



Story 1

A Very Good Day

Nicholas had a good day. When he walked into the kitchen, he saw his mom cooking. Good smells filled the air as she prepared dinner. When she saw him, she smiled and moved to the other side of the room to wipe her hands. Nicholas watched her. He wondered why she was smiling. When Mom turned around to face him, she smiled again and said “Nicholas, I have a surprise for you in my pocket. Would you like to reach in and see what it is?”

Nicholas reached into Mom's apron pocket and pulled out an envelope. As he examined it, he found his name on the front. “What is this for?” he asked.

“It's something for you. Why don't you open it? A special neighbor dropped it off for you. Do you think it could be a birthday card? Remember, your birthday is Thursday.”

“Oh, Mom, I hope it's a birthday card! I wonder who it's from?” Nicholas opened the envelope and pulled out a birthday card with a teddy bear and some balloons on the front.



As he opened the card, some money fell out. He leaned over and picked it up; there were two \$5.00 bills. He smiled and looked back at the card in his hand. He looked at all the words inside the card. He could read most of the words, and he saw the place where Ms. Kim had written her name at the bottom, under the words "Happy Birthday."

"Mom," said Nicholas, "the card is from Ms. Kim. And look what she gave me!"

Mom looked at the money and said, "Wow! Ten dollars! That's a nice birthday gift, Nicholas. Ms. Kim probably had to work hard to earn that much money. You know, she works at the flower shop to earn enough money to buy the things she wants. She must like you a lot to give you that much money."

Nicholas was on his way to a wonderful birthday. The first gift he received was money from his favorite neighbor, Ms. Kim. "This is a good day," Nicholas said to his mom.

Down the street Penny was having a good day, too. She stood proudly in front of a mirror. She spun this way and that way, looking at herself. Her new five-pocket jeans looked absolutely great!

“This has been a very good day,” she said to her mom, who had been watching. Suddenly the doorbell rang, and Penny ran to the door. When she opened the door, she and her mom were greeted by their neighbor, Mr. Lopez. “Look, Mr. Lopez! Look at my new jeans! They have five pockets. There are two in the back, two in the front, and one very little pocket right here near the belt. Do you like them?” Penny asked excitedly.

Mr. Lopez laughed when he heard the excitement in Penny's voice. “Yes, Penny, I like your new jeans. Now you are Penny-with-the-five-pocket-jeans.”

Penny thought for a moment. She said, “I like that name— Penny-with-the-five-pocket-jeans.”

Then Penny remembered that yesterday Mr. Lopez could not walk because he had sprained his ankle a week earlier. But today he was standing on her front porch. Penny said, “Mr. Lopez, you're walking!”



“Yes, Penny. The doctor said my ankle is better, and it’s all right for me to walk on it. I’ve come to pay you for walking Mullido during the time I couldn’t walk her myself. You helped me out when I needed someone to walk her. Here, Penny, take this money. You earned it by walking Mullido for me.”

Penny stood tall and proud with the money in the palm of her hand. She said, “Oh, Mr. Lopez, thanks for the money!” as she tucked the money into her front pockets. Penny thought to herself, “Why do I feel so good about myself right now? I’ve had money in my pockets before. Mom gave me money to spend at the carnival. Uncle Ralph gave me money when he came to visit last summer, and I got money for a present on my birthday.” Then she said, “You know, Mr. Lopez, this money makes me feel special because I earned it myself!”

Mr. Lopez explained, “Penny, the money you earned is called *income*. Many people you know earn income—your teacher, the doctor, and your grandfather. They all earn income when they work, just as you did.”

This was a good day. Penny had new five-pocket jeans, and she tucked away some money she earned into her pockets. This was the first time she had ever earned income.

Nicholas had also received money when Ms. Kim gave him \$10.00 as a birthday gift. Now Penny and Nicholas would have many decisions to make about how to use their money.

