



LEARNING AND EARNING WITH **MOOLA**

Moola is used to **IMPROVE**

1. Work Habits.
2. Behavior.
3. Cooperation and Courtesy.



*A Great Motivator for a Few Weeks
or for the Whole Year!*

Sally Wolford 2014

Revised 2014

Originally Published: Copyright 1992

Original Title:

KIDS CASH IN WITH WHOLE MATH
How To Build A Classroom Economy
Using Your Current Curriculum

Years of Classroom Application

Exciting for students, parents, teachers and administrators

***NOW REVISED AND UPDATED FOR
CLASSROOMS EVERYWHERE!***

FAQ: How can I use "Earning and Learning With Moola" on my iPad, Tablet or Mobile Phone?

1. Download Adobe Reader to your iPad (tablet or mobile phone).
2. Email this PDF to your iPad.
3. Open your email on your iPad and click on the PDF attachment to view it.
4. At the top right click on the "forward to" arrow and click the Adobe Reader button.
5. The PDF is now available on your iPad for use in the classroom.

THE BIG PICTURE

KIDS 'CASH IN' WITH WHOLE MATH (the original book)

was written to show how to build a classroom economy using current curriculum. Working together, teacher and students can adapt the ideas to fit ANY GRADE LEVEL. Experience the excitement and satisfaction that come from this real-life simulation of earning, saving, and spending income.

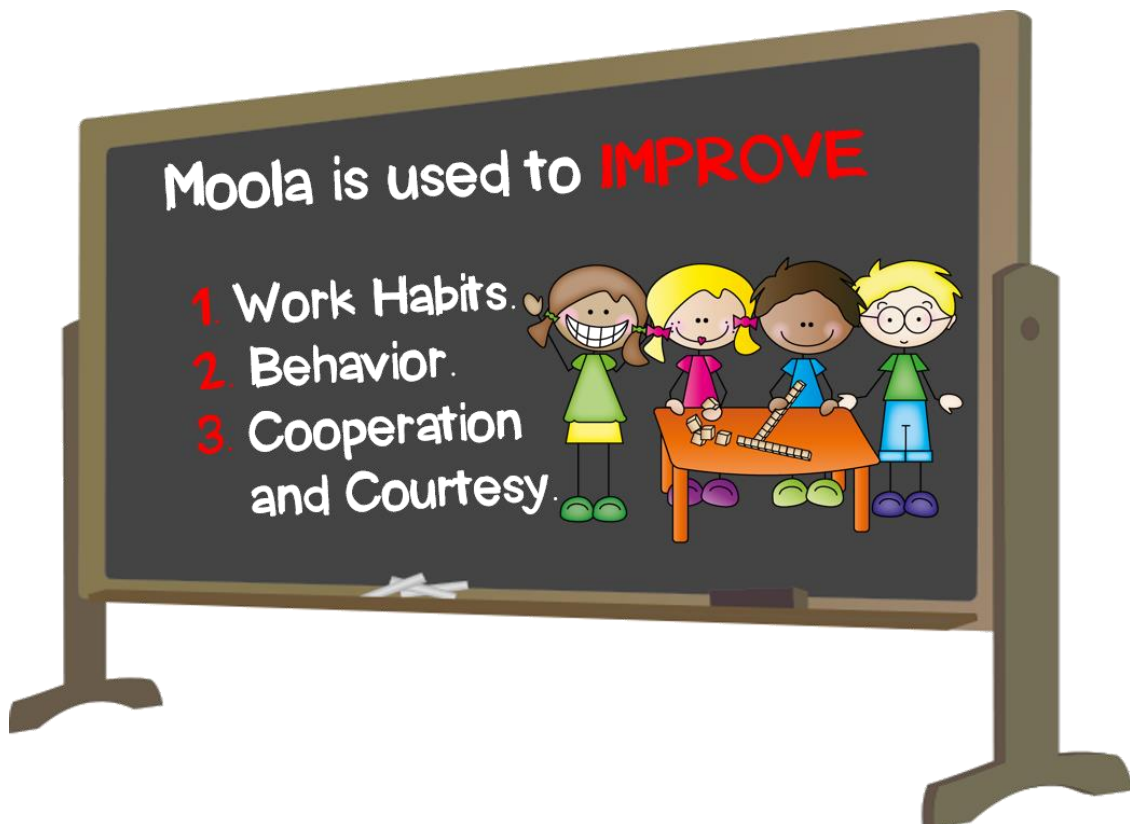




TABLE OF CONTENTS (TOC)

(Press Button Text)

MOOLA,
KEEP IT
SIMPLE

THE
90 DAY
EXPERIENCE

QUICK
VIEW
6-9 WEEKS

QUICK
VIEW
YEAR LONG

THE
SECRET
IS ROUTINE

CASH
VS
CASHLESS

VOUCHERS,
POPSICLE
STICKS

INFLATE
PAYMENTS

INVOLVE
STAFF

INVOLVE
COMMUNITY

INSPECTORS
BANKERS

SALES
TABLE

AUCTIONS

KID
ENTREPRENEURS

CREATIVE
SPENDING

TRUE
STORIES

TEAMWORK
SKILLS

HOMESCHOOL
IDEA

GREAT
DEPRESSION

PRINT-
ABLES

IT'S A SIMPLE TOOL!

[\(Back to TOC\)](#)



Illustrated with pages of tips, tricks, techniques, advice, stories, and humor to encourage students to love learning and have fun while learning and earning.

Put all this to work and
ENJOY THE JOURNEY.



TRY IT—YOU'LL LIKE IT!

LEARNING AND EARNING WITH MOOLA (the updated version of *Kids Cash In*) offers classroom teachers a motivational program that can be easily integrated into all areas of curriculum.

It is NOT an additional subject to teach.

Instead, it is an open-ended simulation allowing students to earn, save, and spend income based on tasks completed, good behavior and courteous cooperation.

This program is well received by kids, parents, school staff, and the community—it grows naturally into a bustling economy that the kids perpetuate.

This resource shows you how to set up a basic classroom economy for whatever period of time you choose. You may try the

program for a month, 6 weeks, the semester, or for the entire school year.

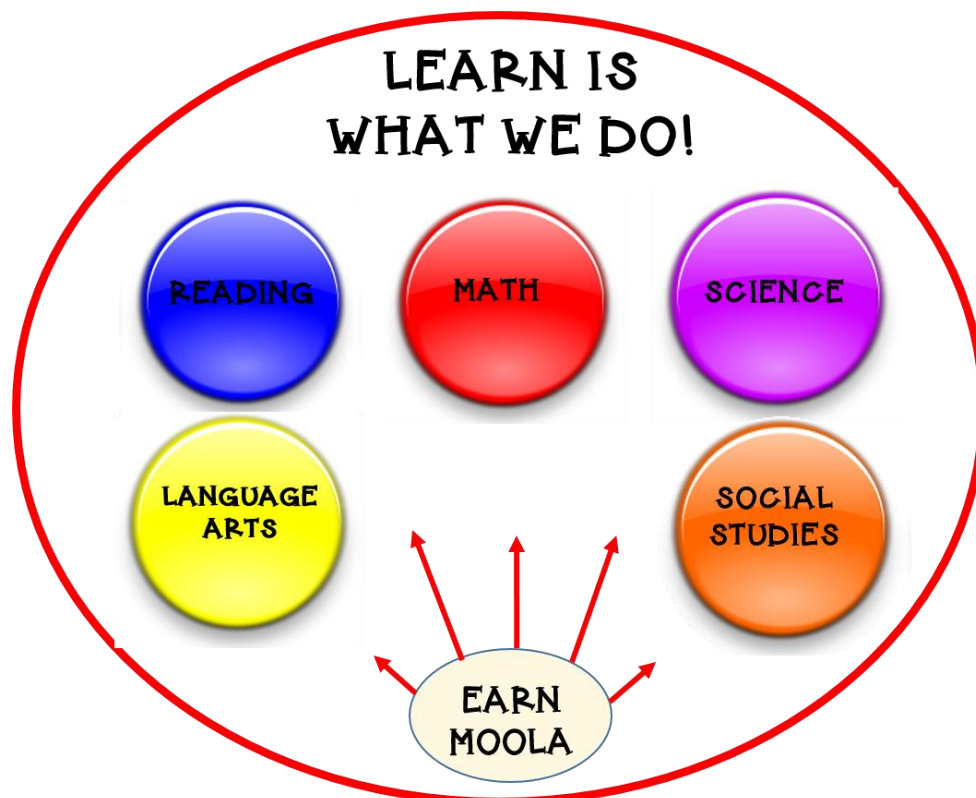
Be sure to discuss the program with your administrators so they are well-informed about the purpose and possibilities with MOOLA!



When your class does **MOOLA**, it's exciting, and the excitement is contagious!

Once you and your class discuss the opportunities for earning classroom currency for work completed and the opportunities to spend their currency (at a table sale, classroom auction, market day with businesses, or on treasure box items), your students--with their enthusiasm and reasoning--will create natural offshoots of this economic program for all areas of their school day.

The teacher becomes a kid-watcher and invites parents to watch too as the students apply mathematics, become problem solvers, and make choices for themselves in a simulated, real-world economic environment.



MOOLA IS OUR TOOL

that gives motivation and reinforcement to LEARNING!

LEARNING AND EARNING WITH MOOLA will show you how to offer your students hands-on rewards for completed tasks and for positive behavior. You will see your kids get excited about school, about your classroom environment, and about their roles as doers and learners. Click on the "90-Day Experience" to see how it works.

[\(Go to the 90-Day Experience\)](#)

School Day 1
Introduce the idea of MOOLA—for good work, behavior, and courtesy to others. Pay 1 MOOLA for coming to school—if there's time. OR...tell them it's coming!

School Day 2
By today give and explain MOOLA **books works**. Pay for coming to school, for building class spirit, for good attitudes. Try to reward all class members.

School Day 3
Talk about work ethic—having a job in the real world. Choose to continue payments. Add a payment for good work habits when completing a task.

School Day 4
Continue payments. Send email to staff members, introducing MOOLA and vouchers. Tell students about vouchers—THEY CAN'T ASK FOR THEM!

School Day 5
Send letter to parents describing MOOLA and expectations. They can start looking for items to contribute to table sales and auctions.

School Day 6
Be sure your students have a MOOLA partner so that if you pay for a task/correct answers, the partner says it's true by initialing in the MOOLA register.

School Day 43
Pay for teamwork: appropriate participation, cooperation, positive relationships, and willingness to help with learning and social interaction.

School Day 45
Pay for being tidy: taking care of personal space and supplies, school equipment and materials—keeping a neat desk area.

School Day 47
Earning MOOLA is satisfying! Kids! They feel ownership, putting forth effort because they want to—they are motivated.

School Day 86
Relate historical events that have affected earning and spending in the real world. Teach about the Great Depression—then have one in class. Wow!

School Day 88
We have an enormous capacity for learning, so long as we feed our brains with novel experiences and thought-provoking activities." (Eric Lipton)

School Day 90
We must love everything. It is the most loved thing to do! With MOOLA kids see themselves as learners and earners—we see them as our future!

Use card stock to print. Cut and bind with a one inch ring. Keep them on your desk for daily ideas.

QUICK VIEW OF A 6 – 9 WEEK PROGRAM

[\(Back to TOC\)](#)

Try **LEARN AND EARN WITH MOOLA** for **six weeks** or for **one quarter**.

Decide if it would be easier for you to have a cash economy with MOOLA or a cashless economy, keeping track of MOOLA in a checkbook register (or on one of the printables). Look at the 90-Day Calendar and build your economy with incentives, table sales, and an auction. Use math and other subjects to enrich learning. End it when you choose to. It is similar to the full year program except at the end of the 6 or 9 weeks you have the auction and then celebrate with a party.

Try using the 6-9 week program:

- At the end of school year.
- While preparing for state testing.
- Anytime your class needs motivation or an incentive.

TIMELINE IDEAS

1st Day: Introduce MOOLA, Vouchers, Table Sales, Auctions and how the students get paid. Then pay them Five Moola for being in class and One Moola for paying attention.

Week 2: Start increasing payments. Near the end of the week have a table sale. Use the vouchers. Get other staff involved.

Week 3: You have settled into a routine. Keep increasing payments. Keep the students alert with MOOLA. Your auction shelf is filling up from donations.

Week 6 or 9: Keep the momentum going. Celebrate task commitment, positive behavior, cooperation, and courtesy. Have the auction, the big finale, and then celebrate with a party.

QUICK VIEW OF A YEAR-LONG PROGRAM

[\(Back to TOC\)](#)

Building a MOOLA incentive to last the school year begins the same way as the six- to nine-week plan. You just stretch it out, increase payments more slowly, have options of adding student businesses, have more table sales (and student business sales), have three auctions (if you like the idea)—one before Winter Break, one before or after Spring Break, and one at the end of the year. You have time to involve the staff, parents, and community. You have time to build momentum, to use MOOLA to help maintain task commitment, positive behavior, and teamwork.

Use the 90-Day Experience to build your program. Once you get it started, it's easy to adapt it, try new ideas, and keep the class sense of community strong. If you are positive and use MOOLA to "build positives" with your kids, you will enjoy seeing the results.

TIMELINE IDEAS

1st Day: Introduce MOOLA, Vouchers, Table Sales, Auctions and how the students get paid. Then pay them Five Moola for being in class and One Moola for paying attention.

Week 2: Try paying for an academic task. Pay for task commitment, positive behavior, and teamwork. Talk about what kids think about MOOLA.

Week 3: You have settled into a routine. Keep increasing payments. Keep the students alert with MOOLA. Try a table sale. Auction a bottle of soda.

Week 4: Keep the momentum going. Introduce the concept of student businesses (if you choose to). Give out business applications. Involve parents. Celebrate task commitment, positive behavior, cooperation, and courtesy.

Week 5: Keep going. Read about all the possibilities.

ADAPT, IMPROVISE, CELEBRATE!

Two years ago, as ESE School Specialist, I helped get MOOLA going with ESE 4th grade classes. We needed to motivate them. WOW! They loved it.

WHAT'S WORKING NOW!

Spring, 2014: Two of our 5th grade teachers needed an incentive to get the kids ready for Florida Standardized testing—they chose **MOOLA** and it is “working great”.

Teachers can see a difference in student attitudes toward work and commitment when they introduce MOOLA. Recently, a teacher who started using the program in January was talking about it with a teacher who started it at the beginning of the year. He said he was going to start offering MOOLA with grades, 50 MOOLA for an A, and so on. He (and the students) liked the results. The students studied and tried harder.

A new fifth grader moved to our school. His mother said he was smart but didn't really like school, and she couldn't get him to “care” about his work. The teachers introduced him to the MOOLA incentive, and he perked up. One teacher said, “He is just churning out the work. He loves the MOOLA register and is taking pride in his accomplishments.”

A team of two teachers have classroom economies in their rooms. One auctions a few items now and then. The other has a table sale now and then. The kids love both opportunities. I asked if the kids are honest. The teachers said the kids are genuine and honest—dishonesty is not an issue.

SPEAKING FROM EXPERIENCE [\(Back to TOC\)](#)

There are various ways to set up a classroom economy, depending on the subject matter and how extensive the teacher wishes to be. When I first decided to try this, I did it only within the social studies curriculum for the last 6 weeks of the school year. It was effective, and the kids loved it. After a few years, I talked with the other fifth-grade teacher, and we decided to open the economy to include the entire school year. We were reluctant, not knowing if the momentum could continue for that long a time, but it worked well, and we have been doing it all year ever since.

(NOTE: For the sake of simplicity, you will read about this program as it was implemented in my 5th grade classroom; please keep in mind that it is intended for adaptation in any elementary classroom. I have used these ideas with kids in grades 3-6 and have seen primary teachers adapt them as well.)

For many years I've been offering 3rd through 6th grade students the opportunity to earn classroom **MOOLA** each day and to spend their **MOOLA** at various times throughout the school year. Kids gain satisfaction from being paid for tasks they complete. They love making choices on how their earned income will be spent.

I have spoken to civic and parent groups about the successes of a "classroom economy". As a staff development instructor, teaching courses in the area of reading, writing, and math, I have talked about the ongoing **MOOLA** program my students enjoy. Invariably, I have been asked, "Why haven't you written this down?" Well, now I have.

There are teachers who use various economic incentives in their classrooms, and I applaud them. Having spent years implementing my program and learning--through trial and error--strategies that work and pitfalls to avoid, I believe I have some valuable helps for those who would like to try giving kids an income for doing work.

PARENTS SPEAK OUT:

"I can't believe how well these kids keep track of the balance in their check books. My daughter's checkbook looks better than mine."

"It's great how these kids are learning about earning and spending money. And the idea of having a business is a good opportunity for them to catch a glimpse of the real world."

"I loved watching the action and seeing how kids made choices on what to bid on. My son spent a fortune on some neon sunglasses."

"The kids seem to be using a lot of math with this program, and they don't even realize it."

"I like the way you tied in social studies with the kids' economy. Having a depression really shows them what that part of history was like."

KIDS SPEAK OUT:

"I really liked earning **MOOLA** at school. It made learning more fun."

"I like the auctions. It was fun being able to spend my **MOOLA** on things I wanted."

"I liked having businesses. I didn't care so much about making the **MOOLA** — I thought it was fun selling cookies to the kids—they liked them a lot."

"I think it was nice of the teachers to let us earn **MOOLA** --it made school fun. And it was nice of the P.T.O. to buy stuff for our auctions."

"I liked reading the stock market page and buying and selling stock. I'm going to buy some real stock someday."

"I had five businesses at once. I made things at night while I watched TV. My dad says one day I'll be a good businessman."

"I like getting paid for social studies research. I did lots more research because I knew I was going to be paid for it. And I like getting paid for spelling tests, math and homework."

TEACHERS SPEAK OUT:

"I remember a student whose family had it pretty rough economically. The day of the auction, he bought all food items and was so excited to share it at home."

"I asked a mom once why she waited till after 5th grade to put her kids at a parochial school. She said they had to have all the fun experiences like **MOOLA** first—she didn't want them to miss it."

"I had a student named Bobby. He was different—sort of in his own little world a lot of the time. He didn't interact with classmates much, but the kids accepted him for who he was. When we had a class auction, Bobby had his heart set on

buying a small red mini-tool set. He had 82 MOOLA, and he bid all of it. The kids knew he wanted that tool set; there were some who wanted to out-bid him just for the fun of it. A leader in the class (who wasn't always nice) suddenly stood up and said, "Hey, everybody—wait a minute! That's all he's got!" He didn't say any more; he just sat down. All the hands with bids went down. I waited.....Bobby waited. I said, "Once, twice, sold!" Bobby was the proud owner of the little red tool set. He beamed, and so did the rest of the class. I have never forgotten that captured moment of community spirit."

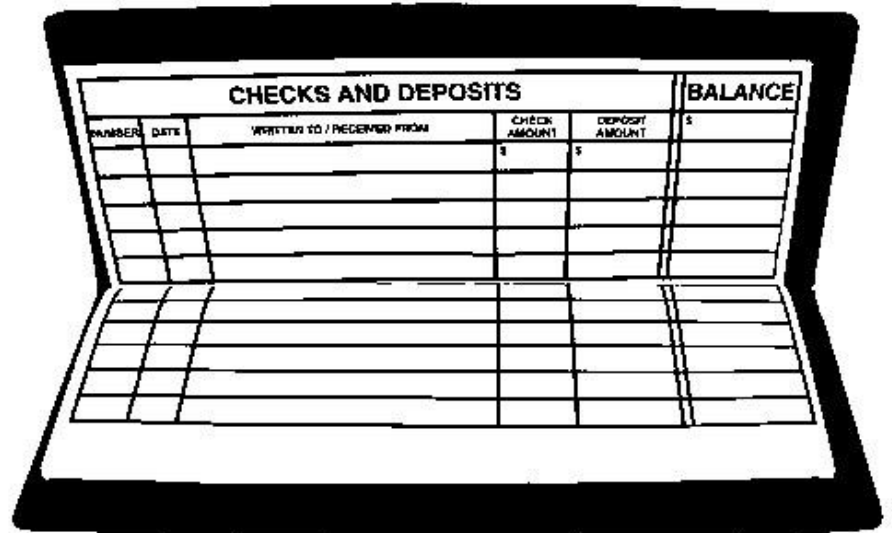
"Currently, I don't have my own class. I serve as ESE School Specialist at my school and work with kids at all grade levels. I often invite kids to eat lunch in my room to chat and to see how they're doing. Recently, I said to James, a 5th grader (who has difficulties with task commitment and behavior), 'Hey, how are you doing?' He replied, 'Great! In fact, I've been doing so well, I think my teacher is going to give me 15 MOOLA!' He was excited! Having known this student for three years, I was excited to see HIM excited!"



THE FIRST DAY: GETTING STARTED:

Let's pretend it is the afternoon of the 1st day of school in my classroom of 5th graders. These kids, as fourth-graders, used to stop me in the hall and ask if they "get to do the **MOOLA** thing" in 5th grade; or they would say, "I can't wait for 5th grade so we can earn **MOOLA** and have auctions." Now it's time to introduce the program. The dialogue would go something like this:

Okay, kids, it's time to talk to you about building our 5th grade economy. How many of you have heard about our classroom **MOOLA** already (lots of hands)? Today each of you will receive the record-keeping part of a banking checkbook, and beginning today, you will earn **MOOLA** for various tasks you do each school day.



Take your check register book and put your name on it immediately. Keep it in a safe place, and don't lose it! You'll be using it every day, so keep it with you.

DON'T TAKE IT HOME! Don't leave it in your pocket so that it gets washed with the laundry.

Now turn to the inside first page where you will see something like this:
RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT.

I'll demonstrate how to fill in:

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT						
NUMBER	DATE	DESCRIPTION	PAYMENT/DEBIT	DEPOSIT	BALANCE	
					00	00
SW	9/1	Coming to School		1 00	1	00

- First, go to the balance box on the right and write in 00.00 to show that you have begun the school year with no income.
- Now move down to the first line under the word NUMBER. Leave the space where it says NUMBER for me or another designated person to sign showing approval of your income.
- Write in today's date using numbers.
- The DESCRIPTION OF TRANSACTION will always tell what you are being paid for. Write in "coming to school."
- Skip PAYMENT/DEBIT (that will show you how you spend your income later on).
- Where it says DEPOSIT/CREDIT give yourself one **MOOLA** just for showing up today! This means that the income of 1 **MOOLA** has been deposited (or credited) to your classroom account.
- Now add this deposit of one MOOLA to your previous balance of 0, and write in your new balance. Your new balance should say 1.00. We write the MOOLA income with a decimal point and two zeros as we would with our real money system—but remember, it's MOOLA.

"Remember, each time you are paid, you must add your payment to the previous balance and state your new balance with each deposit."

You can see how the explanation goes. At this point I answer questions, and we have a discussion about how the economy will progress through the school year.

WHAT DO YOU DO ABOUT PAYMENTS?

Our economy begins with a low rate of payments— one to three **MOOLA** for task commitment, positive behavior, cooperation, teamwork, and courtesy (see the 90-Day Calendar). Payments will increase as the school year goes on. You can begin to pay for academic tasks if you choose to. Payments are determined by the teacher. Students will not be paid for every assignment.

If you have a cashless economy, students must write the payment into their MOOLA registers with date, job description and subject, so that if I look in their registers, I recognize the work. If they just say "math" or "reading," etc., I will not acknowledge the payment because they can't prove it.

If you have a cash economy, they take payments to a banker (whom you assign—you, a volunteer, capable students) at the beginning or end of day. The banker initials the work and writes paid on it and then gives the cash to the student. You have to determine a time so that it doesn't deter from teaching and learning.

READING AND LANGUAGE ARTS

Some suggestions for reading payments include vocabulary, skill lessons, projects, written responses to literature, or number of books read. I

don't usually pay for test scores; I pay for effort. I write payments on papers that I give back.

HANDWRITING/WRITING

These payments are also determined by the teacher. Degrees of neatness can be rewarded with degrees of income. I don't usually pay children for their pieces of writing in Writer's Workshop. I want them to value their work for its personal worth. Instead, I might offer payment for a presentation of a finished piece or as a periodic bonus for having worked hard as a classroom author.

MATH

"Gradual Release of Responsibility" is a teaching model that fits well with math instruction.

I Do (the teacher explains and models).

We Do (the teacher and students discuss and practice together).

You Do (the students work cooperatively, then independently).



Using MOOLA as an incentive in these three areas of math instruction works well also:

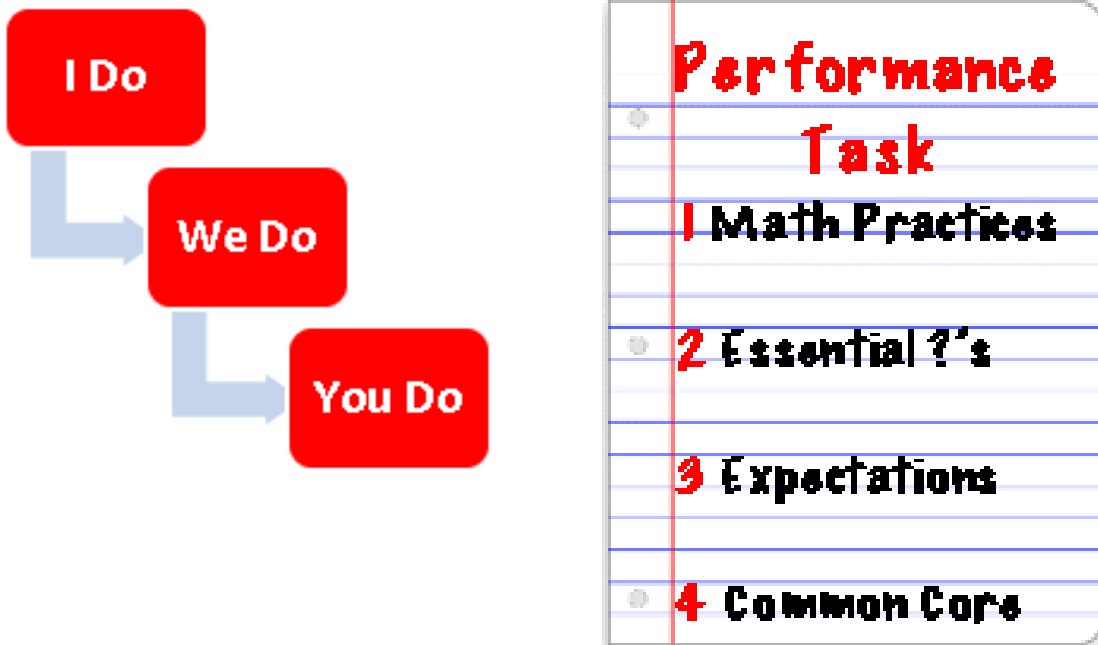
"How well are you listening and watching?"

"How well are you trying to apply what you've learned as we talk and practice together?"

“How well are you and your partner sticking to your task?”

“How well are you independently applying what you know to complete your work?”

You can pay for math daily work, homework, quizzes, tests—you will decide what best works for you. Again, MOOLA should not take away from teaching and learning. You may prefer to write payments on papers when you give them back rather than during class interaction time.



SOCIAL STUDIES/SCIENCE

These subjects have the potential for making students wealthy in classroom *MOOLA*. Payments can be given for vocabulary, skill lessons, research projects and/or group work, journaling, or keeping a learning log, depending on how the teacher sets up his/her program.

PE/ART/MUSIC/ENRICHMENT CLASSES

These teachers can pay students bonuses for good behavior or cooperation. Sometimes, if a student has helped get ready for a special event, the teacher will ask me what an appropriate payment would be. We once had an arrangement with the art teacher to have two students go to the art room and clean tables at the end of the school day once a week, and they were paid **MOOLA** for their services. Our music teacher made arrangements to have a student water her plants once a week for a particular sum. Students who assisted the P.E. teacher with equipment were paid as well.

EXCEPTIONAL STUDENT EDUCATION (ESE)

It has worked well at my school to involve teachers who work with ESE students in our economy. We decide on fair amounts to be paid to students attending special classes each day. This payment usually encompasses the student's completed work, his behavior and attitude in getting along with the teacher and with his/her peers. If the students miss the subjects of social studies or science, I give them copies of assignment sheets from these classes so they have the same opportunity as their peers to be paid for out-of-class research or projects they complete. I've seen many positive situations in which parents of special needs students have been thrilled to see their children's interest in open-ended projects and have helped students complete assignments at home.

INVOLVE YOUR STAFF

[\(Back to TOC\)](#)

Once you have established your classroom economy, and kids start talking about their income, you may want to invite coworkers to get involved. Here are some suggestions:

There will be times when the school counselor, associates, lunchroom workers, custodians, secretary, parent volunteers, and even the principal will ask if they might pay a student a bonus for a community service task. Sometimes teachers at other grade levels ask for some help or observe a job well done and offer individuals bonuses as well.

Included in the printables is a Community Service Voucher. You can make copies and give these vouchers out around the school. Your students will be so proud when they are given a bonus for a job well done.

Imagine a class

where work is turned in completed and on time.

where work ethic, behavior, & cooperation continue to improve.

where discipline issues, bullying, & meanness are reduced dramatically.

where ESE students are excited, motivated & look forward to class.

THAT'S A MOOLA CLASS IN ACTION!



SETTLING INTO A ROUTINE

[\(Back to TOC\)](#)

By now, you can see that a classroom routine has been established; students are earning an income. You will hear them discussing their income and the recording of payments in their MOOLA registers each day. And you say, "Wait a minute! It can't be that easy. Didn't you say something about signing registers to verify income? How do you find the time to do that? And doesn't that take away from 'time on task' for students to be messing with their MOOLA Registers all day long?" Well, let's talk about those two concerns.

First, about signing registers. I tell students I will look at their MOOLA registers and initial them periodically to be sure of accuracy and to verify income. I used to do this once a week, then I changed to every 3 weeks, and sometimes I have done it just once each nine weeks. Students have a high degree of honesty in this program—I seldom find someone who has cheated;

Quick
Initial

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)	✓	FEE (-)	DEPOSIT/CREDIT (+)	BALANCE
							51 00
✓	10/1	Math p 72				5 00	56 00
✓	10/1	Math Dares				3 00	59 00
	10/3	Soc. St. Quiz				6 00	65 00
	10/4	Spelling Test 6				4 00	69 00
	10/4	Reading Response				3 00	72 00
	10/7	Homework-math				4 00	76 00
	10/8	Homework-spelling				3 00	79 00
	10/9	DOL Quiz				2 00	81 00
✓	10/10	Bonus-mental math				2 00	83 00
✓	10/10	Fine-messy desk	-3 00				80 00

they use calculators to check accuracy. Sometimes they get together with a partner to balance each other's records. If I get behind in initialing, I write my initials at the top and the bottom of a page and draw an arrow vertically connecting them. That's a quick way to remember that I've checked it.

And what about everybody's favorite term, "time-on-task"? Make it clear that students are not to record payments during instructional/work time. When work is handed back at the beginning of the school day, they may write in payments. They may record payments at noon and at the end of the school day. During math class, kids are tempted to write in a payment for an "on-the-spot task" or for group work before class is over. I tell them that if they have their MOOLA books out during instructional/work times, I will cancel payments for that day. They learn to be responsible and have self-discipline.

PAY FOR THE ALL IMPORTANT QUALITIES OF CLASS

TEAMWORK!

Pairs, Groups, Whole Class, Work Teams

Be Generous, Pay Often, and Always Celebrate Teamwork.

Getting along well with other people is still the world's most needed skill. With it, there is no limit to what a person can do. We need people, we need the cooperation of others. There is very little we can do alone.

--Earl Nightingale

CASH VS CASHLESS ECONOMY

[\(Back to TOC\)](#)

Let's say several weeks have gone by. Kids are keeping accurate records. Parents are stopping by to tell you that their kids are excited about the program. OPEN HOUSE finds your students digging their Moola registers out to proudly display their earnings. Your parents comment that they wish their own checkbook records, or online banking, looked this good!

When a student asks: "Are we ever going to have cash **MOOLA**, or are we just going to have checkbooks?"—there are two ways to go with it—having a cash society, or having a cashless society. I've tried both ways. My recommendation is to do one or the other—don't combine them. I would establish a cash society for a short-term simulation, such as six to nine weeks at a time. I would establish a cashless society for a long-term simulation, such as a semester or the whole school year.

After you try one or the other, you will know your preference—you may decide to combine the two and allow both cash and a checkbook. This **MOOLA** concept evolves the way you want it to. It's easy to adjust it and keep going.

CASH ECONOMY

A cash economy works well for a six- to 9-week period to see if you like using **MOOLA** as an incentive. You can easily adapt it and continue it if you

choose to. Use the printables to prepare what you need. Start with lots of ones and fives, and then you'll know how many tens, twenties, etc. you will need.

At the end of each day have students write their names in ink on the backs of the **MOOLA** they earn and put it in an envelope. I give each student a



letter-size envelope to start with. You can laminate envelopes, let the students decorate their envelopes, whatever you and they decide. They must keep their envelopes safe and out of the laundry. If they are careless and lose it, they lose their "hard-earned" **MOOLA**. It won't benefit anyone to steal someone else's **MOOLA** because of writing names on it.

When students later buy something from a table sale or at an auction, they pay cash. The cash collected from the sale is then thrown away. It sounds like you have to print a lot of currency, but you just have to do it periodically. If you choose to use the **MOOLA** again and again, students will be directed to not put their names on it, to never leave their envelope where someone can get hold of it, etc.

When they pay for an item, the **MOOLA** goes in the bank to be re-used. I have done it this way, but under these circumstances, dishonesty will blossom. Writing names on **MOOLA** makes it easy for everyone. Momentum stays high, and time isn't taken away from teaching.



CASHLESS ECONOMY

I would establish a cashless economy as I explained earlier, using the checkbook registers (donated from a banking institution) and teaching students how to record payments. When following this model, students must write in specifically what they are being paid for. Examples might be:

Spelling Test 26	Date	Amount	Balance
Math group activity—angles	Date	Amount	Balance
Reading vocab over “.....”	Date	Amount	Balance
Clean desk	Date	Amount	Balance
Class payment from Media teacher	Date	Amount	Balance
Science experiment	Date	Amount	Balance
Social Studies Civil War map	Date	Amount	Balance
Class bonus from lunchroom	Date	Amount	Balance

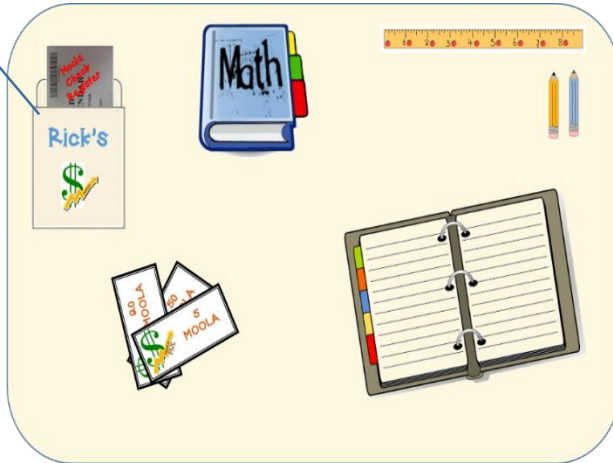
If I go through checkbooks and see one word installments, like Spelling, Spelling, Math, Math, Reading, Language—with no details, I will cancel those payments. I draw a line through payments that can't be proved, and then the student gets with a volunteer or a buddy during recess or lunch and refigures the balance.

Students soon learn that they must be thorough, honest, and dependable—good work ethic values.

Helpful
Tips

If you are using check registers from a bank, one idea is to give the kids a pocket envelope and have them make their own check register holder on their desk.

Register
Pocket



Helpful
Tips

If you are using Interactive Student Notebooks, print out the Moola check register sheet in the Appendix to put in the student's notebook.

[\(Go to Moola Check Register Printables\)](#)

If you use Interactive Student Notebooks in your class you will find a **Moola Register Page** in the Appendix.

Moola Register Page
(for Student Interactive Notebooks)
Record All Payments Or Deposits That Affect Your Account

Amount	Date	Description or Withdrawal	Register	Deposit	Balance

VOUCHERS

[\(Go to Vouchers Printables\)](#)

[Back to TOC](#)

Trustworthiness • Respect • Caring

Date _____

Please give to _____ (Student)

_____ Moola

“Well Done”

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER

Responsibility • Fairness

Citizenship • Teamwork

In the printables you will see vouchers that can be copied and distributed around campus.

Email staff about how they can participate in the Moola program. Pass out vouchers to those interested and encourage them to use the vouchers as incentives with your students.

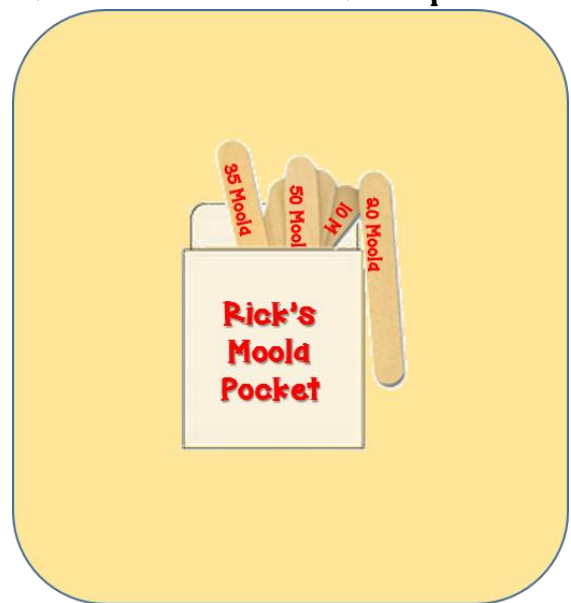
Students can be paid for following directions, setting good examples, practicing good citizenship, helping to do tasks around the school, etc.

Vouchers can be written to individual students or to the whole class. The students must enter the amount from each voucher into their checkbooks and then turn in the vouchers to you to be kept in a safe place.

It's fun to give back the vouchers at the end of the school year. Kids have an “Aha” moment remembering the good times and the good deeds they shared through the year.

USE POPSICLE STICKS TO MOTIVATE.

Put the names of your students on pocket folders and put the pocket folders on a bulletin board. On popsicle sticks write different amounts of MOOLA. Call on students and ask them questions. Praise good answers. Help students clarify their thinking to arrive at good answers. Decide on payments for answers and put corresponding popsicle sticks in the student pockets. At the end of the week students can go retrieve the sticks out of their pocket folder and take them to the bank or write the amounts into checkbooks. The bulletin board is a visual reminder of their needed **WORK ETHIC.**



Another use of Popsicle Sticks: Write student names on the popsicle sticks and put them in a coffee cup. Draw out a stick and call on that student to answer a question. Then reward him or her on the spot with a MOOLA

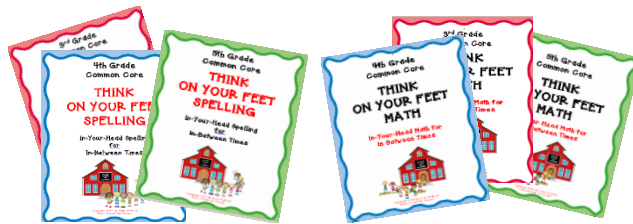


voucher. Students can turn those vouchers in for cash or write amounts in checkbooks at the end of the week. If you draw a name twice in a row, you can let that person draw another name to take the next question rather than having two opportunities in a row.

Consider this:

For ideas on how to use the popsicle sticks and clothespins, look at these inexpensive products for 3rd, 4th, and 5th grades:

“THINK ON YOUR FEET” for math and spelling.



Teacher: “Theodore, I drew your clothespin. What did you do at lunch today?”

Theodore: “I put jello in Amy’s hair—but it was an accident.”

Teacher: “Tell me something good you did at lunch today.”

Theodore: Uh, I threw my trash away and picked some up off the floor.”

Teacher: “You get 5 Moola. It could have been 25. It’s a good thing you were honest—I already knew about the jello.”

I’m a motivated,
learner as
well as a
MOOLA earner!



CLOTHESPINS Are Another Visual To Use.



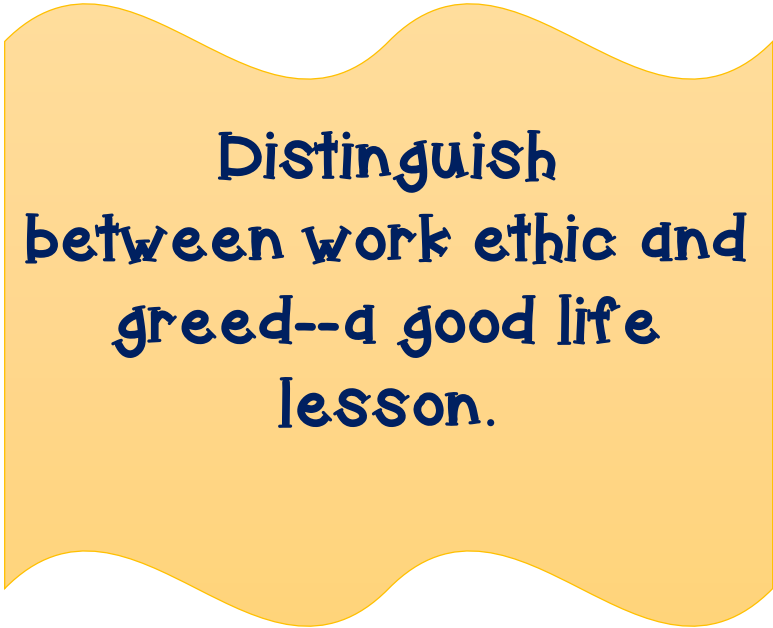
You can buy 50 clothes pins at a dollar store. Write the names of your students on the pins and have them in a basket. At various times during the week draw out a clothespin and ask the person an “on the spot” question. Questions can cover the whole spectrum of curriculum—from easy to hard, mental math, mental spelling, to “how did you do at lunch, today”. Give the student MOOLA or a voucher, and pin his or her clothespin to the side of the basket.



HOW ABOUT WRITING CHECKS?

Vouchers work best. Remember that the purpose of this simulation is to build motivation, task commitment, positive behavior, and cooperation.

It is not an added economics curriculum. Therefore, I don't take time away from teaching and learning so that students can write checks, pay taxes, pay rent, etc. The purpose here is simply to reward good work, good attitudes, good citizenship. At some time during the year, if you choose to teach economic principles as part of Social Studies, you can go into depth in any one of these areas.



**Distinguish
between work ethic and
greed--a good life
lesson.**

One exception is that periodically I will let kids vote on whether to pay a **"No Homework Tax"** for one homework-free week. This prospect stimulates discussion. Some want to do homework no matter what; some don't ever want to do homework. Some will say that they will do the homework anyway—they just won't pay the tax. You have to explain that once the class votes, if the majority approves the tax, everyone must deduct the tax amount from checkbooks.

Students may choose to still do the homework, but they must pay the tax because the majority voted for it. The reaction to this is very interesting—it's an experience that hits home with a real-life impact.

NO HOMEWORK PASS
THIS CERTIFIES THAT _____ HAS PAID FOR _____
A NO HOMEWORK PASS FOR _____
THE WEEK OF _____
SUBJECT(S): _____
MOOLA Amount Paid _____
SIGNED: _____

NO HOMEWORK PASS
THIS CERTIFIES THAT _____ HAS PAID FOR _____
A NO HOMEWORK PASS FOR _____
THE WEEK OF _____
SUBJECT(S): _____
MOOLA Amount Paid _____
SIGNED: _____

104

[Go To The No Homework Pass Printable](#)

As your classroom economy grows and thrives, you will see how natural it is to apply economic principles—you can have great “teachable moments,” discussions that will relate to the real world. Building a classroom economy applies economic principles in a relevant, authentic setting.

RAISING PAYMENTS

[\(Back to TOC\)](#)

When I made the decision to extend our economy for the whole school year, I decided to make low payments at first, in order to build momentum for the program as we progressed from month to month. Each month I raised incomes slightly. For example, I raised spelling test payments to 10 **MOOLA** for 100% after 3-4 weeks, then kept increasing it to one **MOOLA** for each correct word, then giving **MOOLA** based on the percent. I increased math payments from a scale (much like a rubric) of 0 to 5 to a scale of 0 to 10 and so on. At any time you can pay **MOOLA** for every correct answer on a designated assignment. You can later take that score and double it, triple it, etc. as inflation comes into your economy. Similar increases were made in social studies/science and other subject areas also.

If you have a grade level economy in place, you and your partners will discuss payment increases and try to keep payments somewhat the same. However, each classroom economy operates independent of the other, so if one class gets ahead a little in income, it doesn't matter because when the time comes to spend income, it is done within each individual room as well.

It is important to inform special area teachers and participating staff members of payment increases when they occur so that they will make appropriate adjustments when they offer students vouchers for good work and/or behavior.

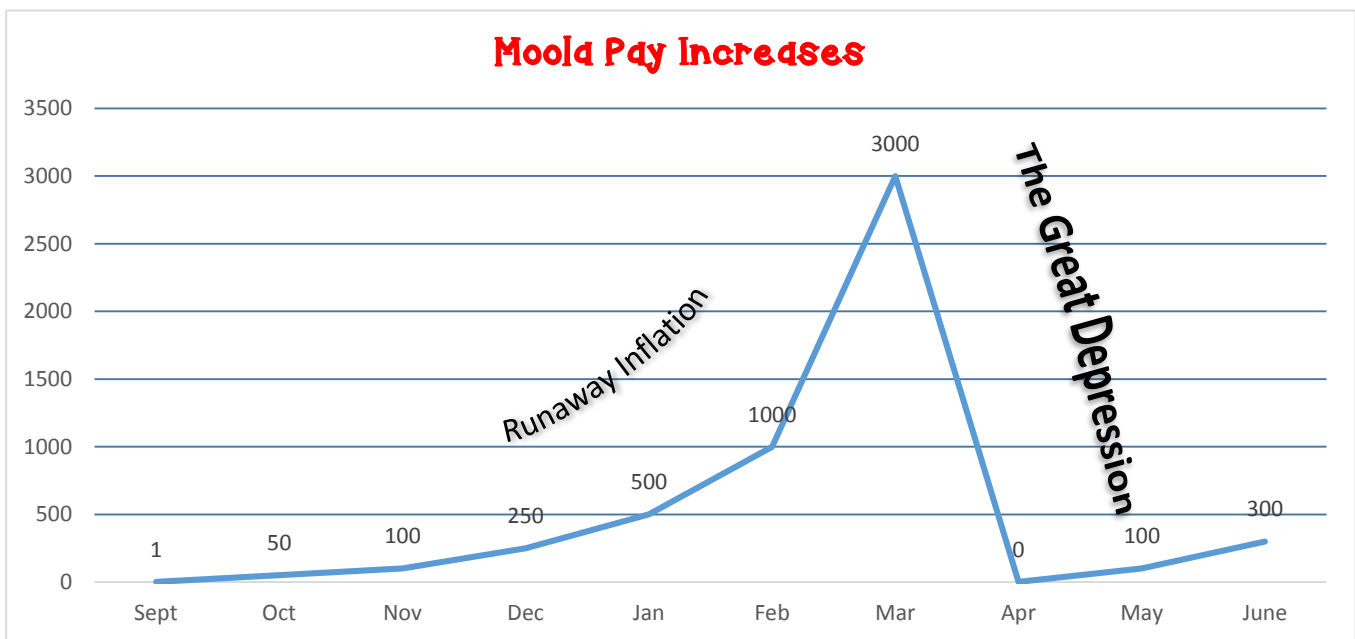
As payments begin to increase, it's a natural time to introduce the concept of inflation. When you actually inflate the economy, and they understand that inflation results in increased income, you'll hear them using the word in conversation with one another and knowing its meaning because of their first-hand experience. (Later on, they will also learn that inflation means higher prices when income is spent.) It becomes one of those teachable moments that fits into their real world.



When the New Year begins in January remember to keep up momentum by continuing to increase payments. Students enjoy the **MOOLA** increases. When you have a table sale, a mini-auction, or a classroom auction, students will see that when they have more **MOOLA**, they are willing to spend more, and prices will increase accordingly. Another teachable moment is to remind them that **MOOLA** has no value outside your classroom community. They can spend their **MOOLA** on whatever they choose and pay whatever amount they choose. Teach students that this is an individual choice—there should be no criticism or judgment of how peers spend their **MOOLA**.

The chart below is an example of a school year, beginning slowly, followed by runaway inflation and then a Great Depression--where their MOOLA becomes worthless--and then recovery. If you choose to introduce a Depression, your students will be shocked and amazed at this real life event. Stand back, because you will see **math thinking erupt** in every area of their day.

After a Depression, start out by giving **NO** payments for work because there is no value to their MOOLA (you can barter with a small treat at the end of the day in exchange for a good work day). Then begin paying One MOOLA for a task, then increasing it slowly for about a week. After that, spread the word that the Depression is over—MOOLA has gained value—kids love it when this happens!



You can choose to pay high amounts for tasks and behavior toward the end of the year; students like this, and when you have an end-of-year auction

or sale, they spend outrageous sums for items, knowing that when the year ends, **MOOLA** will become a wonderful memory.

In order to explain this program it seemed logical to talk about all the opportunities for kids to earn **MOOLA** throughout the year and then to discuss ways they might spend their income. Earning and spending may often go hand-in-hand, but for the purpose of simplicity, I have separated the two functions to explain them.

If you or a colleague has ever used a point system with kids and then let the kids “buy” things with their points, you know that it’s successful and popular with students. Our **MOOLA** system works similarly but offers more possibilities.

HIRING INSPECTORS AND BANKERS

[\(Back to TOC\)](#)

There are times each year when I’m collecting lots of work, and I want to get payments out to kids. Having inspectors and/or bankers works well when collecting homework, social studies, science assignments that have a particular due date attached.

Student Inspectors collect work from students and write a payment amount on a voucher. Students get immediate reward for handing in work on time. I never let inspectors check work for grades—their purpose is to give

a payment for handing it in on time. You can also let students know that if they didn't get it in on time, there's still hope for a reduced payment the next day. After that, all deals are off. I collect the work for grading. If I want to give an additional payment for quality of work, I write it on the work before handing it back. It will have a percent, grade, and payment (example: 157M with my initials).

Sometimes before a spending event or before a holiday I will give a packet of fun sheets that correlate with curriculum (they have to be done at home, before school, at centers, or when other work is finished). I let kids turn these kinds of things into the inspectors, who can give an immediate payment for them.

I hire bankers at the same time I hire inspectors. You can also give an inspector dual roles of being both inspector and banker. Their function depends on whether we are operating a cash economy or a cashless economy.

In a cash economy, students turn in work to inspectors and get vouchers. They take their vouchers to the bankers and turn them in for cash. This is done quietly during morning bell work or close to the end of the day when students are working independently. Inspectors and bankers have to be honest, reliable, and task-committed. **Class work always comes first.**

If you have low-achieving students who never get this kind of opportunity, you can pair them with a higher-achieving student for this task—they love having your trust and will work harder to get their work done because you give them this opportunity.



Check out our *free* product, [Study Groups Supreme](#), on how to bring your entire class to a higher level of learning and cooperation.

A cashless economy works similarly. Students take their vouchers to the bankers and turn them in for deposit. If a student deposits a voucher, he or the banker writes it into the person's checkbook and the banker initials it (a banker/inspector has the authority to verify income by initialing in a student's checkbook).

Using an index card box, the banker/inspector files the voucher alphabetically by last name (another connection to real-world life). At the end of the year, you can return the vouchers to students. They enjoy being reminded of their year's accomplishments.

I keep records of student's income by their checkbooks and by filed vouchers. This way, if we have an auction, and it appears that a student is spending an unreasonable amount of *MOOLA* (according to what I know about the student), I can do a quick check of income and may call into question where the student came up with so much income. I don't let kids give each other *MOOLA* or share *MOOLA* at an auction.

YOU EARNED IT, NOW SPEND IT

When I first started a classroom economy, I made a simple list of tasks students would be paid **MOOLA** for (originally it was for work in social studies). I had a friend who started by paying **MOOLA** for doing exercises for physical fitness. I told them at the end of 6 weeks we would have a classroom auction at which time they could spend their **MOOLA** (later I changed it to having the first auction between Thanksgiving and Winter Break).

THE SALES TABLE

[\(Back to TOC\)](#)

I then gathered items from home that I thought kids would want to buy. I let the staff know about the auction, and I sent letters to families asking them to donate used items in good condition that other kids might like to own. I didn't ask them to buy anything new, although sometimes a new item turned up.



BIG POINT: MOMENTUM (Earning and Spending)

Earning: You can keep up the momentum with your kids by letting the economy flow as you see it described and as you tweak it to make it your own. Their enthusiasm will remain constant. Use the [90-Day Experience](#) (printables) to get ideas for maintaining momentum.

Spending: It is important to keep gathering items for auctions (and table sales). Continue to build enthusiasm with parents. See the printable letter to send home asking for contributions. If you maintain an economy for the school year, send update notes periodically, thanking families for items donated. Stress the importance of picking up bargain items for the class whenever people have the chance. Flea market items are great! Dollar items, ordering from novelty catalogs.

BIG IDEA 1: Involve your PTA/PTO. Ask for a designated amount one time a year or in three-parts to fund your auctions and sales. You may seem hesitant, but once you present the idea, they usually provide some monetary support. They will spread the word—it's sometimes amazing the items you will get.

BIG IDEA 2: Contact local businesses for donations and monetary support. Business owners will like the idea of teaching work ethic and the concept of earning income. They will support you. I once spoke at a Chamber of Commerce dinner about **MOOLA** in the classroom. In the audience were local business owners, bankers, even TV personalities. They loved it!

BIG IDEA 3: Look at websites that might help, such as DONORS CHOOSE at <http://www.donorschoose.org>. This site is specifically for teachers and classrooms—amazing! The number of teachers benefiting from citizens supporting this site is growing—it's a great example of community spirit touching local schools.

DONATIONS FROM EVERYWHERE

Don't hesitate about asking for donations.

In April, 2014, from 1500 miles away, friends of friends of a local teacher heard of her MOOLA program and sent a box of donations for table sales and auctions.



*Games, Kits, Bracelets, Watches, Necklaces, Pendants, Music Box,
Notepad, Candle, Slippers, Swan, etc....*

Ask the kids to brainstorm the kinds of items they would be interested in buying—things that might be at home that could be brought to school for the auction. Together make a take-home note advertising the auction and asking parents for items to sell. The list might look something like this:

Baked Goods	Books
Treats	Games
School Supplies	Jewelry
Knickknacks	Plants
Posters	Items For All Family Members
CDs/DVDs	Tools
Novelties	Garage sale items
Crafts	Miscellaneous Items
Toys	Sports items
Snacks	Sodas

Again, there are printables to send to families, staff, and community businesses. Find a parent volunteer who will be your advocate for this program and will contact local stores and businesses. This can be very successful.

We always emphasize to families that we look for used items in good condition. If they choose to buy items for the class, it is much appreciated, but we let them know that we do not want parents to feel obligated to buy items for the auction. The response has always been positive and generous.

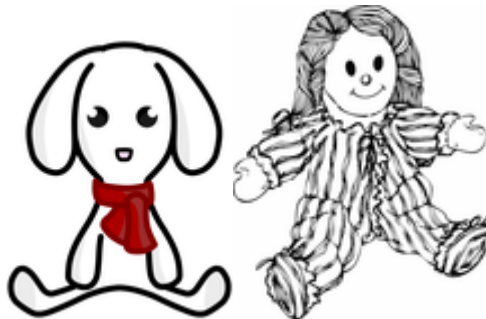
KIDS LOVE FOOD!

Depending on your health and safety regulations, you may or may not be allowed to accept home-made baked items for sales and auctions. We used to be able to auction cakes, cookies, cupcakes, and candy made at home. We had to change to accepting only pre-packaged food items. I can tell you—food items are very popular! I had a parent who worked in a bakery and brought in two giant cookie cakes for an auction. Another parent worked in a deli and brought in a class-size sub sandwich and auctioned sliced sandwiches.

For a year-long economy I like having 3 auctions per year, one in December, one in the spring, and one the last week of school. I have table sales in between, offering pencils, supplies, candies, trinkets, novelties, treats, sodas and Gatorade. Sometimes I'll have a surprise mini-auction and offer several items to the highest bidder.



WARNING: You will probably end up with families donating more stuffed animals than your room can contain. You may want to limit how many a person can bring.



Recently I asked two fifth graders how they were doing with **MOOLA**. One was broke because he spent his **MOOLA** to buy a giant Twix at a surprise auction; the other student still had some **MOOLA** left but had also spent a great deal for some bracelets in a surprise auction.



Parents love to volunteer
after hearing about **MOOLA**

AUCTIONS

ITEMS

WHAT DO YOU BID?

THE AUCTION (CONTINUED)

[\(Back to TOC\)](#)

DETAILS TO CONSIDER:

1. Before the auction look at checkbooks to see if they seem correct. I ask kids beforehand to tell me how much **MOOLA** they have. I establish some honest answers, so I know that a “not so diligent” worker will not have more than a “very diligent” worker when I look at checkbooks. I draw lines vertically through the initial column and write my initials and date on the last entry.
2. From the printable section of this product, print the Auction Cards. Write a very large number 1 on the back of the first card, number 2 on the second card, and so on till you have enough Auction Cards with numbers to match the number of students participating in the auction. Give an Auction Card to each student.
3. In MOOLA registers (checkbooks), have students write the word “AUCTION” on the transaction line with the date. Then have them write in a balance of \$00.00. Next, they write the total amount from their checkbooks on the back side of their Auction Cards. That is how much they have to spend. Every time they buy an item, they must write what the item is and the amount spent for it on the Auction Card. They must subtract the cost of the item and give a new balance. They keep doing this till the end of the auction.

4. I RECOMMEND ALLOWING CALCULATORS AND HAVING AN ADULT ASSISTANT IN THE ROOM TO VERIFY THAT PAYMENTS FOR ITEMS ARE ACCURATE. Once you say "Sold", the person buying the item should take their Auction Card to the ADULT ASSISTANT and together calculate the new balance after subtracting the cost of the item.
5. When the auction is over, they write in their checkbooks, "AFTER AUCTION" and they put in whatever amount they didn't spend. They must place the Auction Card inside the checkbook register and turn it in for verification that they didn't overspend. You can have a Teacher Assistant or Parent Volunteer do this while you supervise cleaning up and putting away purchases.
6. Bring in grocery bags to give to students to pack their purchases in. You can also use 13-gallon kitchen bags or other shopping bags for this.

Auction Day should correspond with a party day that you would normally have. We are all committed to "time on task," but there are days throughout the year when we are allowed to have a class party. If you make the auction day correspond with a party day, it doesn't take any more time away from academic tasks.

=====

I discuss with the class how an auction works. Often, the first time you set things out, someone will pick up an item and ask, "How much will this cost?" You have to explain that people will bid on the item, and the person who bids the highest amount will get to buy it. Once you demonstrate the process, the kids catch on quickly.

The day of our classroom auction is exciting. It is such a great experience for the kids. The principal and parents support it enthusiastically and often stop in to watch. An auction can take an hour out of the day. You can connect this activity to math, social studies, and language arts standards, and even write a lesson plan for it if necessary.



I have certain rules for Auction Day:

1. There will be no put-downs. Each person's **MOOLA** has value only within our school. Therefore, it is up to the individual how he or she decides to spend that **MOOLA**. It's no one else's business. An auction is fun because each person gets to make choices—they may buy for themselves or for family members.
2. Ask students to remain seated and raise their auction number card if they want to bid on something. When I point at them or call them by number, they can say their bid.

3. I don't allow buyer's remorse. I say the words, "Once, twice, sold to Number ____." Once I say those words, it is a done deal—no changing minds etc.

4. When a student spends all his **MOOLA** or decides not to spend anymore, he or she must stay seated and be an observer until the auction is over.

5. Once checkbook registers and Auction Cards are verified, if someone has overspent at the auction, he or she must give back the last items purchased until his balance shows that he had actual funds to make his purchases. This doesn't often happen.



The classroom auction is by far the biggest spending event we have. However, over a period of time the students, with their creative thinking and persistence, have masterminded other ways to spend. We have seen kids independently or cooperatively develop the ideas of marketing and become genuine classroom entrepreneurs.

KID ENTREPRENEURS

[\(Back to TOC\)](#)

MORE BUY AND SELL OPPORTUNITIES WITH **MOOLA**

It is, of course, left to the discretion of the teacher as to how in-depth students are allowed to pursue business ideas. We started businesses by establishing a Better Business Bureau. We designed a business application form for students to complete (see printables). Each business application required teacher and parent signatures, giving approval for the business to open.

[Go To The Business Application Printables](#)

STUDENT BUSINESS APPLICATION

Your Name: _____

Company Name: _____ Partner (if you have one) _____

Product Description: _____

Explain Your Idea: _____

Needed Resources: _____

Business Guidelines:

1. Items for businesses had to be made at home and require little cost to produce.
2. Students could not take their patents into laptop bags for real money so that they could be resold in stores for **MOOLA**.
3. Students who wanted to abort a business had to show that they would give equal effort and expense to the project. In time if this didn't work out, the business was dissolved or given to the owner who had done the most (if not all) the work.
4. We set certain times for businesses to operate.

I agree to the class business guidelines:

Signed: _____

The business application (in the printables) has the word “patent” on it, asking if the student is requesting a protection for his or her product, so that someone else in the class can’t have the exact same product. Having patents works well. Students can have similar products, but they must make their products unique in some way. The first person with the idea gets the original patent.

Once approved, the students can make posters at home advertising their businesses; and from there the kids handle things themselves; they are very mature and responsible.

Again, it's good to have some rules:

1. Items for businesses have to be made at home and require little cost to produce. Students may not have businesses in which they talk their parents into buying things for real money in order for the students to re-sell the items in class for **MOOLA**.
2. Students who want to share a business have to show that they will give equal effort and expense to the project. In time if this doesn't work out, the business will be dissolved or given to the owner who has done the most (if not all) the work.
3. We set certain times for businesses. We would announce a business day, and students would have to tell us in advance if they would sell items that day. Students could take orders for products (some were very popular); they would let me know the day they would deliver the goods, and we would handle it at the beginning or end of the day.
4. When students bought from a business, they would write the item they were buying in the transaction section of their **MOOLA** register and then deduct the amount and write in a new balance. The business owner would oversee this and initial that the transaction was correct.

5. Sometimes if students ate lunch in the classroom or had bad weather days for recess, we would allow businesses to open.

6. We sometimes made a bulletin board with the heading:

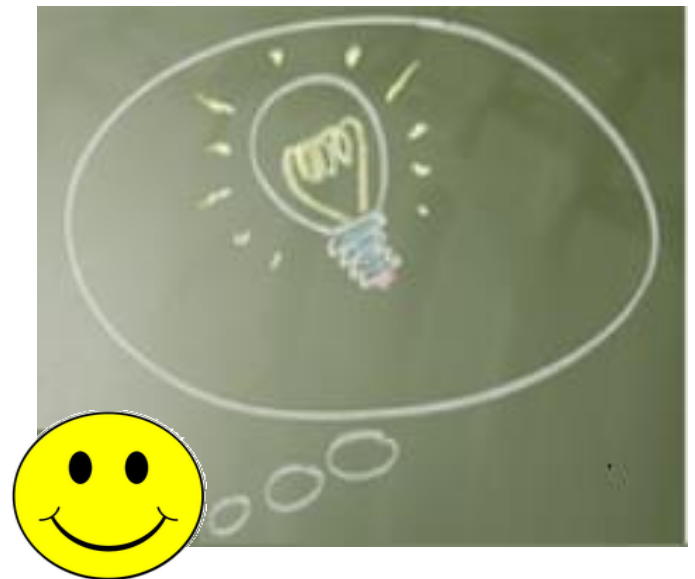
FIFTH-GRADE ENTREPRENEURS. Of course we had to discuss the meaning of “entrepreneur”—another real-world connection. The kids could post their business advertisements on the board. They felt genuine ownership of the board. Each advertisement had to go through the editing process to be sure it was in published form, ready for an audience.

LOW COST BUSINESS IDEAS

We encourage ***STUDENT ENTREPRENEURS*** to come up with business ideas that involve low-cost materials, things they can inexpensively make at home, yet things they hope their fellow students will be excited to buy. Here are real ideas:

1. Rod's Rocks – kids love rocks.
2. Patricia's Painted rocks
3. Sally's Silly Putty – from homemade recipe that can be found on-line at

<http://www.pbs.org/parents/crafts-for-kids/homemade-silly-putty/>



4. Barbie's Bake Shop (chocolate chip cookies)

5. Nicole's Rice Crispy Bars

(NOTE: BAKED GOODS ARE POPULAR ITEMS! Therefore, A Business Could Only Offer One Kind Of Goodie. That Way, More Kids Could Have Businesses. REMEMBER: IF YOUR SCHOOL HAS A HEALTH/SAFETY CODE, YOU WILL HAVE TO ELIMINATE THIS CHOICE).

6. Lauren's Bookmarks

7. Ryan's Posters

8. Todd's Cartoons

9. Alisha's Paper Flowers

10. Sean's Origami

11. Andy's Fish - just like at the store. Small baby fish or guppies would come in a plastic bag of water, sit on the desk all day and then go home with the student.

12. Eric's Stationary

13. Amy's Cross-stitch Lessons (during lunch or recess)

14. Stephanie's Spanish Lessons (during lunch or recess)

15. Tony's Stocks

16. Nyeshia's band bracelets

17. Sarah's Banners

18. Farrah's Art Work

19. Ryan's Cinnamon Toothpicks

20. Pat's Worm Paradise - cup full of Gummi Worms and candy dirt.

The cost of items was left to the discretion of the student business owners. When inflation increased earnings, we encouraged businesses to raise their prices. Actually, the kids were enjoying operating the businesses so much, and felt such satisfaction that their items were in such demand, they were reluctant to raise prices and often had to be convinced that it was good business to do so.

Example of Advertisement for
Bulletin Board 



PARENTS' IMPRESSIONS

The idea of businesses was a great success. We had parents stopping in to say how impressed they were with what their kids were learning about life in the real world. I didn't want any family to feel pressure over cost of raw materials (especially for the making of baked goods). I received no parent complaints. They discussed with their kids the costs involved and brought food items only once in a while. They established a limit that was agreeable to everyone; this was family problem solving in action!

GET CREATIVE: BONUS SPENDING IDEAS

[\(Back to TOC\)](#)

From the creative thinking of staff members, students, and parents, you may discover other possibilities for spending. Some of these ideas you may choose to implement; others you may reserve as possibilities for the future. Again, it's important to remember that businesses operate separate from the flow of the academic routine; we maintain our educational priorities at all times.

Here are some suggestions for bonus spending. Please note that some of them would need to correspond with special events so as not to take way from teaching and learning.

1. Market Day (selling items at fixed prices)
2. Book Sale (Selling books at fixed prices)
3. Pencils/School Supplies
4. Stickers Sale
5. Sports Cards Sale
6. Make and Take Day (crafts)
7. Learning stitchery (crochet, knit, embroidery, cross-stitch)
8. Photography lessons
9. Decorating with duct tape
10. Learning words and phrases from another language.



KID ENTREPRENEURS

can take over your **TABLE SALES** by selling their "products". This will cut down on your time and expense obtaining items for your table sales.

SILENT AUCTION IDEAS:

You can offer several items or activities for silent auction bidding. Students will write their names and bids on auction slips (see printables) and put them into a sealed box (a tissue box works well). The highest bidder will get the item or activity. Here are some suggestions for silent auction:

1. Having lunch with a parent (picnic, fast food, pizza delivered to student at lunchtime, etc.)
2. Having lunch (or dessert item) with the school counselor, principal, assistant principal, or any adult at school with whom a student has a sense of connectedness.
3. Spending time in another classroom as a helper, etc.
4. Having the opportunity to teach a lesson to the class on a subject of student's expertise (must relate to area of curriculum).
5. Having the opportunity to entertain with a song, dance, instrument solo, demonstration—at an assigned time that is deemed appropriate by the teacher.

A classroom economy helps improve student attitudes toward work, behavior, and people. Establishing a **MOOLA** incentive at any level for even a short period of time is both exciting and motivating. Kids enjoy being part of it. Observers enjoy watching it happen.

[Go To Silent Auction Bid Printables](#)

NO HOMEWORK PASS

[Go to NO HOMEWORK PASS PRINTABLES](#)

Students can pay for "No Homework"

NO HOMEWORK PASS

THIS CERTIFIES THAT

HAS PAID _____ *MOOLA*


FOR NO HOMEWORK PASS FOR

THE WEEK OF _____.

SUBJECT: _____

SIGNED: _____

HOORAY!



GET THE WHOLE COMMUNITY INVOLVED

[\(Back to TOC\)](#)

Your economic simulation will provide a natural link between your classroom and the community. Here are some ways to involve interested community members in your program.

1. PTA/PTO: As soon as you have your economy functioning in your room, and your students begin talking about their income with family members, get permission from your administrator(s) to present this economic simulation to your parent organization. You may be able to request funding for auction and table sale items.

2. Banks: Ask your local bank for checkbook registers—they are usually generous and enthusiastic about your program. They may offer your class a tour of the bank or provide other items for your students.

3. Businesses: Present local businesses with a summary of your program. Ask if they have items they would like to donate to your classroom economy.

4. Local clubs/organizations that support youth/school activities: Tell them about your program and see if they would be willing to donate items or funds to your economy (example: Optimists Club, whose motto is “friend of youth,” Kiwanis, American Legion).

5. Auctioneer: Invite an auctioneer to school to conduct one of your auctions.

6. Speakers--invite business members from the community to speak to your class about how their businesses operate (look for new entrepreneurs who have started successful businesses).



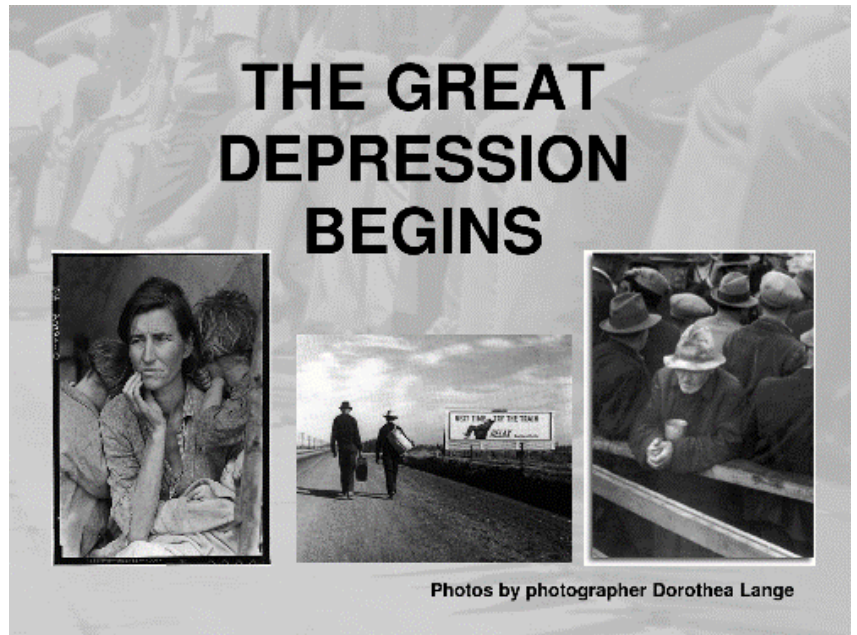
7. Media—sometimes word spreads that you have a unique, exciting program going on in your classroom. You may not seek attention, but a local news agency may want you to tell about your kids and MOOLA.

8. School News—let your students tell about their economic community on the morning news; or they can write news stories for the school newspaper.

THE GREAT DEPRESSION

[\(Back to TOC\)](#)

At some point during your school year (especially with 5th and 6th graders), discuss the Depression of the 1930s. After a spending event (and your students' **MOOLA** levels are already low), have a classroom depression. Give a newsflash that tells them a depression has hit your economy—all **MOOLA** is



worthless, and you must work together to build a new economy (see printables). Introduce bartering and have them work in exchange for a pencil or for a candy or for recess, etc. Go back to giving very low payments for a week so they can feel the impact of the depression. Then to boost morale, inflate the economy generously when the depression ends.



*Depression Era Soup Kitchen
For The Unemployed and Homeless*

PROGRAM TIPS

The economic simulation you have been reading about is exciting and challenging for children. You as the teacher must personalize the ideas to make them your own. You will “learn as you go” with your students, and you will decide which of the program’s aspects fit your classroom environment.

Here are some summary tips and ideas for extended activities:

1. **PARENT CONTACT:** Decide if it’s best for you to tell parents about your economic simulation at a Parent Night meeting or in a letter. In the “Printables” there is a suggested letter that you can adapt to your needs. I like being able to explain **MOOLA** and to give out the parent letter at “Meet the Teacher Night.” The kids begin to talk about their income at home, and parents become enthusiastic and supportive. It is unusual to receive negative feedback about the program.

2. **A LOOK AT THE REAL WORLD:** You’ve already seen how this simulation can be integrated into all areas of your curriculum. The subject of social studies lends itself well to this program because you can correlate economic events in history with what is happening in your classroom. One example is the topic of taxes.

3. **TAXES:** Discuss kinds of taxes adults pay in the real world. Decide on one or more tax(es) students will need to pay (income, property, sales, etc.). Discuss with the students what a fair percentage would be for the tax you put in place. Let them vote on the tax and/or on the percentage. Ask them to interview their parents to get their views about taxes.

4. IMPROVE STUDY HABITS: Before a test, allow students to take home notes to study. If a parent signs the notes stating that his or her child studied for the test, reward that student with a bonus payment.

6. GRADES: When you pay a student **MOOLA** for a compilation of work completed, that payment is of monetary value to him or her. To you, it can be an easy point system for grading. A rubric score can indicate a payment amount. You can make an assignment sheet for a subject, and let students know what they must do for an A, B, and so forth in grades. You can equate each amount of work with a **MOOLA** payment as well. You can easily take points on student papers and arrange them into a helpful grading scale.

7. NEGATIVE USE OF SIMULATION: Generally, it is best not to use the program as a negative incentive with children. Don't build punishment for bad behavior into your simulation. Keeping the program positive will motivate children to attend school and to complete classroom tasks. I do introduce "Fines" for various rule infractions, but I don't use the concept a lot. I fine students for leaving a messy desk at the end of the day. Again, the amount of the fine depends on how inflated the economy is when the plan is given.

8. KIDS WHO MOVE: When a student moves I allow him or her to purchase a few items out of what has been donated to our classroom. It doesn't have to be much, but it allows a student to leave with a sense of satisfaction and reward for what he or she has accomplished. If a new student joins your class, decide on a reasonable amount of MOOLA to give him or her to get started—fair but not overly generous; kids will enjoy welcoming the newcomer.

9. SUPPLIES--your local bank will usually supply you with a free set of checkbook registers for your classroom. I encourage students to get a second register from parents if they wish to keep a duplicate checkbook— I like the checkbooks to remain at school because they are easily lost at home. Many students acquire actual checkbook covers from parents and/or family members. Sometimes a parent will go to a bank and ask for enough vinyl covers for a whole class.

10. DIFFERENT THINGS YOU CAN PAY FOR:

A) Textbooks returned: At the beginning of the school year offer a reward for textbooks students find at home or at friends' homes from the previous school year. You'd be surprised at how many missing books kids will turn in— books from all grade levels come back as well as library books— it's great!

Let Me Tell You A Story:

One day a student brought back three textbooks that he turned in for MOOLA. I asked him how he got them. He said, "My brother had them in his room. He didn't want to give them back. When he was gone, I got them and put them in my back pack."

B) Classroom jobs: You can pay students bonuses for various housekeeping chores around the room. Determine if you want to do this on a weekly basis.

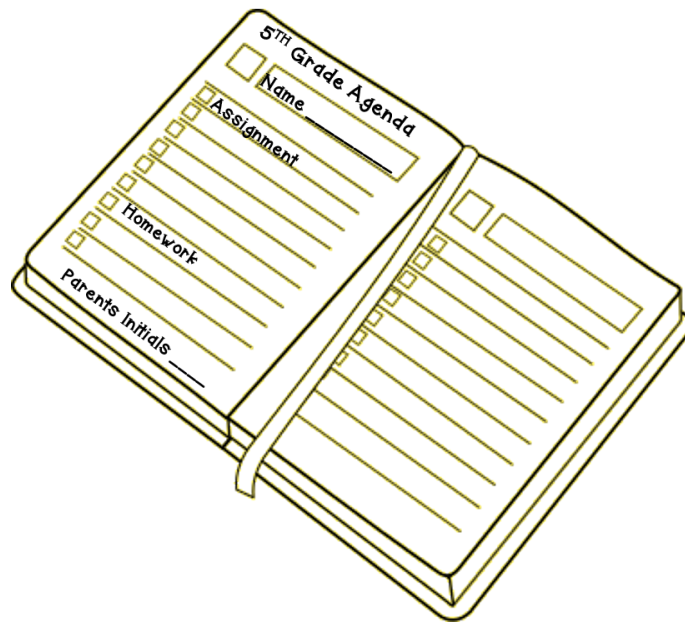
C) Student information sheets: Sometimes students take home information sheets that need to be signed and returned by parents. Offer a

bonus for bringing these completed sheets back to school (examples: emergency sheets, health forms, consent slips for trips).

D) Student Agenda (Planner):

Sometimes there are students who will not bring their daily agendas back signed by parents. I started writing a payment in each agenda when it had a parent signature—either daily or cumulatively, every few weeks. I paid so much per daily signature—it helped get those agendas signed!

Often, I announce, “I’m going through your agendas tomorrow and I am paying for parent signatures.”



TROUBLESHOOTING (TRUE STORIES)

[\(Back to TOC\)](#)

Whenever you begin a new endeavor, you naturally learn from trial and error as you progress. Here are some of the pitfalls we faced over the years and how we attempted to prevent them from happening a second time. They are somewhat humorous and touching.

THE EMBEZZLERS

At one time long ago, when I had a cash economy, I hired some classroom bankers. Their job was to provide cash to students who wished to withdraw funds from their accounts. The same bankers operated the bank during our classroom auction.

THE EMBEZZLERS



Let's use the bank to buy this for us. I'll sign this Moola over to you. No one will ever know.

During our auction I asked the bankers to sit at a table with the bank's money at the side. They were to collect money from students as items were purchased and put the money in the bank. They were to keep their own money separate and bid on items of their choice while they operated the bank. If a banker purchased an item, he was to have another banker collect his money and put it in the bank.

When the auction ended, I happened to notice that one banker had a table full of items he purchased. I quickly looked in his checkbook and in the box where we had filed students' checks. I was able to determine that this banker had spent a great deal more money than what he had earned.

After careful questioning he confessed that he had used the bank's money freely to purchase items; he also said one of the other bankers had done the same. The other banker was a safety patrol, whom I called in from his after-school station. He finally confessed to the embezzlement as well. As punishment they had to return almost all the items they had purchased in the auction.

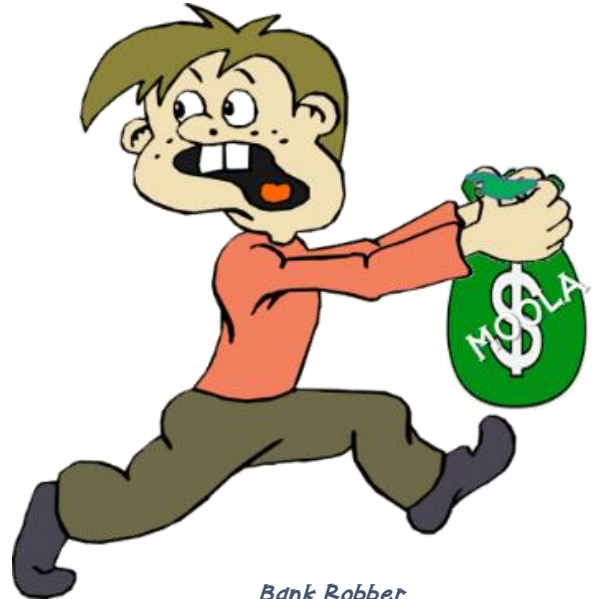
I told this story at a Chamber of Commerce dinner some years ago. I remember saying: "Think about it! I had 3 bankers—only one of them was honest!" My audience looked at one another and burst into laughter—evidently, I had provided them with a true-to-life analogy.

After this embezzlement occurred, we decided from then on to invite adult assistants to be bankers at our auctions. Since then, we've all lived happily ever after.

THE BANK ROBBERY

At one time our classroom bank actually consisted of a portable file box with printed currency inside. It was stored in a cupboard and brought out for immediate use and then stored again. One day I forgot to store it properly, and all the five hundred dollar bills were stolen.

I pleaded with all our fifth-graders to please return the **MOOLA**; there would be no questions asked. I explained that if the bills were not returned, we would have to declare that all 500 **MOOLA** bills were worthless—everyone would lose.



It was to no avail. The **MOOLA** was never returned. Therefore, all 500 **MOOLA** bills were declared worthless—they had to be thrown out. The bank printed new giant-sized bills to replace them.

I always believed I knew who had stolen the **MOOLA**, but I could never prove it. Three years later, I was assigning the role of banker to several students. We discussed the need to be honest and trustworthy if given this prestigious job. I told the story of the bank robbery, and afterward one of my new bankers came up to me and asked, “Did you ever find out who the robber was?”

I smiled and replied, “No, I always thought I knew who it was, but I couldn’t prove it.”

He smiled back and said, “It was my brother.”

I told him I had believed at the time it had been his brother. Then I added, "I have a lot of confidence in you. I made you one of our first bankers. That means I trust you to be honest." And he was.

THE COUNTERFEITER

This one was easy to catch. First, he tried to use **MOOLA** printed from a previous year, but because I always write in the current year on our currency, I found him out right away. Then he tried to *make* **MOOLA** to match our classroom **MOOLA**. He couldn't, of course. There will always be that one who will try!



The Counterfeiter

TEAMWORK

[\(Back to TOC\)](#)

Describe It, Promote It, Pay Well For It, Celebrate It.

My rule: Be a team player or be "grounded".



Gold Team



Green Team

*"The most important single
Ingredient in the formula of
success is knowing
how to get along with people."*

Theodore Roosevelt
(26th President, USA)



Blue Team



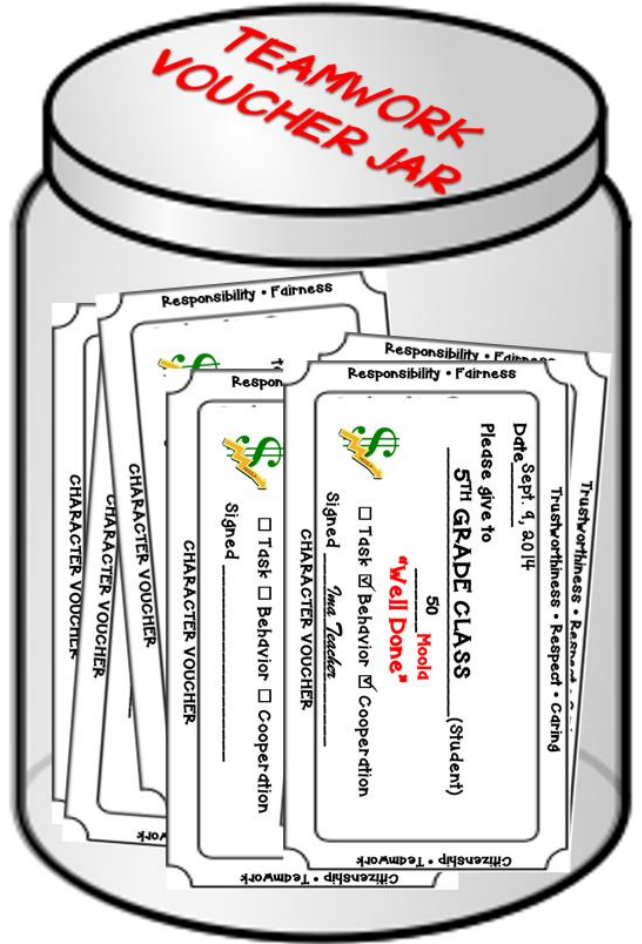
Red Team

CONSIDER THIS:

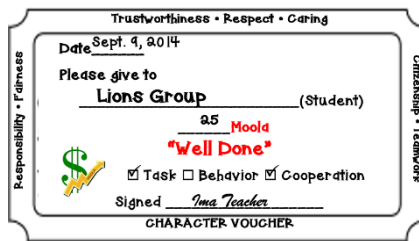
Teamwork is so important! Try having a **Teamwork Voucher Jar**. Behavior, cooperation--joint effort in pairs, groups, and as a class, can be rewarded.

Observe your class during transition times, recess and lunch. Ask how they did during "specials" – PE, Art, Music.

But the goal is to add vouchers to the jar as the week progresses. Moola can be awarded to a pair, to a group or to the entire class. Then at the end of the week the vouchers can be given out and celebrated.



CLASS



GROUPS



PAIRS

HOMESCHOOLING

[\(Back to TOC\)](#)



I have been a supervisory teacher for homeschooling families. One family was notified by the state that their child had failed a standardized test and would be required to attend public school. I worked with the parents to develop a student portfolio of work the student had produced through the year (luckily the mom had saved lots of his work, workbooks, and tests). The student's work was on grade level and supported state curriculum requirements. The state accepted the portfolio and the child was allowed to continue being schooled at home.

However, the child was not motivated to do his school work and did not apply much effort. The parents asked me for suggestions to improve his attitude. We shared various ideas, when I suddenly thought of *Learning and Earning with MOOLA*. I had done this only in my public school classroom, but it seemed like a good idea to suggest to this family. I introduced the parents to **MOOLA** as an incentive. **MOOLA** became the scorecard of achievement for their child—he enjoyed the self-satisfaction of earning for accomplishing his tasks. It connected him to real life experiences.

Thinking, Saying, & Applying Math To Everything

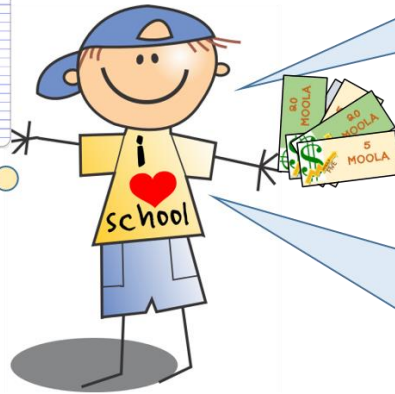
How much Moola
do I have now?

How much do I
need to buy Sticky
Balls?

How much will I
have left in my
register?

- ☑ Think On Your Feet
Math – 10 Moola
- ☑ Spelling Test Friday –
75 Moola
- ☑ Bell Work – 25 Moola
- ☑ Team Research –
50 Moola

I Can Do This!



Hey, guys, Coach will
pay us 50 Moola each
to set up 200 chairs in
the gym. Let's get it
done in less than 20
minutes.

In my new business I am
going to make and give kids
something that they want, at
a fair price, and watch them
smile as they use it.

I love doing things for
people!

PRINTABLES

[\(Back to TOC\)](#)

Click on link below.

[MOOLA Register Page](#)

[MOOLA bills: One MOOLA to Ten Thousand MOOLA](#)

[Vouchers](#)

[Student Business Application](#)

[Auction Cards](#)

[Silent Auction Bid](#)

[Letter To Parents Describing Our Learning and Earning Program](#)

[Service Teams Letter Or Email](#)

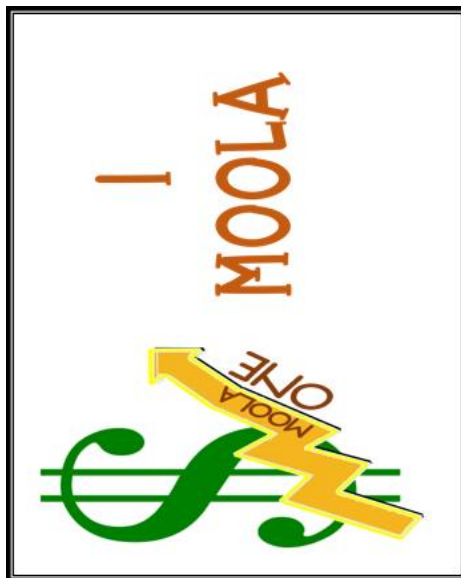
[Letter To Staff Inviting Their Support](#)

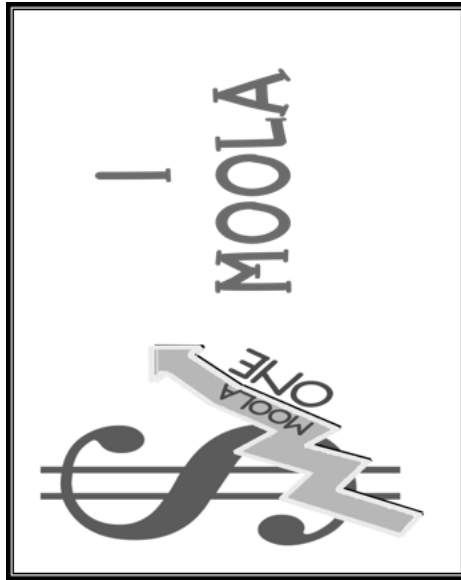
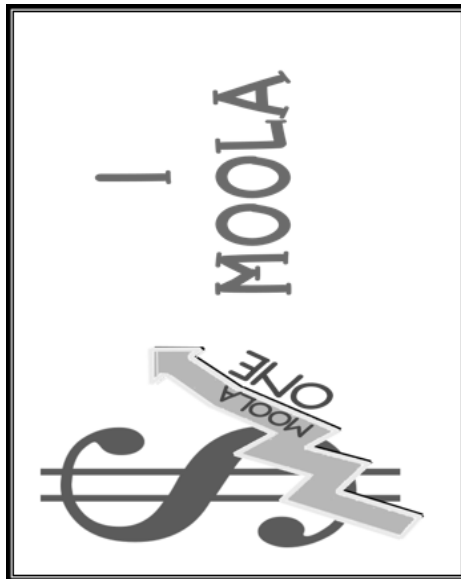
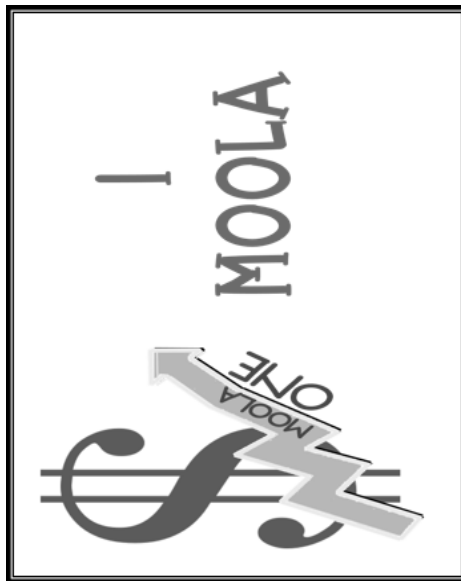
[Letter To Businesses](#)

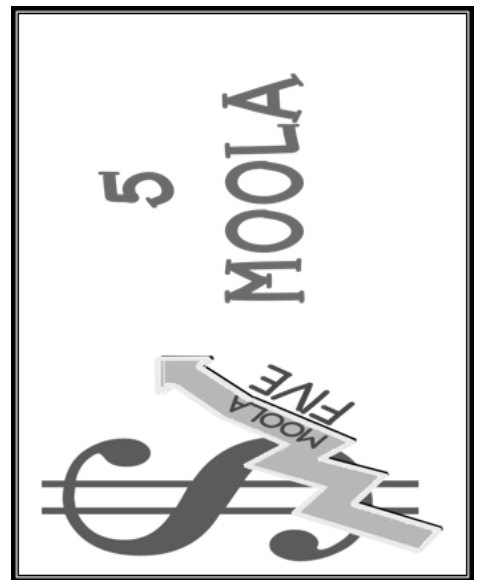
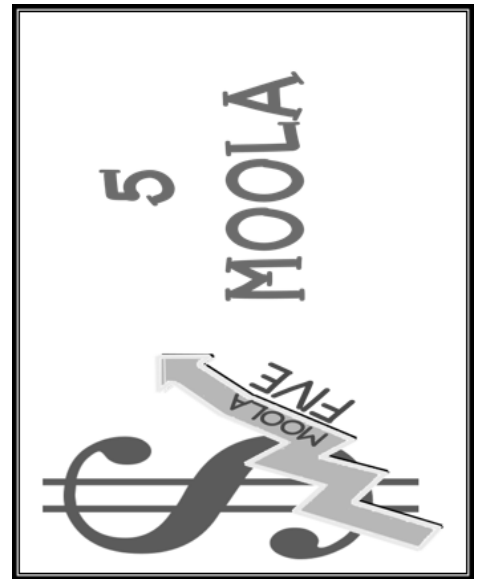
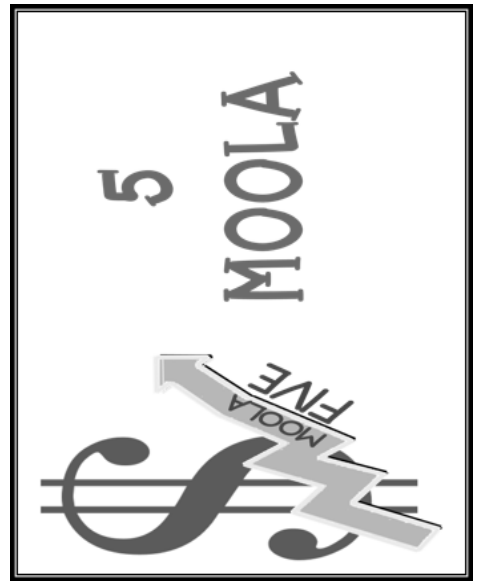
[No Homework Pass](#)

[Depression Announcement](#)

[90 Day Experience](#)







10
MOOLA

MOOLA
TEN

A green lightning bolt graphic with a yellow outline, positioned diagonally across the card. The word 'MOOLA' is written in orange above the lightning bolt, and 'TEN' is written in orange below it.

10
MOOLA

MOOLA
TEN

A green lightning bolt graphic with a yellow outline, positioned diagonally across the card. The word 'MOOLA' is written in orange above the lightning bolt, and 'TEN' is written in orange below it.

10
MOOLA

MOOLA
TEN

A green lightning bolt graphic with a yellow outline, positioned diagonally across the card. The word 'MOOLA' is written in orange above the lightning bolt, and 'TEN' is written in orange below it.

10
MOOLA

MOOLA
TEN

A green lightning bolt graphic with a yellow outline, positioned diagonally across the card. The word 'MOOLA' is written in orange above the lightning bolt, and 'TEN' is written in orange below it.

10
MOOLA

MOOLA
TEN

A green lightning bolt graphic with a yellow outline, positioned diagonally across the card. The word 'MOOLA' is written in orange above the lightning bolt, and 'TEN' is written in orange below it.

10
MOOLA

MOOLA
TEN

A green lightning bolt graphic with a yellow outline, positioned diagonally across the card. The word 'MOOLA' is written in orange above the lightning bolt, and 'TEN' is written in orange below it.

10
MOOLA

MOOLA
TEN

A green lightning bolt graphic with a yellow outline, positioned diagonally across the card. The word 'MOOLA' is written in orange above the lightning bolt, and 'TEN' is written in orange below it.

10
MOOLA

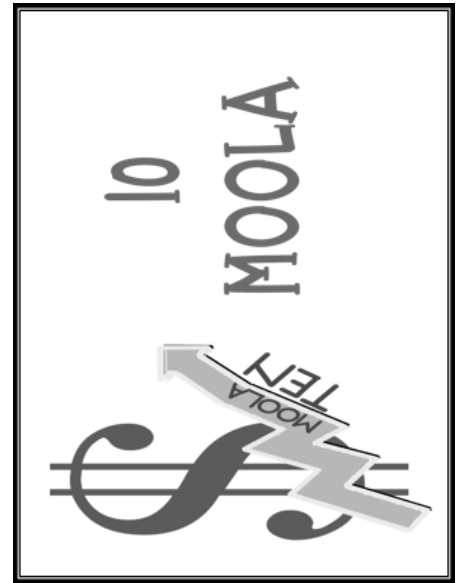
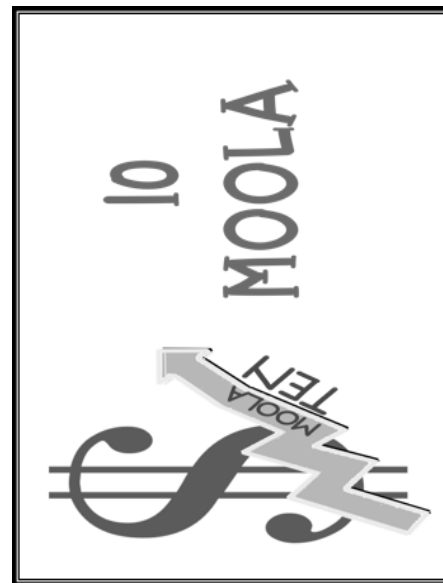
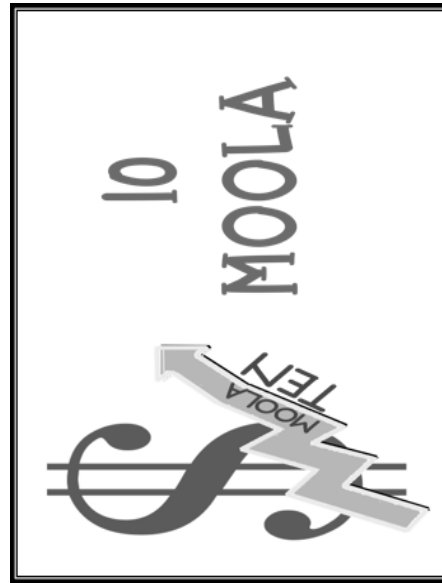
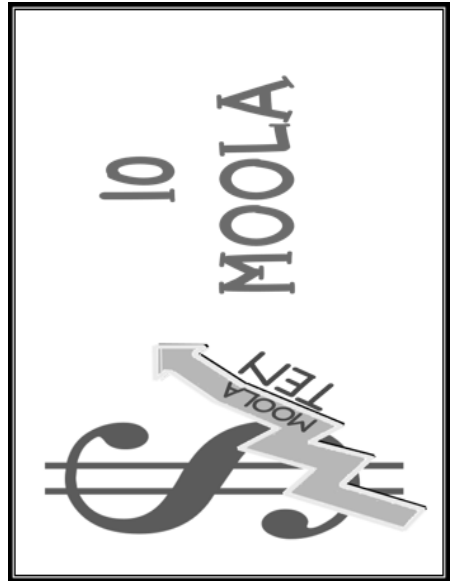
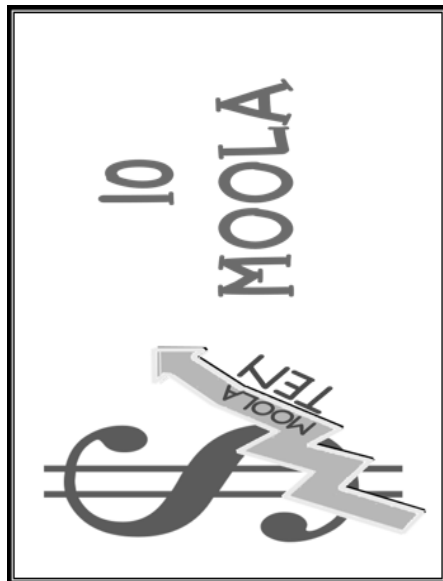
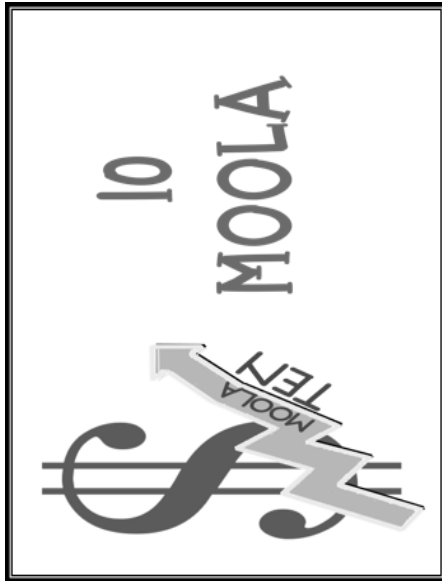
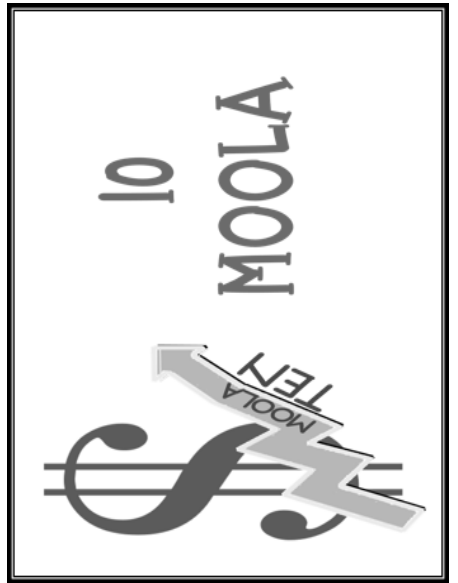
MOOLA
TEN

A green lightning bolt graphic with a yellow outline, positioned diagonally across the card. The word 'MOOLA' is written in orange above the lightning bolt, and 'TEN' is written in orange below it.

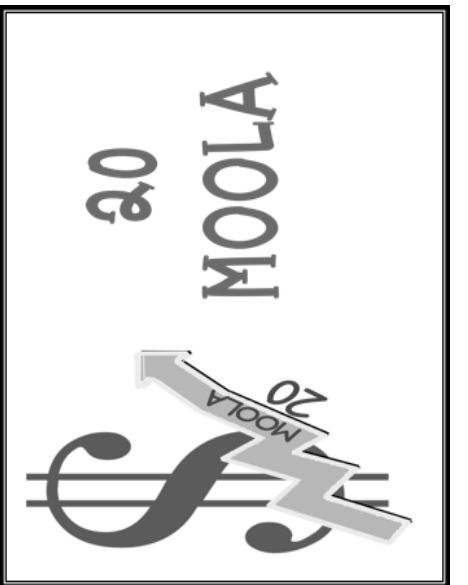
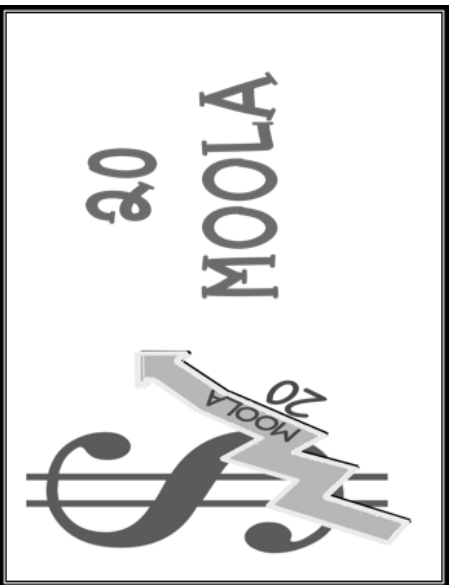
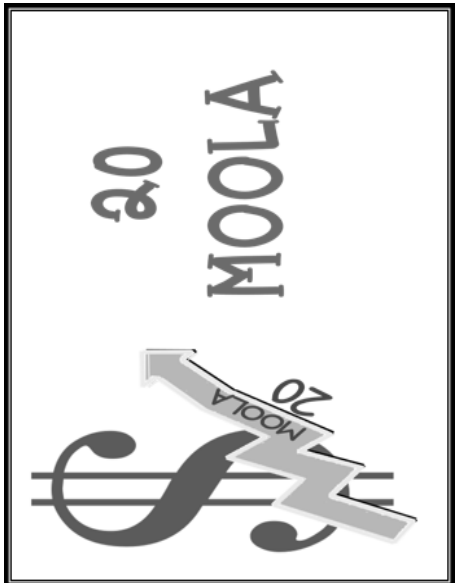
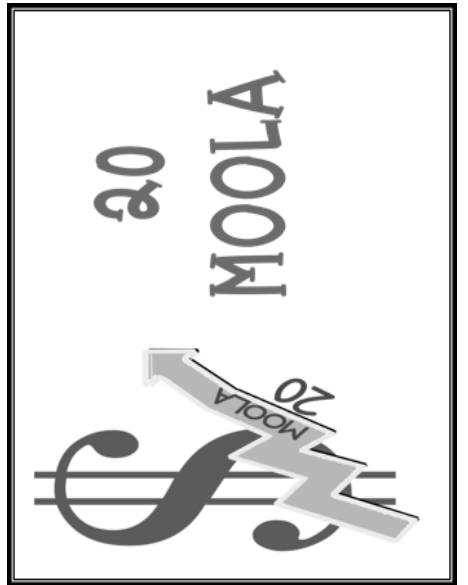
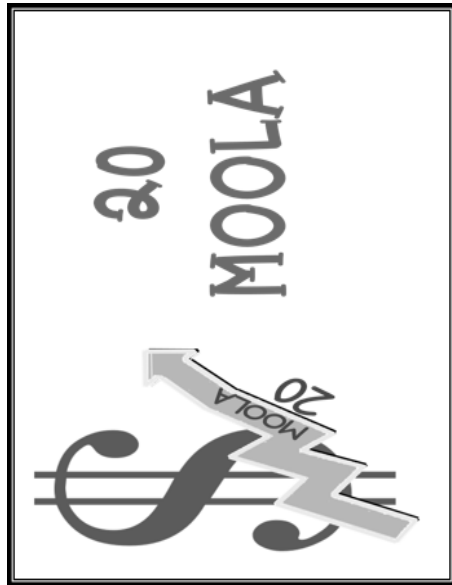
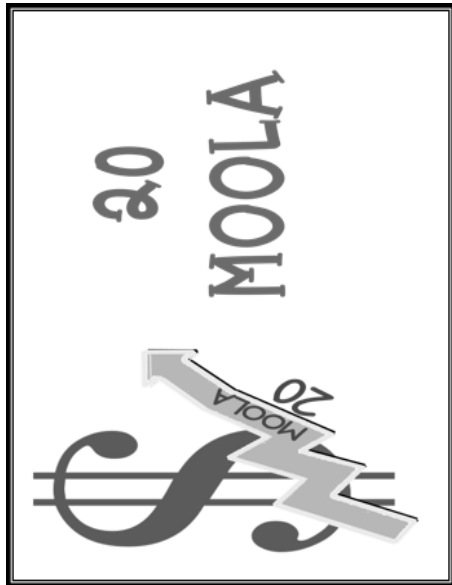
10
MOOLA

MOOLA
TEN

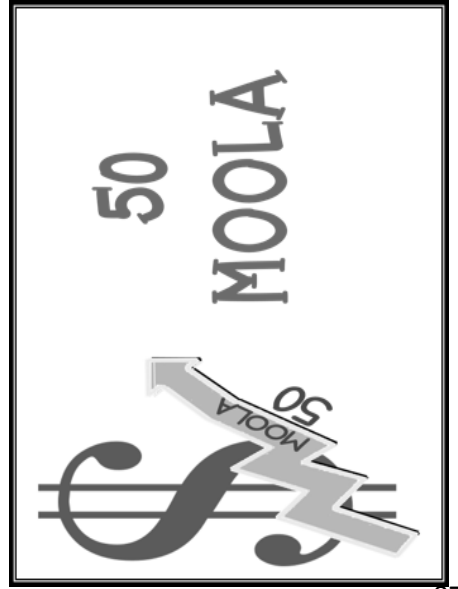
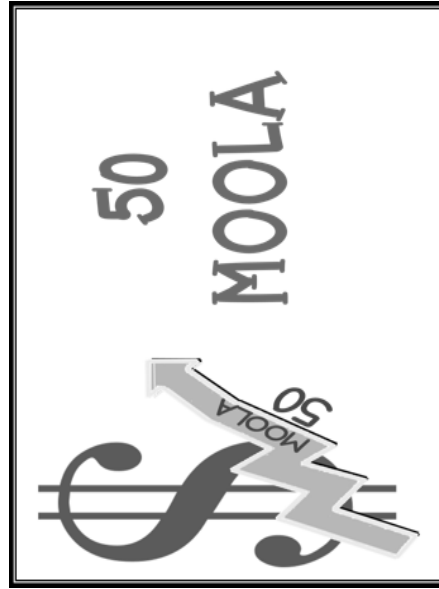
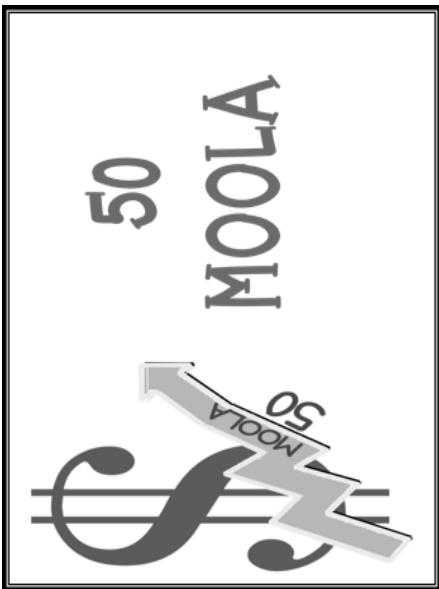
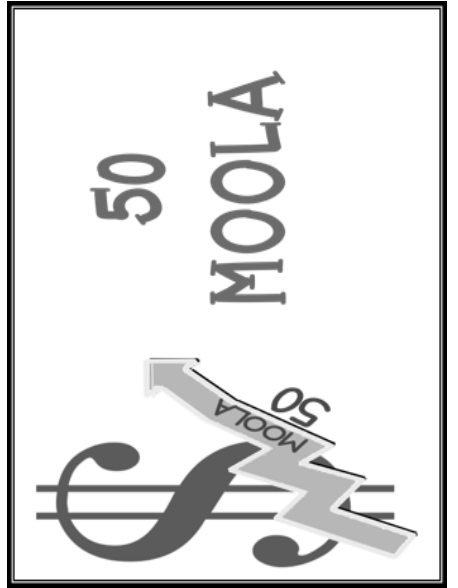
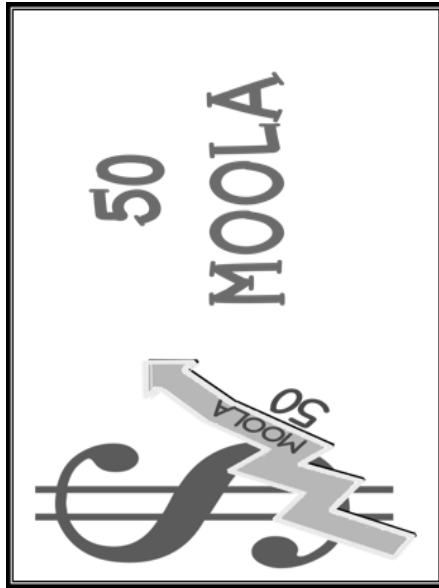
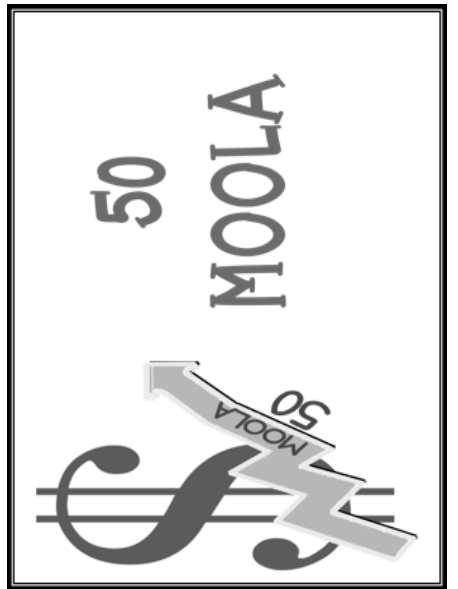
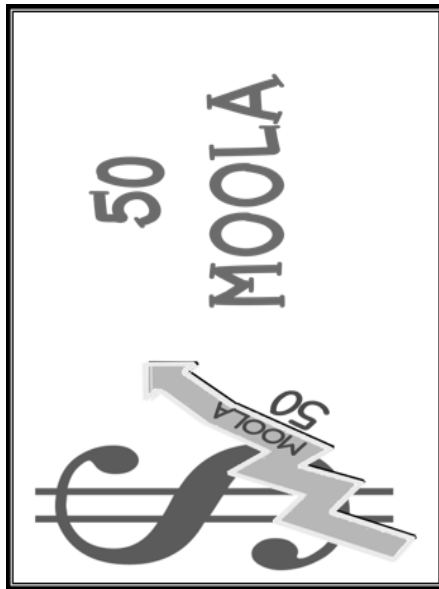
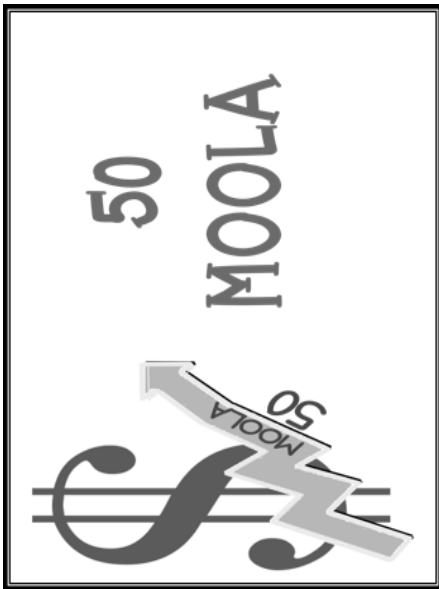
A green lightning bolt graphic with a yellow outline, positioned diagonally across the card. The word 'MOOLA' is written in orange above the lightning bolt, and 'TEN' is written in orange below it.

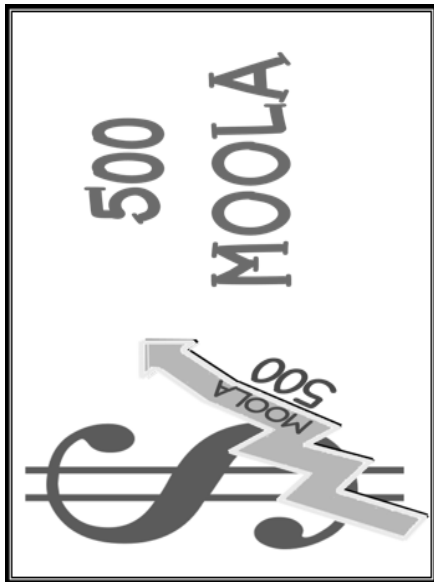
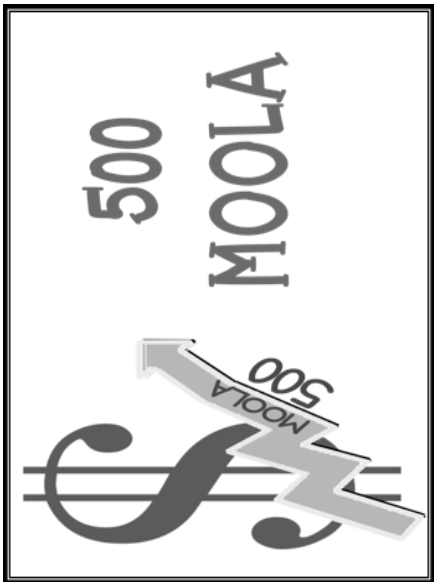
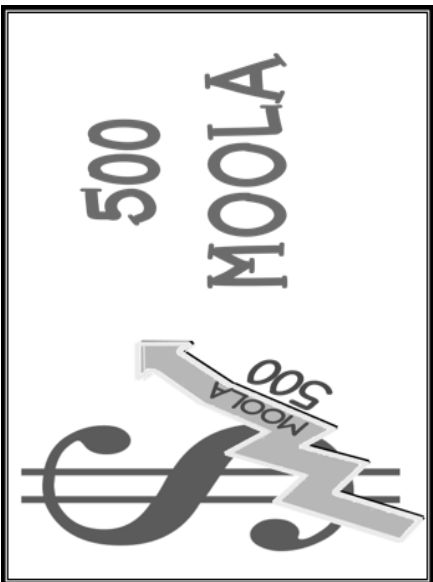
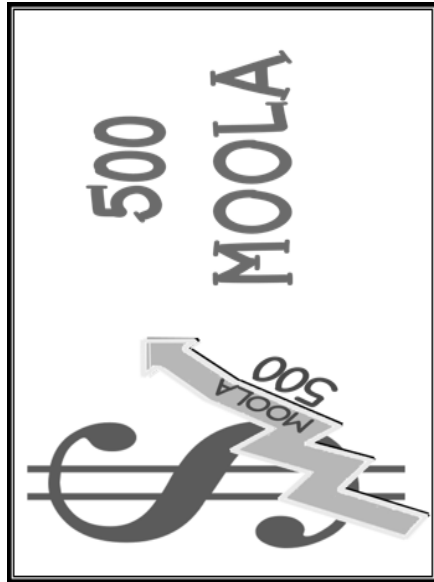
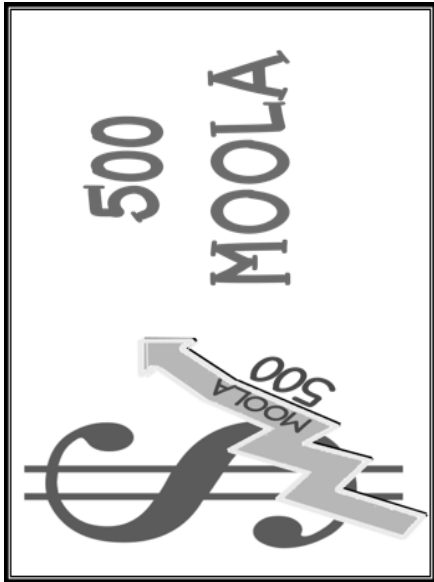
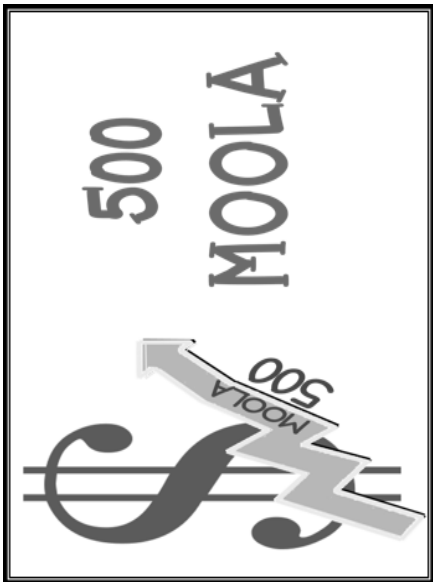
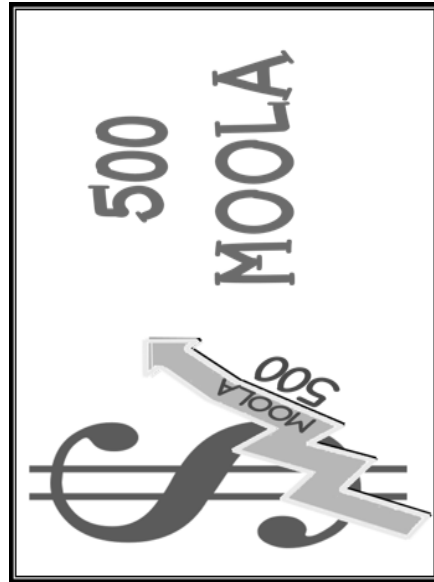
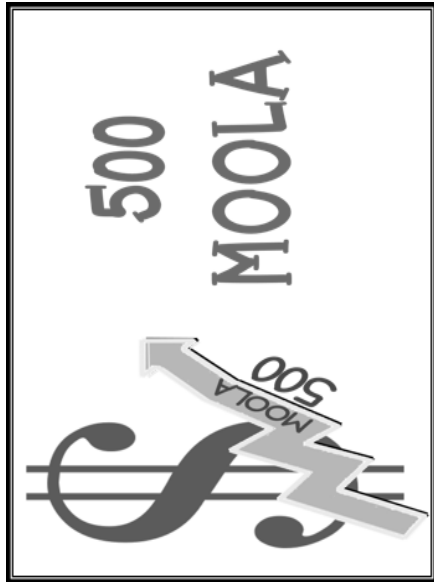
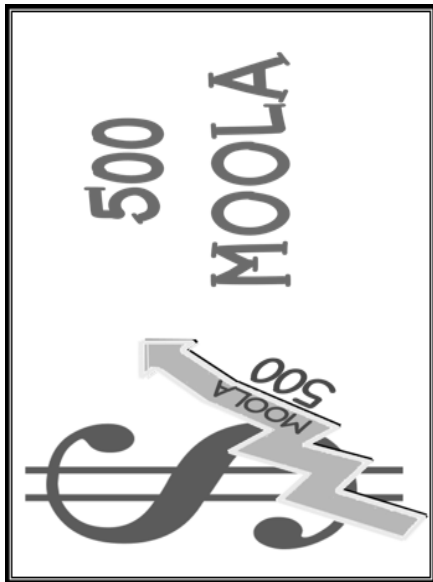


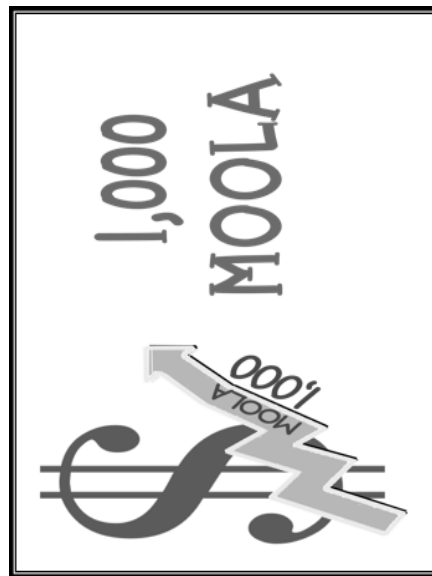
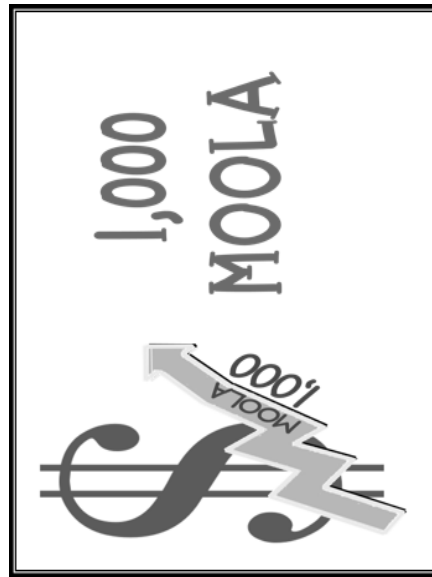
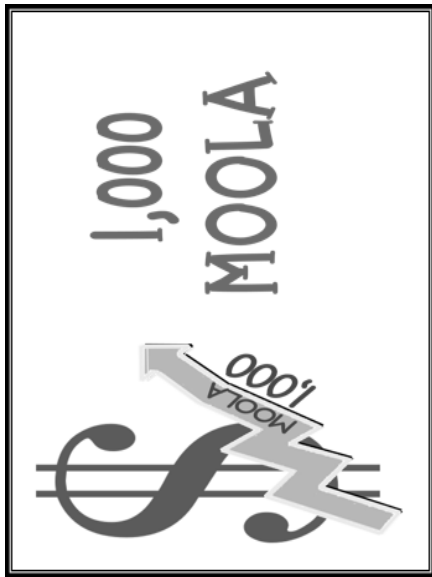




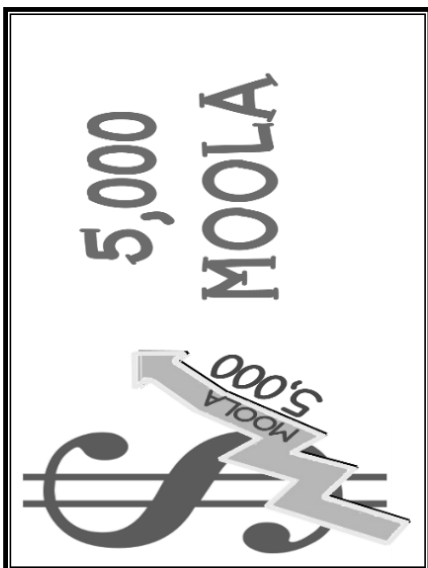


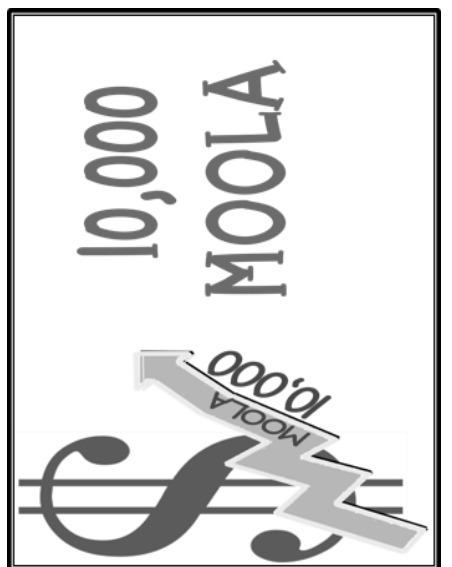
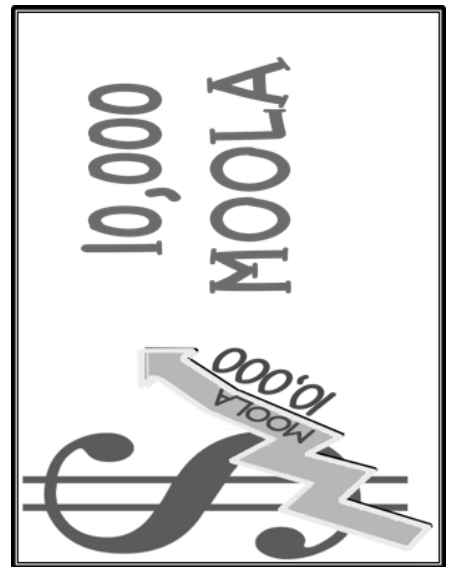
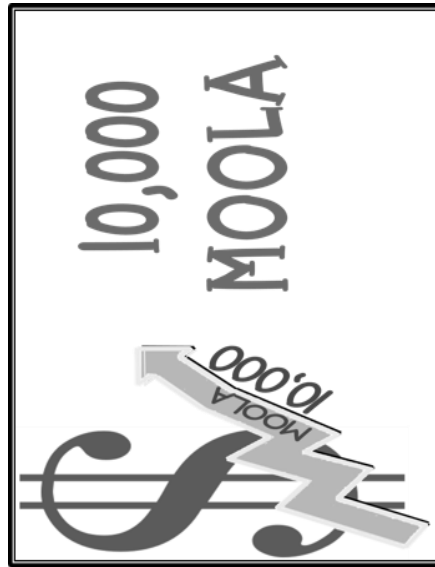
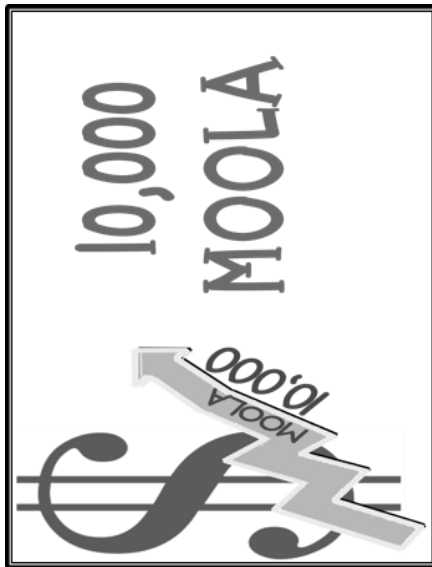
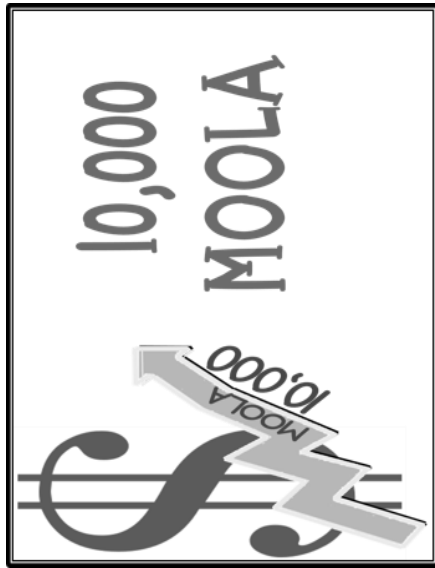













Responsibility • Fairness

Date _____

Please give to _____ (Student)

 _____ **"Well Done!"** **Moola**

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER


Trustworthiness • Respect • Caring

Citizenship • Teamwork

Responsibility • Fairness

Date _____

Please give to _____ (Student)

 _____ **"Well Done!"** **Moola**

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER


Trustworthiness • Respect • Caring

Citizenship • Teamwork

Responsibility • Fairness

Date _____

Please give to _____ (Student)

 _____ **"Well Done!"** **Moola**

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER


Trustworthiness • Respect • Caring

Citizenship • Teamwork

Responsibility • Fairness

Date _____

Please give to _____ (Student)

 _____ **"Well Done!"** **Moola**

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER


Trustworthiness • Respect • Caring

Citizenship • Teamwork

Responsibility • Fairness

Date _____

Please give to _____ (Student)

 _____ **"Well Done!"** **Moola**

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER


Trustworthiness • Respect • Caring

Citizenship • Teamwork

Responsibility • Fairness

Date _____

Please give to _____ (Student)

 _____ **"Well Done!"** **Moola**

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER


Trustworthiness • Respect • Caring

Citizenship • Teamwork

Responsibility • Fairness

Date _____

Please give to _____ (Student)

 _____ **"Well Done!"** **Moola**

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER


Trustworthiness • Respect • Caring

Citizenship • Teamwork

Responsibility • Fairness

Date _____

Please give to _____ (Student)

 _____ **"Well Done!"** **Moola**

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER


Trustworthiness • Respect • Caring

Citizenship • Teamwork

Responsibility • Fairness

Date _____

Please give to _____ (Student)

 _____ **"Well Done!"** **Moola**

Task Behavior Cooperation

Signed _____

CHARACTER VOUCHER

Trustworthiness • Respect • Caring

Citizenship • Teamwork

STUDENT BUSINESS APPLICATION

[Back to TOC](#)

Your Name: _____

Partner (if you have one) _____

Company Name: _____

Product Description:

Explain Your Idea:

Needed Resources:

Business Guidelines:

1. Items for businesses have to be made at home and require little cost to produce.
2. Parents have to approve your business.
3. If you share a business you each must give equal effort and expense to the project. If there is a problem, the business will be dissolved or given to the owner who has done the most (or all) of the work. Parents must approve the partnership.
4. We set certain times for businesses to operate so that we do not take time away from teaching and learning.
5. Products must be inexpensive to make so that there is no financial burden involved. Each student's family decides how often they are able to make products.

Request For Patent (a protection so that others can't make your exact product)

___ Yes, I request a patent.

___ No, I am not requesting a patent.

I agree to the class business guidelines and give permission for my child to form a classroom business. I understand that this is an optional choice. We can end it at any time.

Student: _____ Parent signature _____

AUCTION CARD

[\(Back to TOC\)](#)

Name _____ *MOOLA* Balance To Spend _____

MOOLA Spent At Auction

Item _____ Moola spent _____

Item _____ Moola spent _____

Item _____ Moola spent _____

Item _____ Moola spent _____

Item _____ Moola spent _____

Item _____ Moola spent _____

MOOLA Balance After Auction _____

(to be put back in MOOLA Register)

AUCTION CARD

Name _____ *MOOLA* Balance To Spend _____

MOOLA Spent At Auction

Item _____ Moola spent _____

Item _____ Moola spent _____

Item _____ Moola spent _____

Item _____ Moola spent _____

Item _____ Moola spent _____

Item _____ Moola spent _____

MOOLA Balance After Auction _____

(to be put back in MOOLA Register)

Silent Auction Bid

Name _____

Item _____

Amount Of Bid _____

Silent Auction Bid

Name _____

Item _____

Amount Of Bid _____

Silent Auction Bid

Name _____

Item _____

Amount Of Bid _____

Silent Auction Bid

Name _____

Item _____

Amount Of Bid _____

Silent Auction Bid

Name _____

Item _____

Amount Of Bid _____

Silent Auction Bid

Name _____

Item _____

Amount Of Bid _____

Silent Auction Bid

Name _____

Item _____

Amount Of Bid _____

Silent Auction Bid

Name _____

Item _____

Amount Of Bid _____

Silent Auction Bid

Name _____

Item _____

Amount Of Bid _____

Dear Family Members and Friends,

Our class is participating in an economic simulation in which students earn MOOLA for task commitment, positive behavior, cooperation, and courtesy. We call it, "Learning and Earning." As the school year progresses, students will have opportunities to spend their income at table sales, for goods and services, and at a class auction.

We would be happy to receive donated items from you to help make our program a success. We know that you stay busy at home providing for your family, so we aren't looking for huge donations. Items can be new (or used in good condition). If you run across something that you could spare, and you think other kids would like it, we would greatly appreciate the donation. Thanks from all of us!

Baked Goods	Books
Treats	Games
School Supplies	Jewelry
Knickknacks	Plants
Posters	Items For All Family Members
CDs/DVDs	Tools
Novelties	Garage sale items
Crafts	Miscellaneous Items
Toys	Sports items
Snacks	Sodas

THANK YOU FOR YOUR SUPPORT!

TEACHER _____

ROOM _____

GRADE _____

EMAIL TO STAFF ABOUT "SERVICE TEAMS"

[\(Back to TOC\)](#)

Subject: LEARNING AND EARNING "SERVICE TEAMS"

Our class is applying economic incentives to simulate 'real' world life. **MOOLA** is paid to our students for work well done, work done on time and classroom participation. We are extending this opportunity to whatever is needed around the school. "QUICK JOBS" can be done before school, after school, or during lunch time.

Examples of what you might have the "**MOOLA**" Teams do:

- Set up for assemblies
- Be Reading buddies
- Be Math buddies
- Go on trash patrol

If you would like to reward our Service Team(s), you can:

1. write a quick note about what the team did and send it to me.
2. pay the team directly with a **MOOLA Voucher** (which I'll provide).

Do not hesitate to call on us. Help us promote cooperative teamwork, good work ethics and community service.

Let's get it done and have some fun!

Thanks from _____'s Class!



EMAIL TO STAFF ABOUT DONATING ITEMS [\(Back to TOC\)](#)

(Teachers, Staff, Administrators, School Advisory Council, Parent-Teacher Organization)

SUBJECT: LEARNING AND EARNING IN OUR CLASS

Our class is participating in an economic simulation in which students earn MOOLA for task commitment, positive behavior, cooperation, and courtesy. We call it, "Learning and Earning." As the school year progresses, students will have opportunities to spend their income at table sales, for goods and services, and at a class auction.

We would be happy to receive donated items from you to help make our program a success. Here are the suggestions we're sending home to families. We know that you also reward students with items, so we aren't looking for huge donations. Items can be new (or used in good condition). If you run across something at home or at school that you could spare, we would greatly appreciate it. Thanks from all of us!

Baked Goods	Books
Treats	Games
School Supplies	Jewelry
Knickknacks	Plants
Posters	Items For All Family Members
CDs/DVDs	Tools
Novelties	Garage sale items
Crafts	Miscellaneous Items
Toys	Sports items
Snacks	Sodas

THANK YOU FOR YOUR SUPPORT!

TEACHER _____

ROOM _____

GRADE _____

To: _____ DATE: _____

FROM (TEACHER'S CLASS): _____ GRADE _____

SCHOOL: _____

SUBJECT: DONATIONS NEEDED FOR OUR "LEARNING AND EARNING WITH MOOLA" PROGRAM.

Our class is participating in an economic simulation in which students earn **MOOLA** for task commitment, positive behavior, cooperation, and courtesy. We call it "Learning and Earning." As the school year progresses, students will have opportunities to spend their income at table sales, for goods and services, and at a class auction.

We would be happy to receive donated items from your business to help make our program a success. Examples from the past: Small marketing novelties such as pens, cups, key rings and magnets; coupons; or products that you sell.

Kids like all kinds of things. We are accepting new items and used items (in good condition). If you would like to send a money donation, we will put it to good use, buying items for our table sales and auctions.

Thank you for being part of our community!

_____ SCHOOL PHONE # _____



NO HOMEWORK PASS

[\(Back to TOC\)](#)

THIS CERTIFIES THAT _____ HAS PAID FOR
A NO HOMEWORK PASS FOR
THE WEEK OF _____.

SUBJECT(S): _____

MOOLA Amount Paid _____

SIGNED: _____

HOORAY!



NO HOMEWORK PASS

THIS CERTIFIES THAT _____ HAS PAID FOR
A NO HOMEWORK PASS FOR
THE WEEK OF _____.

SUBJECT(S): _____

MOOLA Amount Paid _____

SIGNED: _____

HOORAY!



DATE:

**EXTRA! EXTRA!
READ ALL ABOUT IT!**

**GREAT DEPRESSION HITS
OUR CLASSROOM!**

**MOOLA HAS LOST ITS VALUE!
ALL MOOLA SAVINGS
ARE WIPED OUT!**

**WE MUST WORK TOGETHER TO REBUILD OUR
ECONOMY!**

SIGNED:



School Day **1**

Introduce the idea of MOOLA— for good work, behavior, and courtesy to others. Pay 1 MOOLA for coming to school. Be sure your administrator(s) give approval.



Moola Incentive

School Day **2**

By today give and explain how MOOLA registers work. Pay for coming to school, for building class spirit, for good attitudes. Try to reward all class members.



Moola Incentive

School Day **3**

Talk about work ethic—having a job in the real world. Choose to continue payments. Add a payment for good work habits when completing a task.



Moola Incentive

School Day **4**

Continue payments. Send email to staff members, introducing MOOLA and vouchers. Tell students about vouchers—THEY CAN'T ASK FOR THEM!



Moola Incentive

School Day **5**

Send letter to parents describing MOOLA and expectations. They can start looking for items to contribute to table sales and auctions.



Moola Incentive

School Day **6**

Be sure your students have a MOOLA partner so that if you pay for a task/correct answers, the partner can verify a payment by initialing in the MOOLA register.



Moola Incentive

School Day 7

"Absenteeism is the factor most closely correlated with dropout rates. Schools can help turn children's lives around, but only if they show up" (Eric Jensen).
MOOLA HELPS!



Moola Incentive

School Day 8

Offer a new pencil for a MOOLA. Give kids a chance to buy an item at a fixed price (you can do it with treats also).



Moola Incentive

School Day 9

Give back work with a payment on it. It can be similar to a rubric—highest number equals designated moola amount...and so on.



Moola Incentive

School Day 10

Give payment for how your class performed during PE/Media, etc. If minor problems occurred, give small amount; tell them it could have been more!



Moola Incentive

School Day 11

Give payment for working in a cooperative group. **Each group** gets paid for task, behavior, courtesy. Drop points for dysfunctional habits.



Moola Incentive

School Day 12

Give payment for working in a cooperative group. **Each group MEMBER** gets paid for task, behavior, courtesy. Partners initial in MOOLA registers.



Moola Incentive

School Day 13

YOUR CALL: Writing in payments at end of task (if quick) or before lunch, at end of day, etc. Tell them payment will be canceled if they take too long!



Moola Incentive

School Day 14

Be looking for table sale and auction items. Keep momentum going with staff, students, parents, and volunteers. Let kids buy a treat (quick sale)!



Moola Incentive

School Day 15

“Encourage positive emotions in order to generate enthusiasm for learning” (Eric Jensen). MOOLA gets kids involved in choosing to learn.



Moola Incentive

School Day 16

Ask adults on campus to remember to offer vouchers to the class or to individuals—once in a while is all that is needed.



Moola Incentive

School Day 17

Continue to pay for checked work—test scores are optional. Test grades are their personal responsibility--MOOLA or no MOOLA!



Moola Incentive

School Day 18

Give a payment for having parent write in agenda that student studied for a test, read for an amount of time, etc. Have a table sale soon (pencils, supplies, etc).



Moola Incentive

School Day 19

Discuss how MOOLA is helpful. Remind students that if MOOLA disappeared, responsibilities for succeeding in school would be the same. Do they like it?



Moola Incentive

School Day 20

Be sure that Students with Disabilities who are connected to your class earn MOOLA. If they go out of your class, have the other teacher pay them MOOLA.



Moola Incentive

School Day 21

Give bonuses today. Reward the students you see doing something positive. MOOLA is all about accomplishing things while being rewarded.



Moola Incentive

School Day 22

Start a shelf or table for auction and sale items. Label it and watch it grow. Keep the momentum growing!



Moola Incentive

School Day 23

Economics doesn't have to be added curriculum. Students will be applying economic principles to their real world, building a positive work ethic.



Moola Incentive

School Day 24

Talk about the difference between work ethic and greed, a good life lesson. Talk about the differences between "wants" and "needs."



Moola Incentive

School Day 25

As a teacher you have to sort through all of the kids' issues before you get to the core of each child. MOOLA helps you get there faster. It helps kids focus.



Moola Incentive

School Day 26

MOOLA builds the best classroom climate. Just as the teacher requires task commitment, good behavior, cooperation—the kids begin to want those qualities too!



Moola Incentive

School Day 27

Reward your whole class today based on how well your community functions. If someone "ruins it", pay less but don't refer to someone's fault.



Moola Incentive

School Day 28

If a student enjoys "ruining things" for the class, inform everyone that if a person is not a team player, he/she will be grounded and will work alone for the day with no payment.



Moola Incentive

School Day 29

If a student has behavior issues, take him/her aside. Make a private agreement to surprise the class with a bonus based on this student's day (set 3 possible amounts to choose from).



Moola Incentive

School Day 30

You can use "Fines" for breaking rules, not finishing work, etc. Don't overdo it. Positives are better. I prefer to withhold MOOLA instead of using a fine. I fine for messy desks.



Moola Incentive

School Day 31

Find a few things to auction off today to the highest bidder.

Students must make choices about saving and spending. NO BUYER'S REMORSE!



Moola Incentive

School Day 32

Start to inflate the economy.

Increase payments. Double what you were paying. Discuss greed again. They can't say, "Do we get paid for this?"



Moola Incentive

School Day 33

Remind students that MOOLA makes the class community a thriving place. Coming to school is required—appreciate the experience; make memories!



Moola Incentive

School Day 34

Have a table sale with school supplies and a few "extras". Find a website that sells bundled items (US TOY, ORIENTAL TRADING); ask parents to help.



Moola Incentive

School Day 35

By now you are paying students for selected work, behavior, and acts of courtesy. Talk about something you can do to make your school a better place—NO MOOLA involved!



Moola Incentive

School Day 36

Introduce the concept of having businesses. Use the printables to get parent consent, for business applications. Set parameters—things kids make at home to sell.



Moola Incentive

School Day 37

Talk about product ideas. A “first” idea gets a patent so others can’t duplicate (see Business Application). Businesses operate at your discretion.



Moola Incentive

School Day 38

Students can make posters at home to advertise. They should show a sample product. They can take orders. They deliver and collect payments before school.



Moola Incentive

School Day 39

Talk about the first big auction—set between Thanksgiving and Winter Break. Pay a set amount of MOOLA for donations (optional). Limit stuffed animals—they will take over your room.



Moola Incentive

School Day 40

Auction Day should be scheduled as a class party—with math and social studies skills thrown in. Parties are allowed at certain times of the year—so it fits!



Moola Incentive

School Day 41

A quick auction or table sale with few items will teach the concept of “scarcity.” They must make choices.



Moola Incentive

School Day 42

“Budget brainiacs” will think and plan ahead—decide how much they will allow themselves to spend spontaneously and how much to save for auction.



Moola Incentive

School Day 43

Pay for teamwork: appropriate participation, cooperation, positive relationships, and willingness to help with learning and social interaction.



Moola Incentive

School Day 44

Pay for work habits: Completing class work as assigned and homework as assigned—getting it in on time.



Moola Incentive

School Day 45

Pay for being tidy: taking care of personal space and supplies, school equipment and materials—keeping a neat desk area. I don't give "fines" often, but I fine for habitual sloppiness.



Moola Incentive

School Day 46

Pay for social skills: Common courtesy is the basis for teamwork--in the classroom, at PE, and anywhere on campus.



Moola Incentive

School Day 47

Earning MOOLA is satisfying to kids! They feel ownership in putting forth effort because they want to—they are motivated.



Moola Incentive

School Day 48

"Two things help children move out of poverty—education and relationships." (Ruby Payne)
MOOLA supports both!



Moola Incentive

School Day 49

Implementing "Gradual Release" concept into teaching and learning builds class community and keeps discussions lively: "I DO! WE DO! YOU DO!" MOOLA is a good incentive.



Moola Incentive

School Day 50

You are probably nearing the Thanksgiving holiday about now. Give some fun holiday sheets to do at home to earn extra MOOLA. Have inspectors collect and pay.



Moola Incentive

School Day 51

Expect to see parent support and enthusiasm for the MOOLA program and for businesses. Be sure kids are making things that cost little to produce.



Moola Incentive

School Day 52

Classroom businesses should sell items monthly, bi-weekly, weekly, depending on "scarcity" of raw materials, cost and demand. You'll know as you go.



Moola Incentive

School Day 53

Write student names on pockets. Write MOOLA amounts on sticks. "Catch" a positive moment and put a stick in a student's pocket. They total amounts later.



Moola Incentive

School Day 54

You can take the concept of MOOLA and call it what you like. It can be a reward system that you build according to what works for you. We all are looking for ways to keep kids focused.



Moola Incentive

School Day **55**

A “cool” auction item is a [“Dime-in-Ring.”](#) Make them as rewards or auction items—very scarce because of cost. They love them! [Go to Dime-in-Ring link.](#)



Moola Incentive

School Day **56**

Remember that students shouldn't ask to get paid for doing things well. Greed is a nasty companion. Cancel payments if you need to teach this lesson.



Moola Incentive

School Day **57**

Talk about community service: Be buddies to a lower grade. Donate “student” business items to another class (by choice). Do a campus project.



Moola Incentive

School Day **58**

Dr. Jawanza Kunjufu said: “The human component is the most powerful tool for improving education in failing schools.” MOOLA is relevant to living.



Moola Incentive

School Day **59**

Emphasize being honest and responsible. Have calculators available for students to use to balance MOOLA registers.



Moola Incentive

School Day **60**

By now you're probably close to Winter Break—a great time for an auction. Kids love spending MOOLA to purchase gifts for family and friends.



Moola Incentive

School Day 61

Send out reminders to parents, staff, and community: the auction is coming—donations will be appreciated. Get volunteers to make calls to businesses.



Moola Incentive

School Day 62

Increase payments again to build excitement. Remind students that checkbooks must say what they are being paid for and the date. If not, they may lose payments.



Moola Incentive

School Day 63

As you prepare for the auction, use Printables to copy Auction Cards for students. Talk about cheap items that would be fun to donate.



Moola Incentive

School Day 64

As donations come in, show them and then store them so things don't disappear. Kids will talk about what they want to bid on.



Moola Incentive

Sale.

School Day 65

Continue having businesses open periodically if they are easy to control. Remember this program can be down-sized or up-sized—you control all options.



Moola Incentive

School Day 66

Have a mini table sale. Table sales can be replaced by kid businesses—but "earning" can't take time away from "learning."



Moola Incentive

School Day 67

"Orchestrate learning by setting up a stimulating environment and encouraging teamwork" (Eric Jensen).



Moola Incentive

School Day 68

Talk about parents' jobs—how parents must distinguish between wants and needs and make decisions for the whole family.



Moola Incentive

School Day 69

What might be some of their parents' wants and needs (remind them to respect privacy). Do they ever see adults choose to buy what is needed rather than to buy what is wanted?



Moola Incentive

School Day 70

"When children gain a sense of mastery of their environments, they are more likely to develop feelings of self-worth, confidence and independence" (Eric Jensen).



Moola Incentive

School Day 71

Put names on popsicle sticks and keep them in a cup. Draw a name and give a surprise payment if the student has done one thing well that he/she can name.



Moola Incentive

School Day 72

Offer open-ended math, reading, science, research, etc. with a payment chart for each part they accomplish (of course quality of work determines high payments). De-emphasize greed.



Moola Incentive

School Day 73

Day Before Auction: Collect and check MOOLA registers for honesty and diligence in recording accurately—a quick look is usually enough. Ask a volunteer to do this for you.



Moola Incentive

School Day 74

Auction Day: Arrange room so you have tables for items. Lay out items from large to small. Put multiples of an item close together. Have a volunteer help.



Moola Incentive

School Day 75

Auction Day: Give out Auction Cards and explain their purpose.. Have students transfer MOOLA totals to cards and write a balance of zero in registers.



Moola Incentive

School Day 76

Auction Day: Explain the rules. Students hold up cards and say bid amount when you point to them. Take them through a pretend bidding scenario.



Moola Incentive

School Day 77

Auction Day: Give students plastic grocery bags (or 13 gallon trash bags) to put their purchases in. When they buy items, they must show each purchase and deduction to the adult volunteer.



Moola Incentive

School Day 78

Auction Day: (Option: Have students arrange chairs in theater fashion near auction table—for better class control.) Talking is limited and staying in seats is required.



Moola Incentive

School Day 79

Auction Day: Start auction with something nice but not your most popular item—so students “get” how to bid. No buyer’s remorse—they can’t cancel bid once it’s sold. Then keep going.



Moola Incentive

School Day 80

Auction Day: Sell big items first. Ask who hasn’t made a purchase—let that person pick something to bid on. If an item breaks, make a trade or reimburse (unless fault of buyer.).



Moola Incentive

School Day 81

Auction Day: Start combining items to buy—make grab bags. If you have multiples of an item, say you need ___ number of buyers to spend ___ MOOLA. SOLD to all who respond!



Moola Incentive

School Day 82

Auction Day: Hold up an item and ask ___ MOOLA for it. Sell to first person willing to pay. When it looks like everyone has purchased some things, close and pack up till next time.



Moola Incentive

School Day 83

Day After Auction: Continue with MOOLA according to what is comfortable in your classroom. If one auction is enough, call it a special party day, and end MOOLA for the year.



Moola Incentive

School Day 84

“It is natural to talk and share information with others, so discussions, teamwork, problem-solving and expressing feelings will create optimal conditions for learning.” (Eric Jensen)



Moola Incentive

School Day 85

Have your kids write news stories about learning and earning with MOOLA. Let them share on morning news and send to local news agencies.



Moola Incentive

School Day 86

Relate historical events that have affected earning and spending in the real world. Teach about the Great Depression—then have one in class. Wow!



Moola Incentive

School Day 87

Remember the purpose of MOOLA—to improve and maintain focus to task, to encourage positive behavior, cooperation, and courtesy.



Moola Incentive

School Day 88

“We have an enormous capacity for learning, so long as we provide our brains with novel experiences and thought-provoking activities.” (Eric Jensen)



Moola Incentive

School Day 89

You may try using MOOLA for part, or all, of your year—or not at all. No matter what, I know we share a commitment—to motivate our kids to want to come to school and learn. I wish you the best!



Moola Incentive

School Day 90

MOOLA touches on everything. It is my most loved thing to do! With **MOOLA** kids see themselves as learners and earners—we see them as our future!



Moola Incentive

**I AM ALWAYS LOOKING FOR
CLASSROOM TOOLS THAT**

- ☑ ARE SIMPLE TO USE,
- ☑ ARE SUCCESSFUL,
- ☑ BRING A SMILE TO KIDS WHO USE THEM!

**I HAVE FOUND THAT "LEARNING & EARNING
WITH MOOLA"**

- ☑ IS SIMPLE,
- ☑ IS SUCCESSFUL,
- ☑ AND I WATCH KIDS 😊

Sally

Success to you and your great class,



As Drawn By Her Students

Sally's Journey:

Sally Wolford has been a classroom teacher, a Curriculum Resource Teacher, an ESE School Specialist, beginning in Iowa, and then in Florida. She has a Bachelor of Science degree in Education from Mankato State University in Mankato, Minnesota and a Master of Science degree in Curriculum and Instruction from Drake University in Des Moines, Iowa.

Sally's love for education has led her into various avenues of learning. She has provided in-service training, facilitated workshops, and taught university extension classes in the areas of reading, writing, and math. She is the author of two articles for Iowa publications, "The Rebirth of Reading and Writing in Iowa Schools" and "Pre-Writing and Pet Snakes—Portrait of a Fifth Grade Writer." She has spoken to community and parent groups about her experiences with children.

Throughout her career, Sally's first love has been to connect with children. She says, "If I choose to sign my name on a contract to teach, then I am committed to give my best to children every day. I like to stay current with research and apply 'best practices' (whether they be old or new) as I interact with kids. My vision is to help children see themselves as stakeholders in their own learning—it's powerful when you see that happen."

You can see Sally's products that at her store at [Teachers Pay Teachers](#).

BIBLIOGRAPHY

- Baker, Dave. *How Big Is the Moon?* Heinemann Publishing (Portsmouth, NH, 1990).
- Burns, Marilyn. *About Teaching Mathematics*. Heinemann Publishing (Portsmouth, NH, 1992).
- _____. *A Collection of Math Lessons*. Cuisenaire Company (White Plains, NY, 1990).
- Countrymen, Joan. *Writing to Learn Mathematics*. Heinemann Publishing (Portsmouth, NH, 1992).
- Curriculum and Evaluation Standards for School Mathematics*. National Council of Teachers of Mathematics (Reston, VA, 1989).
- Expectations of Excellence: Curriculum Standards for Social Studies*. National Council for the Social Studies (Washington, DC: NCSS, 1994)
- Hyde, Arthur. *Math Wise*. Heinemann Publishing (Portsmouth, NH, 1991).
- Jensen, Eric. *Teaching with Poverty in Mind*. Association for Supervision and Curriculum Development (Alexandria, VA, 2009).
- _____. *Teaching with the Brain in Mind*. Association for Supervision and Curriculum Development . (Alexandria, VA, 2005).
- Kunkufu, Jawanza. *An African Centered Response to Ruby Payne's Poverty Theory*. African American Images (Chicago, IL, 2007).
- McKeown. *Learning Mathematics*. Heinemann Publishing (Portsmouth, NH, 1990).
- McTighe, Jay. *Understanding by Design*. Association for Supervision and Curriculum Development (Alexandria, VA, 2005).
- Mills, George. *Looking in Windows*. Iowa State University press (Ames, IA, 1991).
- Moore, Teresa. "The Entrepreneur Fair," *Social Studies and the Young Learner*. National Council for the Social Studies (Washington, DC, 2010).
- Payne, Ruby. *Framework for Understanding Poverty*. aHd! Process, Inc. (Highlands, TX, 2003)
- Professional Standards For Teaching Mathematics*. National Council of Teachers of Mathematics (Reston, VA, 1991).
- Whitin, David. *Read Any Good Math Lately?* Heinemann Publishing (Portsmouth, NH, 1992).
- Wiggins, Grant P. *The Understanding by Design Guide to Creating High-Quality Units*. (Alexandria, VA, 2011).

CREDIT TO WHOM CREDIT IS DUE

Won't you visit our web site?

CLASS AROUND THE CORNER

Thank you for purchasing a resource from Class around the Corner. I hope you will find lesson ideas that are both relevant and fun. I want to share products that support research and best practices, with an emphasis on classroom interaction.

I have implemented all the lesson ideas I'm offering to you. They are "keepers", ones that can be used again and again; they are easy, effective and adaptable. I hope you find them of value to you and your students.

Please visit [our store](#) for more products that have been successfully time-tested in the classroom. I love the opportunity to be a partner with you in teaching and learning!

My email address is:

ClassaroundtheCorner@gmail.com

Copyright: Sally Wolford 2014

The purchase of this product entitles you to single classroom use only. I appreciate your honesty!

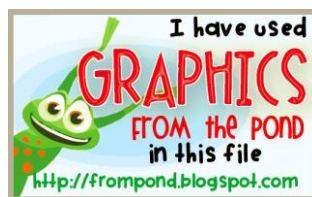


Commercial Graphics used with permission from the following:

Fonts



Clip art, Borders and Frames



wpclipart.com