*Tía Isa Wants a Car*

Written by Meg Medina

Illustrated by Claudio Muñoz

Candlewick Press, 2011

**Book Synopsis**: One hot summer day Tía Isa makes a bold statement; she wants a car*.* Her niece, the story’s narrator, thinks this is a grand idea. Saving the money to buy a car is not going to be easy. Most of the money Tía Isa earns at the bakery is sent to help family members who are living on a faraway island. (This island could be Cuba. The author is Cuban-American.) The young girl wants to help her aunt. Resourcefully she finds jobs in the neighborhood and puts all of her earnings in a saving sock that grows into a giant money sausage. When enough is saved and the car is purchased, the first thing Tía Isa does is tape a picture of the family on the dashboard.

Lending a delightful Latin flavor are the Spanish words embedded throughout the text. This is not confusing and a glossary is not needed. Claudio Munoz's animated illustrations in watercolor and ink, add detail and humor.

**Lesson I**

 **Tia Isa’s Incentives to Save**

**Introduction**: Tia Isa wants a car so that she can drive her stateside family to the beach. Obtaining this dream will not be easy. She is already setting a large portion of her salary aside to send to the family members that remain on her island home. She is going to need help if she is going to save enough money for her long-term goal.

**Time:** 15-20 minutes

**Grade Level**: 1-3

**Materials**:

* Visual- **Tia Isa’s Incentive to Save**
* Activity Sheet- **Incentives to Save**
* Writing Tools

**Objectives**:

* Students will be introduced to the benefits of saving.
* Students will discuss the opportunity cost of saving.
* Students will create a personalized list of “Incentives to Save.”

Virginia Standards of Learning – Social Studies (2008)

|  |  |
| --- | --- |
| **K.7** | The student will a) recognize that people make choices because they cannot have everything they want; b) explain that people work to earn money to buy the things they want. |
| **1.8** | The student will explain that people make choices because they cannot have everything they want. |
| **1.9** | The student will recognize that people save money for the future to purchase goods and services. |
| **2.9** | The student will explain that scarcity (limited resources) requires people to make choices about producing and consuming goods and services. |
| **2.10** | The student will explain the responsibilities of a good citizen, with emphasis on d) demonstrating self-discipline and self-reliance |
| **3.9** | The student will identify examples of making an economic choice and will explain the idea of opportunity cost (what is given up when making a choice). |

**Procedure**:

* Introduce the lesson by telling the students they will be listening to a story about a young girl and how she was able to help her aunt accomplish her dream.
* Read *Tía Isa Wants a Car* to the class.
* Display the visual *Tía Isa’s Incentives to Save.*
* Read over the list of things Tía Isa would like to have, her incentives to save, with the students. Ask if they can think of other things to add to this list.
* Distribute the activity sheet. Students may work individually or in pairs.

Ask students to circle the one item on their list that they think is the most important. Explain that this is their choice. Their second choice would be their opportunity cost.

* Clarify the concept of opportunity cost by explaining that because we cannot have everything we want (scarcity), we must make choices. Each time we make a choice, we give something up. There is always a next best alternative when making any choice. The value of this next best alternative (or second favorite choice) is the opportunity cost.
* Encourage class discussion concerning items listed on the activity sheets.

Visual

 **Tia Isa’s Incentives to Save**

* Buy a car
* Send her niece to college
* Prepare for emergencies
* Buy a house
* Travel
* Become an entrepreneur (open her own bakery)
* Invest for the future
* Set up for Retirement

Activity Sheet

Incentives to Save

Directions: Create a list of reasons to save money. Be prepared to share your work with the class.



1. –
2. –
3. –
4. –
5. –
6. –
7. –
8. –
9. –
10. –

Scoring: 10 points for each item listed. (The limit is 10!)

**Lesson II**

**Saving Money**

**Sort the Savings Goal Cards**

**Introduction**: Saving money to buy a new car is neither quick nor easy. However, with

hard work and self-discipline it can be done.

**Time:** 20-25 minutes

**Grade Level:** 1-3

**Objectives**:

* The student will be introduced to the concepts of short term, medium term and long term savings goals.
* The student will identify and discuss saving goal scenarios.
* The student will review the term opportunity cost and recognize its application in the savings process.

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| --- | --- |
| **K.7** | The student will a) recognize that people make choices because they cannot have everything they want; b) explain that people work to earn money to buy the things they want. |
| **1.7** | The student will explain the difference between goods and services and describe how people are consumers and producers of goods and services. |
| **1.8** | The student will explain that people make choices because they cannot have everything they want. |
| **1.9** | The student will recognize that people save money for the future to purchase goods and services. |
| **2.9** | The student will explain that scarcity (limited resources) requires people to make choices about producing and consuming goods and services. |
| **2.10** | The student will explain the responsibilities of a good citizen, with emphasis on d) demonstrating self-discipline and self-reliance |
| **3.9** | The student will identify examples of making an economic choice and will explain the idea of opportunity cost (what is given up when making a choice). |

Virginia Standards of Learning – Social Studies (2008)

**Materials**:

* Book- *Tia Isa’s Wants a Car* by Meg Medina
* Visual- ***Saving Money***
* Saving Goal Cards (run off on card stock)
* Activity Sheet- Assessment

**Procedure:**

* Prepare and collect materials prior to class. The Saving Goal Cards work well when run off on card stock. It is also helpful to run off each set in a different color to help keep each set separate and complete.
* Introduce the lesson by telling the students they will be listening to a story about a young girl and her aunt who saved money for a specific goal. Ask the students to pay attention to the other characters in the story and think of reasons they may want to save money also.
* Read *Tía Isa Wants a Car* to the class.
* Ask the students the following questions:
1. What was Tía Isa’s job? [She worked at a bakery.]
2. Is the lemon pie sold at the bakery a good or service? [A lemon pie is a good, it is a tangible item, something that can be touched.]
3. When Tía Isa’s niece helped Miss Amy learn Spanish, was she providing a good or a service? [Miss Amy paid Tía Isa’s niece for a service, an action preformed to help her learn Spanish.]
4. Tía Isa’s niece kept all the money she earned doing jobs for her neighbors in a big sock. Can you think of a better place to save money? [It would be safer to keep money in a bank or credit union.]
5. What do you think Tía Isa’s niece gave up when she saved the money she earned, rather than spend it? [She gave up things she could have purchased like books, ice cream, or toys.]
* Display visual, ***Saving Money*.** Read and discuss the content with the students. Note: This visual should be displayed for the rest of the lesson.
* Distribute a set of Saving Goal Cards to students. (Students working in pairs or groups of three works best.)
* Instruct the students to sort the cards into the three saving categories.
* Discuss the students’ sorting solutions as a class. Ask what determined if an item was a Long, Medium or Short Term goal. Students may not always agree as to which group a card fits in. This is fine, as lively discussion adds to the processing of the concept.
* Continue the activity by asking students to volunteer ideas for other saving goals the characters in the book may have.
* Conclude the lesson with the provided assessment activity. Answers: Part I 1. Spend, 2. Save, 3. Goods, 4. Services, 5. Long-term goal, 6. Short-term goal Part II Money can be kept in a bank or credit union where it will be safe.

**Extension Activity:**

Challenge the students to select a Savings Goal Card and come up with a good and a service based on its illustration and description.

Visual

***Saving Money***



Saving for the future means giving up the opportunity to spend in the present

Tia Isa and her family needed cash to purchase the many things they wanted. Some of these items were very expensive, others were not. Sometimes goals can be categorized by when you want to achieve them. It is good to have short, medium and long-term goals.

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| --- |
| **Savings Goal Type 1****Short-term savings goals is something you plan to achieve within one year.***An example would be Tío Andres saving to buy new work boots.* PngThumb-Hiking-Boot-17545[1] |
| **Savings Goal Type 2****Medium-term savings goals are something you plan to achieve in one to five years.***An example would be Tía Isa and her niece saving money to purchase a car.* |
| **Savings Goal Type 3****Long-term savings goals are something you plan to achieve in five years or later.***An example would be all the members of the family living in the USA saving to purchase passage for family members remaining on the faraway island to come to the United States.*airplane-clip-art-free[1] |

*NOTE:* The next-best alternative that is given up when saving for a goal is called the **opportunity cost**.

Activity-

Sort the Savings Goal Cards

|  |  |
| --- | --- |
| *Tío Andres would like a new fishing pole.**13071104551776453331fishing%20pole-hi[1]* | Señor Leo wants new display cases for his grocery store. |
| Meg wants to go to college. | Grandma Maria needs new eyeglasses. |
| *Tía Isa would like to open her own bakery* | *Tía Isa’s new car should have new tires.*  |
| Miss Amy would like the purchase some books that will help her learn Spanish. | Meg would like a new beach towel. |

Assessment-

*Tía Isa Wants a Car*

**Part I**

**Directions**: Match the words in the word box to the correct definition.

\_\_\_\_ 1. Use money to buy goods and services now

\_\_\_\_ 2. Keep money for use in the future, not spending

\_\_\_\_ 3. Tangible things such as food, shoes, and cars

\_\_\_\_ 4. Actions such as pet care, haircuts, and teaching Spanish

\_\_\_\_ 5. A savings goal that you plan to achieve in five or more years

\_\_\_\_ 6. A savings goal that you plan to achieve in two months

 WORD BOX

1. Goods
2. Long-term savings goal
3. Save
4. Services
5. Short-term savings goal
6. Spend

**Part II**

**Directions:** Answer these questions using complete sentences.

Tía Isa kept her money in an envelope; her niece stuffed all the money she made in a sock. Can you think of a better place to keep money? Why would this place be better?