

Lucky Ducky

Lesson Plan

K-2nd Grade



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This lesson plan was created in partnership with the State Treasurer's Office and SC Economics to assist with the delivery of financial literacy education to elementary students. An electronic copy is also available at www.LuckyDuckySavingsPlan.com

Description of the Lesson

In this lesson, students will read [Lucky Ducky and the Smart Plan](#) and discuss how investing in knowledge, skills, and abilities is critical to planning a successful future. Students will create a graduated-page book illustrating ways to nurture investing in themselves for their future, including education, learning new skills, and setting goals.

Objectives

After completing this lesson, students will be able to:

- Define human capital and demonstrate understanding of the concept by identifying their knowledge, skills, and abilities and how they can grow them.
- Explain the importance of investing in their human capital (knowledge, skills, and abilities) and identify ways to invest in themselves for future success.

State Standards

- Kindergarten
 - Standard 1: Utilize the college and career skills of a historian to study continuity and change over time for one's personal history and one's community.
 - K.H.1 Identify similarities and differences between oneself and others.
 - K.H.2. Examine ways in which individuals change or stay the same over time.
 - Standard 3: Utilize the college and career skills of an economist to understand how economic decisions affect one's personal community.
 - K.E.3. Explain why people have jobs, and describe the economic benefits for self and community
- 1st Grade
 - Standard 3: Utilize the college and career skills of an economist to understand how economic decisions affect South Carolinians.
 - 1.E.2 Explain how goods and services change over time.
- 2nd Grade
 - Standard 3: Utilize the college and career skills of an economist to understand how economic decisions affect citizenship within the United States.
 - 2.E.4 Interpret data to show how geographic location and available resources impact economic decision-making.

National Standards

- Standard 2: Decision Making
 - Students will be able to use this knowledge to make effective decisions as consumers, producers, savers, investors, and citizens.

Concepts

Human Capital, Investing

Time Required

Day 1: 45 minutes

Day 2: 30 minutes

Materials Needed

Day 1:

- Visuals 1-5: cashier, firefighter, member of the military, nurse, and veterinarian
- Class copy or individual student copy of [Lucky Ducky and the Smart Plan](#)
- Activity 1: Knowledge, Skills, and Abilities Seed Packet; one copy for each student
- Crayons, colored pencils, or markers
- Scissors
- Popsicle sticks; one for each student
- Tape or glue
- Classroom garden; planter with soil or rocks or bulletin board (*optional*)
- Assessment 1: *Lucky Ducky and the Smart Plan*; one copy for each student.

Day 2:

- Activity 2: Growing our Future Book: white copy paper, two pages folded for each student (see folding instructions under preparations)
- Activity 3: Growing Our Future Cut Outs; one copy for each student
- Stapler
- Crayons, colored pencils, or markers
- Scissors
- Tape or glue
- Assessment 2: Investing for the Future; one copy for each student

Preparation

Day 1: Before the lesson, cut out one seed packet (Activity 1: Knowledge, Skills, and Abilities Seed Packet) for each student or make a model for them to follow independently.

Day 2: Pre-fold two sheets of paper following the [graduated-page book](#) tutorial for each student's book. Use the tutorial link to make your own and prepare one for each student or make a model and have them fold it independently.

Day 1 Procedure

1. Introduce your students to the concept of knowledge, skills, and abilities. **Human capital** is the combination of knowledge, skills, and abilities each person has and can contribute to their community. Explain to students that learning new skills or experiences helps us grow and improve our knowledge, skills, and abilities.
2. Explain to your students that different jobs require different skills. We build these skills through education, which helps us increase our knowledge, skills, and abilities for different job opportunities.
3. Explain to students that you need specific teacher knowledge, skills, and abilities. Examples are being a good reader and writer, attending college, continuing education (professional learning), following directions, teamwork, communication skills, and knowledge of different subject areas such as reading, writing, math, science, and social studies. When choosing to be a teacher, you focus your growth in these areas. Education is one way to grow our human capital, or knowledge, skills, and abilities (human capital).
4. Explain to students that different jobs require different skills. Some skills we may already have, such as listening and reading, but some skills, such as fractions and chemistry, require more education or practice to improve. By continuing to learn, we can build these skills and add new ones.
5. Tell students we will explore some of the jobs, the different knowledge, skills, and abilities they require, and the education they may need for each job.
6. Show students Visuals 1-5 and have them answer the following questions:
 - a. What is this job?
 - b. What knowledge, skills, and abilities do you need to have this job?
 - c. What education do you need to have this job?
 - d. Do you know any members of our community who have this job?
7. Ask students to brainstorm skills they already have and want to grow and improve. Allow some students to share, calling on students with their hands up and sitting quietly. *Answers may vary but include learning to read, taking dance/piano lessons, playing a sport, visiting a new place or having a new experience, learning a new skill, etc.*
8. Invite students to join you on the floor (or in a designated reading space) to read a story.
9. Show students the front cover of [Lucky Ducky and the Smart Plan](#). Tell students we will read a book about Lucky Ducky, who is planning for their future education. Lucky Ducky knows that education is not free and has to make a plan. Lucky Ducky plans to plant a 5-2-9 seed, tend to it, water it, and watch it grow.
10. Ask the students the following questions before you begin:
 - a. What do you think the 5-2-9 sign represents in the story? *Answers may vary but include seeds to grow in the garden and growing plans for the future.*
 - b. Why is planning important for the future? *Answers may vary but include that planning is important. It helps us set goals and get ready for what's ahead. When we plan, we can think about what we want to do first and use our resources. Planning makes it easier to know what problems may arise, choose wisely, and work step by step to reach our goals.*

- c. What do you think it means to **invest** in yourself? *Answers may vary but include improving yourself through education and training.*
 - d. Why is it important to invest in ourselves? *Answers may vary but may include the idea that reaching our goals through making good choices is a way to invest in ourselves.*
 - e. How can we become even better at what we are already good at? *Answers may vary, but they include practice, study, going to school, doing homework, reading, and mentors.*
11. Ask students to think about how Papa Pig and Lucky Ducky help grow the 5-2-9 seed as we read.
12. At the end of the story, ask the students the following questions:
- a. How does Papa Pig help Lucky Ducky throughout the story? *Answers may vary, but include that Papa Pig helps Lucky Ducky grow the seed, hoe the ground, water the seed, etc.*
 - b. Why is it important to have support when we set goals? *Answers may vary, but they often include the importance of support in making and accomplishing goals more accessible or more successful.*
 - c. Symbolism is using one object to represent another idea or concept. What do you think the 5-2-9 seed symbolizes in the text, and how does it relate to our knowledge, skills, and abilities? *Answers may vary, but they may include goals, dreams, a college or career plan, and future success.*
 - d. In what ways does the story emphasize the idea that planning and hard work are essential components to increasing our knowledge, skills, and ability in the future? *Answers may vary, but they include the journey of planting and nurturing the 5-2-9 seed. Lucky Ducky and Papa Pig demonstrate the value of having a clear plan and trying to see it through.*
 - e. Did Papa Pig and Lucky Ducky encounter any obstacles in the text? How did they overcome them? *Answers may vary, but despite encountering obstacles like the caterpillar, they persevered and ultimately succeeded through their diligence and teamwork.*
13. Tell the students we will create and plant **human capital** seed packets in our classroom garden.
14. Have students return to their seats and review that **human capital** is the combination of knowledge, skills, and abilities each of us has and can contribute to our community. Explain that increasing our knowledge, skills, and ability or getting better at a particular skill will help us meet our future goals. Increasing our knowledge, skills, and abilities makes us an active and valuable community member.
15. Ask students to identify what knowledge, skills, and abilities they already have. Allow students to brainstorm before asking for volunteers to share. *Answers may vary, but I am a good listener, dribble well, a team player, a good reader, know all about football, etc.*
16. Once the students have determined their knowledge, skills, and abilities, explain that we can grow these skills through more education and practice. Ask students to brainstorm ways they can improve the knowledge, skill, or ability that they just identified. For example, if they say they are good readers, a way to improve or grow that skill is to read more advanced books.
17. Provide each student with a copy of Activity 1: Knowledge, Skills, and Ability Seed Packet and ask them to illustrate on the seed packet one of the skills or abilities that they already have and want to continue to improve and grow.

18. After completing their illustration (allowing 10-15 minutes to design and color), give each student a popsicle stick and have them attach their seed packet to the stick with tape or glue.
19. Have each student read their seed packets and “plant” them in their classroom garden. Tell students that the garden represents all of the knowledge, skills, and abilities each student in our class brings to our classroom community. (Teacher Hint: This can be done in many ways, including a bulletin board or whiteboard in the classroom or an actual school or community garden.)

Day 1 Closure

20. Ask students to explain why increasing **human capital**, or knowledge, skills, and abilities, is important. Answers may vary, but they may include investing in their knowledge, skills, and abilities, which benefits individuals and communities by leading to better job opportunities and economic growth.
21. Explain to students that we must **invest** in ourselves to grow our knowledge, skills, and abilities (human capital).

Day 1 Assessment

22. Provide a copy of [Lucky Ducky and the Smart Plan](#) for each student (or a link to the digital version) and encourage students to re-read the story tonight with their families and answer the following questions (Assessment 1: Lucky Ducky and the Smart Plan):
 - a. How did Papa Pig and Lucky Ducky grow the seed? *Answers may vary, but they include watering it daily, giving it sunlight, and protecting it from bugs.*
 - b. What knowledge, skills, or abilities can you grow? *Answers may vary but include reading, drawing, dribbling, running, etc.*
 - c. What steps can you take to grow your knowledge, skills, or abilities over time? *Answers may vary but include investing in ourselves through education, practice, etc.*
 - d. Adult Interview:
 - i. What jobs have you had in the past? *Answers will vary.*
 - ii. What knowledge, skills, and abilities did you need for those jobs? *Answers will vary.*
 - iii. What type of education or classes did you take to learn how to do those jobs? *Answers will vary.*

Day 2 Procedure

1. Show students the front cover of [Lucky Ducky and the Smart Plan](#) again and ask them the following questions to spark their memory of the prior day's activity:
 - a. What did Lucky Ducky and Papa Pig plant? *seeds*
 - b. How often did they water the seed? *every day*
 - c. What did the seed need to grow? *sunlight*
 - d. What did Lucky Ducky and Papa Pig protect the seed from? *caterpillar*
 - e. What will the seed grow into with patience and effort? *a tomato plant*
2. Tell students that today, we will take what we know about our **human capital**, knowledge, skills, and abilities and show how important it is to **invest** in these things by creating a "Growing Our Future" graduated-page book.
3. Provide each student with Activity 3: "Growing Our Future" graduated-page book, either pre-folded or with instructions on how to fold.
4. Provide students one copy of Activity 3: "Growing Our Future" cutouts, scissors, and coloring resources.
5. Explain that each page will represent a key idea from the story of [Lucky Ducky and the Smart Plan](#).
 - a. On the top flap (1), have the students label the graduated-page book Growing Our Future and include their names. Ask students to draw the ground or soil. Show students the book page "we must prepare the ground" as an example.
 - b. Once they are done, instruct the students to lift the top flap and draw ground or soil again on the second flap (2), but this time, color and cut out the picture of a seed packet and plant it in their soil. Encourage students to make this seed packet look similar to the one they created the previous day, illustrating their knowledge, skills, and abilities. Show students the book page "we'll plant our seed" as an example.
 - c. Once they finish flap 2, instruct the students to lift flaps 1 and 2. On the third flap, they will again illustrate the ground/soil and cut and color the seed packet. Now on this page, they will cut and color the watering can and add it to the page. Explain to students that this watering can help nurture their knowledge, skills, and abilities, just like the book. Be sure to remind students that nurture means to take care of. Show students the book page "then, we'll water the seed" as an example.
 - d. Once flap 3 is complete, have the students lift flaps 1, 2, and 3; revealing flap 4. Next, they will illustrate the ground/soil, color it, and cut the seed packet and watering can. Then, instruct students to cut and color the sun and add it to this flap. Explain that the sun can help them "grow" their knowledge, skills, and abilities, just like in the book. Show students the book page "a little light from the sun" as an example.
 - e. Finally, have students draw a flower or plant on the last flap 4 to represent their success in planting, nurturing, and growing their knowledge, skills, and abilities to be the best students and outstanding community members.
6. As students finish their books, begin to help them make connections by asking the following questions:
 - a. What does it mean to "water" our knowledge, skills, and abilities or **human capital**? *Answers may vary but include things you need to do to reach your goals, build upon your human capital, care for your health, get extra help when needed, study, save, etc.*
 - b. Why must we "water" our knowledge, skills, and abilities or **human capital**? *Answers may vary but may include continuing to invest in yourself to be successful in college or a career.*

- c. The sun helped the plant grow. Who or what helps you grow your knowledge, skills, abilities, or **human capital**? *Answers may vary, including those from teachers, family members, coaches, mentors, studying/doing your work, and volunteering in your community.*
7. Help students make connections by explaining the following:
 - a. The top flap of your graduated-page book has the ground/soil on it. This represents the knowledge, skills, and abilities we have.
 - b. The second flap has the seed packet on it. This represents the knowledge, skills, and abilities we want to grow.
 - c. The third flap has the watering can on it. This means continuing to practice and study will help us grow our knowledge, skills, and abilities. Ask students to share ways to grow their knowledge, skills, and abilities. *Answers may vary but include practice, studying, and continuing education.*
 - d. The final flap has the sun on it. This represents the people who can help us grow. Ask students to share who helps them grow their knowledge, skills, and abilities. *Answers may vary but include teachers, family members, coaches, etc.*

Day 2 Closure

8. Ask students the following questions in closing:
 - a. What was on your seed pack? *Answers may vary but include: I am a good listener, I dribble well, I am a team player, I am a good reader, I know all about football, etc.*
 - b. What is something you could do to water your seed? *Answers may vary but include going to school, doing my work, reading more, practicing, and limiting spending in order to save.*
 - c. What are some “caterpillars” that might be obstacles to growing your seed? *Answers may vary but may include playing video games, playing on electronics, and watching tv.*
9. Remind students that **human capital** is the combination of knowledge, skills, and abilities each person has and can contribute to their community.

Day 2 Assessment

10. Have students use their Activity 2: Growing Our Future Book to guide them through answering the questions in Assessment 2: Investing for the Future.
 - a. How can I prepare for the future (ground/soil) if I want to attend college? *Answers may vary but include attending school, setting goals, and exploring interests.*
 - b. How can I nurture my goals (watering can) if I want to attend college? *Answers may vary but include practicing, attending school, reading, talking to experts, understanding wants vs needs, and starting a savings account.*
 - c. Who can I count on to support my goals (sun) if I want to attend college? *Answers may vary but include family members, teachers, friends, mentors, and coaches.*
 - d. What may be an obstacle (caterpillar) when planning for my future? *Answers may vary but include wants, television, electronics, video games, etc.*

References

[Lucky Ducky and the Smart Plan](#)

Papa Pig encourages Lucky Ducky to pursue knowledge and dreams of college despite financial worries. Together, they plant a 5-2-9 seed, illustrating the importance of preparation and hard work. Facing challenges like a caterpillar threat, they successfully nurture their plant. The story concludes with a celebration, highlighting the value of having a smart plan for the future.

Visual 1: Cashier



What is this job?

What knowledge, skills, or abilities do you need to have this job?

What education do you need to have this job?

Do you know any members of our community who have this job?

Visual 2: Firefighter



What is this job?

What knowledge, skills, or abilities do you need to have this job?

What education do you need to have this job?

Do you know any members of our community who have this job?

Visual 3: Member of the Military



What is this job?

What knowledge, skills, or abilities do you need to have this job?

What education do you need to have this job?

Do you know any members of our community who have this job?

Visual 4: Nurse



What is this job?

What knowledge, skills, or abilities do you need to have this job?

What education do you need to have this job?

Do you know any members of our community who have this job?

Visual 5: Veterinarian



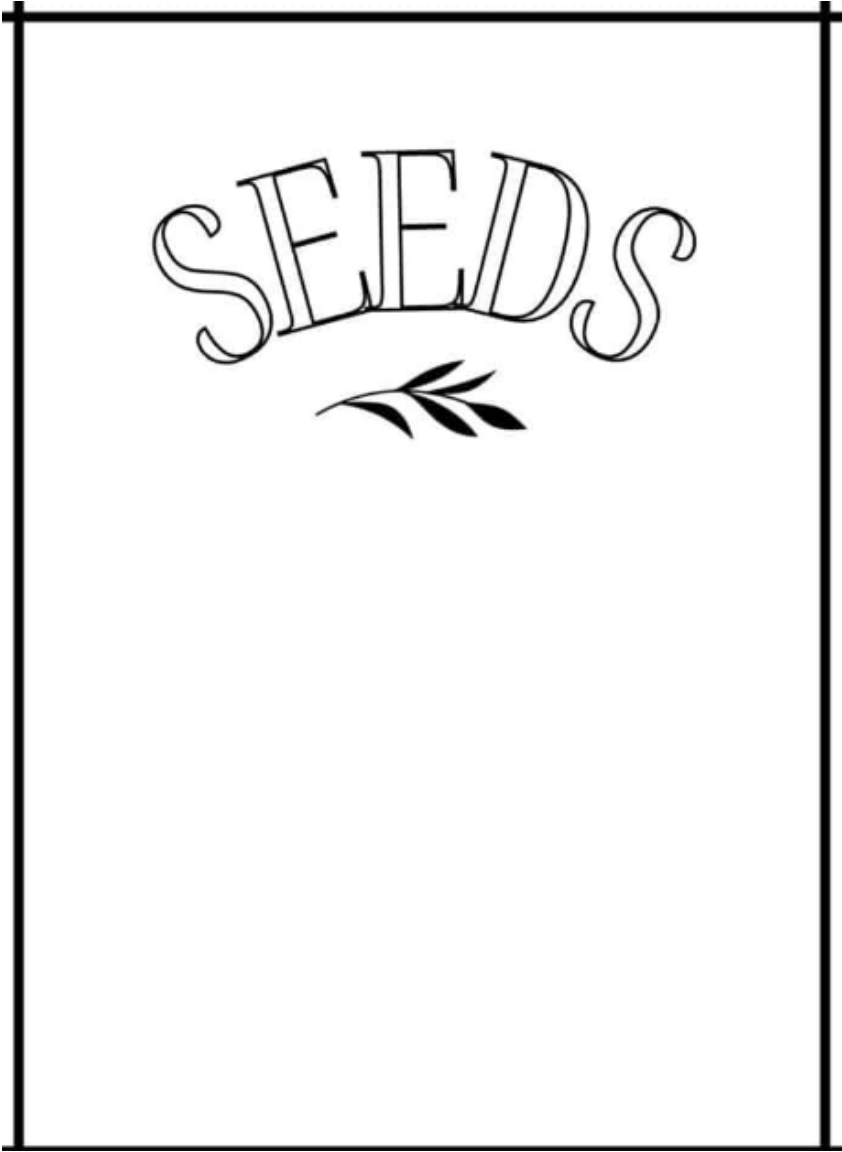
What is this job?

What knowledge, skills, or abilities do you need to have this job?

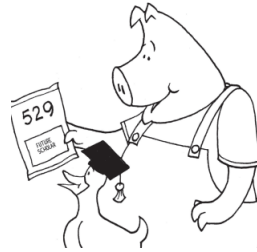
What education do you need to have this job?

Do you know any members of our community who have this job?

Activity 1: Knowledge, Skills, and Ability Seed Packet



Assessment 1: [Lucky Ducky and the Smart Plan](#)



1. How did Papa Pig and Lucky Ducky grow the seed?
2. What knowledge, skills, or abilities can you grow?
3. What steps can you take to grow your knowledge, skills, or abilities over time?

Adult Interview: Ask an adult the following questions.

4. What jobs have you had in the past?
5. What knowledge, skills, and abilities did you need for those jobs?
6. What type of education or classes did you take to learn how to do those jobs?

Activity 2: "Grow Our Future" Book Tutorial

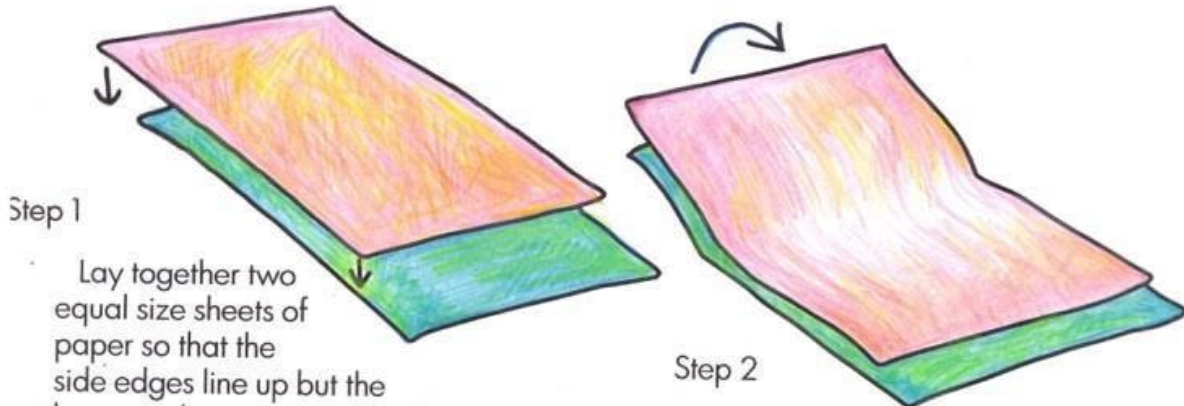
Graduated-Pages Book

Paula Beardell Krieg

<http://bookzoompa.wordpress.com/>

These drawings are based on two equal half-sheets of standard copy paper, however just about any of two equal size papers will work.

If your papers are long and thin enough, add many more pages, just be sure to lay them down so they are set apart, leaving the edge of each paper beneath showing, like the edge of a slip hanging down too low.



Step 1

Lay together two equal size sheets of paper so that the side edges line up but the bottom edges are set apart by the width of a line of writing (which will vary according to your discretion).

Step 2

Begin folding the top of the papers towards the lower edge. Use your judgement to decide where the fold line will be, remembering that you want all of the edges of the papers to show, evenly layered.



Step 3

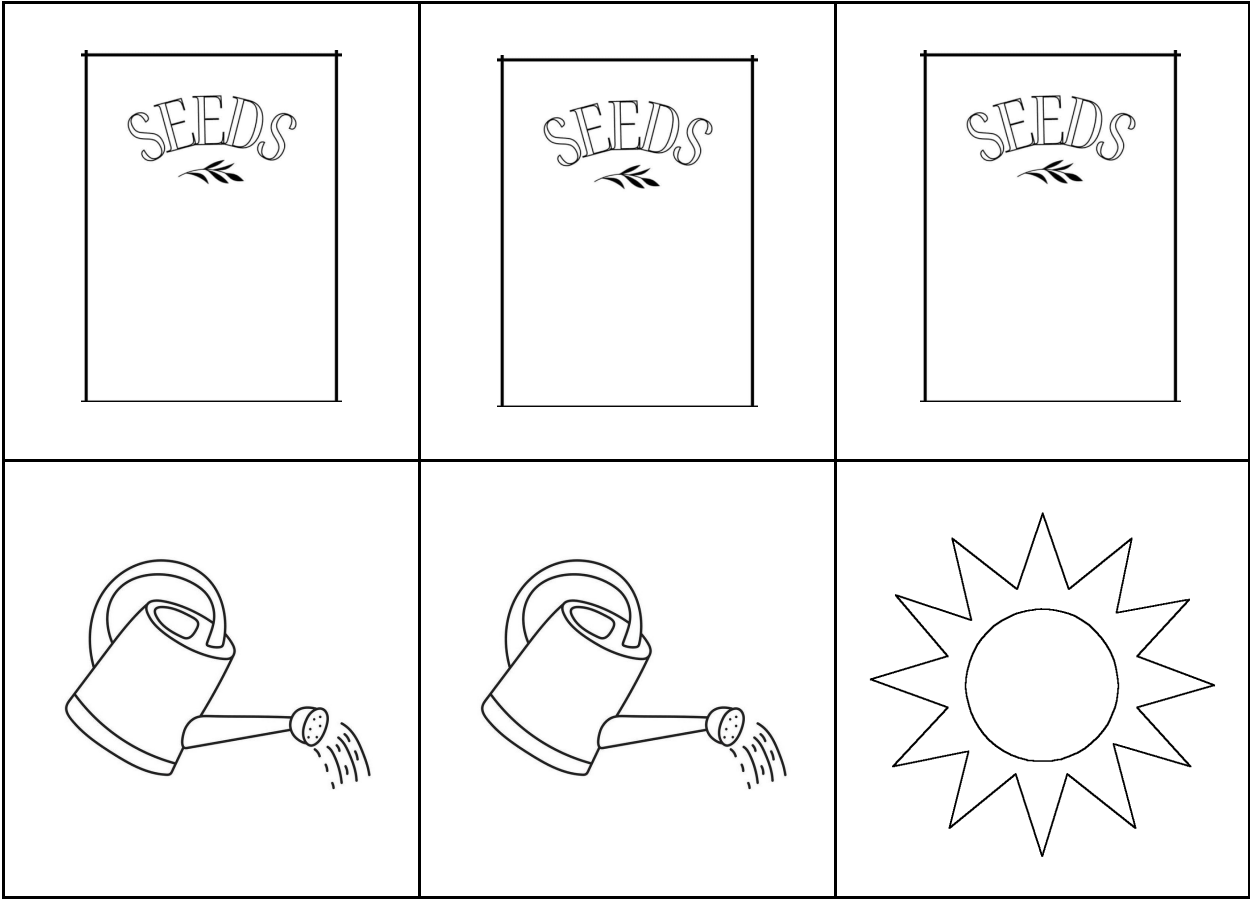
When you are happy with the look of the arrangement of papers, crease the fold.



Step 4

There are many ways to attach the papers together. Here, the corners of the folded sheets are snipped away and a thin rubber band encircles the fold, holding the pages together.

Activity 3: "Growing Our Future" Book Cut Outs



Assessment 2: Investing for the Future



1. How can I prepare for the future (ground/soil) if I want to attend college?
2. How can I nurture my goals (watering can) if I want to attend college?
3. Who can I count on to support my goals (sun) if I want to attend college?
4. What may be an obstacle (caterpillar) when planning for my future?