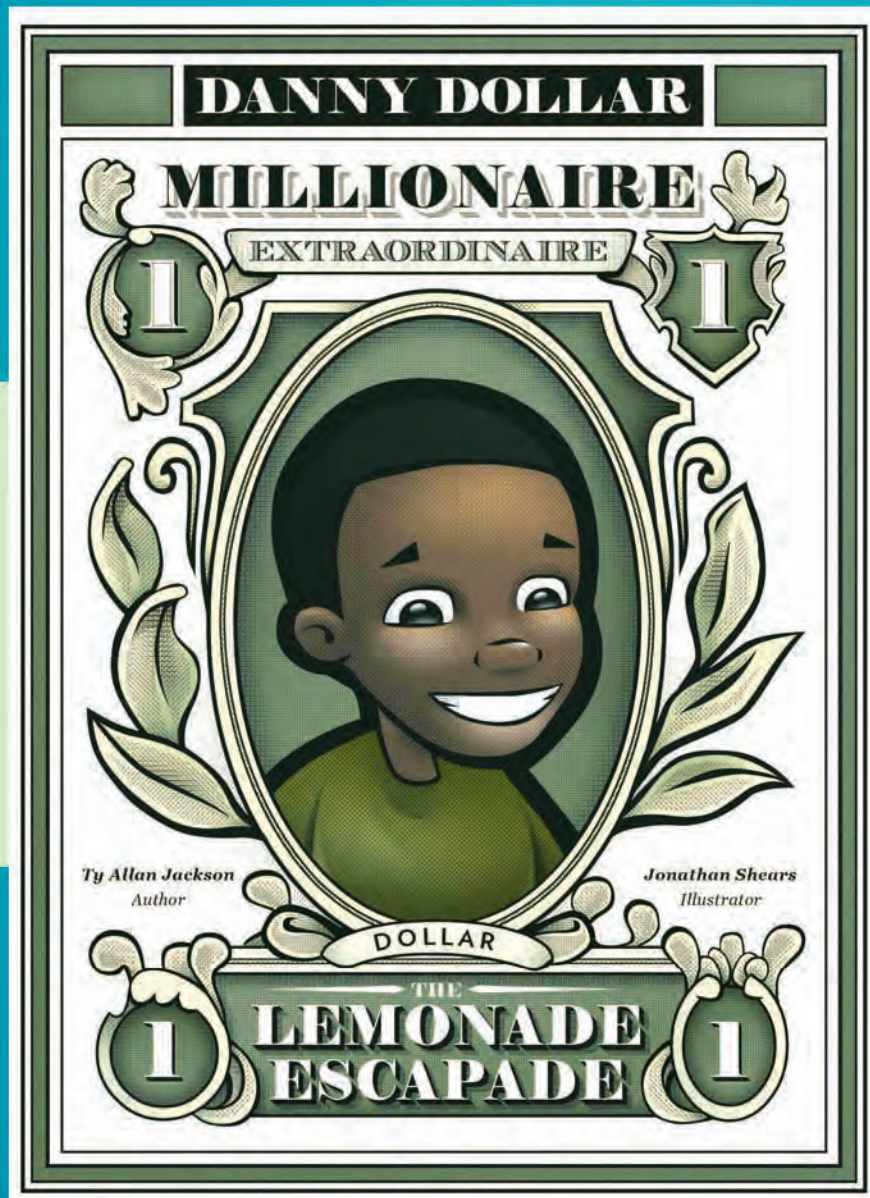


# EDUCATOR'S GUIDE

(Common Core Criteria)

## DANNY DOLLAR MILLIONAIRE EXTRAORDINAIRE THE LEMONADE ESCAPADE



*By:*  
**Ty Allan Jackson**  
*Author  
and Entrepreneur*

**TEACH YOUR  
STUDENTS ABOUT  
FINANCE,  
ENTREPRENEURSHIP  
AND FOLLOWING  
THEIR DREAMS.**

*Common Core  
questions developed  
by educators  
Carrie Cross, M. Ed &  
Kimberly Bilotta, M. Ed*

**POWERED BY:** **Big Head Books™** 

# DEAR EDUCATOR,

With the book and this guide you will be able to teach your students the basics of finance, as well as exposing to them the concepts of entrepreneurship, overcoming obstacles and following their dreams.

Throughout the book there are facts about finance and key words that are defined at the end of most chapters. This guide will emphasize these parts of the book. It will also focus on Danny's entrepreneurial spirit and allow your students to learn how to become successful entrepreneurs and dream big.



## THIS GUIDE HAS BEEN FORMATTED TO FIT THESE COMMON CORE STANDARDS:

- CCSS.ELA-LITERACY.RL.1.2  
Have the student retell the story, including key details, to demonstrate understanding of their central message or lesson.
- CCSS.ELA-LITERACY.RL.2.1  
Ask and answer such questions as *who*, *what*, *where*, *when*, *why*, and *how* to demonstrate understanding of key details in a text.
- CCSS.ELA-LITERACY.RL.3.3  
Describe characters in a story (e.g., their traits, motivations, or feelings) and explain how their actions contribute to the sequence of events
- CCSS.ELA-LITERACY.RL.4.1  
Refer to details and examples in a text when explaining what the text says explicitly and when drawing inferences from the text.
- CCSS.ELA-LITERACY.RL.5.3  
Compare and contrast two or more characters, settings, or events in a story or drama, drawing on specific details in the text (e.g., how characters interact).

# DISCUSSION GUIDE



## INTRODUCTION

1. Danny says he makes \$100 per week – “serious paper” for an 11 year old. What other terms or phrases do you know to describe money?
2. Cite evidence from the text describing Danny’s long-term goal.
3. List the steps Danny will take to get to his long-term goal.
4. What do the terms “responsibility” and “sacrifice” mean to Danny? What do they mean to you?
5. What other ways could Danny have responded to the neighborhood bully (Pablo)?

## CHAPTER 1

1. What caused Pablo to act the way he did at the basketball court?
2. Compare and contrast Pablo and Danny.
3. Who does the reader meet in Chapter 1? What is the setting of the story?
4. Explain how the purchase of \$100 sneakers affected Pablo’s family.

### LESSON LEARNED:

It is okay to want and buy nice things but buying things that you cannot afford is not smart, especially when it becomes damaged and loses its value.

### DID YOU KNOW?

Why do people call money “bucks”?

## CHAPTER 2

1. Calculate the amount of Danielle’s interest if she borrowed the \$20 from Danny at a 20% interest rate.
2. What conclusions can be drawn from Danielle’s spending habits?
3. Explain in your own words what a Certificate of Deposit is.
4. Use context clues to determine the meaning of the word tycoon.

### LESSON LEARNED:

It feels good to earn money and not so good to borrow money. When people ask for your advice that means they respect your opinion. **THAT’S AWESOME!**

**CHA-CHING!**



### DID YOU KNOW?

What is the largest bill ever printed in the United States and who was the president on the bill?

## CHAPTER 3

1. Cite evidence to prove Danny is always thinking of finance.
2. Explain how giving to a charity affected Danny.
3. Summarize Chapter 3 in 3 sentences.
4. In your own words, explain the meaning of "another day, another dollar".

### LESSON LEARNED:

It doesn't matter whether it's for work or play, having a plan is a good way to keep track of your day. And you can create your plan anywhere – your house, car, on the train or even in church.

### DID YOU KNOW?

**Who are Bill and Melinda Gates and why do you think they are so generous?**

## CHAPTER 4

1. Draw a conclusion about Danielle's knowledge pertaining to money and finance.
2. In your own words, describe a credit history.
3. Use context clues to determine and explain the term "broke", as it is used in the text.

### LESSON LEARNED:

It is not a good idea to constantly borrow money that you can't afford to payback.

### DID YOU KNOW?

**How many millionaires are there in the world?**

## CHAPTER 5

1. Make observations about Danny and Danielle's relationship.
2. Recall why Abraham's friends call him Noogie.
3. Why do you think the author chose the title "The Man with the Plan" for Chapter 5?

### LESSON LEARNED:

When you are starting a business, whether it's big or small, start by creating a product or service that is different and unique and hire people to help you that you can rely on and trust.

### DID YOU KNOW?

**How did millionaire Farrah Gray earn money as a kid?**

## CHAPTER 6

1. Cite evidence to prove Danny's stand was a success.
2. Predict what Pablo and his friends could do to Danny's Lemonade Stand.
3. Why does Danny offer Pablo free lemonade?

### LESSON LEARNED:

Smart entrepreneurs take advantage of situations like selling lemonade on a hot day or selling umbrellas on a rainy day.

### DID YOU KNOW?

**Who were America's first male and female millionaires?  
How did they become millionaires?**



## CHAPTER 7

1. Use context clues to determine the meaning of entrepreneur in the sentence, "Young man you are some entrepreneur".
2. If you were present at the lemonade stand and saw Pablo and his crew sabotaging the lemonade, what would you have done?
3. Which character would you like to meet and why?

### LESSON LEARNED:

In business when you create a better product, your customers will take notice, become repeat customers and tell other people about your business. More business equals more money – cha-ching!

### DID YOU KNOW?

If you stacked one million one-dollar bills, how much would it weigh?

## CHAPTER 8

1. Compare Danny's weekly odd jobs to the one time lemonade stand. Where does he make the most profit? What are the pros and cons of each?
2. Summarize what Danny does with his earnings and predict what Noogie and Benjamin will do with their money.
3. Recall and retell in your own words, the meaning of net profit.

### LESSON LEARNED:

You have to spend money to make money. Take care of the people who help you. When you take the risk of starting your own business you also get to keep the reward.

**DID YOU KNOW?**  
One million seconds equals how many days?

## CHAPTER 9

1. Who shows up at the festival? Cite evidence from the text to let the reader know he is famous.
2. Summarize what happens after the Mayor takes a sip of lemonade.
3. Explain how Pablo's revenge affected Danny's reputation.

### LESSON LEARNED:

There are always going to be problems in life and in business. The difference between the problems being a disaster or an opportunity is how you deal with it.

### DID YOU KNOW?

What is paper money made of?

## CHAPTER 10

1. What does Danny do to indicate to the reader that he is upset?
2. In your own words, explain what, "The road to success is usually a bumpy one", means.
3. Compare Danny's attitude with his mother's attitude in reference to the newspaper headline.

### LESSON LEARNED:

The road to success is often a bumpy one, but the lessons you will learn as an entrepreneur will make you smarter and wiser.

### DID YOU KNOW?

What city has more millionaires than any other city in the country?

## CHAPTER 11

1. Predict what Danny and his friends will do at City Hall.
2. Make observations about the Mayor's attitude. How does it change in this chapter?
3. What is Mom Dollar's role in changing the Mayor's attitude?

### LESSON LEARNED:

If you can take your problem and turn it into an opportunity, you never know what surprises may come your way.



**DID YOU KNOW?**  
How many zeros are in a "nonillion"?

## CHAPTER 12

1. Identify patterns of financial habits between Rocky Austin and Danny Dollar.
2. How would you describe the sequence of Rocky Austin's success?
3. What is a wager? Predict what you think the wager between Rocky Austin and Danny will be.

### LESSON LEARNED:

If you meet someone important or influential use it as an opportunity to show him or her how smart you are. You never know what it could lead to.

### DID YOU KNOW?

Where is the stock market located? *This is a trick question.*

## CHAPTER 13

1. Why do you think Mom and Dad Dollar make Danny take his sister to Austin Enterprises?
2. Pretend you are the CEO of Austin Enterprises. How would you solve the problem of the attendance rate at the Mustang games?
3. Danny proposes, "Kids Free Night" at the basketball game. Cite the reasons why Danny thinks it's a good idea.
4. Cite the reasons why "Mr. Stuffy" is against Danny's proposal.

## CHAPTER 14

1. If Danny made \$230 at the car wash, and donates 10% to charity, how much will he donate?
2. In what way did Danielle pay Danny back the few bucks she borrowed?
3. At the end of the chapter, it states, "When you borrow money, one way or another you're going to pay." Think of other ways Danielle could have paid Danny back.

## THE CLOSING BELL

How would you apply what you learned to develop a plan to:

- a) Make money
- b) Save money
- c) Spend money
- d) Invest for your future



## Have your students partake in #IamDannyDollar

**#IamDannyDollar** is a movement to inspire children to think about their future. To dream about starting their own business, invent a product or improve an existing one. Ask your students to proclaim how they are going to become a successful entrepreneur by stating: I AM DANNY DOLLAR BECAUSE \_\_\_\_\_

### ABOUT THE AUTHOR



Ty Allan Jackson was born and raised in the Bronx, NY. He currently lives in Western Massachusetts with his wife and three children. He was a corporate sales executive until his 6-year-old son asked him two questions that would change his life, ***"Dad, can we open a lemonade stand?"*** Three hours later his son made a whopping 50 bucks. WOW! Then his son asked, ***"What should I do with all this money?"*** So he took his son to the bookstore to get some ideas about how to sensibly spend and save his money. Much to his surprise he could not find a book to teach kids about money, and that's how the idea for Danny Dollar™ was born. Danny Dollar™ has inspired millions to save, invest and spend wisely. Ty is no longer a sales executive. He is a full-time author and motivational speaker. He has written two other amazing books, The Supadupa Kid and When I Close My Eyes. His mission now is to enlighten children across the world about the importance, power and joy of reading.

To learn more about Ty Allan Jackson visit: [bigheadbooks.com](http://bigheadbooks.com).

To have Author Ty Allan Jackson visit your school  
in person or via Skype, contact him at:  
<http://bigheadbooks.com/contact>

# DANNY DOLLAR™

## MILLIONAIRE EXTRAORDINAIRE

For many children the world of finance is foreign and confusing. Introducing your students to Danny Dollar™ will give them an easy to understand concept to the importance of earning, spending, saving and investing, while planting a seed to think about their future.



"As a parent of three and as a longtime educator, rarely have I seen a work that mixes great fun, great storytelling, and great life-lessons about the power of grit, sacrifice and hard work. Financial literacy is important, and this book is packed with understandable definitions, real life examples of financial concepts, and can serve as a door opener for children and parents to have real talk about money and finances – talk that is vital to children's futures."

**Jason McCandless, Ed.D. - Superintendent of Pittsfield, MA Public Schools**

"The kid-friendly language and economic facts sprinkled throughout the story make it educational, yet still such an authentic read for children. The life lessons of perseverance, planning and vision are carefully woven and shared by its characters."

**Karyn Yeldell, M.S. Ed.PhD - Yorktown, Virginia**

"It is funny in all the right parts and so smart! I learned from Danny, and my 3rd graders, that they are totally accountable to learn and understand the language of saving money."

**Lisa Buchinski - Principal, Williams Elementary School, Western, MA**

"I love it! I keep reading it over and over!"

**9-year-old Jason B. - Boston, MA**

*"Other than love, the value of literacy is the most important gift you can give a child."*

**Ty Allan Jackson**

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# DANNY DOLLAR Millionaire Extraordinaire Lemonade Escapade

## Student Activity Sheet Introduction - Chapter 6

### ANSWER KEY

#### NOTE TO TEACHERS:

This Student Activity Sheet is designed to assist you in presenting DANNY DOLLAR in your classroom. This is the teacher page, consisting of the answer key to the reading comprehension questions and vocabulary exercises on the subsequent pages. **Print the two subsequent pages for your students to use in class.**

#### Digging Into Danny Dollar

RF.CCS.4 Grades 1 - 5: Story-related questions test reading accuracy and fluency to support comprehension.

- |      |      |
|------|------|
| 1. d | 5. a |
| 2. b | 6. b |
| 3. d | 7. d |
| 4. e | 8. a |

#### Getting Wordy

L.CCS.6 Grades 3 - 5: Students are asked to match words to their definition to enhance and expand on the students' base of general academic (Tier Two) and domain-specific (Tier Three) words.

- |                     |                                  |
|---------------------|----------------------------------|
| <u>g.</u> Barter    | <u>i.</u> Diversifying           |
| <u>d.</u> Investing | <u>f.</u> Certificate of Deposit |
| <u>j.</u> Stock     | <u>c.</u> Credit Card            |
| <u>b.</u> Bond      | <u>a.</u> Debt                   |
| <u>e.</u> Interest  | <u>h.</u> Inflation              |

# Digging into Danny Dollar

## Introduction - Chapter 6

### How carefully did you read?



1. Danny has a plan to become a millionaire by the time he's how old?

- a. 14 years old
- b. 16 years old
- c. 18 years old
- d. 21 years old

2. According to Danny, what were the first forms of money?

- a. Gold coins
- b. Animals, like cows
- c. Paper bills like we have today
- d. Rocks and stones

3. What is Danny's job goal?

- a. To become a millionaire
- b. To own a basketball team
- c. To be like his idol, Rocky Austin
- d. All of the above

4. Why does Danny love giving to charity?

- a. It gives him a warm feeling inside
- b. It's a tax write-off
- c. He gets money back from his parents when he does
- d. All of the above
- e. Only a and b

5. How did Danielle get into debt?

- a. She borrowed money she couldn't pay back
- b. She didn't ask before she borrowed money
- c. She lost all her money in a game of Go Fish!
- d. She put too much of her allowance in her bank account

6. What happens when loans and credit cards are not paid?

- a. The bill goes away
- b. The things you buy get taken away and you still have to pay the bill
- c. You can keep the things you buy, but you still have to pay the bill
- d. Your parents have to pay the bill for you

7. What does a credit history report?

- a. How you do in school
- b. How you act around adults
- c. How well you know historical facts
- d. How you manage your money

8. Which is better: a high credit score or a low credit score?

- a. A high credit score, so you can get loans with low interest rates
- b. A high credit score, so you can get loans with high interest rates
- c. A low credit score, so you can get loans with a low interest rate
- d. A low credit score, so you can get loans with a high interest rate

# Getting Wordy

Match each word with its definition on the right and write the letter of the definition in the space provided.

- \_\_\_\_\_ **Barter**
- \_\_\_\_\_ **Investing**
- \_\_\_\_\_ **Stock**
- \_\_\_\_\_ **Bond**
- \_\_\_\_\_ **Interest**
- \_\_\_\_\_ **Diversifying**
- \_\_\_\_\_ **Certificate of Deposit**
- \_\_\_\_\_ **Credit card**
- \_\_\_\_\_ **Debt**
- \_\_\_\_\_ **Inflation**

- a. Owning something (usually money) to another person/company
- b. Having a business or government borrow your money with a promise to repay you with interest
- c. A plastic card issued by a bank or store allowing you to buy things now and pay for them later
- d. Buying into something that will make you more money
- e. The price you pay for using someone else's money
- f. A special type of savings account where you gain more interest
- g. Trading something you have for something you want
- h. A rise in the cost of goods or services
- i. Investing your money in different ways
- j. Ownership of a small part of a company



## Search It!

M	J	N	Q	R	E	B	D	U	V	E	A	C	Y	C
X	I	J	O	E	E	E	O	N	Q	L	I	T	G	R
V	Y	L	J	I	P	T	Y	N	L	H	I	L	N	E
Y	Y	G	L	O	T	N	R	O	D	L	F	E	I	D
S	F	A	S	I	N	A	W	A	I	M	K	M	T	I
X	A	I	Q	A	O	A	L	B	B	Q	E	O	S	T
I	T	L	D	S	N	N	I	F	S	F	N	N	E	C
R	N	V	P	C	J	S	A	Y	N	O	W	A	V	A
A	D	T	E	R	N	L	U	I	I	I	L	D	N	R
L	E	B	E	O	H	V	V	T	R	K	X	E	I	D
L	B	A	P	R	Y	F	I	S	R	E	V	I	D	G
O	T	S	S	V	E	B	C	H	A	C	H	I	N	G
D	E	Y	N	U	M	S	G	N	I	V	A	S	V	J
R	J	K	D	A	Q	I	T	F	T	S	T	O	C	K
C	E	R	T	I	F	I	C	A	T	E	T	N	O	F

- ALLOWANCE
- AMBITION
- BARTER
- BOND
- CERTIFICATE
- CHA CHING
- CREDIT CARD
- DANNY
- DEBT
- DEPOSIT
- DIVERSIFY
- DOLLAR
- INFLATION
- INTEREST
- INVESTING
- LEMONADE
- MILLIONAIRE
- RESPONSIBILITY
- SAVINGS
- STOCK



# **DANNY DOLLAR**

## **Millionaire Extraordinaire**

### **Lemonade Escapade**

## **Student Activity Sheet**

### **Chapter 7 - The Closing Bell**

## **ANSWER KEY**

### **NOTE TO TEACHERS:**

This Student Activity Sheet is designed to assist you in presenting DANNY DOLLAR in your classroom. This is the teacher page, consisting of the answer key to the reading comprehension questions and vocabulary exercises on the subsequent pages. **Print the two subsequent pages for your students to use in class.**

### **Digging Into Danny Dollar**

RF.CCS.4 Grades 1 - 5: Story-related questions test reading accuracy and fluency to support comprehension.

- |      |      |
|------|------|
| 1. b | 6. d |
| 2. a | 7. d |
| 3. d | 8. a |
| 4. a | 9. d |
| 5. e |      |

### **Getting Wordy**

L.CCS.6 Grades 3 - 5: Students are asked to match words to their definition to enhance and expand on the students' base of general academic (Tier Two) and domain-specific (Tier Three) words.

- |                        |                             |
|------------------------|-----------------------------|
| <u>e.</u> Entrepreneur | <u>i.</u> Diverse Portfolio |
| <u>h.</u> Net Profit   | <u>a.</u> Mutual Funds      |
| <u>j.</u> Expenses     | <u>d.</u> Stock Market      |
| <u>b.</u> Adversity    | <u>g.</u> CEO               |
| <u>c.</u> Integrity    | <u>f.</u> Executive         |

# Digging into Danny Dollar

## Chapter 7 - The Closing Bell

### How carefully did you read?



- 1. Why was Danny's net profit \$246?**
  - a. That's \$1 for every lemonade they sold
  - b. They sold \$324 worth of lemonade, but it cost \$81 for the materials they needed
  - c. They sold \$324 worth of lemonade, but Danny owed his dad \$81.
  - d. They sold \$324, but it cost Danny \$81 to pay his friends for helping him.
- 2. The phrase "spend money to make money" explains which term?**
  - a. Net Profit
  - b. Mutual Funds
  - c. Diverse Portfolio
  - d. Stock Market
- 3. What does Danny plan to do with the money he's made at the lemonade stand?**
  - a. Buy the new Killer Zombie video game
  - b. Buy a new skateboard
  - c. Buy new sneakers
  - d. Put it in the bank
- 4. Why is it partially true that "money grows on trees"?**
  - a. The materials for money come from plants
  - b. There are rare trees that money comes from
  - c. Coins are made from trees
  - d. All of the above
- 5. Why can facing adversity be a good thing, according to Mom Dollar?**
  - a. It makes you stronger
  - b. It makes you appreciate your success even more
  - c. It makes people feel bad for you
  - d. All of the above
  - e. Only a and b
- 6. What was Danny's plan to apologize to the mayor?**
  - a. Write him a letter
  - b. Send him an email
  - c. Visit his office with some fresh lemonade
  - d. Set up his lemonade stand outside of City Hall
- 7. How did Rocky Austin start making money and eventually become a millionaire?**
  - a. He worked odd jobs
  - b. He worked at a restaurant
  - c. He started a fast food restaurant chain
  - d. All of the above
- 8. Why would Danny's idea of "Free Kids Night" at basketball games help make money?**
  - a. They'd spend more in snacks and souvenirs
  - b. They'd bring more family members
  - c. They could charge adults more
  - d. All of the above
- 9. What's a lesson to be learned from Danny Dollar?**
  - a. Anyone can earn money
  - b. Adversity can actually help you
  - c. Don't borrow money you can't pay back
  - d. All of the above, and much more!

# Getting Wordy

Match each word with its definition on the right and write the letter of the definition in the space provided.

\_\_\_\_\_ **Entrepreneur**

\_\_\_\_\_ **Net Profit**

\_\_\_\_\_ **Expenses**

\_\_\_\_\_ **Adversity**

\_\_\_\_\_ **Integrity**

\_\_\_\_\_ **Diverse Portfolio**

\_\_\_\_\_ **Mutual Funds**

\_\_\_\_\_ **Stock Market**

\_\_\_\_\_ **CEO**

\_\_\_\_\_ **Executive**

a. When an investment company invests money from a group of people in a variety of stocks and bonds

b. Difficulties or misfortune

c. Being fair and honest

d. A market where stocks and bonds are traded

e. A person who runs their own business

f. A person with management responsibility in a business

g. The highest-ranking executive at a company

h. The amount of money left after expenses have been paid

i. A wide range of investments

j. Money spent to create a business

## Search It!

F	F	A	S	H	U	E	Y	N	L	J	E	O	E	T
X	E	M	B	W	A	G	B	C	S	N	I	I	U	I
Y	T	I	S	R	E	V	D	A	T	G	E	L	K	F
W	G	N	E	T	B	S	I	R	K	V	H	O	D	O
M	Z	N	I	Y	U	U	E	B	I	E	O	F	I	R
B	A	J	I	C	Y	P	S	T	B	L	N	T	V	P
C	W	R	C	T	R	T	U	I	G	A	E	R	E	N
K	Y	E	K	E	E	C	I	I	N	S	S	O	R	Z
K	S	C	N	E	E	E	R	R	P	E	T	P	S	W
S	R	E	A	X	T	G	M	A	G	E	S	O	E	F
F	U	E	E	E	X	P	E	N	S	E	S	S	U	O
R	S	V	G	E	C	N	A	N	I	F	T	N	F	S
M	U	T	U	A	L	K	C	O	T	S	D	N	S	R
K	Z	I	Q	Q	W	W	B	P	N	S	I	O	I	P
O	D	E	G	C	F	H	J	W	A	U	B	D	Q	O



ADVERSITY  
BOSS  
BUSINESS  
DIVERSE  
ENTREPRENEUR  
EXECUTIVE  
EXPENSES  
FINANCE  
FUNDS  
HONEST  
INTEGRITY  
MARKET  
MEETING  
MUTUAL  
NET  
PORTFOLIO  
PROFIT  
SALE  
STOCK  
SUCCESS