

# Teacher Resource: Fund It



This guide turns Episode 01 of CashQuest Kids into a ready-to-run 20-minute classroom block built on the 5E framework (Engage, Explore, Explain, Elaborate, Evaluate). It is aligned to Jump\$tart National Standards for Personal Financial Literacy and the Common Core ELA and Math standards a Grade 3 teacher already uses. Print one copy. Hand a packet to a sub if you must. No prep required beyond reading the materials list.

# Learning objective

## EP01 · Illustration

*A simple objective banner across the top in navy, with a cream interior. Below, three chibi student silhouettes look up at a glowing Three-Jar diagram on a classroom whiteboard. Gold sparkle accents. Chibi-Pixar style.*

By the end of this lesson, students will be able to explain that taxes are shared payments that fund public goods, and they will be able to name at least one example of a shared good in their own community.

Stretch objective: students will identify three categories of tax (income, sales, property) and three layers of government (federal, state, local) using the Three-Jar metaphor as a scaffolding tool.

### Key takeaways

- Core: explain that taxes fund shared public goods.
- Core: name one local example.
- Stretch: list three tax categories.
- Stretch: list three government layers.

### Why the stretch is optional

Most Grade 3 classrooms will land the core objective in one sitting; the stretch is a Day 2 extension.

# Standards alignment

## EP01 · Illustration

*A clean chibi spread of three stacked badge medallions: a gold Jump\$tart medallion, a navy CCSS medallion, and a cream C3 medallion, each with a tiny icon. Soft gold halo around the stack. Cream parchment background.*

This episode hits multiple national and state standards in a single block. The Jump\$tart standards anchor the financial-literacy outcomes; the CCSS anchors the literacy and math outcomes; the C3 Framework anchors the civics outcomes.

### Key takeaways

- Jump\$tart Spending & Saving 3a - Develop a plan for spending and saving.
- Jump\$tart Earning Income 1b - Recognize that taxes are deducted from earnings.
- CCSS RI.3.2 - Determine the main idea of a text.
- CCSS RI.3.7 - Use information gained from illustrations and the words in a text.
- CCSS SL.3.1 - Engage effectively in collaborative discussions.
- CCSS 3.MD.A.2 - Measure and estimate liquid volumes (jars metaphor connects).
- C3 Framework D2.Civ.13.3-5 - Explain how policies are developed to address public problems.
- NCSS Theme VI - Power, Authority, and Governance.

### State alignment

Check your state's social-studies and personal-finance frameworks for additional codes. This episode commonly maps cleanly to most state K-3 civics and economics expectations.

# Prerequisites and materials

## EP01 · Illustration

*A flat-lay overhead of a teacher's prep desk: three small jars in a row, a pile of coin tokens, three sticky-note labels, and a printed cheat sheet. Cream background with a thin navy frame. Warm overhead light.*

Students should be able to recognize a coin, count to 30, and understand the idea of 'sharing.' No prior civics knowledge is required.

Materials are intentionally minimal. Substitutes are listed for any teacher running this without supplies.

### Key takeaways

- Three clear plastic or glass containers (any size). Substitute: three drawn circles on the board.
- About 30 'coin' tokens. Substitute: counting cubes, dried beans, or paper circles.
- Three labels: SCHOOL, FIRE TRUCK, ROAD. Substitute: sticky notes.
- Episode 01 video or printed Kids Cheat Sheet pages 4-6.
- One copy of the Exit Ticket per student (page 8 of this guide).
- Optional: one local grocery receipt for the elaborate phase.

### Zero-supply version

Draw three circles on the board. Use tally marks for coins. The lesson works.

## 5E lesson plan (part 1 of 2)

### EP01 · Illustration

*A chibi classroom scene at 4-minute mark. A teacher gestures at a whiteboard with three jar icons. Students sit in a half-circle. Tokens are scattered on a low table. Cream and navy palette with gold accent on the jars.*

Total time: 20 minutes. Sections are timed and additive. If you have only 10 minutes, run Engage, Explain, and Evaluate; skip Explore and Elaborate.

### Key takeaways

- **ENGAGE** (4 min): Ask, 'Who paid for the road outside our school?' Take three guesses without correcting. Write all guesses on the board.
- **EXPLORE** (5 min): Hand out coin tokens. Place three jars labeled SCHOOL, FIRE TRUCK, ROAD on a table. Call students up one at a time. Each names one shared thing they used today and drops a token in the matching jar.
- **EXPLAIN** (4 min): Reveal the words 'tax,' 'income,' 'sales,' 'property.' Connect each to the jar metaphor. Read Kids Cheat Sheet pages 4 and 6 aloud.

### Pacing tip

If Engage runs over, cut Explore short. Engage is where the curiosity hook lives; protect it.

## 5E lesson plan (part 2 of 2)

### EP01 · Illustration

*A chibi receipt projected on a classroom screen. Students point at the highlighted sales-tax line. Three jars on the teacher's desk in the foreground. Soft gold glow on the receipt line. Cream and navy palette.*

The Elaborate and Evaluate phases bring the lesson home. Elaborate is open-ended; Evaluate is structured.

### Key takeaways

- **ELABORATE** (5 min): Show one anonymized grocery receipt projected on the board with student names and prices blocked. Point to the sales-tax line. Ask, 'Which jar do you think this small bit might join?' Discuss.
- **EVALUATE** (2 min): Distribute the Exit Ticket (page 8). Students answer three questions. Collect.
- **Reset**: thank LEDGER aloud. Tell students Episode 02 picks up next time. Do not promise a date you cannot keep.

### Honest correction (per field expert)

In real life, tax revenue mixes in a general fund and is allocated by budget. The Three-Jar model is a starter picture, not a literal map. State this aloud once for students who ask.

# Classroom activity: Three Jars

## EP01 · Illustration

*A bird's-eye view of three jars on a desk with a fan of student arms holding tokens. Each jar has a different fill level shown by a glowing meniscus. Cream background, navy desk, gold token shine.*

Step-by-step for the Explore phase. Run this with the whole class together; do not break into small groups for a first run.

Total active time: 5 minutes. Setup: 1 minute the prior day or 30 seconds at start of class.

### Key takeaways

- Step 1: Label three containers SCHOOL, FIRE TRUCK, ROAD. Place on a visible table.
- Step 2: Give each student one or two tokens.
- Step 3: Call students up one by one. Each names a shared thing they used today.
- Step 4: Student decides which jar fits and drops the token in. If unsure, the class votes by raised hands.
- Step 5: At the end, tally tokens. Note: usually one jar fills faster. Ask why that might be.
- Step 6: Connect the tally to real life: 'Some jobs cost more than others; that's why budgets matter.'

### Differentiation

ELL students can point to the jar instead of speaking. Pre-write three sentence frames on the board: 'I used a \_\_\_ today. It is a shared thing. It goes in the \_\_\_ jar.'

# Exit ticket and rubric

## EP01 · Illustration

*A clean exit-ticket page mock-up with three numbered prompts and a small chibi pencil at the corner. Below it, a rubric grid in navy ink on cream paper. Soft gold border.*

The exit ticket is intentionally short: three items, one minute total. Designed to capture whether the core objective was met without consuming class time.

Score on a 0 to 3 scale. Total possible: 9 points. Mastery is 7 or higher.

### Key takeaways

- Q1: 'Name one shared thing in our town.' (Looking for: road, school, fire truck, library, park, etc.)
- Q2: 'A tax is a \_\_\_ of money that helps pay for shared things.' (Looking for: share, bit, piece, part.)
- Q3: 'Draw one of the three jars.' (Looking for: jar shape with a clear label.)
- Rubric Q1 - 3: correct + specific local example. 2: correct general example. 1: partial. 0: blank or off-topic.
- Rubric Q2 - 3: 'share' or close synonym. 2: 'bit' or 'piece.' 1: 'money' alone. 0: blank.
- Rubric Q3 - 3: labeled jar drawn. 2: jar without label. 1: drawing without recognizable jar shape. 0: blank.

### Quick re-teach signal

If more than one-third of the class scores below 7, re-teach with the receipt activity from the parent guide as a follow-up the next day.

# Vocabulary list (with kid-friendly definitions)

## EP01 · Illustration

*A chibi vocabulary wall with ten word cards pinned to a corkboard. Four cards are gold-bordered (pre-teach). Six cards are navy-bordered (extension). Each card has a tiny icon. Cream background.*

Pre-teach the four bolded words. The other six are extension vocabulary for students who finish early or ask deeper questions.

### Key takeaways

- **TAX** (bolded): a small share of money sent to help pay for shared things.
- **INCOME** (bolded): money a person earns at a job.
- **SHARED** (bolded): used by many people together.
- **JAR** (bolded): in our story, a picture for a money pool.
- Extension: federal, state, local, sales tax, property tax, budget.

### Word-wall idea

Add the four bolded words to your room's word wall for the week. Refer back to them during morning meeting.

## Extensions for advanced learners

### EP01 · Illustration

*A chibi advanced-learning corner of a classroom. Three students stand around a small whiteboard with a four-jar diagram. Cards labeled income, sales, and property float gently above the jars. Cream and gold.*

Students who finish the exit ticket early or who want a deeper challenge can be offered any of the following. None require additional teacher prep.

These extensions push toward the stretch objective: identifying three categories of tax and three layers of government.

### Key takeaways

- Design a fourth jar for a shared thing not in the lesson (parks, libraries, public hospitals).
- Write a sentence: 'In real life, money from many taxes mixes in one big pool, then the town decides what to spend it on.' (Field-expert correction.)
- Sort a stack of pre-made cards: 'income tax,' 'sales tax,' 'property tax' into the three jars.
- Sort the three jobs (country, state, town) onto the three jars and discuss overlaps.
- Look at one anonymized city budget pie chart and pick the biggest slice.

### Real-life caveat

Always restate the field-expert correction when going deeper. The jars are a starter picture; the general-fund reality is the next layer.

# Parent letter template (copy-paste)

## EP01 · Illustration

*A chibi envelope mid-flight with a gold paper airplane trail. The envelope is cream with a navy seal stamped with three tiny jar icons. Soft golden particles. Warm magical-mail vibe.*

Send home the same day as the lesson if possible. Brief, low-stakes, and gives parents a concrete one-line action.

Replace placeholders in brackets with your specifics before sending.

### Key takeaways

- Subject: Today in class - Where your coin goes
- Body: 'Hi [parent], today we learned about taxes using a Three-Jar metaphor (school, fire truck, road). Ask your child what they learned. If you have a grocery receipt at home, point out the sales-tax line and ask which jar that small bit might join. That's the whole homework. Educational content only - not tax, legal, or financial advice. Thanks, [teacher].'

### If a parent emails back

Most replies are positive. If a parent has concerns about content, share the Parent Guide PDF - it answers the common questions.

# Troubleshooting FAQ

## EP01 - Illustration

*A chibi help-desk corner with a glowing question-mark sign. A teacher and student stand at the desk, both smiling. Five small thought-bubbles float around them, each holding a tiny FAQ icon. Cream background.*

Real questions teachers and students ask. Short, honest answers.

If you encounter a question not on this list, the safest move is to redirect to research: 'Great question - let's check it together at recess.'

### Key takeaways

- Q: 'A student asked if taxes are bad.' A: Reframe descriptively: 'Taxes pay for shared things. People debate how much and what to spend on. We're learning what they are, not whether you should like them.'
- Q: 'A student asked about a specific politician.' A: Redirect to the system: 'Today we're learning how the system works. We'll discuss who decides in a later lesson.'
- Q: 'A student asked what their family pays.' A: Redirect to privacy: 'Family money is private. Today we're talking about the system, not any one family.'
- Q: 'I don't know the answer to a tax question.' A: 'I don't know - let's look it up.' Model the lookup at IRS.gov or your state revenue site.
- Q: 'A student says their family doesn't pay taxes.' A: Don't probe. Stay descriptive: 'Different families pay different amounts. Today we're learning what the words mean.'

### Educational framing reminder

Every answer in this guide is written to be descriptive of the U.S. tax system, never prescriptive. We never tell families what they should do.

## What's next

### EP01 · Illustration

*A wide closing scene with Maya, Mateo, and Alex walking toward a glowing doorway labeled EPISODE 02. The Three Jars sit on a shelf behind them. Gold light pours from the doorway. Cream and navy palette.*

Episode 02 picks up the story with a new question and a new metaphor. The Three-Jar model from Episode 01 returns in Episodes 03 and 07.

Encourage families to visit [cashquestkids.com](https://cashquestkids.com) for the free game and the next free download.

### Key takeaways

- Episode 02 builds on Episode 01.
- Three-Jar metaphor returns in Episodes 03 and 07.
- Free game and free downloads at [cashquestkids.com](https://cashquestkids.com) (parent-initiated).

### Footer disclaimer

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