

Thriftiness

Character First! Elementary Student Guide
Series 4, Booklet 4

Definition

Allowing myself and others to spend only what is necessary.

I Will...

- save more and spend less.
- make good use of what I already have.
- look for the best value.
- budget my money, time, and energy.
- not confuse what I need with what I want.

Koalas are actually marsupials, meaning they carry their young in a pouch. Because their diet provides little nutrition, koalas must move slowly to conserve their energy.

Picture This!

Thriftiness is *allowing myself and others to spend only what is necessary*. If you only had one gallon of water to use this week, you would probably use it very carefully. You might drink it or use it to cook a meal. But whatever you do, you better not waste it!

You can show thriftiness by taking care of your school supplies, looking for sales when you shop, eating your food instead of wasting it, and turning

off lights and electronics when not in use.

Make good use of your money, time, and energy so that you can avoid waste.



Name: _____

Activities

Bucks in a Bank

Collect three empty pint-size milk cartons. (They might be from your school lunches or snacks at home.) Rinse the cartons with water and leave them open to dry.

Open the top of each carton all the way and staple the sides together. Be sure the spouts face the same direction. Use paper clips to close the tops. Label the cartons with the words: *Save*, *Spend*, and *Give*. Decorate the cartons with paper, markers, and stickers. Use them to divide your money into the three categories!

Supplies:

- 3 pint-size milk cartons
- Colored paper
- Markers
- Stapler
- Paper clips

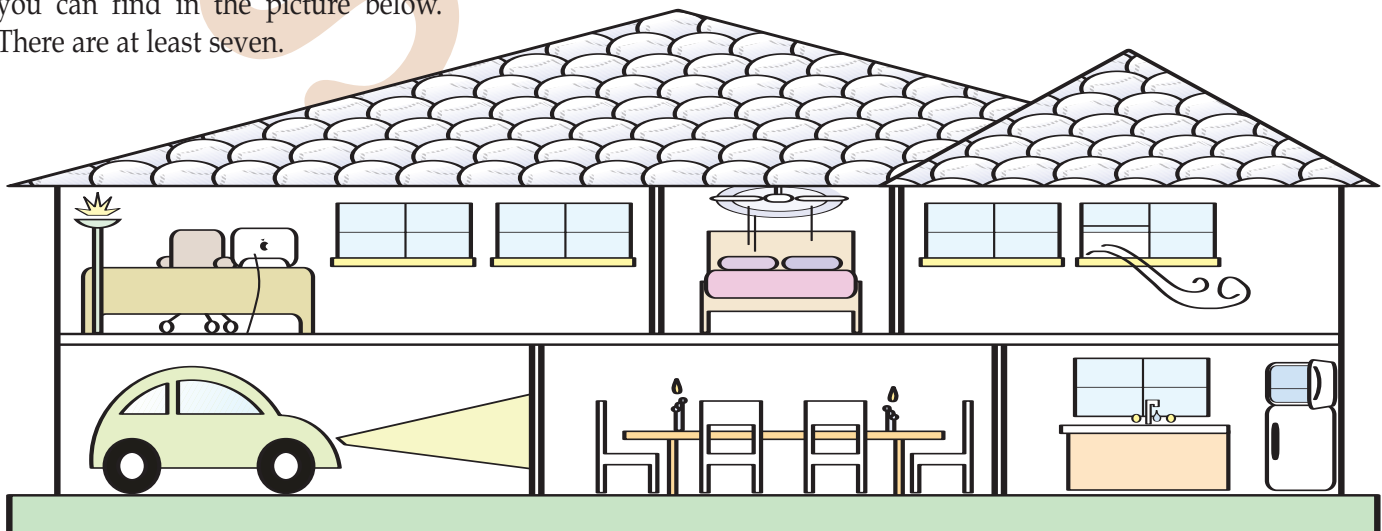
Points to Ponder:

- Thriftiness is important, whether you have \$2 or \$2,000. Manage what you have now so that you are prepared to manage more in the future.
- Think about the saying: "Make all you can. Save all you can. Give all you can." What does this mean to you?



Little by Little

Just as a bank account increases in small amounts, a person's resources can decrease little by little through wasteful living. See how many wasteful actions you can find in the picture below. There are at least seven.



Wastefulness: lamp, fan, window, headlights, candles, faucet, freezer.

A Dream Come True



Mary Bethune invested in future generations.

Mary Bethune was born in 1875, the 15th of 17 children, the first child in her family born free.

As a child, she longed to learn how to read. Mary's dream came true when a school was started near her parents' farm. Mary's teacher called her "my most faithful pupil." Three years later, she graduated with a diploma.

One day a friend who had saved up her money gave Mary a scholarship so that she could go to college. The scholarship didn't quite pay for everything at Scotia Seminary where Mary went to school, so Mary cooked, cleaned, washed, ironed, and worked at a nearby farm. Mary spent less on herself and saved every penny she could to pay her school bills.

After graduation, Mary dreamed that the children wandering the streets could go to school, just as she had.

However, Mary only had \$1.50, and no one could start a school with such a small amount of money!

Mary determined to try. She rented a rickety old house that she and the neighbors cleaned and painted to smell like new. Mary also baked pies to earn money.

Children filled the little school house until there was no more room, so Mary dreamed bigger. She found some vacant land behind the school, but the land owner

wanted \$1,000. Mary kept bargaining until the man sold his land for \$200. Once again, Mary's thriftiness made her dream come true.

In 1923, her school merged with Cookman College. Cookman had money but few students. Bethune had many students but was always short of money. The new school was called Bethune-Cookman College, and Mary became its first president. She ran the school, and others raised the money.

In 1929, the United States entered the Great Depression. When Franklin Roosevelt became President, he offered Mary the position of Director of the Office of Minority Affairs.

At first she did not want to accept, but she remembered that she was responsible not only for her money, but how she spent her time and energy. She had provided an education for many children, but now these young people needed her help finding jobs.

Mary accepted the job and became the first black woman to serve as an adviser to the United States President.

Throughout her life, Mary Bethune stretched what little she had into more. She gained an education for herself and helped thousands of others succeed.



Mary Bethune saved money by using old items instead of buying new ones.



The Koala



Koalas are delicate animals that require a special diet and plenty of rest. You can practice thriftiness by making the most of your resources so you have what you need when you need it.

Practice It!

After reading this lesson, discuss the following questions with a parent, guardian, or teacher who can sign below.

1. What does the saying "A penny saved is a penny earned" mean?
2. Why is it important to conserve resources?
3. How can you be thrifty when shopping?

Signature _____
Date _____

Use Resources Wisely

In the wild, the koala is found only in eastern Australia where it lives among the leaves of eucalyptus trees. Of the hundreds of varieties of eucalyptus trees, koalas eat the leaves of only a few. The survival of the koala and its young depends on its ability to make the most of the food it finds without wasting too much energy getting it.

Conserve Energy

A koala's digestive system "holds" food in its stomach for an unusually long period of time in order to get the most energy out of the leaves it eats. Even then, koalas receive just enough energy for the day. This is why koalas sleep for up to 9 hours a day. Much sleep and slow digestion allow a koala to save its energy for finding food or fleeing danger.

Coloring Fun

