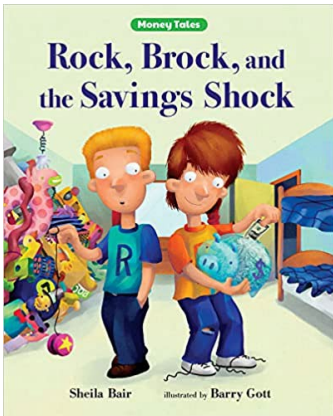


## Rock, Brock, and the Savings Shock



**Author:** Sheila Bair, illus. by Barry Gott

**Book Summary:** "Rock and Brock may be twins, but they are as different as two twins can be. One day, their grandpa offers them a plan—for ten straight weeks on Saturday he will give them each one dollar. But there is a catch! 'Listen now, for here's the trick, each buck you save, I'll match it quick. But spend it, there's no extra dough, so save your cash, and watch it grow.'" Who will spend and who will save?

**Ages:** 4-9

**Length:** 32 pages

**Grades:** PK-3

**ISBN:** 978-0-807-57095-1

**Lexile Rating:** 590L

**Online Read-aloud:** [MSU Federal Credit Union \(4:51\)](#)

Washington State Financial Education Standards	Grades K-2	Grades 3-5
<b>SS:</b> Spending & Saving <b>CD:</b> Credit & Debt <b>EI:</b> Employment & Income <b>I:</b> Investing <b>RM:</b> Risk Management & Insurance <b>FD:</b> Financial Decision-Making	<b>SS:</b> Describe how to use different payment methods <b>RM:</b> Identify common types of risks and basic risk management methods <b>FD:</b> Make criterion-based financial decisions by systematically considering alternatives and consequences	<b>SS:</b> Describe how to use different payment methods <b>I:</b> Explain how investing may build wealth and help meet financial goals <b>I:</b> Evaluate investment alternatives <b>FD:</b> Recognize the responsibilities associated with personal financial decisions
Washington State K-12 SEL Standards and Benchmarks	Self	Social
	Self-Awareness: Benchmarks 1A-C Self-Management: Benchmarks 2A-B Self-Efficacy: Benchmarks 3A-B	Social Management: Benchmark 5B-C

**Resource:** [Discussion Questions for Rock, Brock & the Savings Shock](#)

**Summary:** Text-dependent questions for post-reading discussion.

**Grade:** 4

**Source:** [Money Mentors Canada](#)

**Permissions:** Free online access and download. No registration required.

**Lesson:** [Rock & Brock and the PACED Decision-Making Model](#)

**Summary:** (30-35 minutes) Students review the impact of saving versus spending, practice a PACED decision-making model, and evaluate the opportunity cost of choices.

**Grade:** 4-5

**Additional Washington Learning Standards:**  
Not Listed

**Source:** CEE's [EconEdLink](#)

**Permissions:** Free online access and download. No registration required.

### Lesson: [Make the Most of Your Money](#)

**Summary:** (Three 20-minute lessons) Teacher's guide and student activity sheets for mini-lessons on creating a budget, savings and interest, and smart shopping skills. Visual resource [available](#).

**Grade:** 4-5

**Source:** [Hands on Banking](#)

**Permissions:** Free online access and download. No registration required.

**Additional Washington Learning Standards:**  
Not Listed

### Lesson: [Lesson Plan: Interest and Bank Accounts](#)

**Summary:** Students learn about the differences between certificates of deposit, checking, and savings accounts. Simple and compound interest through practicing fractions, decimals, and percentages.

**Grade:** 6-8 (could be modified for younger students)

**Source:** [Scholastic Teaching Tools](#)

**Permissions:** Free online access and download. No registration required.

**Additional Washington Learning Standards:**

- 6<sup>th</sup> Grade Math: 6.NS.1, 6.NS.3; 6.EE.1

## License



Except where otherwise noted, this resource copyright [Financial Education Public Private Partnership](#), Washington Office of Superintendent of Public Instruction, is available under a [Creative Commons Attribution-NonCommercial 4.0 International License](#). All logos, trademarks, and video are property of their respective owners. Sections used under fair use doctrine (17 U.S.C. § 107) are marked.

*This resource may contain links to websites operated by third parties. These links are provided for your convenience only and do not constitute or imply any endorsement or monitoring by FEPPP or OSPI.*