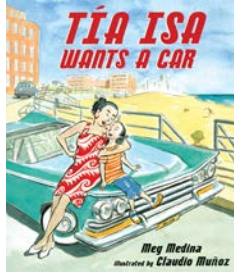


*Tía Isa Wants a Car*  
Written by Meg Medina  
Illustrated by Claudio Muñoz  
Candlewick Press, 2011



**Book Synopsis:** One hot summer day Tía Isa makes a bold statement; she wants a car. Her niece, the story’s narrator, thinks this is a grand idea. Saving the money to buy a car is not going to be easy. Most of the money Tía Isa earns at the bakery is sent to help family members who are living on a faraway island. (This island could be Cuba. The author is Cuban-American.) The young girl wants to help her aunt. Resourcefully she finds jobs in the neighborhood and puts all of her earnings in a saving sock that grows into a “giant money sausage”. When enough is saved and the car is purchased the first thing Tía Isa does is tape a picture of the family on the dashboard.

Lending a delightful Latin flavor are the Spanish words embedded throughout the text. This is not confusing and a glossary is not needed. Claudio Munoz's animated illustrations in watercolor and ink, add detail and humor.

### **Lesson I** **Tia Isa’s Incentives to Save**

**Introduction:** Tia Isa wants a car so that she can drive her states-side family to the beach. Obtaining this dream will not be easy. She is already setting a large portion of her salary aside to send to the family members that remain on her island home. She is going to need help if she is going to save enough money for her long-term goal.

**Time:** 15-20 minutes

#### **Materials:**

- Visual- **Tia Isa’s Incentive to Save**
- Activity Sheet- **Incentives to Save**
- Writing Tools

#### **Objectives:**

- Students will be introduced to the benefits of saving.
- Students will discuss the opportunity cost of saving.
- Students will create a personalized list of “Incentives to Save”.

**Procedure:**

- Introduce the lesson by telling the students they will be listening to a story about a young girl and how she was able to help her aunt accomplish her dream.
- Read *Tía Isa Wants a Car* to the class.
- Display the visual *Tía Isa's Incentives to Save*.
- Read over the list of things Tía Isa would like to have, her incentives to save, with the students. Ask if they can think of other things to add to this list.
- Distribute the activity sheet. Students may work individually or in pairs.
- Ask students to circle the one item on their list that they think is the most important.
- Encourage class discussion concerning items listed on the activity sheets.

## Tia Isa's Incentives to Save



- Buy a car
- Send her niece to college
- Prepare for Emergencies
- Buy a house
- Travel
- Become an Entrepreneur (open her own bakery)
- Investments
- Set up for Retirement

## Incentives to Save

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Directions: Create a list of reasons to save money. Be prepared to share your work with the class.



1. –
2. –
3. –
4. –
5. –
6. –
7. –
8. –
9. –
- 10.–

Scoring: 10 points for each item listed. (The limit is 10!)

**Lesson II**  
**Saving Money**  
**Sort the Savings Goal Cards**

**Introduction:** Saving money to buy a new car is neither quick nor easy. However, with hard work and self-discipline it can be done.

**Time:** 20-25 minutes

**Objectives:**

- The student will be introduced to the concepts of short term, medium term and long term savings goals.
- The student will identify and discuss saving goal scenarios.
- The student will review the term opportunity cost and recognize its application in the savings process.

**Materials:**

- Book- *Tia Isa's Wants a Car* by Meg Medina
- Visual- ***Saving Money***
- Saving Goal Cards (run off on card stock)

**Procedure:**

- Introduce the lesson by telling the students they will be listening to a story about a young girl and her aunt who saved money for a specific goal. Ask the students to pay attention to the other characters in the story and think of reasons they may want to save money also.
- Read *Tía Isa Wants a Car* to the class.
- Prepare and collect materials prior to class. The Saving Goal Cards work well when run off on card stock. It is also helpful to run off each set in a different color to help keep each set separate and complete.
- Display visual, ***Saving Money***. Read and discuss the content with the students. Note: This visual should be displayed for the rest of the lesson.
- Distribute a set of Saving Goal Cards students. (Students working in pairs or groups of three works best.)
- Instruct the students to sort the cards into the three saving categories.
- Discuss the students' sorting solutions as a class. Ask what determined if an item was a Long, Medium or Short Term goal. Students may not always agree as to which group a card fits in. This is fine as lively discussion adds to the processing of the concept.
- Conclude the activity by asking students to volunteer ideas for other savings goals the characters in the book may have.

## ***Saving Money***



Saving for the future means giving up the opportunity to spend in the present

Tia Isa and her family needed cash to purchase the many things they wanted. Some of these items were very expensive, others were not. This family needs to learn some money saving rules!

### **Savings Goal Type 1**

**Short-term savings goals can be achieved in fewer than two months.**

*An example would be Tío Andres saving to buy new work boots.*



### **Savings Goal Type 2**

**Medium-term savings goals require two months to three years to achieve.**

*An example would be Tía Isa and her niece saving money to purchase a car.*



### **Savings Goal Type 3**

**Long-term savings goals may take three or more years to achieve.**







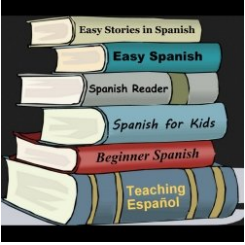
*An example would be all the members of the family living in the USA saving to purchase passage for family members remaining on the faraway island to come to America.*



**NOTE:** The next-best alternative that is given up when saving for a goal is called the **opportunity cost**.

Activity-

Sort the Savings Goal Cards

<p><i>Tío Andres would like a new fishing pole.</i></p> 	<p>Senor Leo wants new display cases for his grocery store.</p> 
<p>Meg wants to go to college.</p> 	<p>Grandma Maria needs new eyeglasses.</p> 
<p><i>Tía Isa would like to open her own bakery</i></p> 	<p><i>Tía Isa's new car should have new tires.</i></p> 
<p>Miss Amy would like the purchase some books that will help her learn Spanish.</p> 	<p>Meg would like a new beach towel.</p> 