

The Thrifty Fourth Grader



Lessons in Prudent,
Frugal, and Thrifty Living

Name: _____

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An important part of thrift is productivity. Productivity relates to the efficient creation or use of something. Something that is productive is something that is done or made in an efficient way. Efficiency is aimed at reducing waste.

**PSST...CHECK A DICTIONARY
IF YOU NEED TO!**

When a parent or teacher asks you if you are being productive, it is a way of asking you whether or not you are wasting your time.

Define *productive* in your own words.

Define *efficient* in your own words.

Practice writing and spelling these terms in cursive script.

productive productive productive

efficient efficient efficient



Benjamin Franklin (1706-1790)

Benjamin Franklin is considered to be one of the Founding Fathers of the United States. Born in Boston, Massachusetts, on January 17, 1706, he moved to Philadelphia, Pennsylvania. Doing his best to use thrift while exercising a strong work ethic, friendly relations with his neighbors and fellow tradesmen, and an investment in his continuing education, Franklin became a leading publisher and a respected citizen of the American Colonies.

Benjamin Franklin turned his personal pursuits to productive ends. He proved the existence of electricity through his famous experiment using a kite in a thunderstorm. He invented an efficient stove, established the first public library, and cultivated understanding among various religious groups. Long before abolition was a popular cause, he spoke out against slavery.

One of Franklin's most popular contributions to American culture was the wisdom contained in *Poor Richard's Almanac*, a popular book which he published yearly. Many of Franklin's pearls of wisdom from *Poor Richard's Almanac* and his other writings remain popular sayings today.

Beginning in the early 1900s, a week each year—begun on January 17th in honor of Franklin's birthday—was devoted to encouraging thriftiness among the American people. This workbook is dedicated to encouraging the sort of conscientious thriftiness that Benjamin Franklin promoted.

List at least three contributions of Benjamin Franklin. _____

Name: _____

PAGE Read, trace, and copy each saying of Benjamin Franklin. Then, define the meaning of each saying.

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Early to bed and early to rise, makes a man healthy, wealthy, and wise.

Early to bed and early to rise, makes a man healthy, wealthy, and wise.

Meaning: _____

Dost thou love life? Then do not squander time, for that's the stuff life is made of.

Dost thou love life? Then do not squander time, for that's the stuff life is made of.

Name: _____

Meaning: _____

Beware of little expenses; a small leak will sink a great ship.

Beware of little expenses; a small leak will sink a great ship.

Meaning: _____

Name: _____

PAGE *For age and want save while you may; no*
6 *morning sun lasts a whole day.*

For age and want save while you
may; no morning sun lasts a whole
day.

.....

.....

.....

Meaning: _____

Who is rich? He that rejoices in his portion.

Who is rich? He that rejoices in his
portion.

Name: _____

Meaning: _____

Employ thy time well, if thou meanest to gain leisure.

*Employ thy time well, if thou meanest
to gain leisure.*

Meaning: _____

Which is your favorite saying, and why? _____

Name: _____

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Below is a list of productive and unproductive ways to spend your time, and things to buy. Place each item in the appropriate column. Include your justification for why it belongs in the column. Think, would Franklin approve?

For unproductive items, consider ways that they might be made to be productive. That is, how can you turn an unproductive pursuit or purchase into a productive pursuit or purchase?

playing cards
saving money
buying a dictionary

helping others
watching television
making a mess

reading a how-to book
completing homework
buying a candy bar

Productive	Unproductive

Name: _____

List everything that you have bought in the past week. Next to each item, describe how you might have saved money on this purchase, or gone without it. At the bottom of the list, calculate how much money you spent.

Item	How could I have saved money on this purchase, or gone without this purchase?

Total cost of these purchases: _____

Has this exercise made you think more carefully about how you spend your money? Why or why not? _____

Name: _____

Describe your goals for being thrifty in the future.

Puzzle: Decipher the alphabet code to reveal one more famous quote from Benjamin Franklin.

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

19 21 12 20 26 1 6 15 2 12 14 1 6 11 20 26 5 2 1 24 11 13

11 20 26 9 14 1 16 12 13 13 19 21 2 12 4 10

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19 21 20 23 11 17 12 20 5 2 11 20 22 13 12 20