

# third grade menu

## Lesson 1: Human Capital

**3.9A** – Explain the connection between human capital/labor and income

- Teacher's Guide
- Human Capital PowerPoint
- Human Capital Worksheet

## Lesson 2: Resources, Availability, and Scarcity

**3.9B** – Describe the relationship between the availability or scarcity of resources and how that impacts cost

- Teacher's Guide
- Resources, Availability, and Scarcity PowerPoint
- Stories of Scarcity Worksheet and Answer Key

## Lesson 3: Budgeting

**3.9C** – Identify the costs and benefits of planned and unplanned spending decisions

**3.9F** – Identify decisions involving income, spending, saving, credit, and charitable giving

- Teacher's Guide
- Budget Decisions Worksheet
- Spending Game

## Lesson 4: Using Credit

**3.9D** – Explain that credit is used when wants or needs exceed the ability to pay and that it is the borrower's responsibility to pay it back to the lender, usually with interest

- Teacher's Guide
- CashVille Kids Worksheet and Answer Key

## Lesson 5: Be a Smart Saver

**3.9E** – List reasons to save and explain the benefit of a savings plan, including for college

- Teachers' Guide
- Saving for Your Future PowerPoint
- Savings Goals Worksheet and Answer Key

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