a PDF or an animated ePub.
 - To view the ePub file, you'll need a book reader app. Then you can enlarge some of the pictures in the ePub.
 - You also can order free copies of this story or the entire Money Monster storybook series from <https://go.usa.gov/xAfnS>. Shipping takes three to four weeks.
- For grades 4-5, print a copy of the story for each student or prepare for them to access it electronically.
- Obtain crayons or other drawing utensils.

What you'll need

THIS TEACHER GUIDE

- Exploring ways to protect what's important to us (guide)
[cfpb_building_block_activities_exploring-ways-protect-whats-important_guide.pdf](#)

STUDENT MATERIALS

- Exploring ways to protect what's important to us (worksheet)
[cfpb_building_block_activities_exploring-ways-protect-whats-important_worksheet.pdf](#)
- Money Monsters Learn to Protect Their Things (story) (for grades 4-5)
[cfpb_building_block_activities_money-monsters-learn-protect-their-things_story.pdf](#)
[cfpb_building_block_activities_money-monsters-learn-protect-their-things_story.epub](#)
- Crayons or other drawing utensils

Exploring key financial concepts

Many people feel that their health, family, pets, money, and property are important. Knowing what's important to you can help you figure out how to protect it from risks. A risk is something that exposes us to danger, harm, or loss. We face risks every day. But there are ways we can protect ourselves from risks. Wearing a helmet when biking, going to the doctor for checkups, locking doors at home, and keeping money in a wallet or purse are some ways people protect themselves, their property, and their money.

TIP

Because practices related to protecting people, property, and money change, students should be encouraged to always look for the most up-to-date information.

Teaching this activity

Whole-class introduction

- Ask students to share an example of something that's important to them.
 - Examples could include toys, books, pets, or even the planet.
- Tell students that a risk is something that can expose us to danger, harm, or loss.
 - Explain that as they grow up, it's a good idea to learn habits they can use to protect themselves, their money, and their property from risks.

- Tell students they'll listen to or read a story about a character who lost her money and ways she could have kept it safe.
- Be sure students understand key vocabulary:
 - **Money:** You can use money to buy goods and services. Money looks different in different places around the world.
 - **Protect:** To make sure that somebody or something isn't harmed, injured, damaged, or lost.
 - **Risk:** Exposure to danger, harm, or loss.

TIP

Visit CFPB's financial education glossary at consumerfinance.gov/financial-education-glossary/.

Individual or group work

Differentiate the activity for different grades and abilities.

Grades K-1

- Introduce the story about a special group of characters called the Money Monsters.
 - Tell students that this story is about how the Money Monsters learn to protect their money while they're carrying it. They also learn to protect other things that are important to them.
- Read the story aloud.
 - As you read, pause at natural stopping points to ask clarifying questions that help ensure students understand the important ideas and words in the story.
- After you finish the story, encourage students to discuss the Money Monsters' choices and options for protecting their property.
 - For example, the Money Monsters talked about keeping money in a wallet or purse, putting games on a shelf, wearing seat belts, and washing their hands to avoid germs.
 - You may want to ask students to share their ideas for ways to protect themselves and their property.
- Give students the first page of the "Exploring ways to protect what's important to us" worksheet.
- Tell students that they'll draw a picture of something that's important to them.
 - Explain that for some people, health, families, pets, money, and property are important.

NOTE

Reading from the ePub? You can enlarge the pictures by clicking the plus sign icon next to an illustration. The larger image will open in a new browser window.

- Distribute crayons or other drawing utensils.
- Hang students' completed pictures in a designated area of the classroom to celebrate their work.

Grades 2-3

- Depending on what's most appropriate for your students' reading levels, you can follow the steps above for grades K-1 or the steps below for grades 4-5.

Grades 4-5

- Distribute the "Money Monsters Learn to Protect Their Things" story.
- Explain that students will read the story on their own. After everyone has read the story, they'll talk about the story as a class and think about something they want to protect.
- Give students time to read the story independently.
- Once all students are done reading, bring them back together to talk about the story.
- Encourage students to discuss the Money Monsters' choices and options for protecting what's important to them.
 - For example, the Money Monsters talked about keeping money in a wallet or purse, putting games on a shelf, wearing seat belts, and washing their hands to avoid germs.
 - You may want to ask students to share their ideas for ways to protect themselves and their property.
- Distribute the "Exploring ways to protect what's important to us" worksheet and crayons or other drawing utensils to each student.
- Students will complete the worksheet independently.
- Give students time to draw their picture and answer the "Digging deeper" and reflection questions.
- Have students hang up their pictures in a line in a designated area of the classroom when they're done.
 - Hanging the pictures along a chalk or white board, across a blank wall, or even on their lockers or cubbies may work well.

Wrap-up

- Let students view others' work by taking an "art walk":
 - Have students begin by standing in front of their own picture.
 - Count to 10 and then have students move to the next picture on the right.
 - Repeat until students are back at their own picture.
- For grades 4-5, if there's time, ask volunteers to share their answers to the reflection questions.

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protection, including managing risk or using insurance. Suggested activities include "[Bouncing ball protection game](#)" (grades K-3), and "[Bringing your own bag](#)" (grades 2-5).

Find other Money Monster stories for grades K-7 on the [Money Monster story page](#).

Measuring student learning

Students' answers on their worksheets and during discussion can give you a sense of their understanding.

Keep in mind that students' answers may vary, as there may not be only one right answer. The important thing is for students to have reasonable justification for their answers.