



DREAM BIG STORY PROGRAM

Financial Literacy for Kids 7+

Instructor's Guide
Based on Sammy's Big Dream!



9 Modules

30 Minutes
to 1 hour each

32 Activities

AGES
7+

GRADES
2, 3

Thank you for being a champion of children, families, financial education, big dreams, and esteem building.

Sammy Rabbit's Dream Big Education Initiative aims to help kids build great habits and life skills: money, reading, critical thinking, choice making, leadership, and more.

Saving and investing are powerful habits. They transform lives. They teach discipline, delayed gratification, and goal setting. They build financial know-how. That means a person is better positioned to become self-sufficient, prepared to handle financial emergencies, and to make one's dreams come true. This book can help lay a firm foundation for a bright financial future for kids.

Sammy Rabbit believes great habits and life skills give all kids better futures. And, that is what we want, kids to have better and brighter futures! We want them to be financially secure and independent. That's good for them, their family, and our community!

You can learn more about Sammy as well as find additional free and low cost resources on his website, SammyRabbit.com. Enjoy Sammy's Big Dream!

Team Sammy



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Sammy Rabbit's Dream Big Financial Education Curriculum
Last updated: February 2020

1. You'll receive two Digital Files with a total of 140 activity templates:
 - Sammy Rabbit's Dream Big Financial Education – Story Program | 31 activities
 - Sammy Rabbit's Dream Big Financial Education – Deluxe Story Set | 109 activities
2. The Digital Files and activity templates are yours to use and give away forever.
3. Files and activity templates may not be altered in any manner, re-packaged, or added to, including the addition of custom covers.
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OVERVIEW

Overview: Introductory Program

The Introductory Program consists of 9 modules based on the book *Sammy's Big Dream!* Each module focuses on one money habit, basic personal finance concept or life skill mentioned or inferred in the story.

The money habits, personal finance concepts and life skills learned will help kids build a strong foundation to achieve economic freedom and financial security. The knowledge acquired will better prepare children to lead purpose-filled, rich lives and make their big dreams come true!

The Introductory Program's 9 modules are:

- Module 1. Read, Review and Discuss *Sammy's Big Dream!*
- Module 2. Great Habits Help Make Big Dreams Come True!
- Module 3. Discover and Declare Your Dream
- Module 4. Set Goals
- Module 5. Have a Written Plan
- Module 6. Save
- Module 7. Earn
- Module 8. Spend Smart
- Module 9. Give Wisely

The approximate time of each module is 30 to 60 minutes. Throughout the Program participants will:

- Use a variety of learning methods to interact with the subject matter and grow their knowledge. Participants will read, write, think analytically, communicate orally, color, draw, solve puzzles, listen, do arts and crafts.
- Create a personal Dream Big Journal they can keep and add to forever!

“Sammy’s Big Dream!” invites discussion and learning about the topics cited below:

| PAGE(S) | MODULE(S) | TOPICS / CONCEPTS |
|-------------|-----------|---|
| Entire Book | 1, 2 | Great habits help make big dreams come true! Working hard, earning, and saving money are great habits! |
| 5 | 3 | Discover and declare your dream. It’s a great habit! |
| 16 | 3 | Dream big. Do big. One step at a time! |
| 11 | 4 | Set goals. It’s a great habit! |
| 3, 11 | 5 | Have a written plan. It’s a great habit! |
| 8, 11, 26 | 6 | Saving money is a great habit! |
| 7, 12 | 7 | Work hard. Earn money. They are great habits and fun to do. |
| 19, 20 | 8 | Spend smart. Budget. Measure progress. They are great habits! |
| 22 | 9 | Give wisely. It’s a great habit! |

List of Activities

Module 1 - Read, Review and Discuss Sammy's Big Dream!

1. Cover for Dream Big Journal

Module 2 - Great Habits Help Make Big Dreams Come True!

2. Define the Word Habit
3. How Habits Work
4. Habits Have Super Powers

Module 3 - Discover and Declare Your Dream

5. Define the Word Dream
6. Dream Big Clock
7. What Dreams Are Important to You?
8. What's Your Big Dream

Module 4 - Set Goals

9. Define the Word Goal
10. Goal Setting
11. Create a Savings Bank or Jar

Module 5 - Have a Written Plan

12. Define the Word Plan
13. My Daily Activity Plan
14. My Weekly Saving Plan
15. My Plan

Module 6 - Save

16. Define the Word Save
17. Define the Word Money
18. 3 Reasons
19. Frame the Saying Saving is a Great Habit

Module 7 - Earn

20. Define the Word Earn
21. Define the Word Interest
22. Earning Money
23. Earning Money is Fun To Do!

Module 8 - Spend Smart

24. Define the Word Spend
25. Define the Word Budget
26. List, Compare, and Contrast
27. Simple Budget

Module 9 - Give Wisely

28. Define the Word Give
29. Define the Word Wisely
30. Give Wisely Draw and Write
31. Give Wisely Checklist
32. Dream Big Pledge

WHAT KIDS WILL LEARN

Module 1. Read, Review, and Discuss Sammy's Big Dream!

1. Participants will read, review, and discuss the story Sammy's Big Dream!
2. They will learn everyone has a better chance to make big dreams come true with great habits like working hard, earning, and saving money.
3. They can make big dreams come true by choosing the right habits.

Module 2. Great Habits Help Make Big Dreams Come True!

1. Habits are behaviors, activities, patterns, and routines we repeat regularly – over and over.
2. Habits have predictable outcomes. That makes them powerful.
3. We can choose our habits. Choosing the right habits make it easier to make dreams come true. Working hard, earning money and saving money are “right” and “great” habits.

Module 3. Discover and Declare Your Dream. It's a Great Habit!

1. Discover, find, get clear on, and declare your dream(s). The clearer you are about your dream(s), the better chance you have of making your dream(s) come true.
2. Be sure your dream is big enough for you; it challenges you and brings out the best in you. Big dreams help us discover who we are and what we can do.
3. Dream big. Do big – One step at a time!

Module 4. Set Goals. It's a Great Habit!

1. Set goals. It's a great habit.
2. Goals help define what we need to do and when. Goals make it is easier and give us a better chance to make dreams come true. Clear and specific goals are the best goals.
3. It's important to work on, stay focused on, and not give up on our goals.

Module 5. Have a Written Plan. It's a Great Habit!

1. Have a written plan. It's a great habit. Putting our plans in writing helps us and others to think more clearly about our plans.
2. Plans are maps; strategies; lists of steps to help us accomplish our

goals and dreams.

3. Written plans make it is easier and give us a better chance to make dreams come true.

Module 6. Save. It's a Great Habit. It Makes Me Strong!

1. Saving money is a great habit.
2. Saving makes us strong. That means, saving better prepares us to address emergencies. Saving makes it easier to take advantage of opportunities and accomplish goals and dreams, and, saving better prepares us to give to others.
3. It's smart to make saving automatic.

Module 7. Earn Money. It's a Great Habit and Fun to Do!

1. Earning money is a great habit and fun to do!
2. Working hard and earning money makes it easier to make dreams come true.
3. There are lots of different ways to earn money. Find work that is important to you. This will make it easier to work hard and be good at the work you do. But even if you don't find work that is important to you, work hard and give your best effort. It is a great habit.

Module 8. Spend Smart. It is a Great Habit!

1. Spend smart. It is a great habit.
2. Spending smart makes it easier to accomplish dreams.
3. Spending smart means spend less than you earn or receive. Spending smart sometimes means saying "no" to things we want. Spending smart means having a budget to plan, track, and measure your earnings, spending and saving.

Module 9. Give Wisely. It is a Great Habit!

1. Giving wisely is a great habit.
2. Giving wisely makes everyone feel good.
3. You have more freedom and control over money you earn, including the freedom to give to others.

Vocabulary

Key Words from the Story!

1. Habit
2. Dream
3. Goal
4. Plan
5. Save
6. Money
7. Earn
8. Interest
9. Spend
10. Budget
11. Give
12. Wisely

**MODULES,
LESSON PLANS,
ACTIVITIES**

MODULE 1

**READ, REVIEW,
AND DISCUSS
SAMMY'S BIG
DREAM!**

Module 1: Read, Review and Discuss Sammy's Big Dream!

Participants Will Learn

- Everyone has a better chance to make big dreams come true with great habits like working hard, earning, and saving money.
- About other great habits mentioned in the story that help make dreams come true. See Module 1, Exhibit "A"
- They can make big dreams come true by choosing the right habits.

Resources

- Sammy's Big Dream Read – Use any one or all the following versions of the book:
 - eBook | Read and Color Activity Book | Storybook
- Blank paper, pencils, crayons and/or colored markers
- 3-Ring Binders
- Story Quiz & Review is located in the Deluxe Story Set
- 1 Sammy Activity Templates for Module 1. Attached
- Access to SammyRabbit.com, YouTube or Spotify. You can download templates at SammyRabbit.com and listen to songs on YouTube or Spotify

Steps

- Read Sammy's Big Dream!
- Review and discuss Sammy's Big Dream!
- Have participants complete Activities and place them in 3-ring binder
- Hand out 3-ring binders to participants.
- Collect and keep 3-ring binders for participants to use during the remainder of Modules
- Module 1, Exhibit "A" provides additional information on steps

Module 1: Exhibit “A”

READ Sammy’s Big Dream.

RE-READ, REVIEW and DISCUSS one, some or all of the important story concepts.

Pages 5 and 16 (find in Module 3): RE-READ and DISCUSS. Discover and Declare Your Dream.

- ASK participants: What was Sammy’s Big Dream? Was Sammy “clear” about his big dream? How clear was Sammy: A little clear? Sort of clear? Real clear? Very, very clear? Was Sammy able to describe and declare his big dream to other people?
- SHARE with participants: The clearer we are about our dreams, the better chance we have of making our dreams come true.
- SHARE with participants: One of the best ways to reach goals and make big dreams come true is to work on them one step at a time.
- OPTION. ASK participants: Share one of your dreams!

Pages 3 and 11 (find in Modules 4 & 5): RE-READ and DISCUSS. Set Goals and Have a Written Plan.

- SHARE with participants: Sammy thought it was important to set a goal and have a written plan. He thought having goals and a plan would give himself the best chance of making his big dream come true. ASK participants:
 - Do you agree with Sammy? Is it important to have specific goals and written plans to give yourself the best chance possible to make your big dreams come true?
- SHARE with participants: Having specific goals and written plans make it is easier to achieve our dreams.
 - They more clearly define our dreams.
 - They give us direction and act as a map for making our dreams come true.
 - They help us determine what actions to take and how to use our time, money and energy.

- They help us measure where we are at in relation to making our dreams come true.

SUMMARIZE and REINFORCE these concepts:

- Sammy's dream – his big dream – ride the world's first space coaster
- Sammy's goal – earn and save \$1 a day
- Sammy's plan – work hard every day; and work with his friend Jammer to earn and save money every day.

Pages 7, 8, and 12 (find in Modules 6 & 7): RE-READ and DISCUSS. Work Hard. Earn Money. Make Saving a Habit!

- SHARE with participants: Sammy was willing to work hard to earn and save money so he could make his big dream come true. Sammy was willing to make saving a habit. ASK participants:
 - What actions and steps are you willing to take to be better prepared to make your big dreams come true? For example, are you willing to: Work hard, earn money and make a habit of saving money? | Define your dreams? | Set goals? | Make written plans? | Make a habit of spending smart?

Pages 19 and 20 (find in Module 8): RE-READ and DISCUSS. Spend Smart

- ASK participants: How would you describe Sammy's spending choices? Was Sammy a smart spender? Did he keep his spending choices focused on his dream and goals? What else could Sammy have done to "spend smart?"

Page 22 (find in Module 9): RE-READ and DISCUSS. Give Wisely

- ASK participants: What kind of a giver was Sammy? Was Sammy a "wise" giver? Did he make a good giving choice? How do you think giving made Sammy feel? How do you think giving made his friend Jammer feel? How do you think Sammy's giving choice made Sammy's parents feel?

Entire Book: SUMMARIZE and SHARE the story's MOST IMPORTANT MESSAGES with participants:

- Great habits help make big dreams come true.
- Working hard, earning and saving money are great habits!

HAVE participants complete Module 1 Activities

- Story Summary #1, #2, #3, #4
- Cover for Dream Big Journal. Write name and date. Coloring the cover is optional

HAND OUT 3-ring binders and have participants place activities in their new Dream Big Journal (3-ring binder)

MY DREAM BIG JOURNAL



Name: _____

Date: _____

Color this form and use it as a cover page to start your own Dream Big Journal. Or create and draw your own cover.

MODULE 2

**GREAT HABITS
HELP MAKE BIG
DREAMS COME
TRUE!**

Module 2. Great Habits Help Make Big Dreams Come True!

Participants Will Learn

- Habits are behaviors, activities, patterns and routines we repeat regularly – over and over.
- Habits have predictable outcomes. That makes them powerful.
- We can choose our habits. Choosing the right habits make it easier to make dreams come true. Working hard, earning money and saving money are “right” and “great” habits.

Resources

- Sammy’s Big Dream – Use any one or all the following versions of the book:
 - eBook | Read and Color Activity Book | Storybook
- Blank paper, pencils, crayons and/or colored markers
- Sammy Song: The Secret – Saving is a Great Habit!
- 3 Sammy Activity Templates for Module 2. Attached
- 3-Ring Binders from Module 1 (Dream Big Journal)
- Access to SammyRabbit.com, YouTube or Spotify. You can download templates at SammyRabbit.com and listen to songs on YouTube or Spotify

Steps

- Introduce today’s module and theme – Great Habits Help Make Big Dreams Come True!
- Review information on Module 2 Activity Templates with participants
- Have participants complete Module 2 Activities and place them in their Dream Big Journal
- Module 2, Exhibit “B” provides additional information on steps

Module 2. Exhibit “B”

Introduce TODAY’S TOPIC: Great habits help make big dreams come true!

- HAVE participants REPEAT OUT LOUD: Great habits help make big dreams come true!

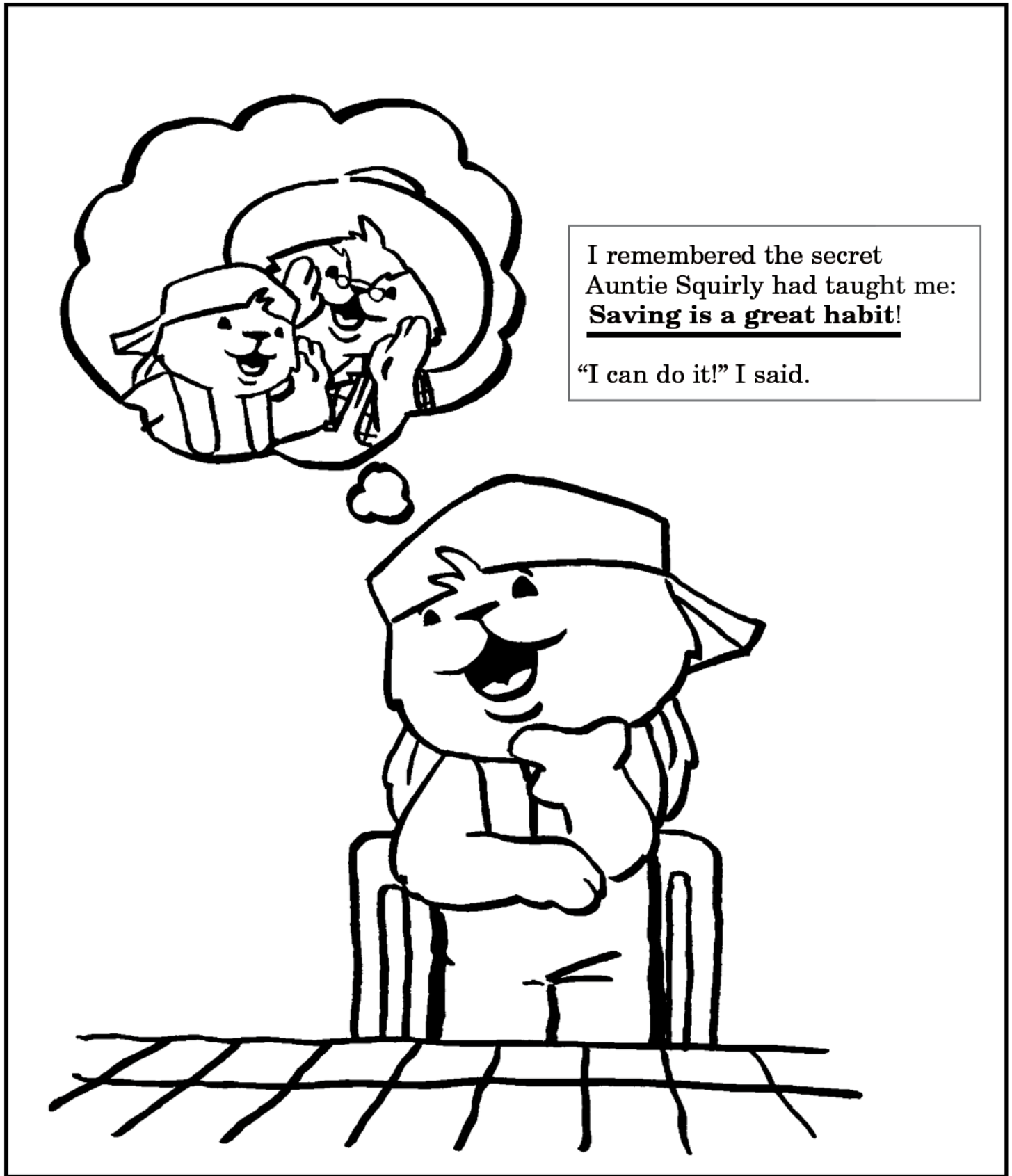
REVIEW how the word “habit” is used in the story:

- Page 8. “I remembered the secret Auntie Squirly had taught me: Saving is a great habit!”
- Page 11. “Saving is a great habit! I said to my dog, Nickel. Saving is a great habit. I can do this.”
- Page 26. “You’ll get there sooner than you think, Sammy, if you keep remembering what Auntie Squirly taught you. Right I laughed. Saving is a great habit!”

REVIEW Module 2 Activities. HAVE participants complete Activities.

- DEFINE the WORD “Habit.”
- How Habits Work
- Habits Have Super Powers.
 - Their outcomes are predictable
 - We all can choose our own habits
 - Choosing the right habits will make it easier to make dreams come true
 - Working hard, earning money, saving money are great (and right) habits
- PLAY the song “The Secret – Saving is a great habit” while participants complete activities

HAVE participants enter their activities in their Dream Big Journal



I remembered the secret
Auntie Squirly had taught me:
Saving is a great habit!

“I can do it!” I said.

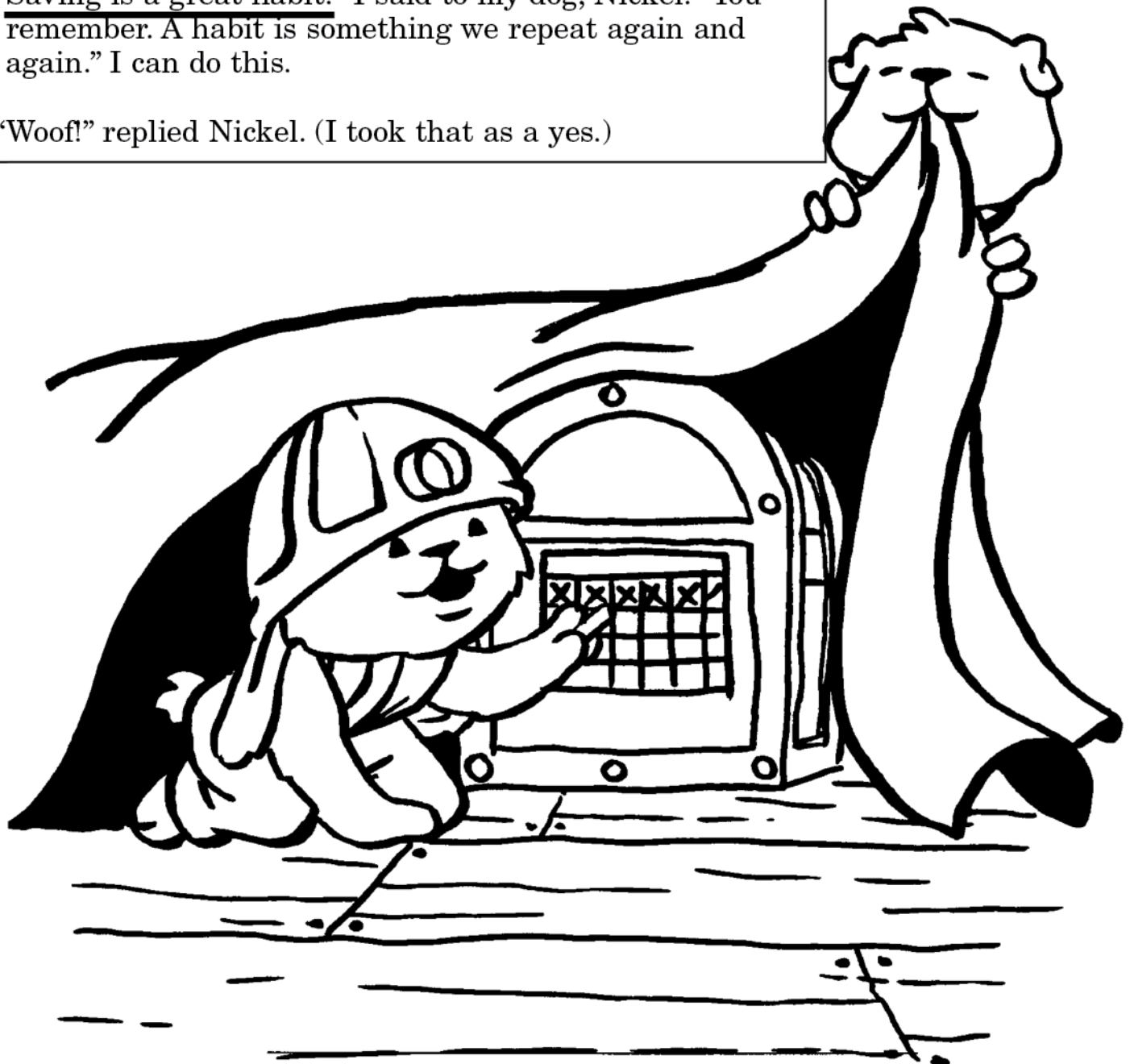
Sammy says:

SAVING is a GREAT HABIT!

I left them arguing and ran down the hall to my room. I had to write down my new plan and goal. I counted the days on my calendar. It was exactly one-hundred days to blast off. *If I save one dollar a day, I can go*, I thought.

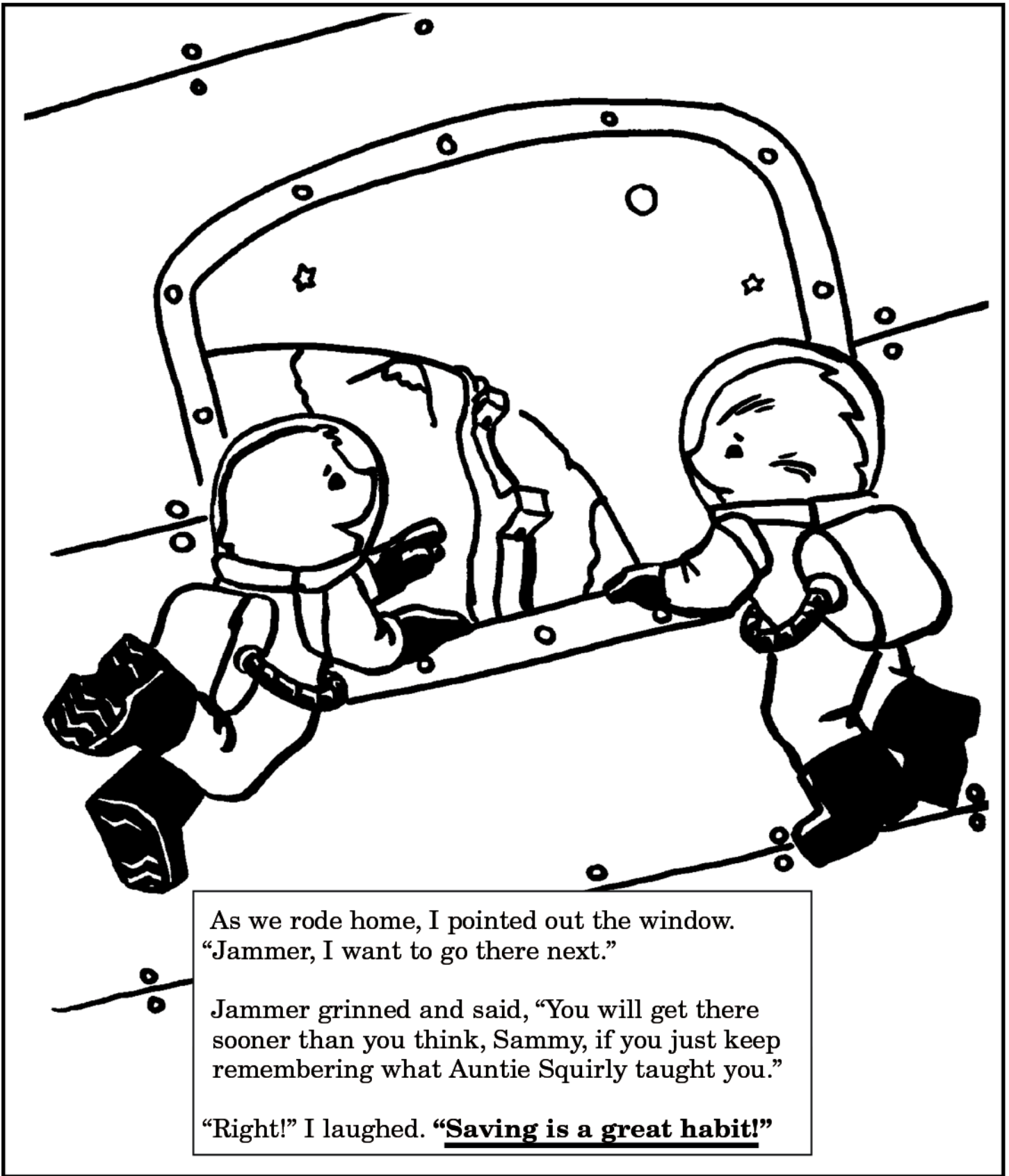
“Saving is a great habit!” I said to my dog, Nickel. “You remember. A habit is something we repeat again and again.” I can do this.

“Woof!” replied Nickel. (I took that as a yes.)



Sammy says:

SET GOALS.



As we rode home, I pointed out the window.
“Jammer, I want to go there next.”

Jammer grinned and said, “You will get there sooner than you think, Sammy, if you just keep remembering what Auntie Squirly taught you.”

“Right!” I laughed. **“Saving is a great habit!”**

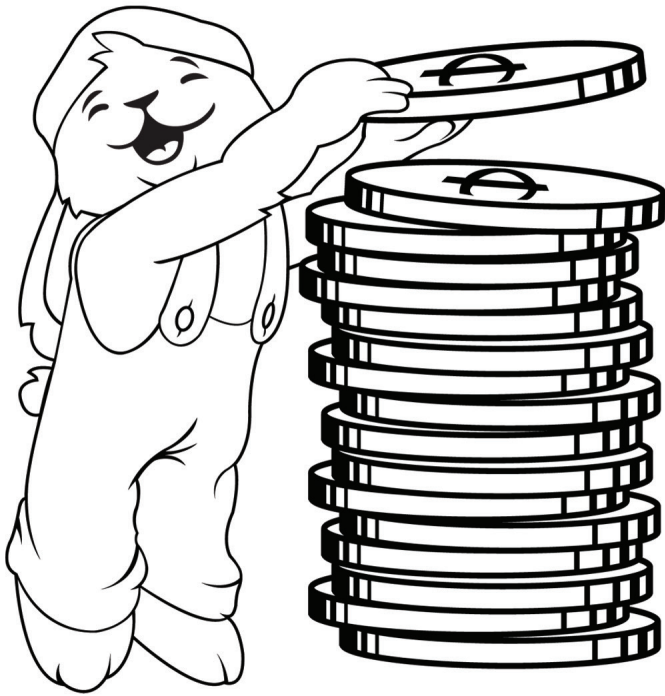
Sammy says:

Keep DREAMING. Keep SAVING.
You can do it, now get to it!

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

HABIT

Action we repeat over and over



Synonyms

Repeat, Pattern

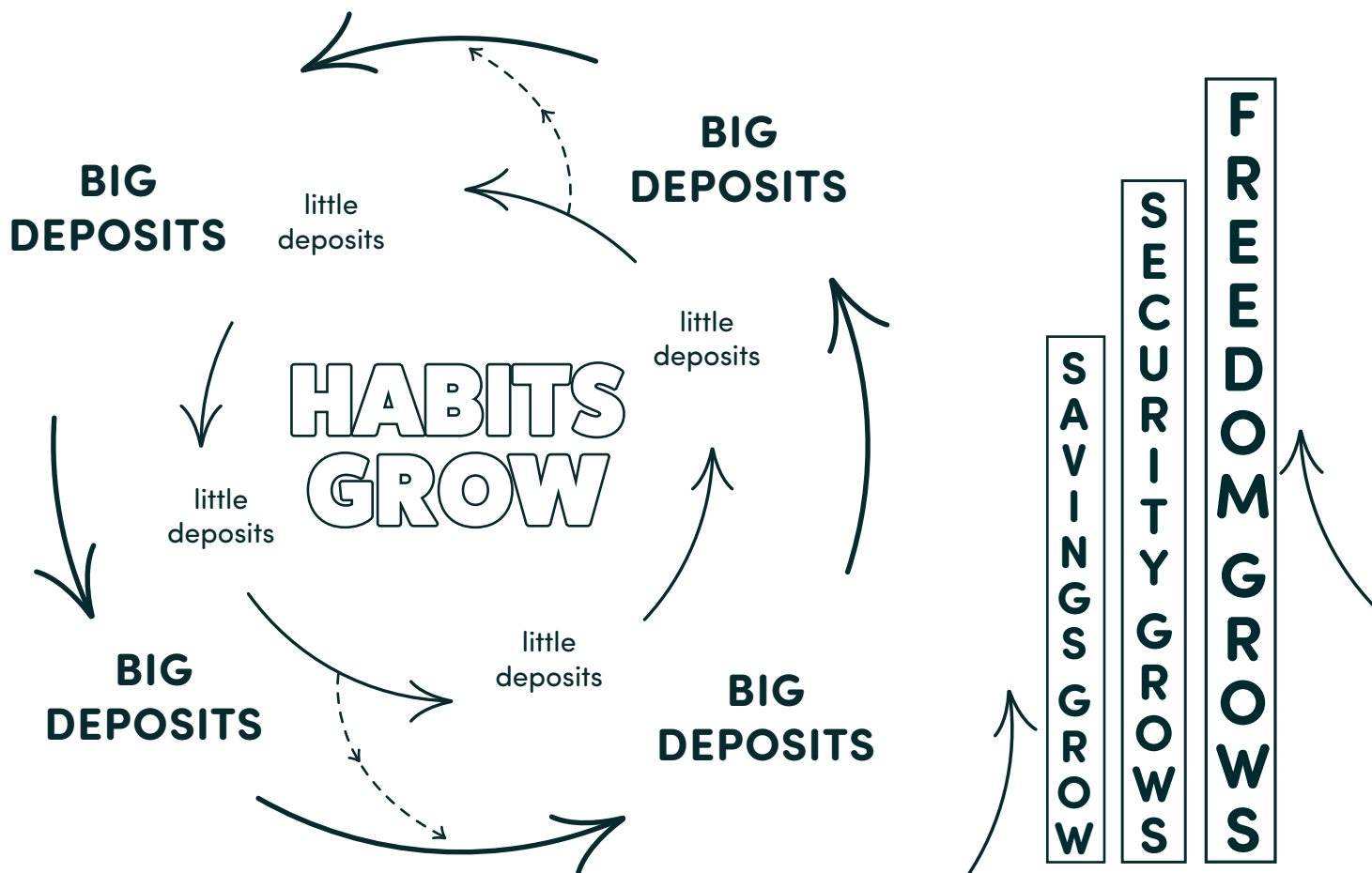
Sentences

1. I will get in the habit of saving money.
2. Great habits lead to a brighter future.

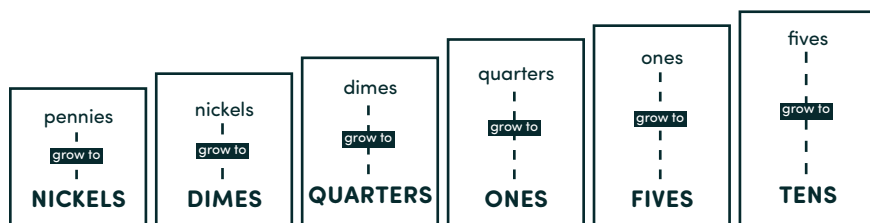
Write the Definition:

How Habits Work

Habits are predictable. That makes habits powerful. Four important money habits to remember: (1) Save (2) Earn (3) Spend Smart (4) Give Wisely! Remember, little deposits lead to big deposits. Big deposits lead to making big dreams come true.



Great
HABITS
 grow things
 - Money
 - Health
 - Brain Power



A habit is a behavior we repeat again and again.

A savings
HABIT

will lift us up!

Great habits build great lives

Anyone can choose great habits

Habits Have Super Powers

Habits have predictable outcomes. That's their super power.

When we choose our habits we
decide our future!

If I make a habit of...

1. ... reading, my brain will _____
Shrink OR Grow

2. ... reading, my knowledge will _____
Decrease OR Increase

3. ... exercise, my health will _____
Decline OR Improve

4. ... learning, my knowledge will _____
Shrink OR Grow

5. ... saving money, my security and safety will _____
Decline OR Improve

6. ... saving money, my freedom and choices will _____
Decrease OR Increase

MODULE 3

**DISCOVER AND
DECLARE YOUR
DREAM!**

Module 3. Discover and Declare Your Dream!

Participants Will Learn

- Discover, find, get clear on, and declare their dream(s). The clearer you are about your dream(s), the better chance you have of making your dream(s) come true.
- You want a dream big enough for you; to challenge you and bring out the best in you. Big dreams help us discover who we are and what we can do.
- To Dream big. Do big – One step at a time!

Resources

- Sammy's Big Dream – Use any one or all the following versions of the book:
 - eBook | Read and Color Activity Book | Storybook
- Blank paper, pencils, crayons and/or colored markers
- 4 Sammy Activity Templates for Module 3. Attached
- 3-Ring Binder (Dream Big Journal)
- Sammy Song: Big Ol' Dream
- Access to SammyRabbit.com, YouTube or Spotify. You can download templates at SammyRabbit.com and listen to songs on YouTube or Spotify

Steps

- Review key points from Module 2 about great habits
- Introduce today's module and theme – Discover and Declare Your Dream
- Have participants complete Module 3 Activities and place them in their Dream Big Journal
- Module 3, Exhibit "C" provides additional information on steps

Module 3. Exhibit “C”

REVIEW key points from the last module.

- Have participants REPEAT OUT LOUD: Great habits help make big dreams come true!
- REMIND participants:
 - Choosing the right habits will make it easier to make dreams come true.

Introduce TODAY’S TOPIC: Discover and Declare Your Dream! It’s a Great Habit!

RE-READ pages 5 and 16 of Sammy’s Big Dream.

- ASK participants to name something we can learn about dreams from pages read.
- REMIND participants:
 - The clearer we are about our dreams, the better we define our dreams, the better chance we have of making our dreams come true.
 - One of the best ways to reach goals and make big dreams come true is to work on them one step at a time.

SHARE with participants Sammy’s Big Dream was to ride the world’s first out space roller coaster. ASK participants to share one of their dreams!

REVIEW Module 3 Activities. HAVE participants complete Activities.

- DEFINE the WORD “Dream.”
- Dream Big Clock of Dreams
 - SHARE with participants that they might have lots of big dreams in different areas.
- What Dreams Are Important to You
- What’s Your Big Dream

- HAVE participants SELECT one Big Dream they want to declare, write, draw, and further define.
- PLAY the song “BIG OL’ DREAM” while participants write and draw about their dreams.

HAVE participants insert activities in their own Dream Big Journal

SHARE with students they can keep learning online at SammyRabbit.com and will find more activities for the song: BIG OL’ DREAM!

Just then, my parents came home.

“Mama! Papa!” I began. “My class won the space science essay contest. We get to ride the world’s first space coaster. May I go? The whole trip only costs three-hundred dollars. It would be a big dream come true!”

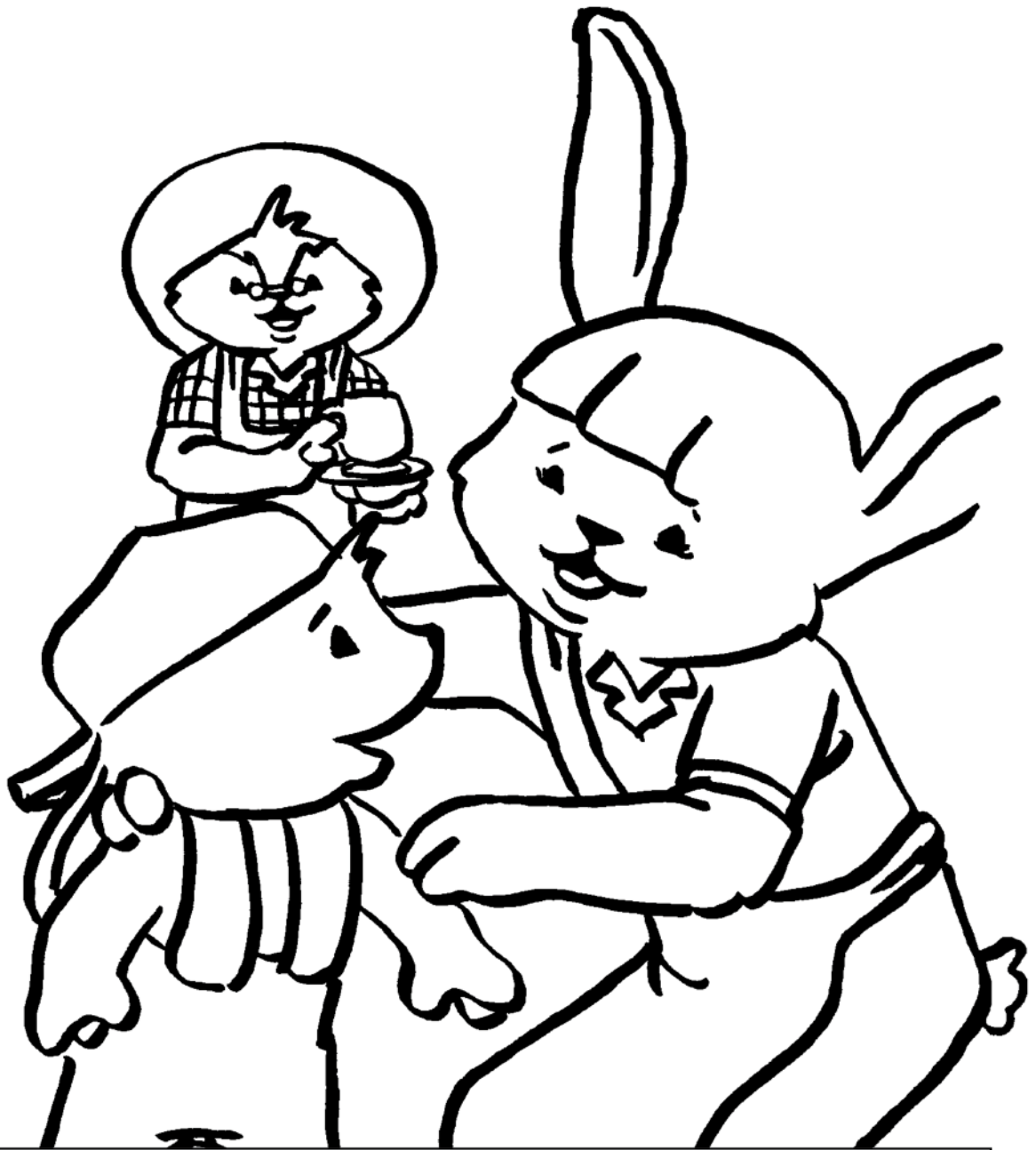
“Three-hundred dollars!” gasped Papa.

“Pleeeeeease, Papa?” I begged. “I will never ask for anything again.”



Sammy says:

Take ACTION.



“Things are not always easy, Sammy,” said Mama. “But you can do anything you want to if you work hard and do not give up.”

“Your mama is right, Sammy,” said Auntie Squirly. “Do not give up! Keep working toward your goal, one step at a time. You will make it.”

“All right.” I grinned. “I’ll keep trying.”

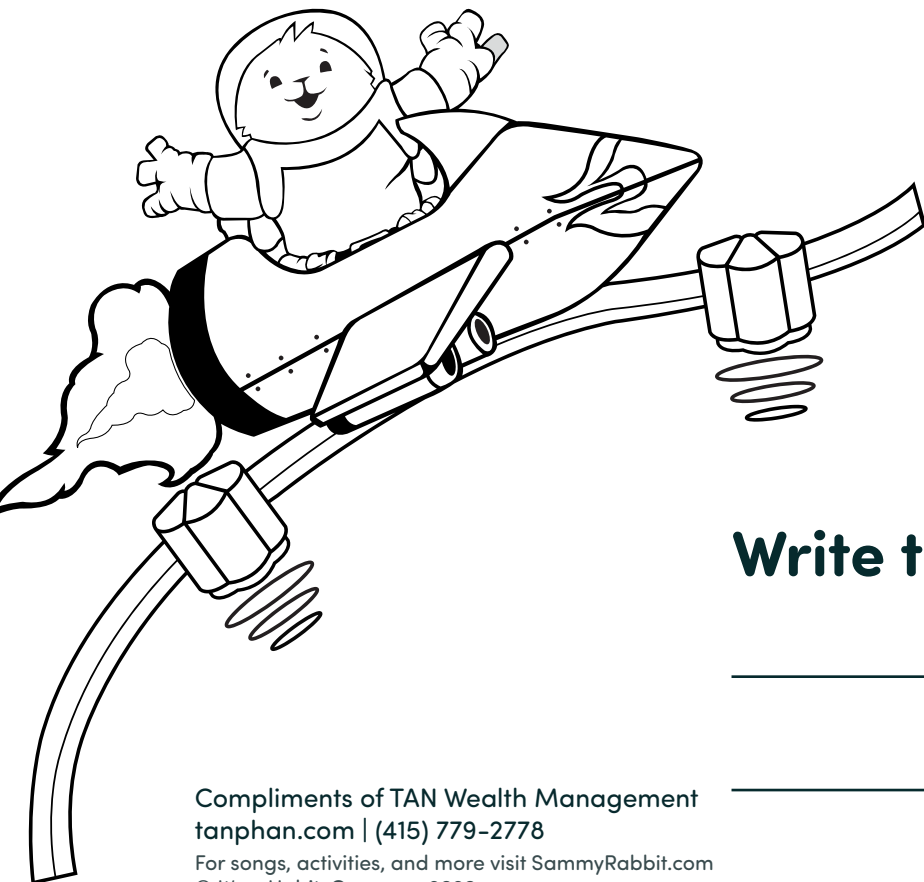
Sammy says:

DO NOT GIVE UP EASY.

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

DREAM

Things we wish for or want to
accomplish



Synonyms

Goal, Wish

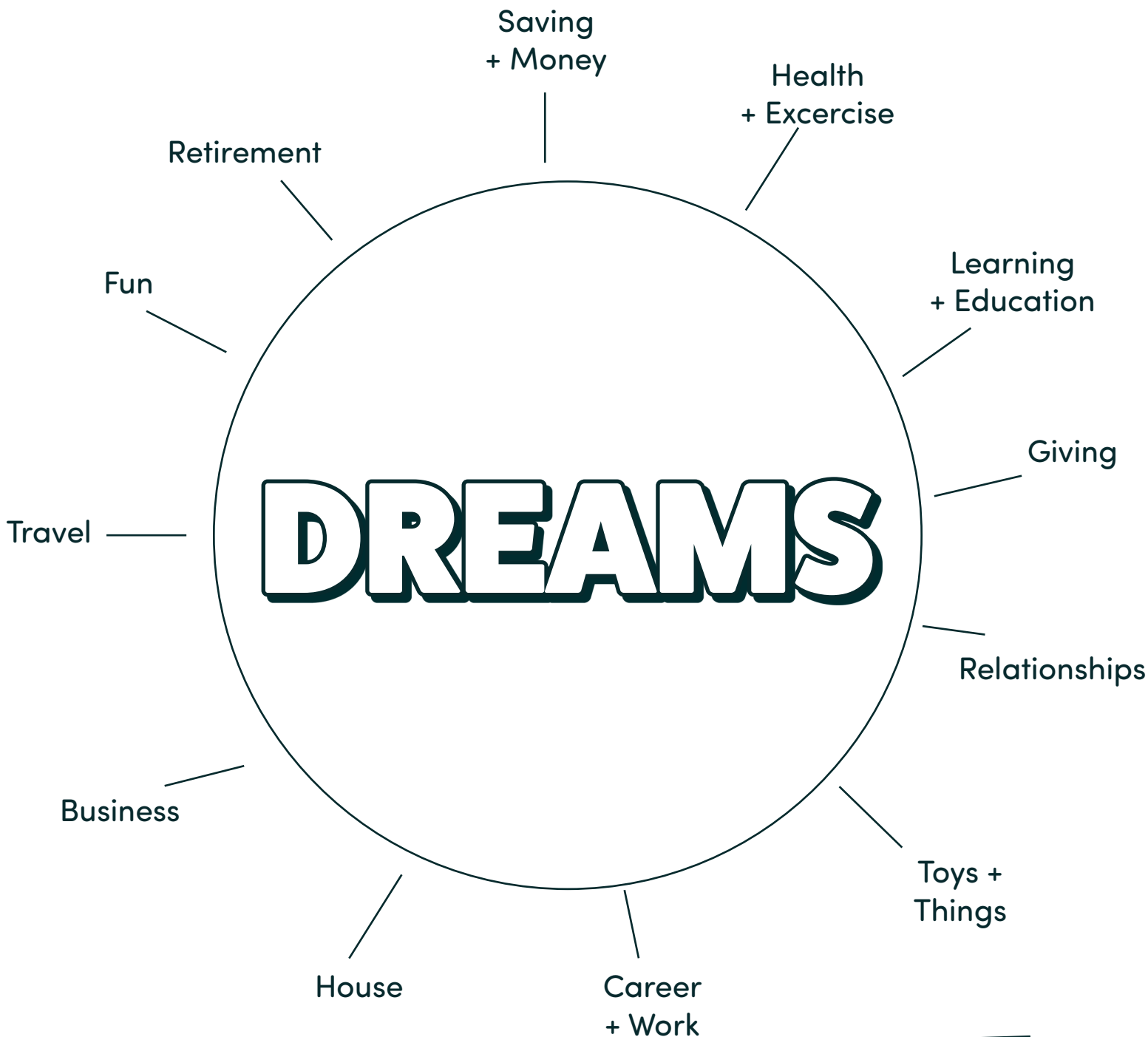
Sentences

1. I will make my big dream come true!
2. One of my big dreams is to graduate from college.

Write the Definition:

Dream Big

Color the activity. Or trace the activity and create your own Dream Big Clock.



"Dream big. Do big. One step at a time!"
-Sammy Rabbit

What Dreams Are Important to You?

Prioritize your dreams. Put them in order of how important they are to you to accomplish.

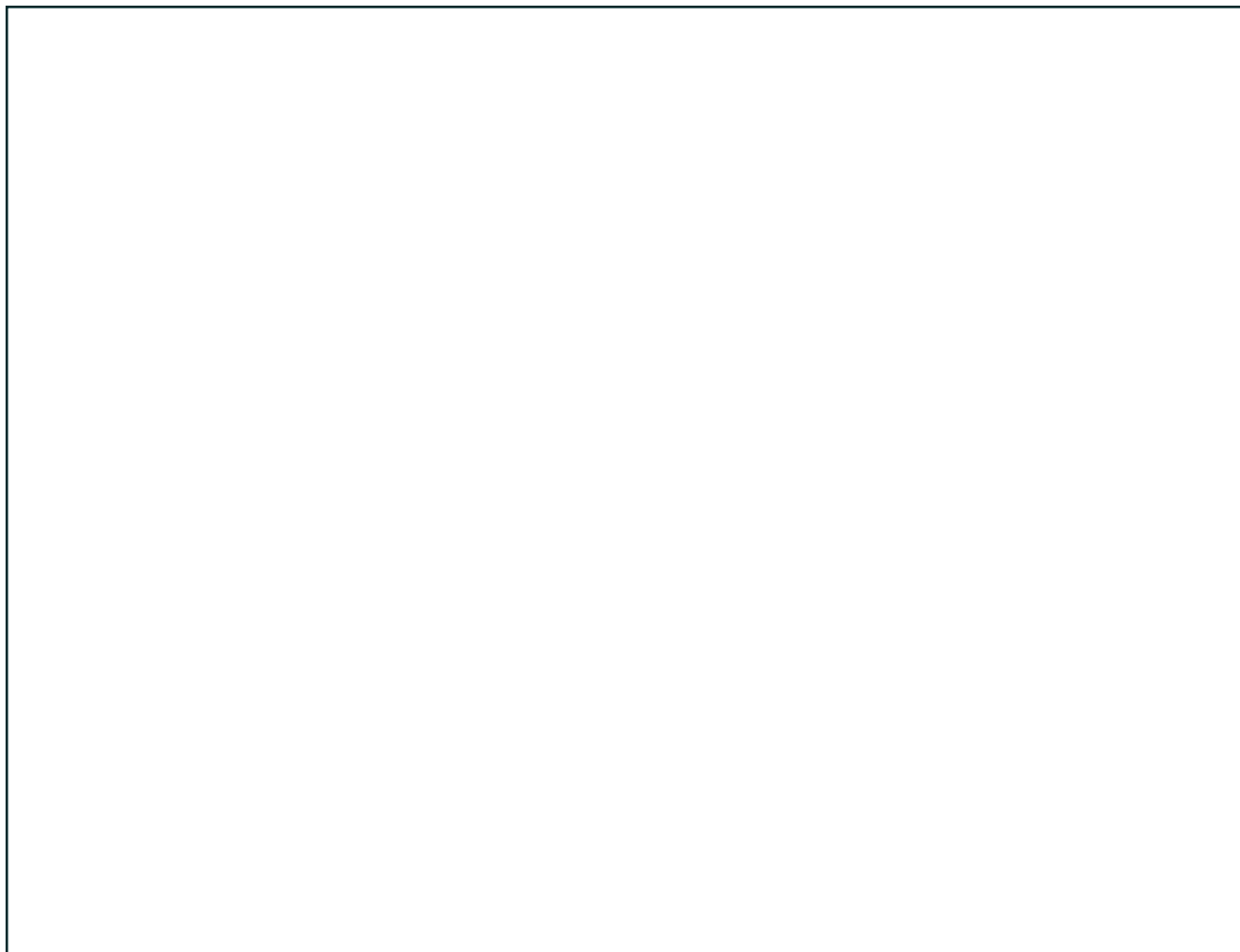
| Dreams | List in order of importance |
|------------------------|-----------------------------|
| Saving and Money | 1. _____ |
| Health and Exercise | 2. _____ |
| Learning and Education | 3. _____ |
| Giving | 4. _____ |
| Relationships | 5. _____ |
| Toys and Things | 6. _____ |
| Career and Work | 7. _____ |
| House | 8. _____ |
| Business | 9. _____ |
| Travel | 10. _____ |
| Fun | 11. _____ |
| Retirement | 12. _____ |

What's Your Big Dream?

Draw and write a couple of sentences about one of your big dreams!

Questions to ask yourself:

- Do you have a big dream for learning, college, career, or money?
- Are you willing to get in the habit of earning and saving money so you will be better prepared to make your big dreams come true?



MODULE 4
SET GOALS

Module 4: Set Goals

Participants Will Learn, Do, and Create

- Setting goals is a great habit.
- Goals help define what we need to do and when. Goals make it easier and give us a better chance to make dreams come true. Clear and specific goals are the best goals.
- It's important to work on, stay focused on, and not give up on our goals.
- Listen to the song Get in the Habit!
- Set a savings goal.
- OPTION. Create a personal savings jar.

Resources

- Sammy's Big Dream – Use any one or all the following versions of the book:
 - eBook | Read and Color Activity Book | Storybook
- Blank paper, pencils, crayons and/or colored markers
- 3 Sammy Activity Templates for Module 4. Attached.
- Option. Materials to create a personal savings jar.
- Sammy Song: Get in the Habit
- Access to SammyRabbit.com, YouTube or Spotify. You can download templates at SammyRabbit.com and listen to songs on YouTube or Spotify

Steps

- Review key points from Module 3
- Introduce today's module and theme – Set Goals. It's a great habit!
- Have participants complete Module 4 Activities and place them in their Dream Big Journal
- Module 4, Exhibit "D" provides additional information on steps

Module 4: Exhibit “D”

REVIEW key points from the last module.

- Have participants REPEAT OUT LOUD: Discover and declare your big dream. It’s a great habit!
- REMIND participants:
 - The clearer we are about our dreams, the better we define our dreams, the better chance we have of making our dreams come true.

Introduce TODAY’S TOPIC: Set Goals. It’s a great habit.

RE-READ pages 11 and 16 of Sammy’s Big Dream.

- ASK participants to name something we can learn about goals from pages read. Setting goals help make dreams come true. Clear and specific goals are the best goals. It’s important to work on, stay focused on and not give up on our goals.
- REMIND participants:
 - Setting goals gives us a better chance of making our dreams come true.
 - Goals help define what we need to do and when.
- HAVE participants REPEAT OUT LOUD: Setting goals is a great habit!

LISTEN to the song Get in the Habit.

- Have participants sing the song GET IN THE HABIT.
- See video. YouTube search “Sammy Rabbit Live - Malabar Elementary School Get in the Habit!” [Get in the Habit at Malabar Elementary](#)

REVIEW Module 4 Activities. HAVE participants complete Activities.

- DEFINE the WORD “Goal.”
- Goal Setting
- OPTION. Create a personal savings bank or jar
- PLAY the song “Get in the Habit” while participants complete the

activities.

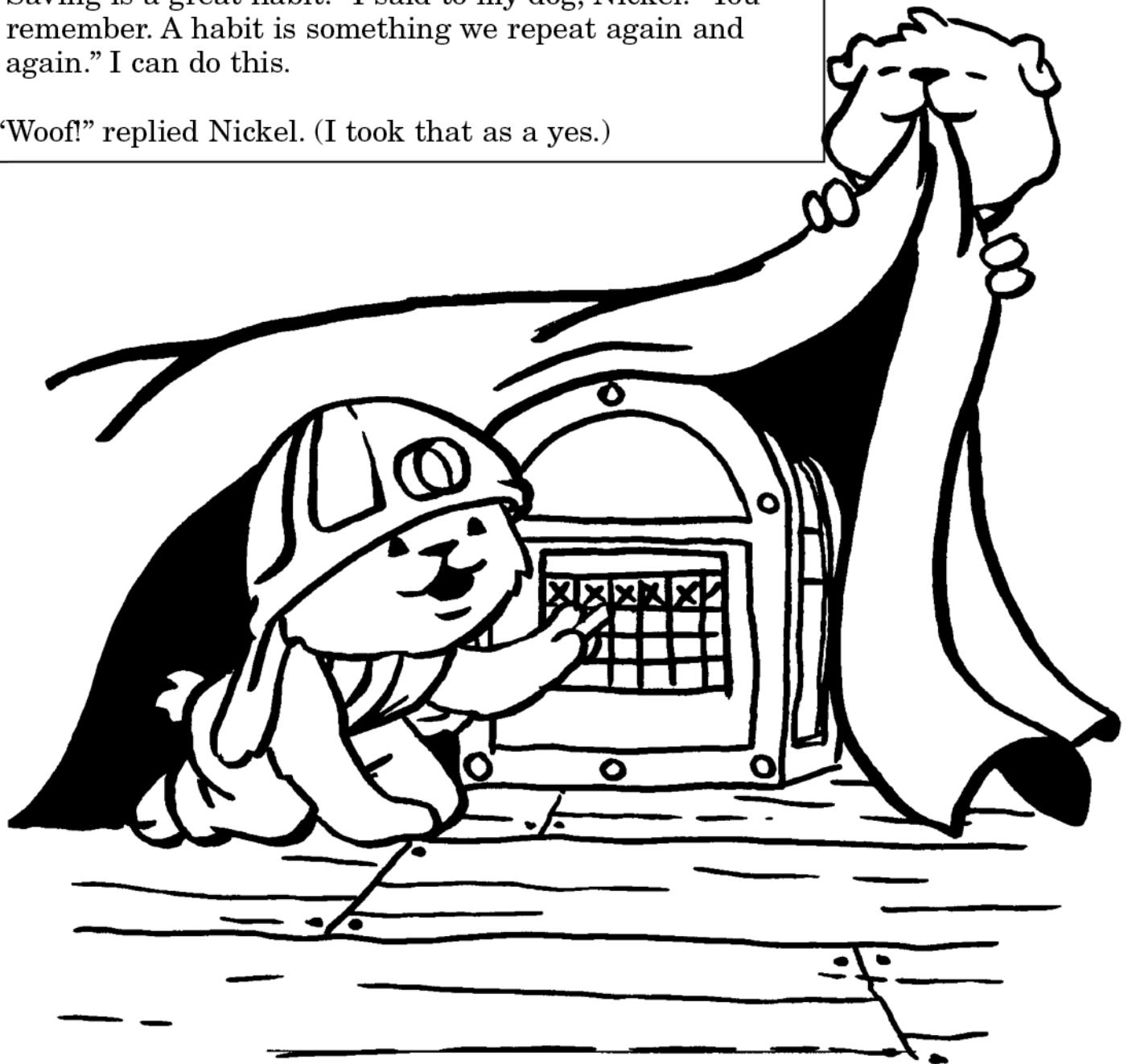
HAVE participants enter their activities in their own Dream Big Journal

SHARE with students they can keep learning online at SammyRabbit.com and will find more activities for the song: GET IN THE HABIT!

I left them arguing and ran down the hall to my room. I had to write down my new plan and goal. I counted the days on my calendar. It was exactly one-hundred days to blast off. *If I save one dollar a day, I can go*, I thought.

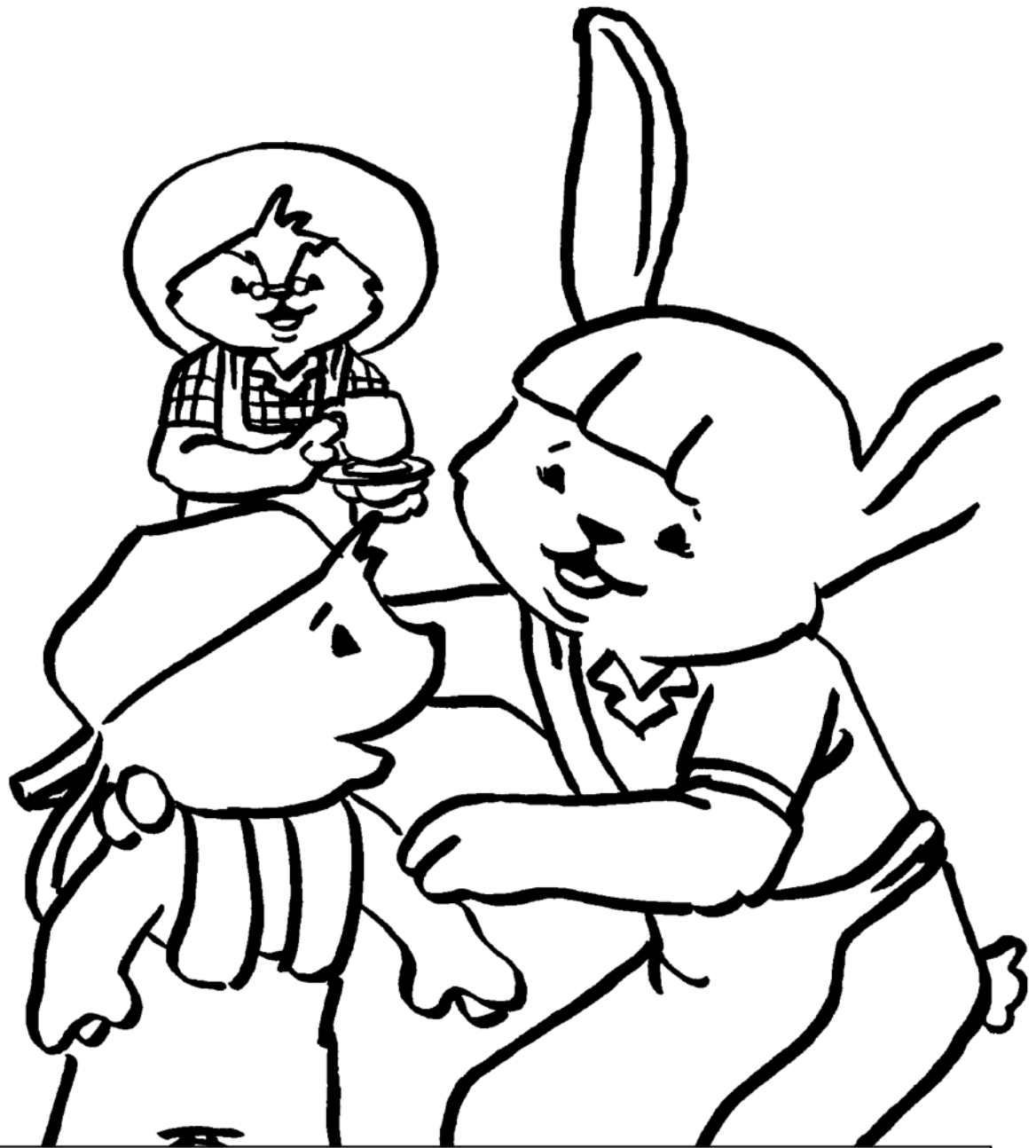
“Saving is a great habit!” I said to my dog, Nickel. “You remember. A habit is something we repeat again and again.” I can do this.

“Woof!” replied Nickel. (I took that as a yes.)



Sammy says:

SET GOALS.



“Things are not always easy, Sammy,” said Mama. “But you can do anything you want to if you work hard and do not give up.”

“Your mama is right, Sammy,” said Auntie Squirly. “Do not give up! Keep working toward your goal, one step at a time. You will make it.”

“All right.” I grinned. “I’ll keep trying.”

Sammy says:

DO NOT GIVE UP EASY.

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

GOAL

Something you want to
achieve in a specific time



Synonyms

Target, Aim

Sentences

1. My goal is to graduate from college.
2. Written goals help achieve big dreams.

Write the Definition:

Goal Setting

Fill in the blanks and color circle.

Big Dream #1 - I'm saving for _____



Goals - Insert dates below

1. I will accomplish my goal by _____

2. I will get in the habit of saving and make my first deposit by _____

Create a Savings Bank or Jar



MODULE 5

**HAVE A WRITTEN
PLAN**

Module 5: Have a Written Plan

Participants Will Learn

- Having a written plan is a great habit. Putting our plans in writing helps us and others to think more clearly about our plans.
- Plans are maps; strategies; lists of steps to help us accomplish our goals and dreams.
- Written plans make it is easier and give us a better chance to make dreams come true.

Resources

- Sammy's Big Dream – Use any one or all the following versions of the book:
 - eBook | Read and Color Activity Book | Storybook
- Blank paper, pencils, crayons and/or colored markers
- 2 Sammy Activity Templates for Module 5. Attached
- Sammy Song: Plan
- Access to SammyRabbit.com, YouTube or Spotify. You can download templates at SammyRabbit.com and listen to songs on YouTube or Spotify

Steps

- Review key points from Module 4
- Introduce today's module and theme – Have a written plan. It's a great habit!
- Have participants complete Module 5 Activities and place them in their Dream Big Journal
- Module 5, Exhibit "E" provides additional information on steps

Module 5: Exhibit “E”

REVIEW key points from the last module.

- Have participants REPEAT OUT LOUD: Set goals. It’s a great habit!
- REMIND participants:
 - Setting goals help us to define and achieve our dreams.

Introduce TODAY’S TOPIC: Have a written plan. It’s a great habit!

RE-READ pages 3 and 11 of Sammy’s Big Dream.

- ASK participants to name something we can learn about plans from pages read.
- REMIND participants:
 - Having written plans give us a better chance of making our dreams come true.
 - Share with participants that putting our plans in writing helps us and others to think more clearly about our plans. Having better plans will result in having a better chance of making our dreams come true.
- HAVE participants REPEAT OUT LOUD: Having a written plan is a great habit!

REVIEW Module 5 Activities. HAVE participants complete Activities.

- DEFINE the WORD “Plan.”
- My Daily Activity Plan
- My Weekly Saving Plan
- My Plan
- PLAY the song “PLAN” while participants complete the activities.

HAVE participants enter their activities in their own Dream Big Journal

SHARE with students they can keep learning online at SammyRabbit.com and will find more activities for the song: PLAN!

I immediately began to think and plan
how to make this big dream come true!



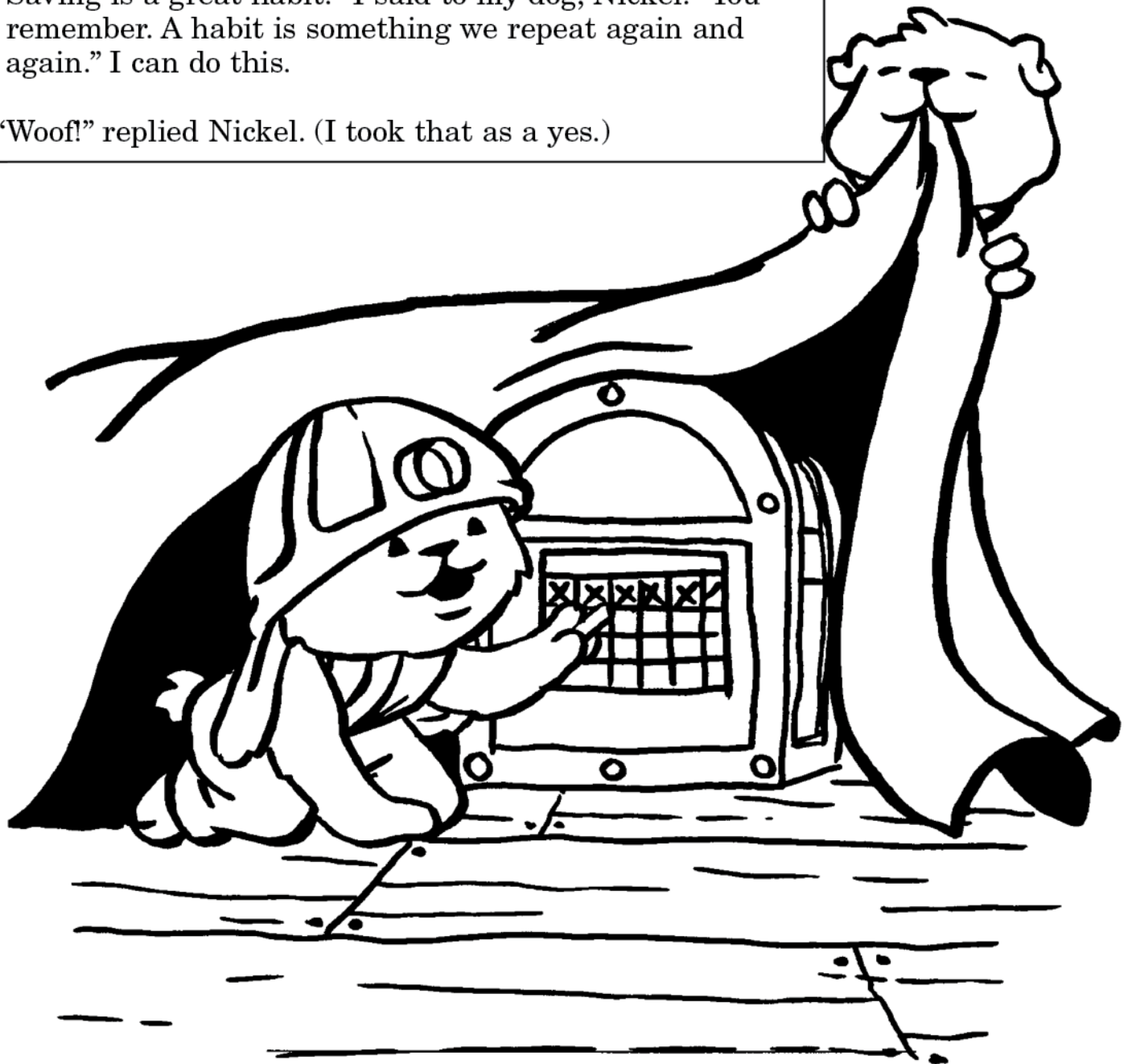
Sammy says:

THINK. PLAN.

I left them arguing and ran down the hall to my room. I had to write down my new plan and goal. I counted the days on my calendar. It was exactly one-hundred days to blast off. *If I save one dollar a day, I can go*, I thought.

“Saving is a great habit!” I said to my dog, Nickel. “You remember. A habit is something we repeat again and again.” I can do this.

“Woof!” replied Nickel. (I took that as a yes.)



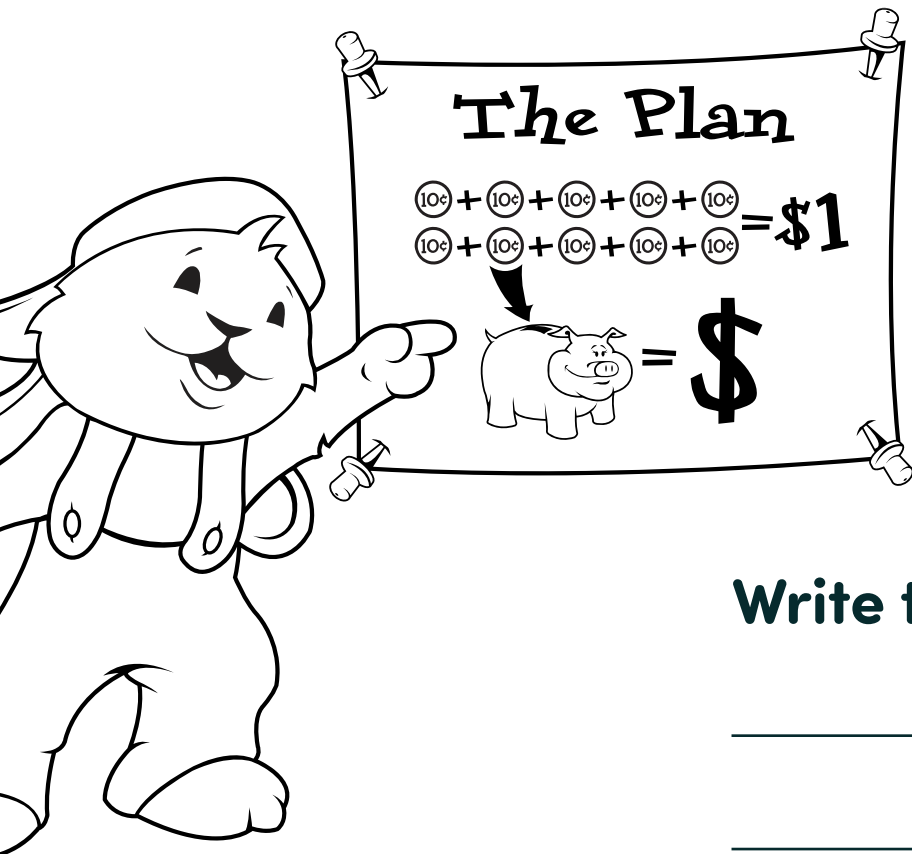
Sammy says:

SET GOALS.

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

PLAN

Set of steps to achieve a dream or goal



Synonyms

Map, Strategy

Sentences

1. Making a plan will help me achieve my big dreams.
2. A plan gives me a better chance at reaching my goals.

Write the Definition:

My Daily Activity Plan

How will I invest and use my time today!

List the activities you plan to do during the day and the amount of time you plan to invest (spend) doing each.

Name _____

Date _____

| Key Activites | | | |
|---------------|------|-----------|--------|
| wake up | read | excercise | sleep |
| eat | play | study | school |

Activity

Total Time

Start Time

End Time

| | | | |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

My Weekly Saving Plan

How I will use my money this week!

Name

Date

EARN

1. How will I earn money?

2. What kind of work can I do to earn money? Walk neighbors pets. Take out neighbors trash. What else can I do to earn money?

3. Who can I ask for a job?

SAVE. SPEND SMART. GIVE WISELY

1. How do I plan to use the money I earn? What if I earn \$5 this week. How will I use it?

Save: \$_____

Spend Smart: \$_____

Give Wisely: \$_____

Give Wisely: \$_____

My Plan

Complete the form.

Name

Date

Dream

Goal

My plan to reach my goal and make my dream come true is to use the following strategies and take the following steps and actions.

Steps, Actions, Strategies

1. _____

2. _____

3. _____

Reviewed by: _____ Date: _____

Comments or Suggestions

MODULE 6
SAVE

Module 6: Save

Participants Will Learn and Create

- Saving money is a great habit.
- Saving makes us strong. That means, saving better prepares us to address emergencies. Saving makes it easier to take advantage of opportunities and accomplish goals and dreams. And, saving better prepares to give to others.
- It's smart to make saving automatic.
- Create a frame with the saying: Saving is a great habit!

Resources

- Sammy's Big Dream – Use any one or all the following versions of the book:
 - eBook | Read and Color Activity Book | Storybook
- Blank paper, pencils, crayons and/or colored markers
- 4 Sammy Activity Templates for Module 6. Attached
- Materials to FRAME the Sammy Saying "Saving is a Great Habit!"
- Sticks, glue
- Sammy Song: S-A-V-E
- Access to SammyRabbit.com, YouTube or Spotify. You can download templates at SammyRabbit.com and listen to songs on YouTube or Spotify

Steps

- Review key points from Module 5
- Introduce today's module and theme – Saving money makes me strong. Make it a habit. Make it automatic.
- Have participants complete Module 6 Activities and place them in their Dream Big Journal
- Module 6, Exhibit "F" provides additional information on steps

Module 6: Exhibit “F”

REVIEW key points from the last module.

- Have participants REPEAT OUT LOUD: Have a written plan. It’s a great habit!
- REMIND participants:
 - Having written plans makes it easier to achieve our dreams.

Introduce TODAY’S TOPIC: Save. It’s a great habit. It makes me strong!

RE-READ pages 8 and 11 of Sammy’s Big Dream.

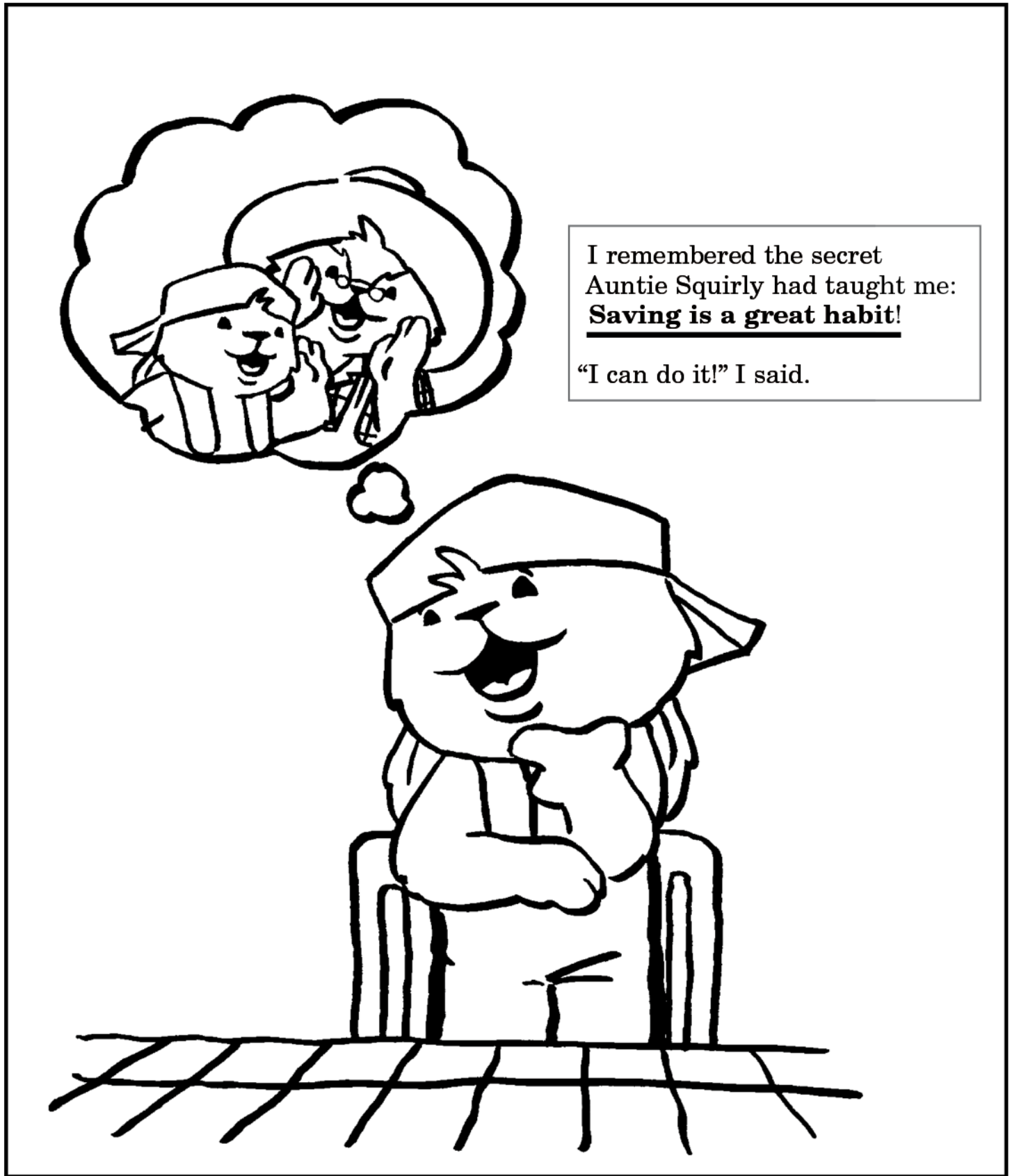
- ASK participants to name something we can learn about saving money from pages read.
- REMIND participants:
 - Making saving a habit gives us a better chance of making our dreams come true.
 - Habits are activities we repeat regularly – over and over
- HAVE participants REPEAT OUT LOUD: Saving is a great habit. It makes me strong!

REVIEW Module 6 Activities. HAVE participants complete Activities.

- DEFINE the WORD “Save.”
- DEFINE the WORD “Money.”
- 3 Reasons
- FRAME the Sammy Saying “Saving is a Great Habit!”
- PLAY the song “S-A-V-E” while participants complete the activities.

HAVE participants enter their activities in their own Dream Big Journal

SHARE with students they can keep learning online at SammyRabbit.com and will find more activities for the song: S-A-V-E!



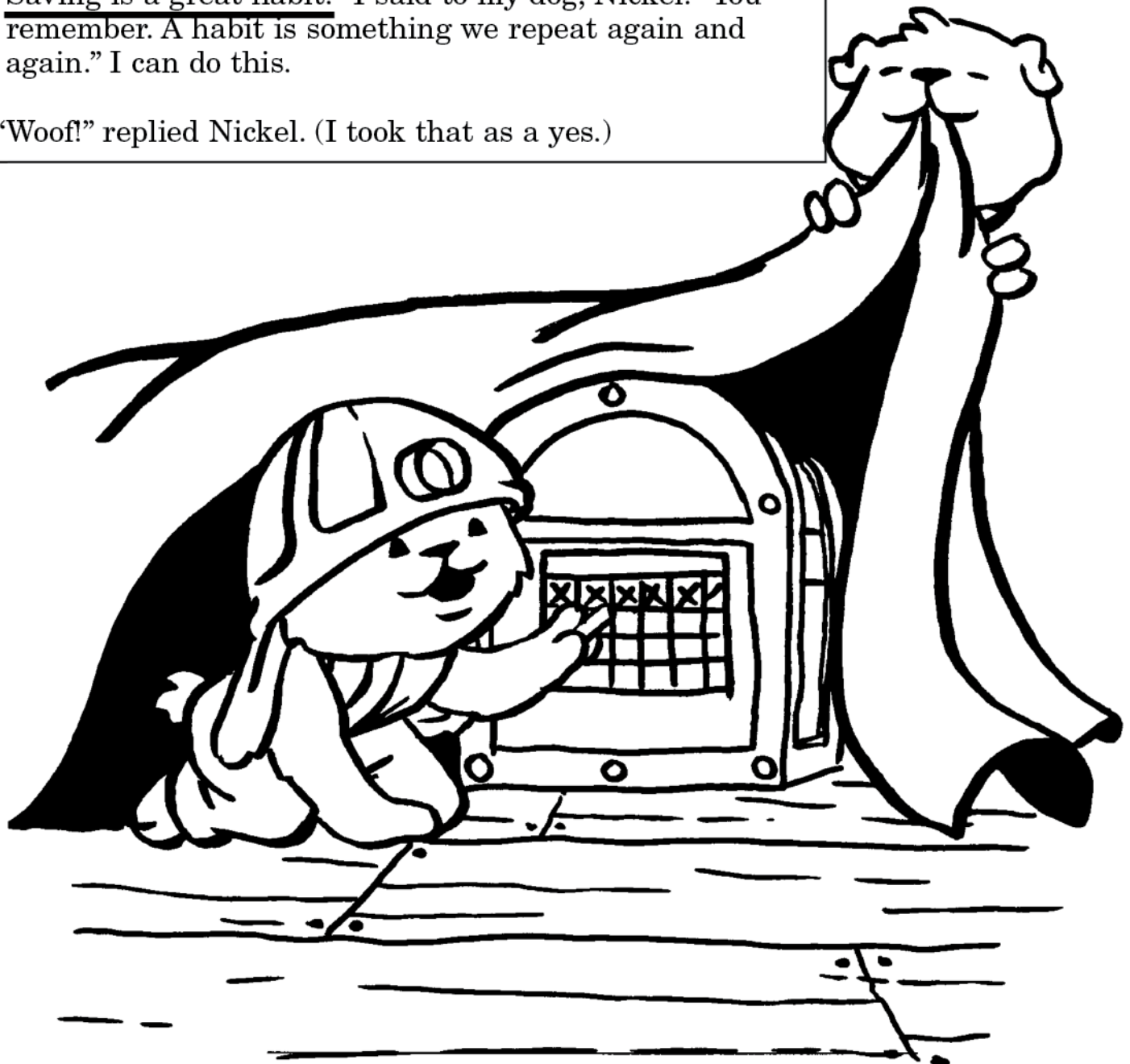
Sammy says:

SAVING is a GREAT HABIT!

I left them arguing and ran down the hall to my room. I had to write down my new plan and goal. I counted the days on my calendar. It was exactly one-hundred days to blast off. *If I save one dollar a day, I can go*, I thought.

“Saving is a great habit!” I said to my dog, Nickel. “You remember. A habit is something we repeat again and again.” I can do this.

“Woof!” replied Nickel. (I took that as a yes.)



Sammy says:

SET GOALS.

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

SAVE

Put away for the future

Synonyms

Keep, Store

Sentences

1. Save a little every day.
2. It's smart to save regularly.

Write the Definition:

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

MONEY

Coins or paper bills used to trade,
exchange for, & buy items



Synonyms

Cash

Sentences

1. Saving money is smart.
2. Money can help us make our dreams come true.

Write the Definition:

3 Reasons

Write the letter that is assigned to each number in the box at the bottom of the page to solve the puzzle and complete each sentence.

1. Saving better prepares me for

 5 13 5 18 7 5 14 3 9 5 19

2. Saving better prepares me for

 15 16 16 15 18 20 21 14 9 20 9 5 19

and to make big dreams come true

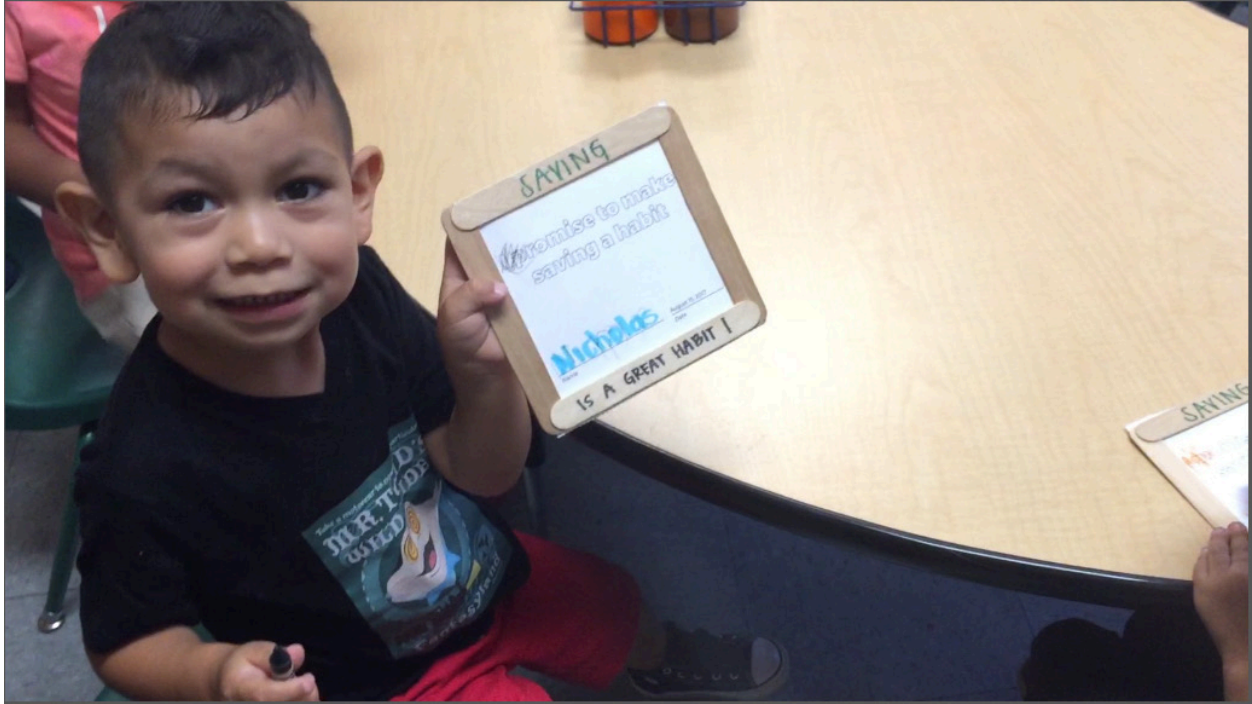
3. Saving better prepares me to _____ to

 7 9 22 5

others!

| | | | | |
|------|------|------|------|------|
| A=1 | B=2 | C=3 | D=4 | E=5 |
| F=6 | G=7 | H=8 | I=9 | J=10 |
| K=11 | L=12 | M=13 | N=14 | O=15 |
| P=16 | Q=17 | R=18 | S=19 | T=20 |
| U=21 | V=22 | W=23 | X=24 | Y=25 |
| Z=26 | | | | |

Frame the Saying "Saving is a Great Habit!"



MODULE 7
EARN

Module 7: Earn

Participants Will Learn

- Earning money is a great habit and fun to do!
- Working hard and earning money makes it easier to make dreams come true.
- There are lots of different ways to earn money. Find work that is important to you. This will make it easier to work hard and be good at the work you do. But even if you don't find work that is important to you, work hard and give your best effort. It is a good reputation to have.

Resources

- Sammy's Big Dream – Use any one or all the following versions of the book:
 - eBook | Read and Color Activity Book | Storybook
- Blank paper, pencils, crayons and/or colored markers
- 4 Sammy Activity Templates for Module 7. Attached
- Sammy Song: Lemonade Stand
- Access to SammyRabbit.com, YouTube or Spotify. You can download templates at SammyRabbit.com and listen to songs on YouTube or Spotify

Steps

- Review key points from Module 6
- Introduce today's module and theme –Earning money is fun to do. Earning money is a great habit.
- Have participants complete Module 7 Activities and place them in their Dream Big Journal
- Module 7, Exhibit "G" provides additional information on steps

Module 7: Exhibit “G”

REVIEW key points from the last module.

- Have participants REPEAT OUT LOUD: Saving is a great habit. It makes me strong!
- REMIND participants:
 - Getting in the habit of saving prepares us for emergencies and opportunities.
 - The habit of saving money gives us more freedom and security.
 - The habit of saving money makes it easier to achieve our dreams.

Introduce TODAY’S TOPIC: Earn money. It’s a great habit and fun to do!

RE-READ pages 7 and 12 of Sammy’s Big Dream.

- ASK participants to name something we can learn about earning money from pages read.
- REMIND participants:
 - Working hard, giving our best effort and earning money are great habits.
- HAVE participants REPEAT OUT LOUD: Earning money is fun to do!

REVIEW Module 7 Activities. HAVE participants complete Activities.

- DEFINE the WORD “Earn.”
- Earning Money
- Earning Money is Fun to Do. 5 Earning Estimates
- PLAY the song “LEMONADE STAND” while participants complete the activities.

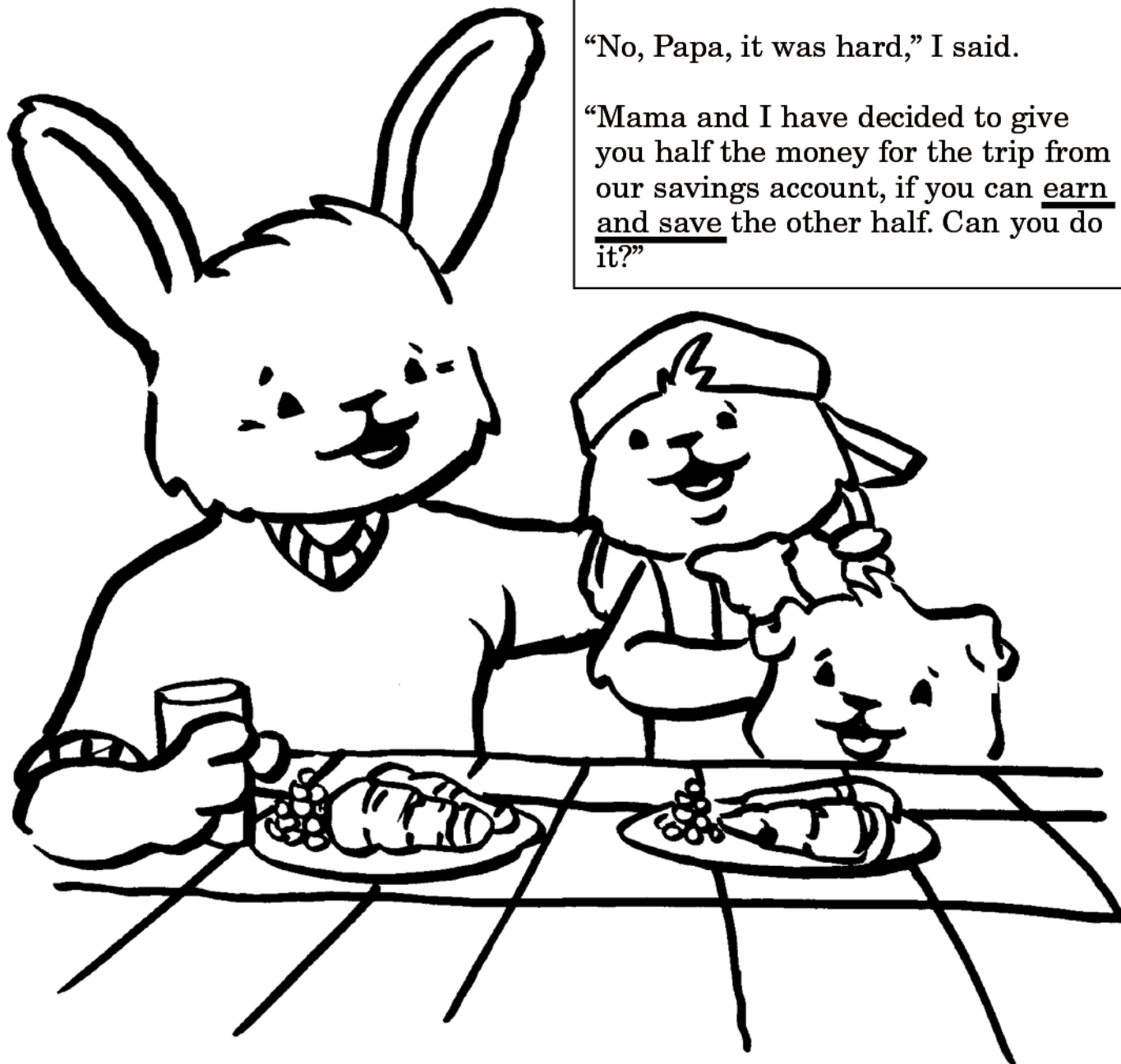
HAVE participants enter their activities in their own Dream Big Journal

SHARE with students they can keep learning online at SammyRabbit.com and will find more activities for the song: LEMONADE STAND

That night, Papa said, “Sammy, I know that winning the essay contest was not easy.”

“No, Papa, it was hard,” I said.

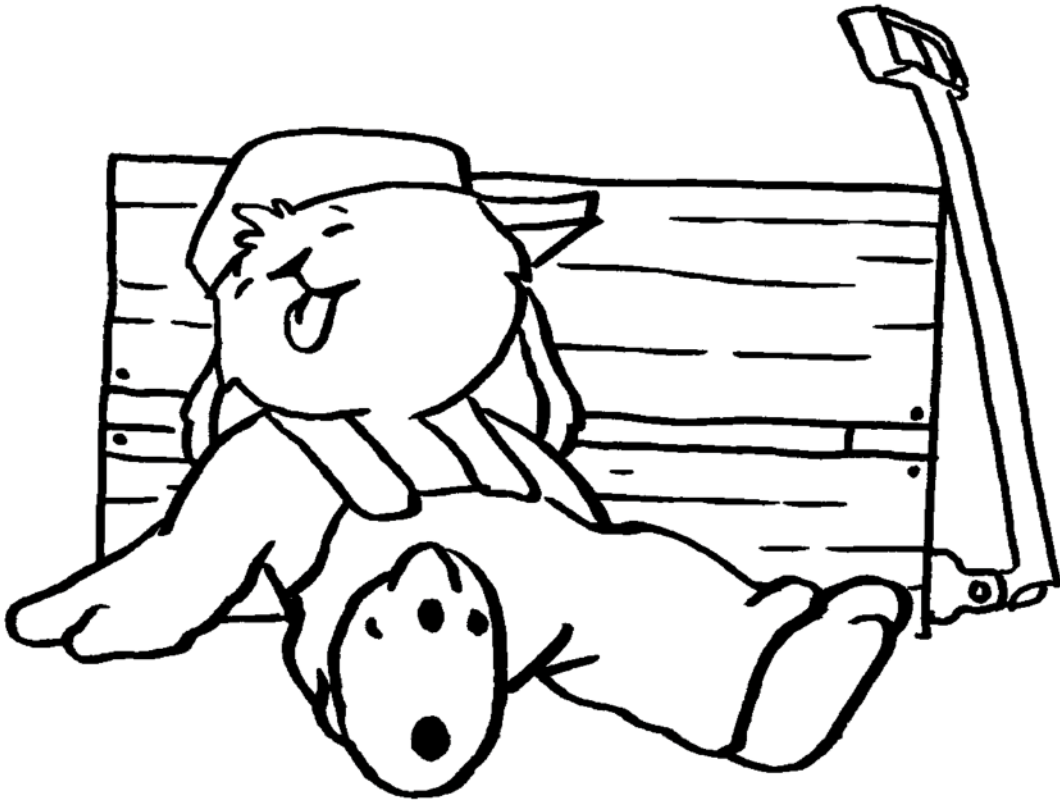
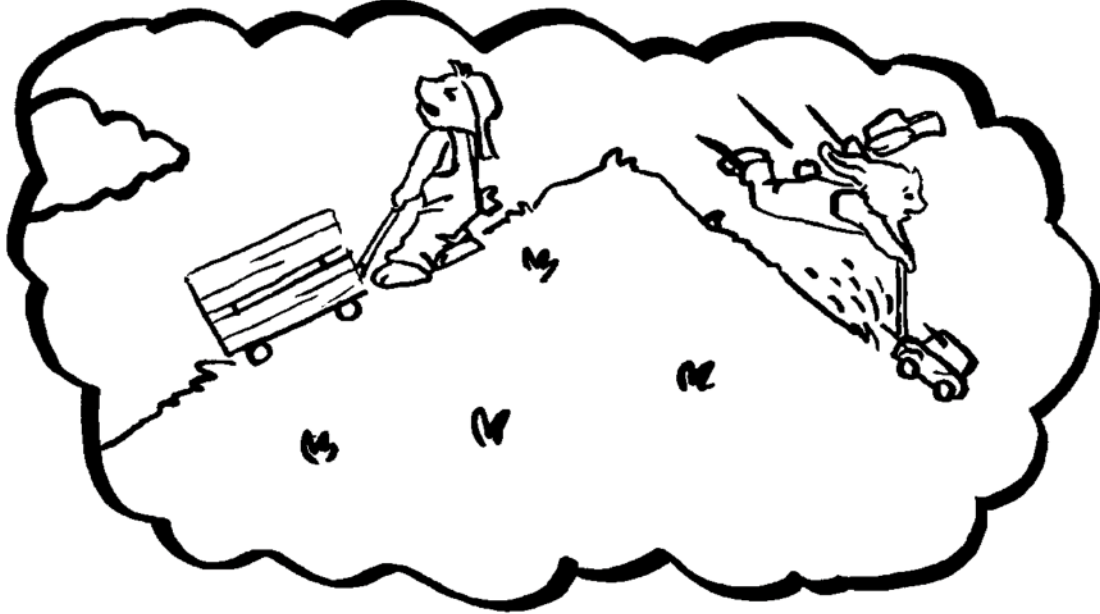
“Mama and I have decided to give you half the money for the trip from our savings account, if you can earn and save the other half. Can you do it?”



Sammy says:

BELIEVE in you!

I worked and saved every day for weeks.
I did not stop even to play with my friends.
I was determined to reach my goal.



Sammy says:

WORK. EARN. SAVE.

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

EARN

To work for



Synonyms

Get, work for

Sentences

1. We work to earn money.
2. Sammy likes to earn money.

Write the Definition:

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

INTEREST

Money earned when you save.
Money charged when you borrow



Synonyms

Earnings

Sentences

1. It's fun to earn interest
2. It's sad to pay interest

Write the Definition:

Earning Money

Trace the word. Say it out loud. Trace the sentence. Underline the key word.

WORD

Earn

Work

Interest

Earn

SENTENCE

There are lots of ways to earn money.

Work is one way to earn money.

Interest on savings is another way to earn money.

It feels good to earn money.

Ways to Earn Money

Can you think of other ways to earn money? (Hint: Ask your parents) List them below.

1. _____

4. _____

2. _____

5. _____

3. _____

6. _____

Earning Money is Fun to Do!

Complete the activity.

5 Earning Estimates!

Make a habit of saving some of all your earnings. Let's estimate how much you might earn and save in these careers over 10 years IF you save 10% of everything you earn!

| <u>Career</u> | <u>Average Salary</u> | <u>Total Earnings 10 Years</u> | <u>Total Savings</u> |
|----------------|-----------------------|--------------------------------|-----------------------|
| Doctor | \$150,000 | \$_____ | \$_____ plus interest |
| Teacher | \$60,000 | \$_____ | \$_____ plus interest |
| Business Owner | \$90,000 | \$_____ | \$_____ plus interest |
| Engineer | \$110,000 | \$_____ | \$_____ plus interest |
| Store Manager | \$70,000 | \$_____ | \$_____ plus interest |

5 Discussion Questions!

1. Where will the money I earn and receive go? Savings? Investments? Smart Spending? Wise Giving? Taxes?
2. How much of my earnings will go to savings?
3. Are my dreams worth prioritizing and saving for?
4. What about my future, is it worth saving for?
5. How much of what I earn will I keep and still have after 10 years of work?

Notes

Salary = Earnings = Pay

Interest is extra money I earn when I save!

MODULE 8

SPEND SMART

Module 8: Spend Smart

Participants Will Learn

- Spending smart is a great habit.
- Spending smart makes it easier to accomplish dreams.
- Spending smart means spend less than you earn or receive. Spending smart sometimes means saying “no” to things we want. Spending smart means having a budget to plan, track and measure earnings, savings and spending.

Resources

- Sammy’s Big Dream – Use any one or all the following versions of the book:
 - eBook | Read and Color Activity Book | Storybook
- Blank paper, pencils, crayons and/or colored markers
- 3 Sammy Activity Templates for Module 8. Attached
- Sammy Songs: Don’t Spend More Than You Make and Budget
- Access to SammyRabbit.com, YouTube or Spotify. You can download templates at SammyRabbit.com and listen to songs on YouTube or Spotify

Steps

- Review key points from Module 7
- Introduce today’s module and theme – Spend smart. It is a great habit.
- Have participants complete Module 8 Activities and place them in their Dream Big Journal
- Module 8, Exhibit “H” provides additional information on steps

Module 8: Exhibit “H”

REVIEW key points from the last module.

- Have participants REPEAT OUT LOUD: Earning money is fun to do!
- REMIND participants:
 - Earning money is a great habit.
 - Earning money is fun to do!
 - It’s smart to make habits of working hard and giving your best effort.

Introduce TODAY’S TOPIC: Spend smart. It’s a great habit!

RE-READ page 19 of Sammy’s Big Dream.

- ASK participants to name something we can learn about spending smart from page read.
- REMIND participants:
 - Spending smart is a great habit.
 - Spending smart makes it easier and gives us a better chance to accomplish dreams.
 - Spending smart means spending less than you earn or receive.
 - Spending smart sometimes means saying “no” to things we want.
 - Spending smart means having a budget to plan, track, and measure earnings, savings and spending.
- HAVE participants REPEAT OUT LOUD: Spend smart. It’s a great habit!

REVIEW Module 7 Activities. HAVE participants complete Activities.

- DEFINE the WORD “Spend.”
- DEFINE the WORD “Budget.”
- List, Compare, and Contrast
- Simple Budget
- PLAY the songs “DON’T SPEND MORE THAN YOU MAKE and BUDGET” while participants complete the activities.

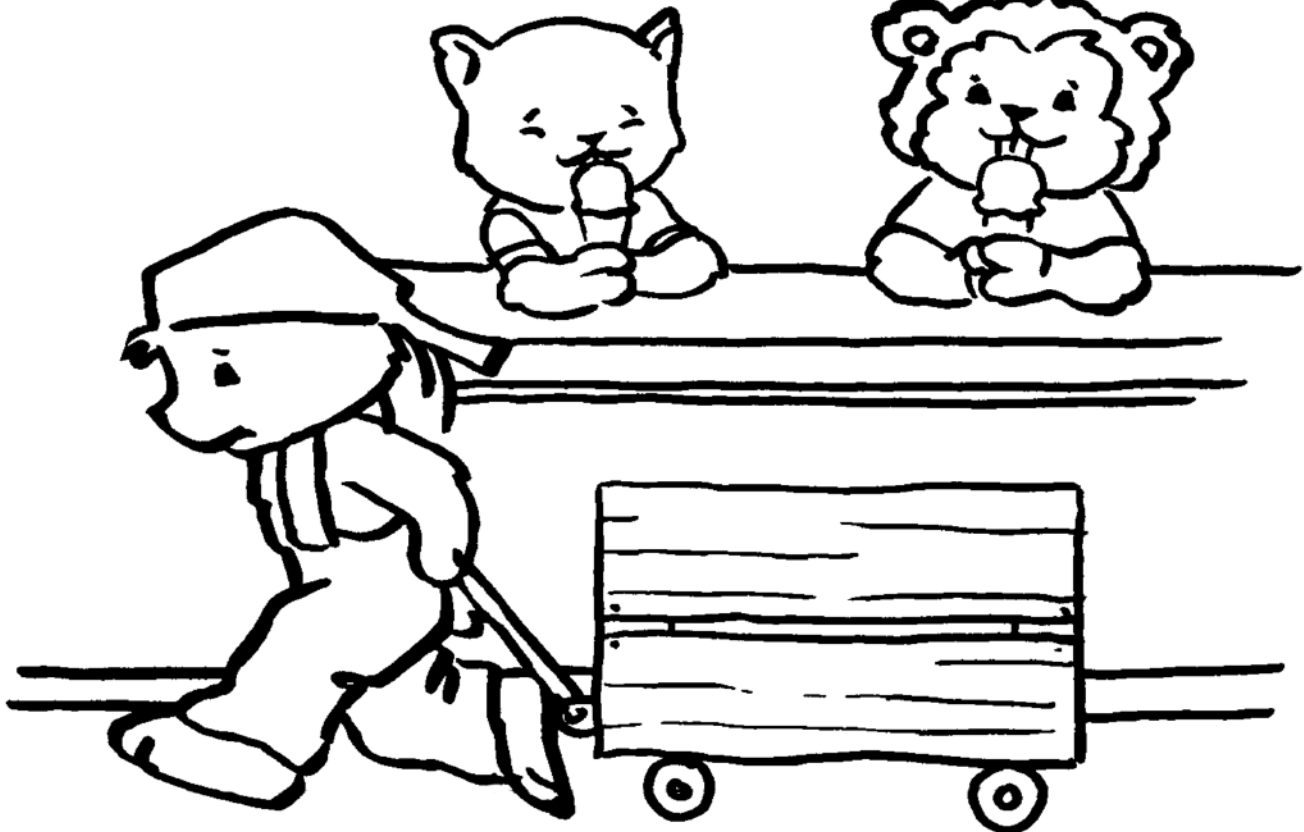
HAVE participants enter their activities in their own Dream Big Journal

SHARE with students they can keep learning online at SammyRabbit.com
and will find more activities for the songs: DON'T SPEND MORE THAN YOU
MAKE and BUDGET

ICE CREAM



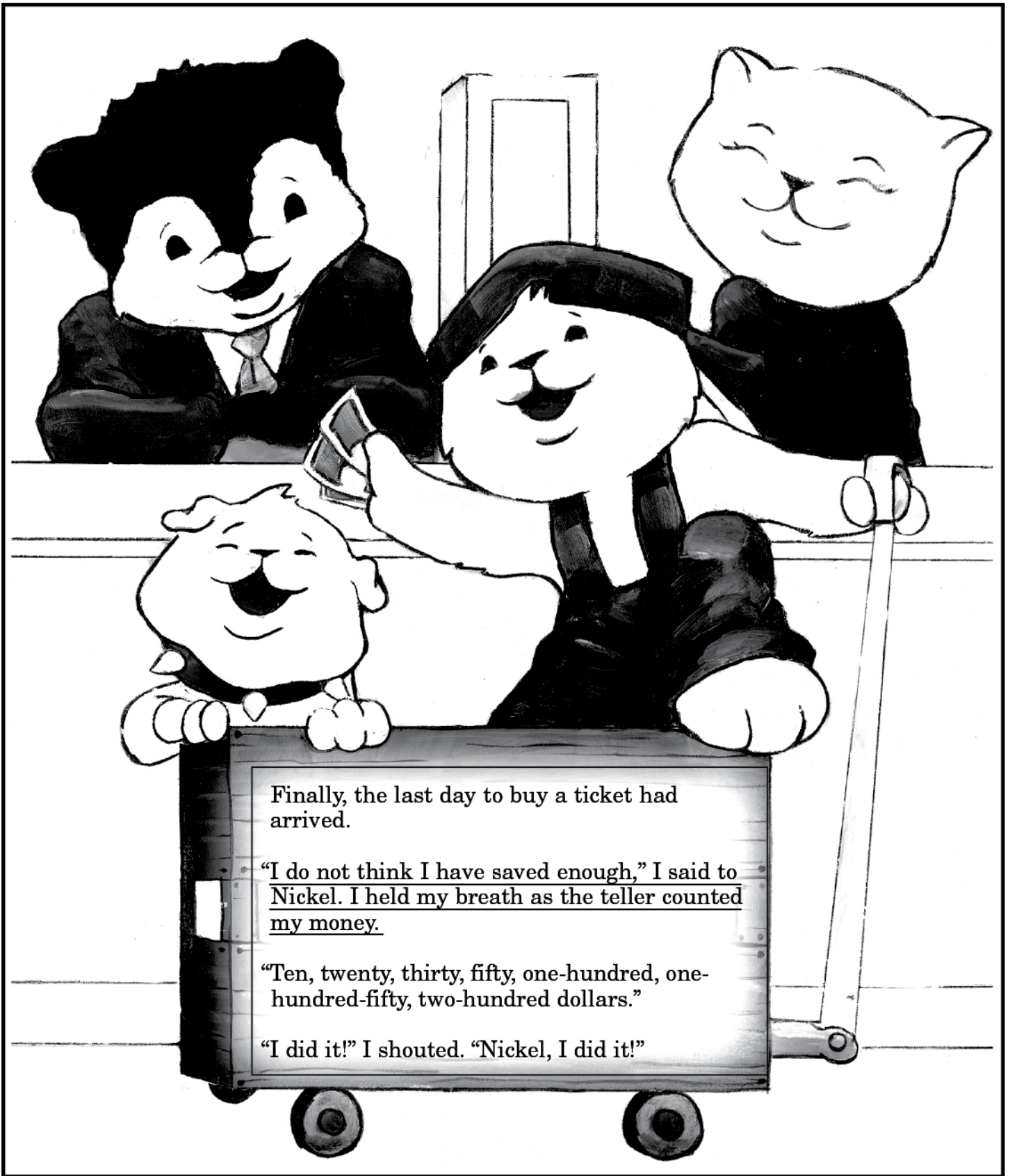
SHOP



In order to save more, I chose not to buy some of my favorite things, like ice cream, candy, and baseball caps. *Keep saving!* I told myself. I was more determined than ever to ride the world's first space coaster.

Sammy says:

SPEND SMART. MAKE YOUR CHOICES COUNT.



Finally, the last day to buy a ticket had arrived.

“I do not think I have saved enough,” I said to Nickel. I held my breath as the teller counted my money.

“Ten, twenty, thirty, fifty, one-hundred, one-hundred-fifty, two-hundred dollars.”

“I did it!” I shouted. “Nickel, I did it!”

Sammy says:

MEASURE your PROGRESS.

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

SPEND

Buy



Synonyms

Buy, Use

Sentences

1. Spend smart.
2. Spend less than you earn.

Write the Definition:

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

BUDGET

Money plan



Synonyms

Money plan, track and measure

Sentences

1. A budget is a money plan.
2. It is smart to budget your money.

Write the Definition:

List, Compare, and Contrast

Spend smart means using lists and comparing prices. Make a list of the items in the key word box. Then go online and compare prices for the items at 3 different stores.

Shopping List - Items

Soda 1 liter Eggs 1 dozen Milk 1 gallon Carrots 1 lb. carrots
Peanut Butter 1 jar Cereal 1 box

| | Store #1 | Store #2 | Store #3 |
|-------------|--------------|--------------|--------------|
| <u>Item</u> | <u>Price</u> | <u>Price</u> | <u>Price</u> |
| 1. _____ | \$ _____ | \$ _____ | \$ _____ |
| 2. _____ | \$ _____ | \$ _____ | \$ _____ |
| 3. _____ | \$ _____ | \$ _____ | \$ _____ |
| 4. _____ | \$ _____ | \$ _____ | \$ _____ |
| 5. _____ | \$ _____ | \$ _____ | \$ _____ |
| 6. _____ | \$ _____ | \$ _____ | \$ _____ |

Simple Budget

Complete the activity.

EARNINGS

Money I earn or receive

| Money received from: | Amount |
|----------------------|----------|
| Parents & Gifts | \$ _____ |
| Work | \$ _____ |
| Total | \$ _____ |

SAVINGS

Money I am storing up and holding onto

| | |
|-----------------|----------|
| Savings Goal #1 | \$ _____ |
| Dream #1 | \$ _____ |
| Emergencies | \$ _____ |
| Total | \$ _____ |

SPENDING

Money I am letting go

| Item: | |
|-------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| Total | \$ _____ |

GIVING

Money I am giving to others

| Name: | |
|-------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| Total | \$ _____ |

MODULE 9

GIVE WISELY

Module 9: Give Wisely

Participants Will Learn

- Giving wisely is a great habit.
- Giving wisely makes everyone feel good.
- You have more freedom and control over money you earn, including the freedom to give to others.

Resources

- Sammy's Big Dream – Use any one or all the following versions of the book:
 - eBook | Read and Color Activity Book | Storybook
- Blank paper, pencils, crayons and/or colored markers
- 5 Sammy Activity Templates for Module 9. Attached
- Access to SammyRabbit.com, YouTube or Spotify. You can download templates at SammyRabbit.com and listen to songs on YouTube or Spotify

Steps

- Review key points from Module 8
- Introduce today's module and theme – Give wisely. It is a great habit.
- Have participants complete Module 9 Activities and place them in their Dream Big Journal
- Module 9, Exhibit "I" provides additional information on steps

Module 9: Exhibit “I”

REVIEW key points from the last module.

- Have participants REPEAT OUT LOUD: Spend smart. It’s a great habit!
- REMIND participants:
 - Spending smart is a great habit. It’ll help us achieve more dreams.
 - Having a budget, measuring and tracking progress are a part of spending smart.

Introduce TODAY’S TOPIC: Give wisely. It is a great habit and feels good!

RE-READ page 22 of Sammy’s Big Dream.

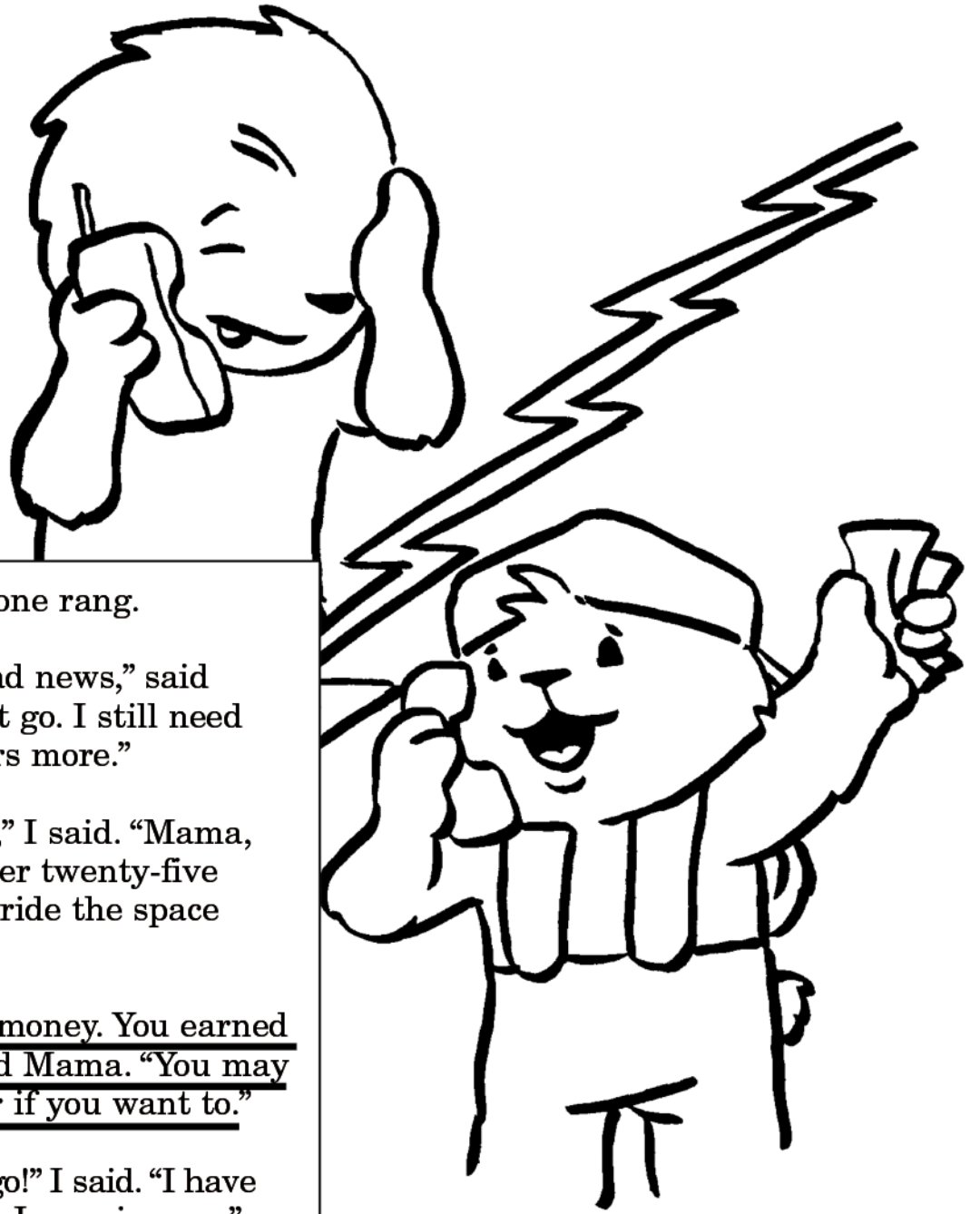
- ASK participants to name something we can learn about giving money from page read.
 - When you give wisely it makes others feel good and it makes you feel good too.
 - You have more freedom and control over money you earn.
- HAVE participants REPEAT OUT LOUD: Give wisely. It is a great habit and feels good!

REVIEW Module 7 Activities. HAVE participants complete Activities.

- DEFINE the WORD “Give.”
- DEFINE the WORD “Wisely.”
- Give Wisely: Draw and Write
- Give Wisely Checklist
- Dream Big Pledge
- PLAY all of Sammy’s Dream Big songs from prior Modules while participants complete the activities.

HAVE participants enter their activities in their own Dream Big Journal

SHARE with students they can keep learning online at SammyRabbit.com!



Just then, the phone rang.

“Sammy, I have bad news,” said Jammer. “I cannot go. I still need twenty-five dollars more.”

“Hold on, Jammer,” I said. “Mama, may I give Jammer twenty-five dollars so he can ride the space coaster too?”

“Sammy, it’s your money. You earned and saved it,” said Mama. “You may give it to Jammer if you want to.”

“Jammer, you can go!” I said. “I have twenty-five dollars I can give you.”

“No way!” said Jammer. “Really?”

“Yes, really,” I said. “It would not be fun riding the space coaster without you.”

Sammy says:

GIVE wisely.

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

GIVE

Provide



Synonyms

Provide, Hand over

Sentences

1. Give wisely.
2. It feels good to give.

Write the Definition:

Color the key word then write the definition.
Insert the activity in your Dream Big Journal.

WISELY

Smart



Synonyms

Smart, Thoughtful

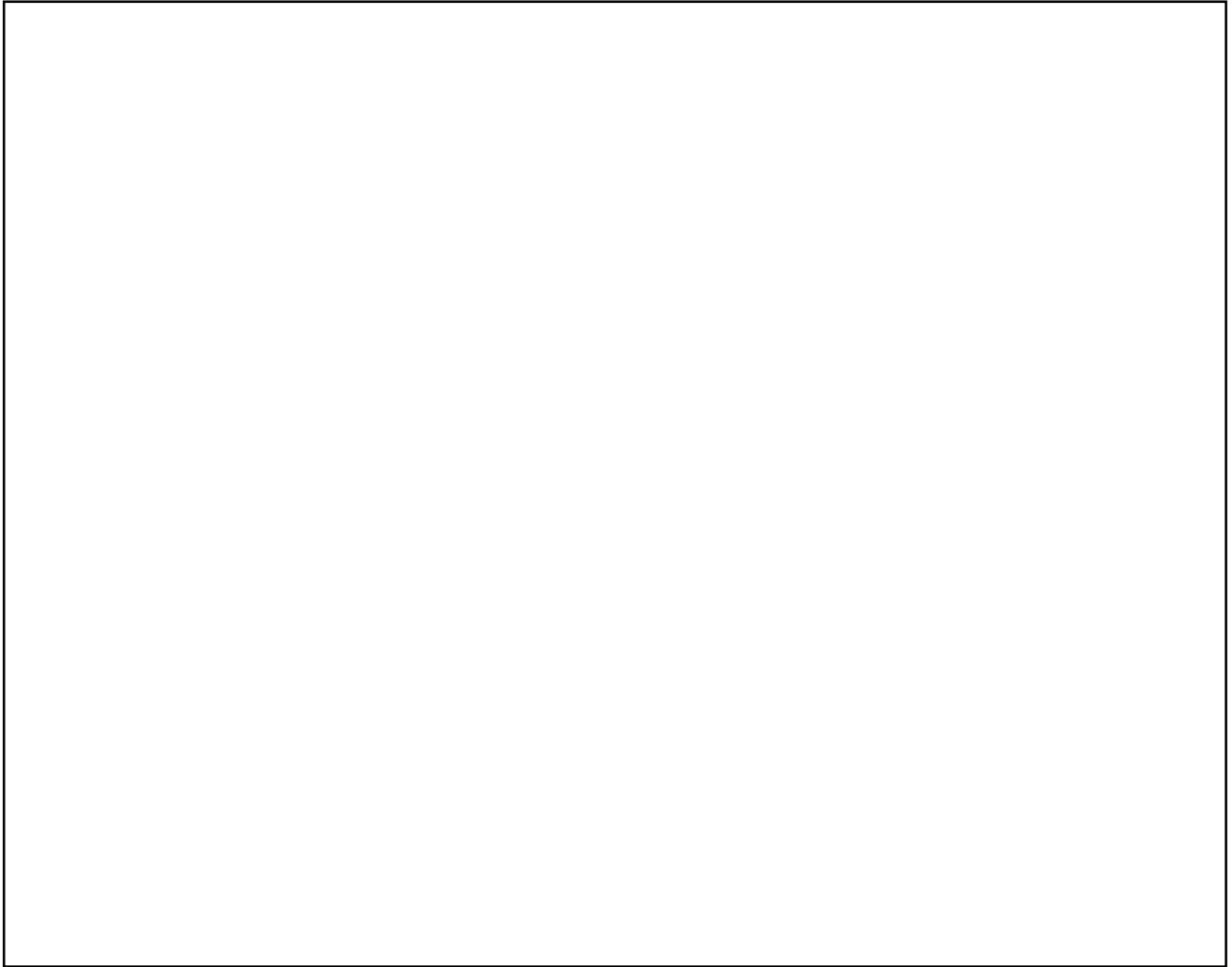
Sentences

1. Give wisely.
2. Use your money wisely.

Write the Definition:

Give Wisely: Draw and Write

Imagine and draw a picture of you giving money to someone to help make one of their big dreams come true. Include your parents in the picture. Show each person's expression in your drawing. Write a sentence or two about how each person feels.



Give Wisely Checklist

Complete the activity.

Before giving:

1. Make a written list of why you think your giving choice is wise or smart.
2. Talk to your parents. Make sure they agree you are making a wise giving choice.
3. Do your homework. Research online. Understand how your money will be used.

Steps

1. **WHO** am I thinking about giving money to?

Write the name of the person or organization

2. **WHY** do I want to give them money?

Reason #1 _____

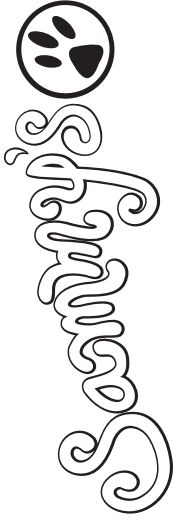
Reason #2 _____

Reason #3 _____

3. **WHAT** will they use the money for?

4. **DO** my parents think it is a wise choice? Yes _____ No _____

5. **HAVE** I done my research? Yes _____ No _____



Dream Big Pledge

Read, sign and date the pledge. Or rewrite the pledge on your own piece of paper and add drawings to it.

I promise to dream big and do big one step at a time.

I promise to make habits of reading and saving money.

I promise to take responsibility for doing my best, working hard and being a life-long learner.

I promise to be respectful and kind to others in pursuing my dreams, goals and plans!

Name

Date

"You can do it, now let's get to it!" - Sammy Rabbit

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WHAT'S YOUR BIG DREAM?



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