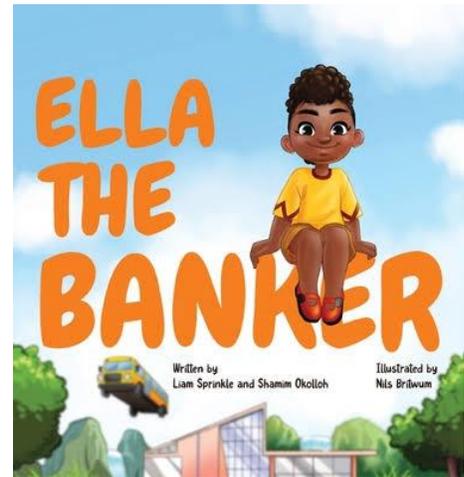




Ella the Banker

Liam Sprinkle and Shamim Okolloh

*Lesson by Marsha Masters, Associate Director
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Lesson Description

Ella and her 2nd grade class visit a bank on a field trip. While there, they learn about the many careers in the banking industry and the valuable services a bank provides.

Grades 2-3

Concepts

- **Human capital:** the package of talents, skills, education, experience, health habits, and attitudes each person has that enables them to be a productive worker
- **Saving:** setting aside money (part of one's income) to buy goods and services in the future

Standards

- E.1.2.3 Discuss knowledge, skills, education, and experience (i.e., human capital) that workers need for jobs.
- E.1.3.3 Explain the relationship between knowledge, skills, education, and experience (i.e., human capital) to productivity.
- E.1.2.7 Describe reasons people save money in banks.
- E.1.3.7e.g., Explain the purpose (e.g., safeguard assets, offer loans) and functions (e.g., storing money, transferring money, lending money) of banks.

Objectives

Students will be able to:

- describe a bank and its role in the community.
- describe the benefit of keeping their money safe in a bank.
- identify career paths in banking.
- identify how technology in the banking sector has changed over time.

Time required

25-30 minutes

Materials required

- *Ella the Banker* by Liam Sprinkle and Shamim Okolloh
- K-W-L Chart Visual
- Document camera or projection device

Procedure

1. Ask students if they have ever visited a bank. (*Allow students an opportunity to share.*) Display the K-W-L Visual. Ask students to share facts they know about banks. Record all responses in the “K” column. (*Answers might include it is a safe place to keep money, people take their money there, there are bank buildings in their community.*)
2. Tell students today’s book revolves around a field trip to a bank. Ask students to share why they think a field trip to a bank might be fun? (*Allow students an opportunity to share. Allow all responses.*)
3. Move to the “W”. Ask students what they want to know about banks. (*Record all responses. If the book doesn’t discuss their desires, a visit from a local banker would be a perfect follow-up.*)
4. Begin to read the book. Pause after page 15. The students on the field trip just met Nuru, a banker. Challenge students to think about what a banker might do all day. (*Allow students an opportunity to share.*)
5. Read page 17. The first stop on the field trip was to visit the teller line. What were some of the tasks a teller might do daily? (*Open savings accounts. Take care of people’s money.*)
6. In economics, we use the term human capital to describe the skills, talents, abilities, education, knowledge, and experience a worker (human resource) might have to do his/her job. What human capital might a bank teller have? (*Answers might include friendliness, good with math and counting money, honesty, good with customer service, etc.*)
7. The book states that bank tellers help open children’s savings accounts. Challenge students to identify things they could do with their money. (*spend, share, save, give*) Why is saving a good decision? What would be a benefit of saving your money with a bank versus putting it in a jar or your sock drawer? (*While the book doesn’t list this benefit, you might discuss interest. You could also discuss safety and security.*)
8. Read page 19-21. What was the second part of the field trip? (*Students visit the Technology and Innovation Center.*) Why would their adult family members like the apps and products they develop? (*It would prevent them from having to get to the bank during banking hours. It would give them flexibility to see their accounts. They could deposit money electronically. They could see their balance immediately on the app.*)
9. Challenge students to consider the human capital required to work in the technology and innovation center. (*Answers might include they would have technology skills, design skills, coding skills, etc.*)
10. Read the rest of the story. What was the final stop of the tour? (*Students visited commercial bankers.*) Why was this career title a little confusing? (*Students thought it meant an advertisement on television.*) How would a bank teller’s job be similar to and different from a commercial banker? (*A bank teller works in the bank all day. He/she serves customers and helps them with personal money. A commercial banker might be out more in the community working with business owners. They might help with their personal money, but they would also help them with their business money.*)
11. Ask students how a commercial banker might help them when they grow up? (*If they own a business, they will help them in making sure their money is working for them and helping their business grow.*)

Closure

- Address the “L” column. Ask students what they have learned from today’s lesson about banks. (*Record all responses.*)

Assessment

- Thumbs Up/Thumbs Down:
- Ask students to hold up one hand and point their thumb up. As a statement is read, students should lift their thumb up if the statement is true and move their thumb down if the statement is false.
 - A commercial banker would help a child set up a savings account. (thumbs down)
 - Skills, talents, ability, and knowledge a worker has is called human capital. (thumbs up)
 - Technology helps make banking easier for people. (thumbs up)
 - A bank is a safe place to keep your money. (thumbs up)
 - A bank teller goes out in the community to help people with their business. (thumbs down)
 - A field trip to the bank helps you learn about the service they provide. (thumbs up)

Extension Activities:

- Invite a local banker to class to share about his/her job and the important role a bank plays in the community.
- Take a field trip like Ella to visit a bank.
- Have students illustrate and write to explain how a banker makes their life easier.
- Challenge students to imagine they have Super Saver Powers. Have them identify a savings goal and how they might achieve that goal.
- Share the Federal Reserve Bank of St. Louis “*Saving and Savings Goals*” video at <https://www.stlouisfed.org/education/exploring-economics-video-series/saving-and-savings-goals>.
- Play money games online to increase their human capital with money
https://www.abcya.com/games/counting_money
<https://www.practicalmoneyskills.com/en>
- Visit Ella the Banker website to learn more at www.ellathebanker.com.

Special thanks to these partners for making Ella the Banker and its accompanying resources available to elementary schools statewide.



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