



December 2007

# Character Council Educator Quality of the Month Thriftiness

## Thriftiness:

**Allowing myself and others to spend only what is necessary.**

I will:

- save more and spend less
- make good use of what I already have
- look for the best value
- budget my money, time and energy
- not confuse what I need with what I want

At this time of year, one might think of Ebenezer Scrooge as a model of Thriftiness but that is not an accurate one. Being thrifty is not being stingy as Scrooge was known to be. Thriftiness seeks to make every dollar count while stinginess counts every dollar. Thriftiness requires being able to distinguish between what we truly need and what is unnecessary and wasteful. This month, practice Thriftiness by thinking before spending your valuable time and money.

- ☺ **Toothpaste Demonstration** You will need a tube of toothpaste or hand cream for this exercise. The tube can be any size, although a full-size tube will leave a bigger impression. In a place where everyone can see, place several sheets of newspaper on the floor or on a desk. Write a short story of a family that goes out for a day at the park and spends money freely. Some examples would be Dad brings home donuts for breakfast, buy new sports equipment for playing at the park, get a car wash, eat lunch at fast food restaurant and get huge drinks, stop for ice cream in the afternoon, bring home a bucket of chicken for supper, etc. Try to find things that can't be returned. At each point in your story, stop right after you mention spending and ask one of the students to squeeze out some out of the tube to represent money coming out of a monthly budget.



If the tube empties before the story is over, the family can't spend the money on what they wanted. At the end of the story, ask if the toothpaste can be put back in the tube. The same is true with a monthly budget. Once money has been spent foolishly, it can't be recovered. When the exercise is over, make sure that the students understand that spending money on a family outing isn't always a bad thing – it's only bad to spend money like that if it means that bills can't be paid.

- ☺ **Time-Eating Monster** On the board or a large sheet of paper, draw an outline of a monster. Call this guy the Time-Eating Monster. Have the students suggest activities that are time wasters. Be sure to help them suggest ways that being disorganized can waste time such as looking for shoes, or misplacing homework or permission slips. As the students name time-wasters, write them within the outline of the monster. Be sure to include time-wasters at school such as playing instead of eating lunch. When the monster is all filled in, you can keep him hanging around all month (if you put it on paper) and add to it as more ideas are generated. If you put it on a chalk board or whiteboard, you can then start to tackle the Time-Eating Monster. For each item that is written on the monster, have the students suggest things that they can do differently that would not be wasting time. As each new idea is given, erase the idea on the monster and part of the monster as well so that once all of the time-wasters are tackled, the monster will be gone.



- ☺ **Beat the Clock** One of the important features of time management is accurately estimating how much time it will take to do a task. For one week, have the students first estimate how long a written or reading assignment will take them. Have them time themselves and see how accurate they are. If they are inaccurate in the beginning of the week, see if they become more accurate the more they practice.
- ☺ **Videos** The following website has several teaching video clips that you can direct students to watch. Please preview anything you choose to verify appropriateness for your students. <http://pbskids.org/itsmylife/video/index.html>

To subscribe to this newsletter send an email with a subscribe message to  
Jill Tomey, Director of Education, [jtomey@charactercincinnati.org](mailto:jtomey@charactercincinnati.org)

© Character Council of Greater Cincinnati & Northern Kentucky Mary Andres Russell, Executive Director  
513.467.0170 [mrussell@charactercincinnati.org](mailto:mrussell@charactercincinnati.org)

The 49 Character Qualities are adapted from Character First! materials and are used with permission from the Character Training Institute.