

Meet Molly, An American Girl

by Valerie Tripp

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Description:

Students will look at saving and spending decisions in 1944 through the eyes of Molly, a nine-year-old growing up during World War II. The lesson uses *Meet Molly, An American Girl*, by Valerie Tripp. The book is the first in a series of six books that feature Molly in 1944 America. After reading chapter 1, students complete an activity designed to focus on the reason for Victory gardens in 1944. After chapter 2, students complete "Halloween Opportunities," an activity that stresses the similarity between saving and spending decisions in 1944 and 1998 and that teaches opportunity cost. The last activity, "American Factories Go to War" utilizes the nonfiction excerpt in the back of the book to help students understand the large amount of saving that took place during the war because of consumer good shortages.

Personal Finance Concepts:

Spending, saving, opportunity cost

Related Subject Areas:

Social studies, reading, English

Instructional Objectives:

Students will be able to:

- Define spending and saving.
- Analyze trade-offs between spending and saving in 1944 and 1998.
- Explain that opportunity cost is the next-best alternative you give up when a choice is made.

Time Required:

Eight to Ten Class Periods

Materials Required:

- One or more copies of *Meet Molly, An American Girl*
- Copy of Activities 1, 2, 3, and 4 for each student

Procedure:

1. Explain that the class will look at the kinds of decisions people must make when they decide to spend money. Write "Spending" and "Saving" on the board. Define **spending** as

using money to purchase a good or service now. Define **saving** as not spending now. Emphasize that when people save, they are putting off spending now so that they will have enough for something they want in the future. Ask students to name some things for which they might save. Ask them to name things for which they think their parents might save. Write their answers on the board .

2. Introduce the book *Meet Molly, An American Girl*. Explain that you thought it would be fun to look at the kinds of saving and spending decisions that children and families had to make over 50 years ago in 1944. Read the brief overview of the story on the inside cover (paperback version) and the descriptions of Molly's family and friends found in the opening pages. Allow students time to look at the pictures and note the age of each of Molly's siblings. Tell students that they will read the book together over the next few weeks. Emphasize that the time period (over 50 years ago) and the fact that the book takes place during world War II may mean that Molly and her family have some saving and spending decisions that may be different from theirs. It will also be fun to see how family spending decisions might be the same in 1944 as they are in 1998.
3. Read chapter 1, "Turnips," to the class. This may require two class periods. Give a copy of Activity 1 to each student. Ask students to work in pairs to complete the activity or do the activity together as a class. Use the following guide to discuss and clarify each of the answers.
 - a. (c) Molly must eat all her turnips. Mrs. Gilford feels that it would be unpatriotic to waste food during war times.
 - b. (d) Mrs. Gilford decided to "call vegetables into service" by planting a Victory garden. If families grew their own vegetables, they would not have to buy them in stores, making more food available for soldiers.
 - c. (a) Molly's father is a doctor serving in the army in England. Encourage students to think of examples of how Molly's life has changed since her father left. (Answers might include: Molly's mother now works daily at the Red Cross, or, that before the war, Mrs. Guilford served dinners like pot roast and mashed potatoes instead of turnips.
 - d. (b) Eating home-grown vegetables instead of store-bought, canned ones means that factories won't need to make as many tin cans. The metal that would have been used to produce the cans may be used to make weapons to use in the war.
 - e. (c) Molly's mother warmed and flavored the turnips so Molly could eat them and satisfy Mrs. Guilford. (Use this question to introduce the next part of the lesson.)
4. Write "butter and sugar rations" on the board. Remind students that when Molly's mom performed her magic on the turnips, she used butter and sugar rations. Encourage students to speculate on the meaning of "rations." Explain that families could not buy all the butter and sugar that they wanted during the war. These were food products that were needed to feed soldiers. These items were limited to families, and they could only buy a little bit each month. They were "rationed." If a family ran out of a rationed item, it

had to wait until the next month or so to receive more "rations." Ask: What if the only candy you could have each month was one small bag of M&Ms? And suppose you had to share this with your entire family? How would you ration your limited candy? Would you divide up the candy evenly? Would you eat your part all at once or one piece a day?

5. Read chapter 2, "Hula Dancers" to the class. Ask: What are some of the ideas that Molly, Linda, and Susan consider for Halloween costumes? (*angels, Cinderella and two stepsisters, Three Musketeers, princess of England, nurses, acrobats, Alice in Wonderland, ice skating stars, Three Blind Mice*) Ask: On which costumes do the girls finally decide and why do they make that choice? (*Mrs. McIntire does not think it would be right to use good material for costumes in wartime. She suggests they make "grass skirts" out of newspaper and crepe paper and go as Hula Dancers.*)
6. Divide the class into groups of two or three students each. Give a copy of Activity 2 to each student. Ask: What would you expect to pay for a complete Halloween costume - outfit, mask, head-gear, and accessories or props - if you purchased it at the mall? (*Answers will vary.*) Make sure students guess high enough. A complete outfit for a 9-11 year old could run from \$20 to \$50 at a mall specialty shop. Prices may be somewhat lower at a discount store or just before the holiday when items may be on sale. Emphasize that choices will be limited if you wait too long. Go over the directions for Part I of the activity, and give students about 15 or more minutes to complete the activity.
7. Ask each group to report on its home-made costumes.
8. Read Part 2 of Activity 2 with the class. Emphasize that even though they have lots of good ideas for costumes, they must consider Aunt Grace's offer. Write "opportunity cost" on the board. Define **opportunity cost** as the next-best alternative that you give up when you make a choice. Give examples. (*You bring a PBJ sandwich from home; and your opportunity cost is the sausage pizza you could have had in the cafeteria; you shoot baskets after school and your opportunity cost is watching your favorite program on TV*). Stress that opportunity cost is "custom made" by them. So, while your opportunity cost of shooting baskets was watching your favorite TV program, the opportunity cost for your friend who played with you might have been doing homework. Explain that thinking about the opportunity cost of a choice can lead to better and more satisfying decisions. Make sure that students understand the opportunity cost of saving the \$30 and the opportunity cost of spending the \$30.
9. Ask students to work in their groups to complete the activity in Part 2. However, ask each student to also make an individual decision on how to use the \$30 from Aunt Grace. Have groups and students report their reasons and decisions. Discuss.
10. Introduce "Looking Back: 1944, A Peek Into the Past," the nonfiction excerpt at the end of the book. Review the difference between fiction and nonfiction. Emphasize that Molly is a fictional character, but the description of life during the war in 1944 is accurate. This type of book is called "historical fiction" and offers a fun way to learn about the past. Read the excerpt to the class, taking time to show the pictures.
11. Distribute a copy of Activity 3 to each student. Read the introduction and instructions with the class and do the first "Choice" together (*the opportunity cost of turnips was canned vegetables*). Have students work individually or in groups to complete the activity. When

students have finished, discuss their answers. Use the activity to emphasize that during the war, factories could not continue to make goods such as toys or cars because many factories were used to produce war equipment. This is why we say "American factories go to war."

Additional answers:

- a. Hula dancer costumes: store-bought costumes or ones made with good material
 - b. Airplanes and tanks: new cars and trucks for families
 - c. Uniforms and tents: dresses, shirts, pants
 - d. Marching boots: play shoes, high heels
 - e. War equipment: toys and games for kids
12. Read chapter 3, "Trick or Treat?" to the class. Use the following questions to discuss the chapter.
- a. Were Molly and her friends pleased with the way their costumes turned out? (*Yes, they even succeeded in making Alison jealous!*)
 - b. Why didn't the girls get as many candies and cookies as last year? (*Remember, butter and sugar were "rationed" because of the war. To make these treats, families had to use some of their limited supply. They chose to give out apples, peanuts, and popcorn instead.*)
 - c. Do you think Molly will tell her Mother about the "trick" that Ricky pulled on her and her friends? Why or why not? Would you tell if it were you? (*Students may hypothesize. This question is answered in the next chapter - don't give it away! Molly doesn't want to be a tattletale, and she wants to get even with a trick of her own!*)
13. Introduce the last chapter "War!" by asking "Why do you think this is the title of the next chapter?" (*While some students may think that the title refers to World War II, the title refers to the "war" between Ricky and the girls that started Halloween night.*) Read chapter 4, "War!" to the class.
14. Use the following questions to discuss the chapter with the class:
- a. Why did Mrs. McIntire say she was "disappointed...sad and discouraged" when she saw the trick the girls had pulled? Why wasn't she just angry? (*She is discouraged that they can't get along together. She feels there is enough fighting, anger and revenge in the world and doesn't want more in their house.*)
 - b. Why does Mrs. McIntire describe both tricks as "wasteful?" (*When Ricky squirted the hose on the girls, their treats and costumes were ruined and resources were "wasted." Because of Molly's trick, all of Ricky's underwear would have to be washed. This would require soap, hot water, and work; that is, more valuable resources.*)

1. Ask students to look again at Activity 3 or display it as an overhead. Remind students that families could not spend all that they wanted on goods such as butter, sugar, clothing, cars, or toys during the war. Ask "What do you think people did with the money they would have spent on these goods?" (In some cases, people bought alternative goods - molasses instead of sugar or cloth instead of store-bought clothing.)
2. Emphasize that in many cases families decided to save the money because the things they wanted were not available. Emphasize that saving is "not spending" or "not spending now." Ask: "What do you think happened after the war was over to all the money people had saved?" (They increased their spending because factories went back to making the cars, clothing, toys and other goods that people wanted to buy.) Remind students that while this isn't 1941, it's still true that if you have a given amount of money, the only way to save more is to spend less. Because we may not face serious shortages that force us to save, spending less may require more discipline than it did in Molly's day!

Assessment:

Distribute Activity 4 and have students complete the activity in class or as homework. Make sure to have an in-class discussion of the answers after the activity is completed.

Answers: *The first decision was the decision to spend the \$70; the second decision was not save the \$70 (these decisions are made simultaneously), and the third decision was not to buy another video. The opportunity cost of buying Diddy Kong Racing™ is StarFox™.*

Extension:

1. Locate copies of the Sears Catalog from 1941 or 1942. Use the catalogs to find actual prices for the goods Molly's family may have used - cloth, soap, household products, Halloween costumes, supplies for the Victory garden, etc. Have students use the information to construct "Spending and saving for a day at the McIntire's."
2. Invite a grandparent or great grandparent who experienced World War II to visit class and share experiences. Ask about the food eaten, the goods purchased, and family experiences during the war. Have students write a paragraph on "The good that I would have the hardest time giving up if it were war time."
3. Have students pretend that they live next door to the McIntires in 1941. Ask students to write a letter to dad (mom or uncle) who is away at war. Have them describe what life is like at home and how things have changed since the war.

Meet Molly, An American Girl
Activity 1: Tons of Terrific Turnips NOT in Tin Cans

Directions:

Circle the letter next to the best answer.

Questions:

1. Why is Molly sitting at the kitchen table when the story begins?
 - a. She is busy planning her Halloween costume.
 - b. She is helping prepare turnips for dinner.
 - c. She must sit at the table until she eats all her turnips.
 - d. She must sit at the table until her brother Ricky eats all his turnips.

2. Where did Mrs. Gilford, the housekeeper, get the turnips?
 - a. There was a big sale on canned turnips at the local grocery store.
 - b. They were a gift from the next-door neighbor.
 - c. Molly's mother, Mrs. McIntire, brought them home from the Red Cross.
 - d. They were grown in a "Victory garden" in Molly's back yard.

3. Why had things been so different at Molly's house for the past 7 months?
 - a. Molly's father had gone to serve in the army during the war.
 - b. Molly was not getting along with her older sister Jill.
 - c. Mrs. Gilford insisted on buying canned turnips as part of the war effort.
 - d. Molly's friends Linda and Susan had moved away.

4. How were soldiers in the war helped if Molly and her family ate turnips from the garden?
 - a. Fresh turnips are a good source of vitamins and minerals.
 - b. The tin used in cans was saved for war equipment such as weapons and airplanes.
 - c. The Red Cross sold the turnips to make extra money.
 - d. The turnips reminded Molly of her father who enjoyed gardening.

5. How did Molly's mother help?
 - a. She fussed at Mrs. Gilford for being mean and threw the turnips out.
 - b. She insisted that money be used to buy better tasting canned food.
 - c. She added some of their butter and sugar "rations" to make the turnips taste better.
 - d. She told Ricky and Jill to eat the turnips instead of Molly.

Meet Molly, An American Girl Activity 2: Halloween Opportunities

Part One:

Molly and her friends made costumes out of common things such as newspaper and crepe paper. They did this because factories were busy making fabric to produce military uniforms. Cloth to use for costumes was in short supply during wartime.

Even though it is not 1944, there are still reasons families may not want to spend \$20 or more on costumes. This is money that they may use to spend on other things - food, school supplies, gasoline, or winter coats. Suppose that you wanted a Goosebumps™ or a Dracula costume from the mall, and your mom says "No way!"

What costume do you think you could come up with using just the items you know you can find somewhere in your home? Describe your costume and how you will make it.

Part Two:

After you have finished making your costume, your Aunt Grace shows up with \$30 that she was planning to give you for your birthday next week. She offers to take you to the mall to pick out any costume you want, but you have a problem. You were planning to save any birthday money to put toward a new video game. What should you do? Use the lines below to help you sort out your REASONS TO SPEND (on a costume):

REASONS TO SAVE (for a video game):

I will use the \$30 to:

Remember, if you spend the \$30, you will give up the opportunity to save the \$30. And, if you save the \$30, you will give up the opportunity to spend the \$30. For this reason, the one thing that you give up when you make a choice is called your opportunity cost.

Meet Molly, An American Girl
Activity 3: American Factories Go to War: 1944

PART 1:

Do you remember what "opportunity cost" means? That's right, it's the one, next-best thing you give up when you make a choice. As you read in *Meet Molly*, Americans faced many choices when the United States entered the war. American factories also had to give up producing some things so that they could use the factories to produce war equipment. Read the choices below and see if you can remember what was "given up" - the opportunity cost of each choice.

CHOICE	OPPORTUNITY COST
1. Turnips from the Victory garden	_____
2. Hula dancer costumes	_____
3. Car factories made airplanes and tanks.	_____
4. Clothing factories made uniforms and tents.	_____
5. Shoe factories made boots for marching.	_____
6. Toy factories made war equipment.	_____

Meet Molly, An American Girl

Activity 4: Saving and Spending

Saving and spending are like two very good friends. Where one goes, the other can't be far behind. Why? At the very moment that you decide to spend money on something, say, *Diddy Kong Racing™* for your Nintendo 64™, you are making **three** decisions. You didn't know you were that busy? Well, think about it.

First, you decided to spend on a cool video game. This means that you won't be able to save the \$70 you spend to put toward the color printer you want for the family computer. So your **second** decision was the decision not to save. Once you decided to spend the \$70, you could have chosen any of the other fifteen games you don't have. Your **third** decision then, was the decision not to buy *StarFox™*, your second choice if they were out of *Diddy Kong Racing™*. After you save another \$70, you may **spend** it on *StarFox™* or continue **saving** for the printer. That is, unless they come out with an even cooler game or the card shop gets a new batch of Beanie Babies™.

If you never realized that you were making **three** decisions every time you spend money, don't feel bad. Most of the time you make these decisions pretty much at the same time so it's hard to tell them apart. You'll get better with practice!

Use the following questions to see if you understand:

Questions:

1. When you think about buying a new video game, the **first** decision you make is to
_____.
2. At the same time that you decide to spend your money, you will also decide not to do something, so the **second** decision you will have made is the decision not to
_____.
3. When you are at the video store to buy your new game, what is the **third** decision you make?
_____.
4. If they have both *Diddy Kong Racing™* and *StarFox™* in stock, and you buy *Diddy Kong Racing™* as you planned, your **opportunity cost** will be
_____.