

Financial Education & Persuasive Writing

MODULE 6



PACIFIC NW
FEDERAL CREDIT UNION

Questions?
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Persuasive Writing

Grades: 2-8

Procedure:

1. Start by creating a debate in the class. Maybe about giving your students an extra recess for the day? Make it something that if they really convince you, you are willing to give them, so they see the power of persuasion.
 - a. Casually mention that you are thinking about an extra recess for the day, handing out a lollypop, not assigning any math homework for the night, etc. Make it something the students will be excited about.
 - b. Stop and think about it. Say, "Well, only if you can convince me. What are some reasons I should..."
 - c. Hear the students out. Ask questions to try to fuel their reasons for getting you to give into what they want.
 - d. After they have made a thorough argument, ask them to think about a time they convinced someone to do something. Maybe an adult said no to a cookie and they convinced them to give them one? Maybe they wanted to go play at the park but had to convince their adult to go with? Everyone uses the power of persuasion at times. For in person classes, do a pair share for students to tell a peer about a time they persuaded someone.
2. Hand out the ***Penny Fact Sheet*** and read it with your students.
3. Have a short discussion about pennies based on the Penny fact sheet. Answer clarifying questions but don't give your own opinion or ask for student opinions about continuing to mint pennies. Allow each student to come to their own conclusion.
4. Hand out the "My Writing Plan" worksheet. Allow students time to complete the handout.
5. A second prewriting form is included asking if students feel financial education should be taught and a blank one is included as well for any additional persuasive writing you might choose to do. If you would like an editable copy to insert your own writing prompt, we are happy to send you one. Email me at kristinm@pnwfcu.org
6. A modified version has been made with lines and a simplified question for younger learners or students who need differentiation. If you would like the opportunity to use this template for other purposes, a blank one has been included or for an editable version contact Kristin at kristinm@pnwfcu.org.

Penny Fact Sheet

- A penny is worth 1¢.
- Cost to make each penny is a little more than 2¢.
- The Lincoln Penny (the one we commonly see now) was designed in 1909 in honor of his 100th birthday.
- The Lincoln penny was the first time a president was on a US coin.

Reasons for continuing to make pennies:

- **Things will cost more** - An argument has been made that getting rid of pennies will cause retailers to round up the price of their goods causing consumers (the people buying things) to pay more.
- **Charities rely on them** - "Penny drives" are a popular way for charities to ask for donations.
- **Pennies honor Lincoln** - People who are "pro-penny" argue that getting rid of the penny would be disrespectful to Lincoln's memory.
- **Americans like them** - Despite all the reasons for retiring the penny, many Americans are in favor of keeping it. Polls by *Americans for Common Cents* show 66-74 percent of people are consistently in favor of keeping the penny.

Reasons for no longer making pennies:


- **It's Expensive** - Every 1¢ penny costs just over 2¢ to make. Costing taxpayers over \$85 million in 2019.
- **People consider them useless** - There is very little, if anything, a person can buy with a penny these days. If you try to buy a two-dollar item with two-hundred pennies, the retailer is often annoyed and some retailers will not accept them at all. In 1857 the mint stopped producing ½ pennies. At the time, a half penny was worth 14x's more than our current penny. People argue, if consumers could go without the half penny when it was worth more than our current penny, then the penny will not be missed by today's consumers.
- **They are bad for the environment** - Pennies are made of 97% zinc, and while people need a little zinc in their bodies, in high doses it is harmful to humans and animals. When zinc is mined, the zinc, along with other toxic metals like cadmium and lead, can contaminate water, soil, and plants in the surrounding areas. In addition, DesignLife-Cycle.org, a site created by students at the University of California, calculates that just transporting pennies to banks - not even counting any of the other stages of their production - puts about 1.5 million metric tons of carbon dioxide (CO₂) into the atmosphere each year.
- **They cost the government money** - Since it costs the Mint just over 2¢ to make each penny whenever the Mint produces a penny and sends it out to a bank, it's actually losing money on the deal. Of course, spending over 2¢ to make a coin that's worth only 1¢ isn't necessarily a bad idea, because coins are reusable. In theory, a single penny could be used for hundreds, thousands, or even millions of transactions before it drops out of circulation. However, pennies often leave circulation after just a few uses because people consider them useless. They land in piggy banks and wishing ponds all over the country and never make it back out for a second use.


MY WRITING PLAN


Name _____


Write a letter to the school board. Tell your school board why you think financial education should or should not be mandatory to teach in your school district.

I think... 

Because...  

Reason 1 

Reason 2 

Reason 3 

So...

Conclusion...


MY WRITING PLAN


Name _____


Write a letter to congress telling them why the United states should or should NOT continue to direct the U.S. Mint to make pennies.

I think... 

Because...  

Reason 1 

Reason 2 

Reason 3 

So...


Conclusion...


MY WRITING PLAN


Name _____

I think... 

Because...  

Reason 1 

Reason 2 

Reason 3 

So...

Conclusion...

Name _____



Should schools teach kids how to be responsible with money?
Why or why not?



A large, empty rectangular box with a wavy border, intended for students to write their response to the question.

I think that _____

because _____

Additionally, _____

In Conclusion, _____

BIG words to use	money	school	responsible
	important	learn	save
	practice	understand	dollars

Name _____



Should the United States
continue to make pennies?



A large, empty rectangular box with a wavy bottom edge, intended for a student to write their opinion on the question.

I think that

because

Additionally,

In Conclusion,

**BIG
words
to use**

money

penny

expensive

Mint

Lincoln

worth

cost

United States

dollars

Name _____



I think that _____

because _____

Additionally, _____

In Conclusion, _____

**BIG
words
to use**