

FIRST COMMONWEALTH® TOWER SAVERS™ PROGRAM

Educating our youth for financial success



Elementary Education Program

The First Commonwealth Tower Savers Program lessons are designed to help students gain age-appropriate skills through hands-on activities and discussion. Below is a complete set of learning objectives, which students will be able to accomplish at the end of the lesson.

GRADES K-1

Community Wealth

How is money used in the student's community; recognize coins and bills as money; identify the bank as a place to save money

Coin Quiz

Identify coins; determine their worth; use coins to make simple purchases

The Count's Account

Why save money; what is interest; banks are safe places to keep money; how does money grow

Tower Power

Why money has value; spending decisions; spending versus saving

GRADES 2-3

Does Money Grow on Trees?

Define income sources; why people spend money; how to keep money safe

Penny Less

Reaching a money goal; hidden costs of spending money; responsible spending

The Saving Tower

Counting money; why and how to put money in the bank; earning interest

The Count's Pet Cat

Needs versus Wants; saving money; spending decisions; trade-offs

GRADES 4-6

Ways To Save

Simple ways to save; money saving resources; money decisions; saving by not spending

Costs—Now and Then

Why costs change; saving for future needs/goals; goals and saving; keeping money safe for the future

Money Smarts

Income versus Expense; money and consequences; outside influences on money; risk and reward

Cash Attitudes

Using money to reach a goal; attitudes and money; what can I afford; money and people



**FIRST
Commonwealth**

At First Commonwealth, we believe that teaching children about money and savings is a crucial part of providing our youth with a superior education. We are committed to joining with our community's leaders with the singular goal of achieving this educational objective.