

WE LEARN

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Women's Perspectives #3: Women & Money

Lesson Plan & Worksheet Packet

Prepared by the 2008 Women's Perspectives
Selection Committee



A Note to Teachers and Tutors:

WE LEARN provides this packet as a service to assist you and your students to prepare writings for *Women's Perspectives #3: Women & Money*. These ideas are meant to be expansive, not restrictive.

The WE LEARN Women's Perspectives Selection committee selects writings and artwork based on originality, creativity, clarity, and relevance to the theme. We *do not* edit the writings, so please encourage your students to send revised and proofread selections. (WE LEARN will make minor spelling or punctuation corrections when required.)

You are welcome to use these suggestions with your students, for instructional purposes, at any time. If you pass them along to colleagues, we ask that you please provide proper source citation.

Student Pre-Writing Activities

(see attached *Prompts for Writing & Artwork worksheet*, p. 3-4)

Reflective Questions / Prompts

Look at the list of guiding questions on the attached worksheet. You will see that we have grouped them into 6 topic areas. What other topics might students add? Encourage students to select the topic(s) that interest them the most. What other questions might students have that connect with those particular topics?

Pre-Writing/Brainstorm or Mind Map

Use the mind map to encourage students to add more ideas to their main topic of interest. They could work alone or in small groups to fill in their initial ideas. This may be also used as a whole group activity (or report back) to create a large pool of ideas.

First Draft

Have students look at what they initially listed on the worksheet and consider the guiding questions. From these ideas, begin a first draft of a poem, essay, story, or other form of writing. They may also consider writing a skit, developing a budget plan, or drawing a cartoon or other artistic expression.

Other Creative Ideas



☆ **Individual Activity:** Draw a series of pictures (or cartoon strip) or tell a story describing how money issues get handled in your family or living situation. This could include parents, partner or spouse, significant others, children, and extended family.

☆ **Group Activity:** Working in a group, make a collage of text/images to illustrate the effects of money, finances, class, or economics on women. The collage may be an image or a shape (say of a dollar sign, but the group would need to decide upon this together) made out of torn newspaper or magazine articles about women and their economic situations, feelings, or goals.

Further explorations of this activity

When the collage is finished, make a copy and give to each student. Have each participant write a story, poem, or essay about participation in this activity.

- ☆ Was it easy to work with others?
- ☆ What might have gone differently if the participant had been working alone?
- ☆ What did the participants learn about women and money from doing this activity?

Discussion & Writing Prompts from Additional Sources

Music

- ✧ Use one of these songs (or select one of your own) to begin a conversation related to many themes associated with Women and Money. Ask students about what other songs they know — either new, popular, or from their cultural heritage — that contain stories or lessons related to money, class, or wealth.

Coat of Many Colors (Dolly Parton)

- Download lyrics from: <http://www.dollyon-line.com/archives/lyrics/coatof.shtml>
- See Dolly singing it on YouTube: <http://www.youtube.com/watch?v=S6JnOeZUFLs>
- Dolly Parton also wrote a book with this same title. It is out-of-print but may be available at local libraries.

I Am not My Hair (india.arie)

- ✧ Download lyrics from: <http://www.lyricstop.com/i/iamnotmyhair-india.arie.html>

Story

- ✧ Read the chapter about **Julia Burney** in *“Reading Changed My Life”* by Beth Johnson (Townsend Press, 2003, www.townsendpress.com). Julia’s story makes strong references to money and education. For her, education helped her escape violence and poverty. Her story also reflects ways in which women can “give back” to their communities.
- ✧ Read *Odd Velvet*, a children’s book by Mary E. Whitcomb (Chronicle Books, 2003 - see website: <http://www.oddvelvet.com/index.html>). This book will be especially useful for parents finding a way into talking with their children about material wealth. Students may want to discuss parenting issues and how to address everyday experiences of coping with media messages and what has value.

Internet Resources

- ✧ *The Change Agent #13, Economic Security & Justice*, especially “Gender and Racial Income Inequality” on p. 4: <http://nelrc.org/changeagent/pdf/issue13.pdf>
- ✧ **WE dGE - Women’s Education in the Global Economy: A Workbook** by Miriam Ching Louie (Women of Color Resource, 2000). See the sample chapter on their website. It may be fun to adapt the graphs called “Paid Workday” & “Unpaid Workday” as a writing prompt. (http://coloredgirls.org/downloads/whos_counting.pdf). You may want to use this in conjunction with the Self-Sufficiency Calculator (<http://www.nedlc.org/calcba.htm>) for your area.

These worksheets could be used with the graphic depictions “My Wife Doesn’t Work.” Two different versions can be found on these sites: http://www.nald.ca/fulltext/Making_C/48.htm OR <http://www.universityofthepoor.org/schools/artists/Women/doesntwork.htm>

- ✧ Six Strategies for Self-Sufficiency: <http://www.sixstrategies.org/sixstrategies/sixstrategies.cfm>
- ✧ Women’s Institute for Housing and Economic Development: www.wihed.org/eep.htm
- ✧ Project Money Worksheets: <http://projectmoney.org/teaching/worksheets.html>
- ✧ FDIC Money Smart: <http://www.fdic.gov/consumers/consumer/moneysmart/index.html>
- ✧ ING Direct - <http://home.ingdirect.com/privacy/privacy.asp>
- ✧ The Beehive: www.thebeehive.org
- ✧ Your Government, Your Taxes, Your Choices: <http://www.mcae.net/curriculum/index.html>

Prompts for Writing or Artwork - Worksheet

Women's Perspectives #3: Women and Money

Here are some questions about women and money. Answer one or come up with your own idea. Share your opinions by writing a story, essay, or poem, or drawing a picture. You could also explain your own budget plan!

“Man’s World”

- Do women earn enough money to support themselves and their families? What happens when they don’t?
- What kinds of money problems do women have that men don’t have?
- What is “women’s work” and how much is it worth?

Banks and Bills

- In what ways do credit cards make life easier for women and in what ways do credit cards make it harder?
- What has been easy or hard for you about banking, cashing checks, saving money, getting credit or a loan or other money issues?
- Why do companies and banks make bills, statements, and contracts difficult to read and understand? How are women hurt by this?
- If you found extra cash in your pocket today, what would you do with it?

On the Job

- People who earn more money often get health insurance as part of their pay, but people who earn less money have to pay for insurance themselves. Why does this happen?
- How do mothers feel when they have to choose going to work over being with their kids, especially when they work at night or their children get sick?
- What are some of the ways men give women a hard time at work? How might this affect a woman’s ability keep or change her job?

Class

A class is a group of people who have the same (or nearly the same) economic (money) and/or education level. In the USA, people talk about four classes -- upper class, middle class, working class, and lower class.

- What does class mean to you? How has your class affected your life?
- What are ways you can tell how much money someone has? How does this make you feel?
- Many parents want more for their children than they had. What does this mean to you?
- Do your grown children make more money than you or have more education than you? How do you feel about this?
- How fair is it that poor people struggle to find decent housing while some rich people own two homes?

Trouble and Worries

- Many children have to “go without.” What does it mean to go without?
- What does it mean to have “enough”? What is the difference between what someone needs and what someone wants?
- Why do money worries feel so overwhelming at times? What kinds of things do you do to calm yourself when worrying takes over?
- What would help women to gain confidence about handling money?

The Bigger Picture

- Besides you, who else decides what you wear, what you buy, how you live, where you work, or where your children go to school? How do banks, insurance companies, government agencies, toy-makers, clothing chains, TV or radio, and the food industry also make some of these decisions for you?
- Some communities don’t have banks, large grocery stores, or community centers close by. What are the different ways this hurts a community? What have you noticed about your community?
- Are there things you have done instead of using money to get what you need (such as bartering, volunteering, etc.)? Explain how it works.
- How have international issues or events affected your job and your life situation?

Women and money – what do you have to say?

