

The Federal Reserve Bank of New York

ECON EXPLORERS



Journal for Students



Illustrated by Ping Homerick

**Discover the world of economics
in your home, neighborhood, and school
by completing your Econ Explorers Journal.**

This Econ Explorers Journal belongs to:

My teacher's name is:

My class is:

Do not use magic markers in your Econ Explorers Journal.

Name: Piggy Banker
Profession: Banker/Your Guide

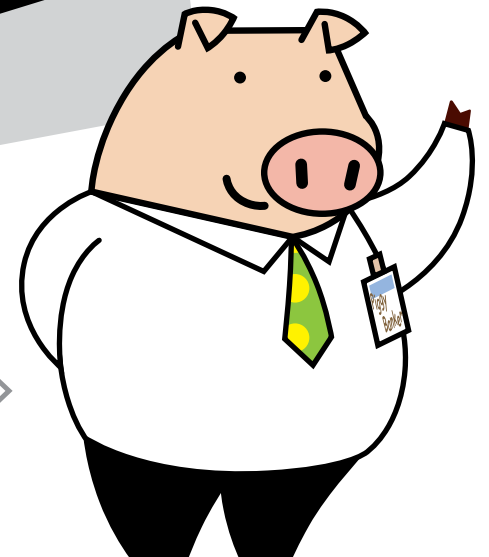


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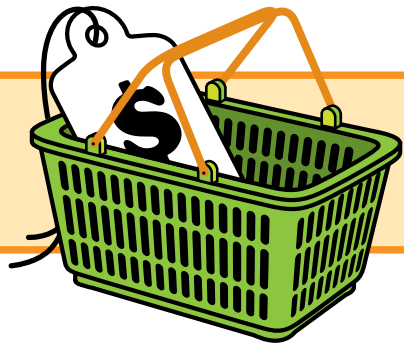
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PRICE HUNTER

Economics in Your Neighborhood Stores

1. Find a store or stores close to your home that sell(s):

- A. Milk by the gallon.
- B. Athletic shoes.
- C. Gasoline.

For the next four months, make one visit during the first week of each month to the store or stores that sell the products listed above.

2. During visit #1:

- **Select** one brand of a gallon of milk, one model of an athletic shoe you would like to buy, and one brand of gasoline used by a family member or friend.
- **Write** the brand name of the milk on the first line of Chart and Graph #1, “Gallon of Milk;” the brand name and model of the athletic shoes on Chart and Graph #2, “Athletic Shoes;” and the brand name of the gasoline on Chart and Graph #3, “Gasoline.”
- **Record** the prices of the gallon of milk, pair of athletic shoes, and gallon of gasoline under the column marked “Price” on the appropriate chart.
- **Write** the date of your visit under the column marked “Date” on the appropriate chart.
- **Plot** the price you found for the gallon of milk, the athletic shoes, and the gallon of gasoline on the appropriate graphs for “Visit #1.”

3. During visits #2, #3, and #4, on Chart and Graph #1 “Gallon of Milk,” Chart and Graph #2 “Athletic Shoes,” and Chart and Graph #3 “Gasoline:”

- **Record** the prices of the gallon of milk, pair of athletic shoes, and gallon of gasoline on the charts below under the column marked “Price.”
- **Write** the dates of your visits under the column marked “Date.”
- **Plot** the prices you found for the gallon of milk, the athletic shoes, and the gallon of gasoline on the three graphs for “Visit #2, Visit #3, and Visit #4.”





Chart and Graph #1: Gallon of Milk

The brand name of the milk:

Visit/Date

Price

#1 / Today's date:

The milk costs:

#2 / Today's date:

The milk costs:

#3 / Today's date:

The milk costs:

#4 / Today's date:

The milk costs:

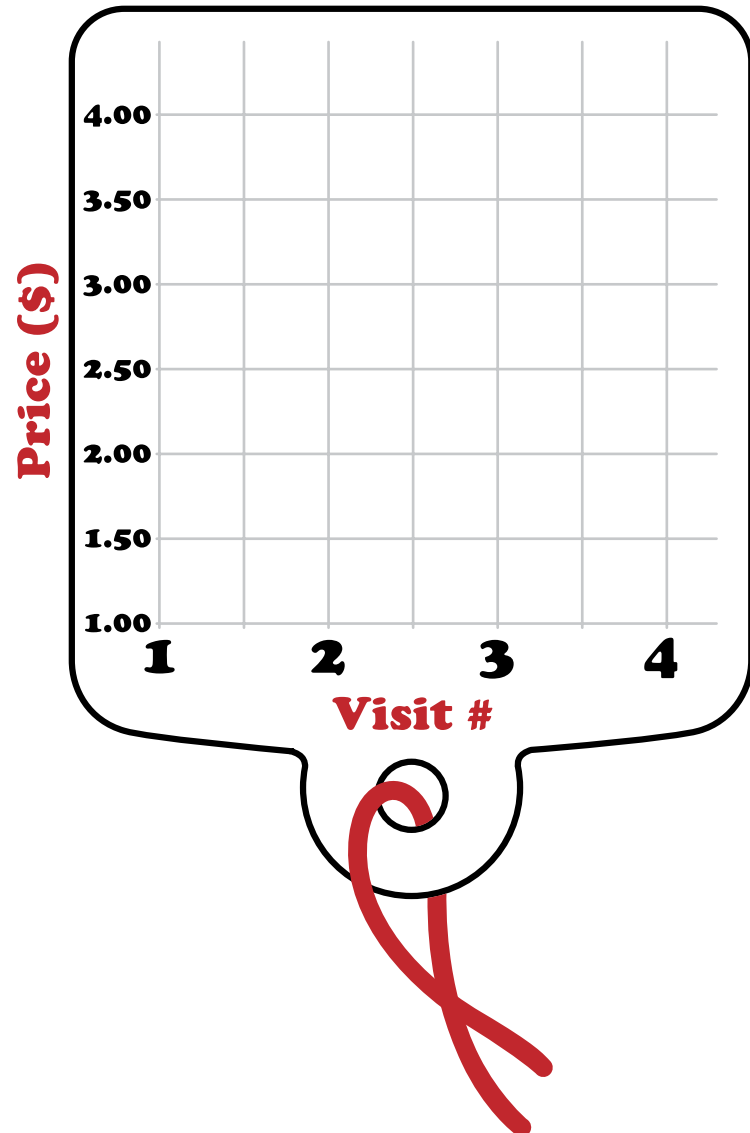
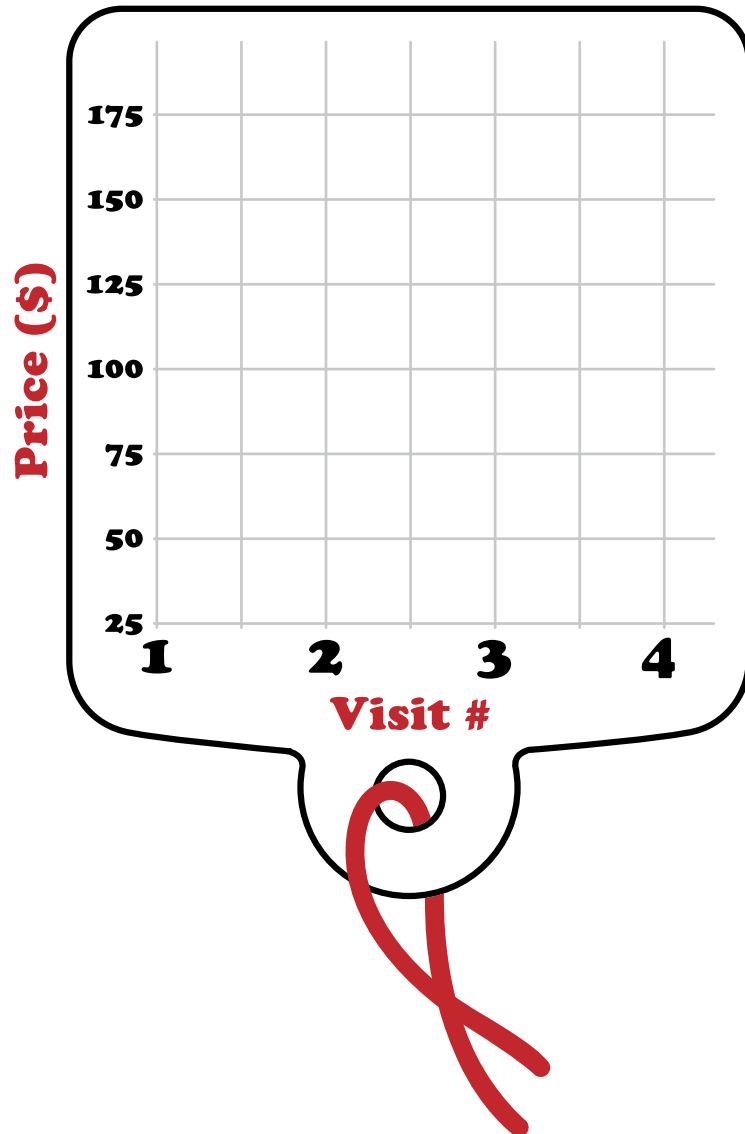


Chart and Graph #2: Athletic Shoes

The brand name and model of the athletic shoes:

Brand name:

Model:



Visit/Date

#1 / Today's date:

Price

The shoes cost:

#2 / Today's date:

The shoes cost:

#3 / Today's date:

The shoes cost:

#4 / Today's date:

The shoes cost:



Chart and Graph #3: Gasoline

The brand name of the gasoline:

Visit/Date

Price

#1 / Today's date:

The gasoline costs:

#2 / Today's date:

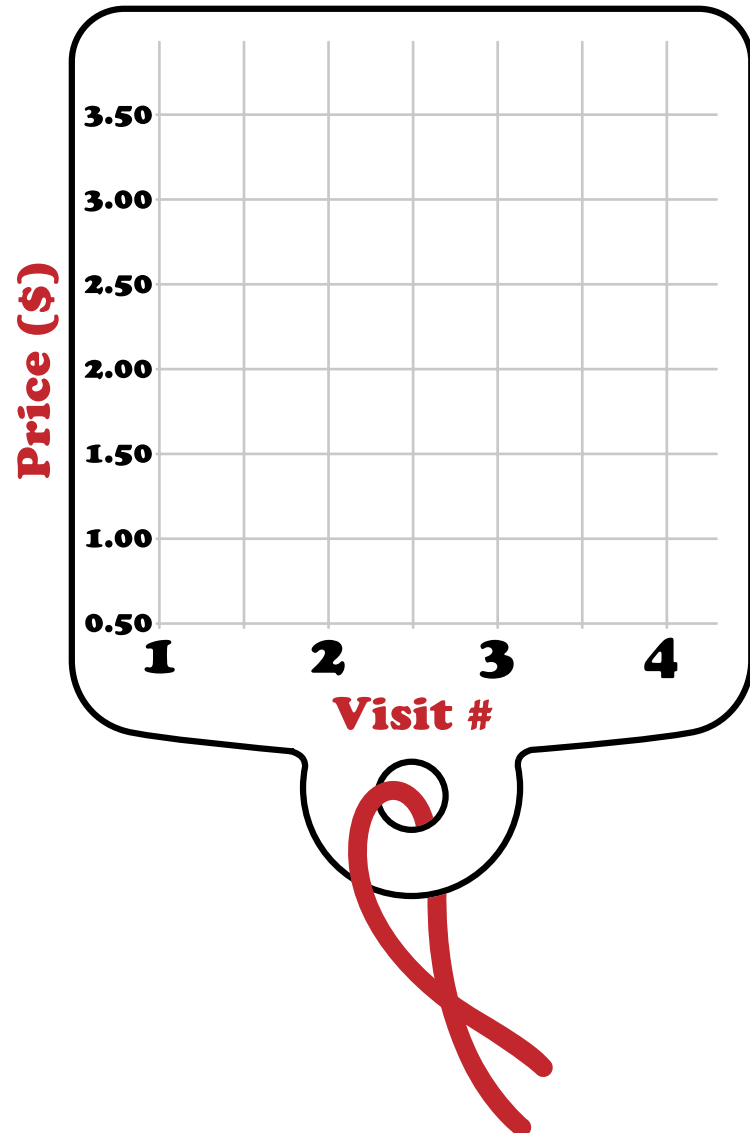
The gasoline costs:

#3 / Today's date:

The gasoline costs:

#4 / Today's date:

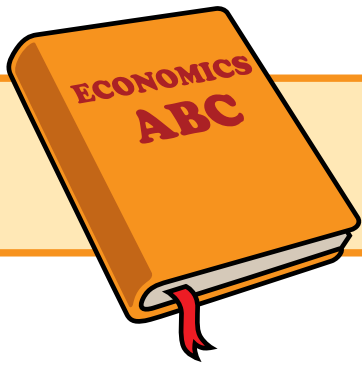
The gasoline costs:



Conclusion:

Write one important idea that you learned about prices from this project.





RESPONSE TO LITERATURE

Economics in Books You Like to Read

Select a book, approved by your teacher, that you would like to read. You may also select a book from the list on page 33. Then complete the four sections below.

1. Write the title, author, and the year your book was published on the lines below.

Title _____

Author _____

Year published _____

2. In the space below, describe what the book is about, the character you liked most, and three important ideas you learned from reading this book.

What is the book about? _____



Continue on page 10



Who is the character you like most? _____

Explain why you like this character so much. _____



What are three important ideas you learned from the book?

1) _____

2) _____

3) _____



3. Five important ideas about economics that students in elementary schools are supposed to learn appear below. In space provided at the bottom of the page, explain how one of these five ideas appeared in the book you read.

Important Ideas About Economics

1. **Needs and Wants:** People have unlimited needs — things that we must have to stay alive (food, clothing, and shelter) and wants — things that we would like to have to make our lives better, but could live without — (video games, cars, and vacations).
2. **Scarcity:** There is only a limited amount of land and people (resources) to produce the goods and services people want. Therefore, we cannot meet everybody’s needs and wants. Economists call this condition, in which we cannot get all the things we need and want due to limited resources, scarcity.
3. **Interdependence:** People need one another to make and pay for the things everybody needs and wants. The idea that people work together to satisfy each others needs and wants is called interdependence.
4. **Factors of Production:** In order to make the things we need and want (for example, vegetables) a lot of things must happen. First, we must have land on which the vegetables can grow. Then, we need a farmer to plant and care for the seeds from which vegetables grow. Finally, we need machinery to harvest and package the vegetables. The land, farmers, and machinery are called the factors of production.
5. **Technology:** People use knowledge, tools, and machines to make the things they need and want. Technology is a word used to describe how we use our minds and machines to keep us alive and make our lives better.

Which of the five ideas above appeared in the book you read? Explain how the author used this idea in the book.



4. In the space below, draw a cover for the book you read. The cover should show how one of the five important ideas about economics appears in the book. For example, if one of the characters in the book was using a tool on his/her job, you might draw such a picture. This would be an example of how the idea of technology appears in the book.





EARNING A LIVING

Economics in Your Future

Have you ever thought about what kind of job you'd like to have when you become an adult? A good way to learn about possible careers is to talk or write to someone who has a job you think would be interesting.

1. Identify a person whose job or business you are interested in learning more about. Arrange for an interview or write a letter to that person. In the space below, prepare a list of at least five questions you will ask this person about his/her job.

Here are some sample questions:

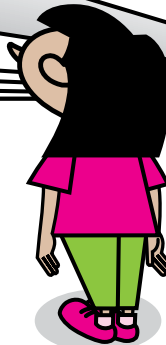
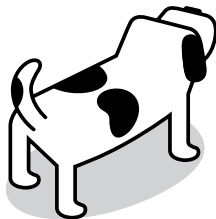
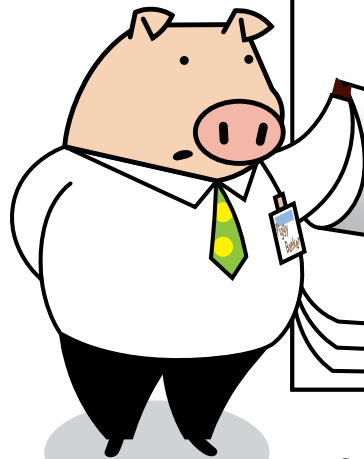
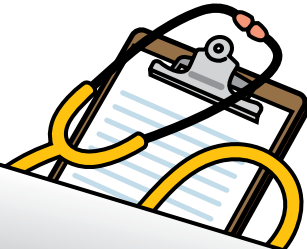
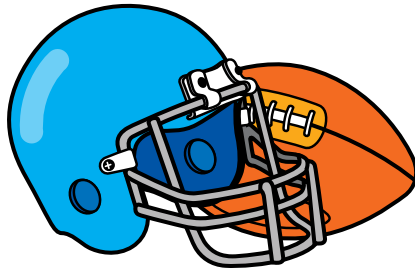
- How did you get your job?
- What kind of classes or training did you take to qualify for your job?
- What are the most important responsibilities of your job?
- What do you like most about your job?
- What do you like least about your job?

Write three additional questions below.

1) _____



Job Pad



2) _____

3) _____

2. Describe below at least five things you learned from the interview or letter you received about the person's job in which you're interested. Include things like the kind of special classes or training needed, the major responsibilities, and greatest benefits of the job.

1) _____

2)

3)

4)

5)



3. Based on the interview or letter you received, you will make a presentation to your class. In the presentation you will discuss at least five things you learned about the person's job. If you can, bring with you a tool or instrument the person uses on the job. Note that your presentation should begin with an introduction, followed by the body or main parts, and end with a conclusion. To help you write your presentation, you will find some suggested words below to start the introduction, the body, and the conclusion.

1) Introduction: The person I interviewed was _____

He/she holds the job of _____

2) Main part: Among the things this person does on his/her job are _____

In order to qualify for such a job, a person must _____



The most important benefits of this job are _____

One thing that I wouldn't like about this job is _____

3) Conclusion: I think I would/would not like this job because _____





MONEY! MONEY!

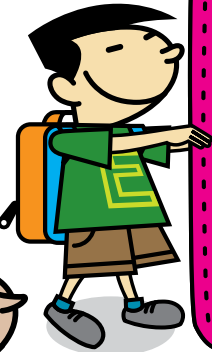
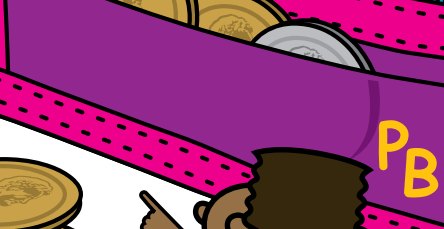
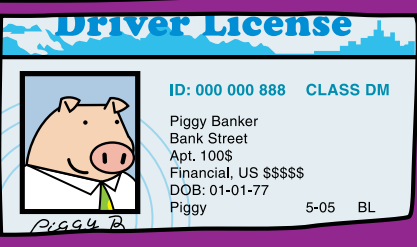
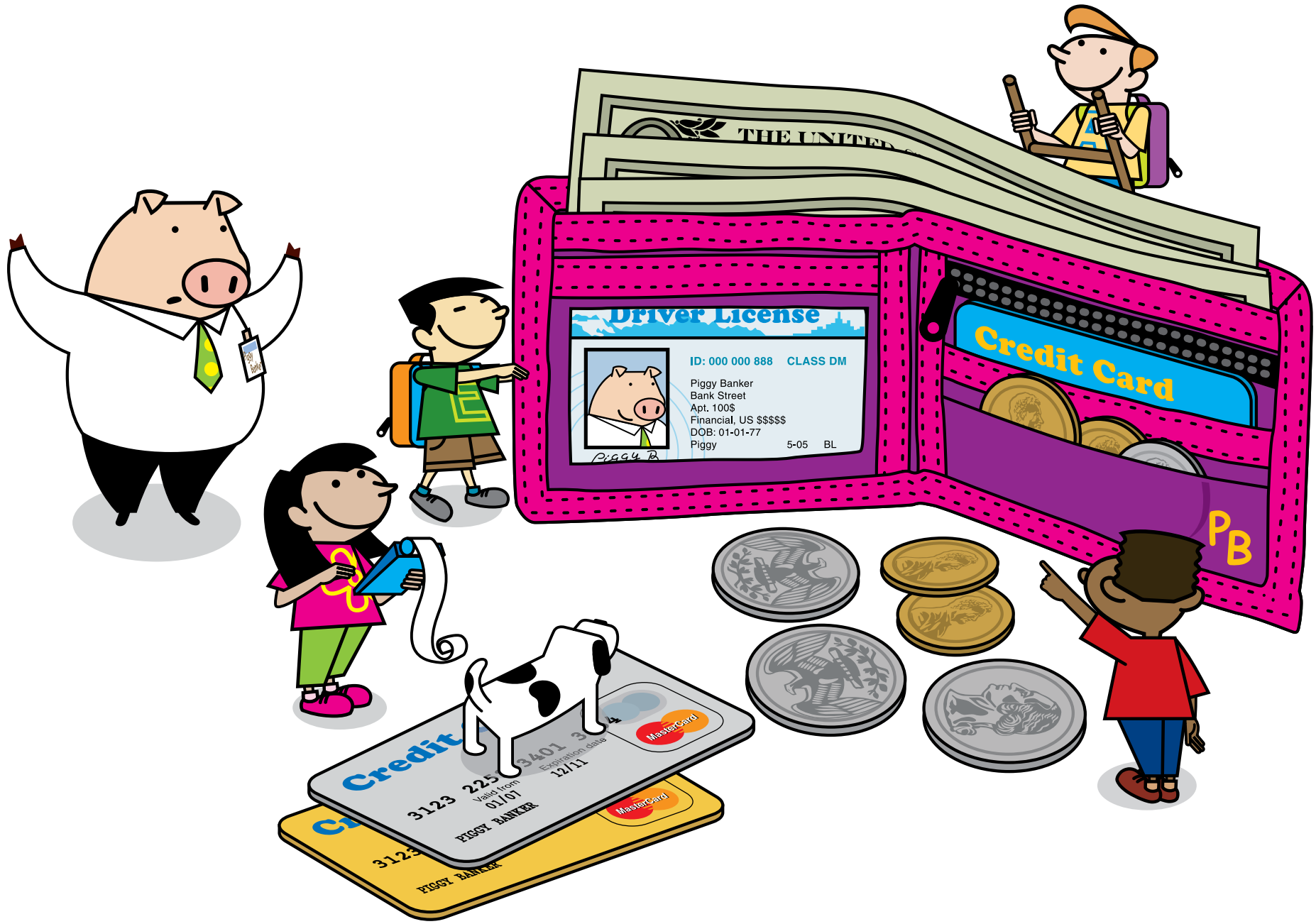
Economics in Your Wallet

Money plays an important part in our lives. Having money allows us to buy things for ourselves and our loved ones. We can save money for future needs or invest it with the hope that it will grow into even more money. By giving to charity, we can use money to help make other people's lives better.

In this project, you will learn how people long ago tried to meet their needs and wants without money. You will learn about some of the things people used for money before we had paper-like currency (our currency is actually made of cotton and linen). You will compare U.S. and foreign currency. Finally, you will create your own design for a new one-dollar bill.

1. Read the comic-style booklet, *Once Upon a Dime*. Based on your reading of the comic, write a 100-word short story with the following title, "How My Life Would Change if We Had a Barter System."





2. Thousands of years ago when money was first invented, it did not look like it does today. Look through books, magazines, and the Internet. Find three items, other than coins and paper-like currency, that have been used as money in the past. List these three items below and write one problem we would have using that item as money today.

Items used as money in the past

Problems

#1

#2

#3



3. In the space below, attach a piece of real foreign currency or a sample taken from the Internet.

Attach your foreign currency sample here

Describe three ways that the foreign currency example attached above is different from U.S. currency.

- 1)** _____

- 2)** _____

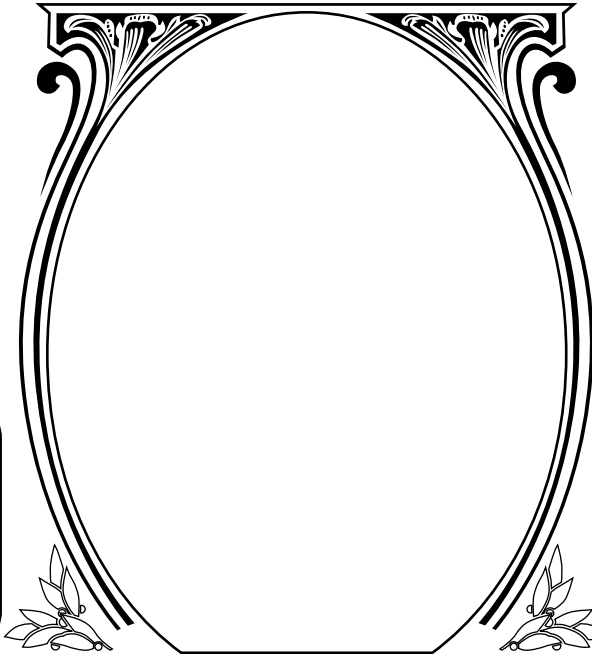
- 3)** _____



4. Create a new design for a one-dollar bill and draw it in the space below. In designing the currency, decide which person or persons, symbols, slogans, and colors will appear.

THE UNITED STATES OF AMERICA

Draw or attach a picture of people or a person you want to appear on the bill in the oval space below.

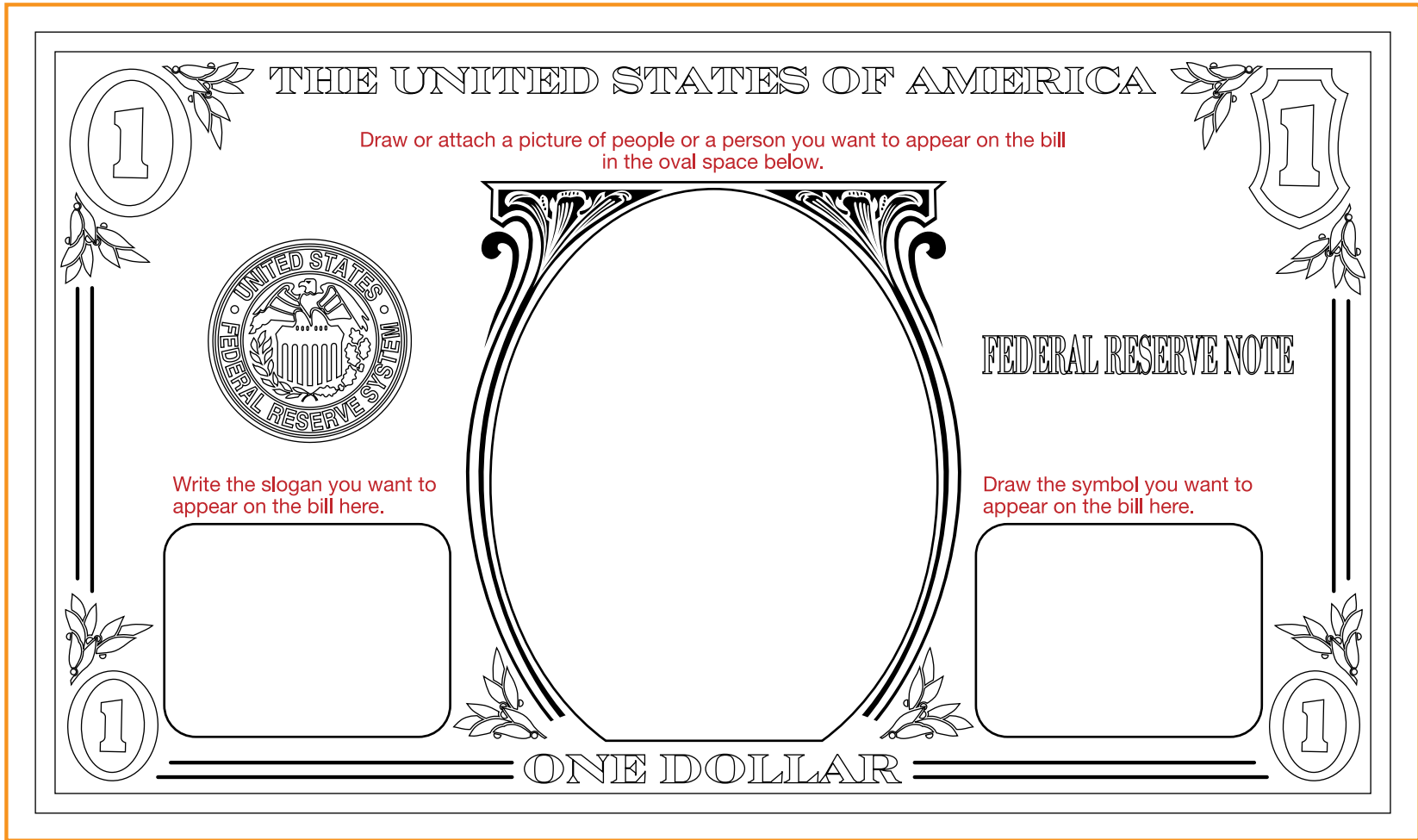


FEDERAL RESERVE NOTE

Write the slogan you want to appear on the bill here.

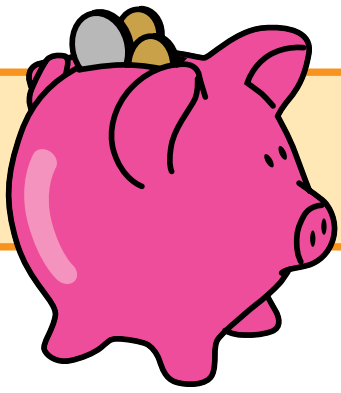
Draw the symbol you want to appear on the bill here.

ONE DOLLAR



5. What is the most important thing you learned about money from this project?





THE BANKING STORY

Economics at Your Bank

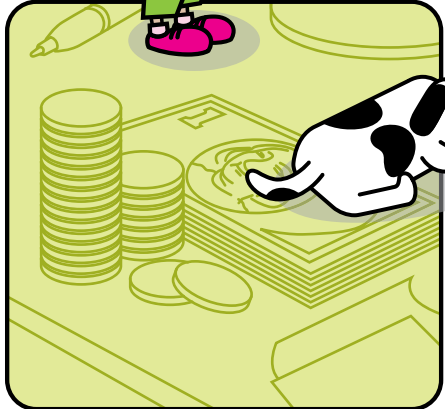
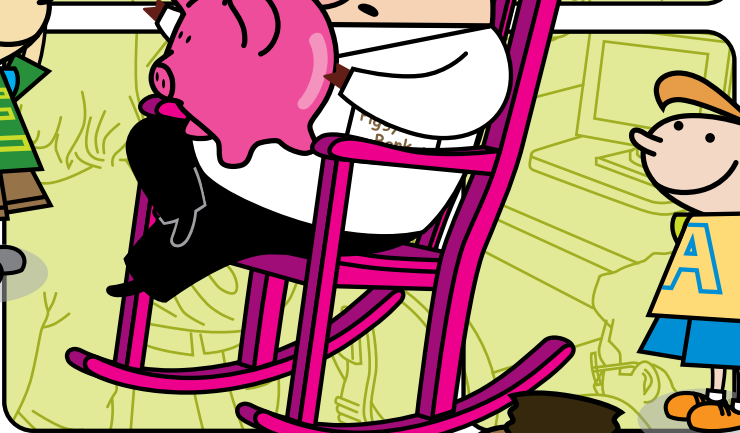
In this project, you will visit a bank and learn about some of the many services banks perform for people in your community.

1. During your class trip to the bank pick up two items – a deposit slip and a pamphlet describing some of the services the bank performs for its customers. After reading the pamphlet, list three services the bank performs for its customers, describing each service briefly in a sentence or two.

1) _____



The Banking \$tory



2)

3)

2. Many people use banks as a place to save their money.

1) List two reasons for saving money in a bank.

A) _____

B) _____

2) Identify something you would like to buy, either for yourself or someone else, for which you will have to save.

3) Write the amount of money you'll have to save each month to pay for what you decided to buy.

For how many months will you have to save that amount? _____



- 4)** In the space below, paste the deposit slip you picked up when your class visited the bank. Make believe you have a savings account in that bank. On the deposit slip, write today's date. Then, write the amount you said you would save each month (#3 on previous page), where you are asked to write an amount you wish to deposit:

Paste deposit slip here

3. Many people become customers of banks to open checking accounts. Having a checking account allows you to write checks to pay for purchases. However, checks must be written a certain way or they will not be accepted by the bank.

Study A on the next page, which shows a check written by Laura Cruz on March 7, 2009 for \$250.25. It was written to pay for goods she bought at the Barnes Department store. Notice the six spaces – ①, ②, ③, ④, ⑤ and ⑥ – where the check-writer either enters information or provides a signature.



A.

Laura Cruz *SAMPLE CHECK* 4742
Anywhere Street
City, State 12345

① DATE March 7, 2009

PAY TO THE ORDER OF ② Barnes Department Store ③ \$ 250.25

④ Two Hundred and Fifty and 25/100 DOLLARS

FOR ⑤ Appliances and Clothing ⑥ Laura Cruz

⑆ 1 2 3 4 5 6 7 8 9 ⑆ ⑆ 1 2 ⑆ ⑆ 3 4 ⑆ ⑆ 5 6 7 8 9 0 ⑆ ⑆ 4 7 4 2

Make believe you have a checking account. On the sample check below, write a check for \$135.25 to the ABC Electronics Store to pay for a dvd player, using today's date. Be sure to provide the information and signature required in spaces ①, ②, ③, ④, ⑤ and ⑥.

B.

My Name *SAMPLE CHECK* 4742
My Address
City, State 12345

① DATE _____

PAY TO THE ORDER OF ② _____ ③ \$ _____

④ _____ DOLLARS

FOR ⑤ _____ ⑥ _____

⑆ 1 2 3 4 5 6 7 8 9 ⑆ ⑆ 1 2 ⑆ ⑆ 3 4 ⑆ ⑆ 5 6 7 8 9 0 ⑆ ⑆ 4 7 4 2



Conclusion:

Explain one reason why it's a good idea to have a bank account.





BOOKS EXPLORING ECONOMIC THEMES

Reading list for “Response to Literature”

ABSENT-MINDED TOAD

Javier Rondon
Kane/ Miller, 1994
ISBN 0-916291-53-7

ABUELA'S WEAVE

Omar Castaneda
Lee & Low Books, 1993
ISBN 1-880000-00-8

ALDO ICE CREAM

Johanna Hurwitz
Morrow Junior Books, 1981
ISBN 0-688-00375-3

ALEXANDER, WHO USED TO BE RICH LAST SUNDAY

Judith Viorst
Atheneum, 1978
ISBN 0-689-71199-9

AMELIA'S ROAD

Linda Altman
Lee & Low Books, 1993
ISBN 1-880000-04-0

AMELIA WORKS IT OUT

Melissa Moss
Pleasant Company, 2000
ISBN 1-58485-081-7

ANNA THE BOOKBINDER

Andrea Cheng
Walker & Company, 2003
ISBN 0-8027-8831-9

ANNIE'S PET

Barbara Brenner
Bantam Books 1989
ISBN 0-553-34693-8

ANTS AND THE GRASSHOPPER, THE

Aesop
Various
ISBN Various

APPLE FARMER ANNIE

Monica Wellington
Puffin Books, 2001
ISBN 0-14-240124-2

APPLE PICKING TIME

Michele B. Slawson
Crown Publishers, 1994
ISBN 0-517-58971-0

ARTHUR'S FUNNY MONEY

Lillian Hoban
Harper Collins, 1987
ISBN 0-06-022343-X

ARTHUR'S PET BUSINESS

Marc Brown
Little, Brown & Co., 1990
ISBN 0-316-11262-3

ARTHUR'S TV TROUBLE

Marc Brown
Little, Brown & Co., 1995
ISBN 0-316-10919-3

AUCTION

Tres Seymour
Candlewick Press, 2005
ISBN 0-76361242-1

BABE AND I, THE

David Adler
Harcourt Brace, 1999
ISBN 0-15-201378-4

BAG I'M TAKING TO GRANDMA'S, THE

Shirley Neitzel
Scholastic, 1995
ISBN 0-590-85067-9

BANANAS, FROM MANOLO TO MARGIE

George Ancona
Clarion Books, 1982
ISBN 0-89919-100-2

BARGAIN FOR FRANCES

Russell Hoban
Scholastic, 1970
ISBN 0-590-09291-X



**BASKET OF BANGLES:
HOW A BUSINESS BEGINS**

Ginger Howard
Millbrook Press, 2002
ISBN 0-7613-1902-6

**BATHWATER GANG GETS DOWN
TO BUSINESS**

Jerry Spinelli
Little, Brown & Co., 1992
ISBN 0-316-80808-3

BEA AND MR. JONES

Amy Schwartz
Bradbury Press, 1982
ISBN 0-02-781430-0

BEARHIDE & CROW

Paul Johnson
Holiday House, 2000
ISBN 0-8234-1470-1

BEATRICE'S GOAT

Page McBrier
Atheneum, 2000
ISBN 0-689-82460-2

**BENNY GOES INTO BUSINESS
(BOXCAR CHILDREN)**

Gertrude Warner
Scholastic, 1999
ISBN 0-590-37242-4

BENNY'S PENNIES

Pat Brisson
Doubleday, 1995
ISBN 0-385-41602-4

**BERENSTAIN BEARS AND
MAMA'S NEW JOB**

Stan & Jan Berenstain
Random House, 1984
ISBN 0-394-86881-1

**BERENSTAIN BEAR'S DOLLAR\$
AND \$EN\$E**

Stan & Jan Berenstain
Random House, 2001
ISBN 0-375-91124-3

**BERENSTAIN BEARS DON'T POLLUTE
(ANYMORE)**

Stan & Jan Berenstain
Random House, 1991
ISBN 0-679-82351-4

BERENSTAIN BEARS GET THE GIMMIES

Stan & Jan Berenstain
Random House, 1988
ISBN 0-679-88958-2

**BERENSTAIN BEARS' MAD, MAD, MAD
TOY CRAZE**

Stan & Jan Berenstain
Random House, 1999
ISBN 0-679-88958-2

BERENSTAIN BEARS ON THE JOB

Stan & Jan Berenstain
Random House, 1987
ISBN 0-394-89131-7

**BERENSTAIN BEARS' TROUBLE
WITH MONEY**

Stan & Jan Berenstain
Random House, 1983
ISBN 0-394-85917-0

**BERENSTAIN BEARS' TROUBLE
WITH PETS**

Stan & Jan Berenstain
Random House, 1990
ISBN 0-679-80848-5

BIG BUCK ADVENTURE

S. & Tobola, D. Gill
Talewinds, 2000
ISBN 0-88106-294-4

BIG CHEESE FOR THE WHITE HOUSE, A

Candace Fleming
DK Publishing, 1999
ISBN 0-7894-2573-4

BIG GREEN POCKETBOOK, THE

Candace Fleming
Laura Geringer Book, 1993
ISBN 0-06-020848-1

BIG JIMMY'S KUM KAU CHINESE

Ted Lewin
Harper Collins, 2002
ISBN 0-688-16026-3

BIKES FOR RENT!

Isaac Olaleye
Orchard Books, 2001
ISBN 0-531-30290-3

BLACKBERRY BOOTIES

Tricia Gardella
Orchard Books, 2000
ISBN 0-531-30184-2

BOOM TOWN

Sonia Levitin
Orchard Books, 1998
ISBN 0-531-30043-5

BUCK

Alan Benjamin
Simon & Schuster, 1993
ISBN 0-671-88718-1

BUNNY MONEY

Rosemary Wells
Dial Books for Young Readers, 1997
ISBN 0-8037-2146-3

BUSIEST PEOPLE EVER

Richard Scarry
Random House, 1976
ISBN 0-394-83293-0



BUSY DAY AT MR. KANG'S GROCERY STORE, A

Alice Flanagan
Children's Press, 1996
ISBN 0-516-20067-X

BUSY DAY AT THE FACTORY, A

Philippe Dupasquier
Candlewick Press, 1984
ISBN 1-56402-836-4

BUSY WORKERS

Richard Scarry
A Golden Book, 1987
ISBN 0-307-11872-X

BUZBY

Julia Hoban
Harper Collins, 1990
ISBN 0-06-022399-5

CALL MR. VASQUEZ, HE'LL FIX IT

Alice Flanagan
Children's Press, 1996
ISBN 0-516-20045-3

CARLOS AND THE CARNIVAL

Jan Romero Stevens
Northland, 1999
ISBN 0-87358-733-2

CAROUSEL CAT

Robert Blake
Penguin, 2005
ISBN 0-399-23382-2

CATCH THE GOAT!

Polly Alakija
Barefoot Books, 2002
ISBN 1-84148-908-5

CHAIR FOR MY MOTHER, A

Vera Williams
Mulberry Books, 1982
ISBN 0-688-04074-8

CHARLIE NEEDS A CLOAK

Tomie dePaola
Scholastic, 1973
ISBN 0-590-44188-4

CHICKEN MAN

Michelle Edwards
Mulberry, 1991
ISBN 0-688-13106-9

CHICKEN OR THE EGG?, THE

Allan Fowler
Childrens Press, 1993
ISBN 0-516-06008-2

CHICKEN SUNDAY

Patricia Polacco
Philomel Books, 1992
ISBN 0-399-22133-6

CITY MOUSE AND THE COUNTRY MOUSE

Aesop
Various
ISBN Various

CLICK, CLACK, MOO COWS THAT TYPE

Doreen Cronin
Simon & Schuster, 2000
ISBN 0-689-83213-3

COIN COUNTING BOOK

Rozanne Williams
Charlesbridge, 2001
ISBN 0-88106-325-8

COMIX ECONOMIX

Bentley Boyd
Daily Press, 2003
ISBN 0-9729616-1-5

COMMON GROUND

Molly Bang
Blue Sky Press, 1997
ISBN 0-590-10056-4

COMMUNITY HELPERS FROM A TO Z

Bobbie Kalman
Crabtree Publishing, 1998
ISBN 0-86505-404-5

COMMUNITY HELPERS: LIBRARIANS

Dee Ready
Capstone Press, 1998
ISBN 1-56065559-3

COOLIES

Yin
Philomel Books, 2001
ISBN 0-399-23227-3

COUNTING MONEY

Tanya Thayer
Lerner, 2002
ISBN 0-8225-1258-0

COUNTRY FAR AWAY, A

Nigel Gray
Orchard Books 1988
ISBN 0-531-05792-5

CRANBERRY SUMMER

Wends & Harry Delvin
Four Winds, 1992
ISBN 0-02-729181-2

CURIOUS GEORGE GOES TO A CHOCOLATE FACTORY

Margaret & H.A. Rey
Houghton Mifflin, 1998
ISBN 0-395-91216-4



CURIOUS GEORGE GOES TO AN ICE CREAM SHOP

Margaret & H.A. Rey
Houghton Mifflin, 1989
ISBN 0-395-51943-8

CURIOUS GEORGE TAKES A JOB

H.A. Rey
Houghton Mifflin, 1947
ISBN 0-395-18649-8

CURIOUS GEORGE VISITS THE LIBRARY

Margaret & H.A. Rey
Houghton Mifflin, 2003
ISBN 0-618-06568-7

DAY I WAS RICH, THE

Bill Cosby
Scholastic, 1999
ISBN 0-590-52173-X

DAY'S WORK, A

Eve Bunting
Clarion, 1994
ISBN 0-395-84518-1

DO WE NEED IT? DO WE WANT IT?

French, Jones, Burton
Benchmark, 1999
ISBN 1-58344-194-8

DOLLAR FOR PENNY

Julie Glass
Scholastic, 2000
ISBN 0-439-32296-0

DOORBELL RANG

Pat Hutchins
Scholastic, 1987
ISBN 0-590-41109-8

DOWN BUTTERMILK LANE

Barbara Mitchell
Lothrop, Lee & Shephard Books, 1993
ISBN 0-688-10115-1

DR. FRIEDMAN HELPS ANIMALS

Alice Flanagan
Children's Press, 1999
ISBN 0-516-21138-2

DREAM JAR

Bonnie Pryor
Morrow Junior Books, 1996
ISBN 0-688-13061-5

DREAM LAND

Roni Schotter
Orchard Books, 1996
ISBN 0-531-08858-8

DUCK FOR PRESIDENT

Doreen Cronin
Scholastic, 2004
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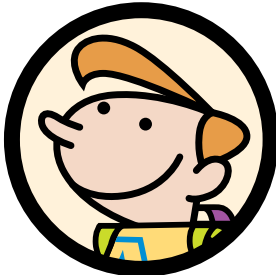


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