

Foreword

In 1996 Jane Crawford wrote a book for our Math By All Means series titled *Money: Grades 1–2*. It was truly a privilege for me to work with Jane when she was writing that book. I learned a great deal and the teaching ideas in that resource have served me well in my work with young students. In the Preface, I wrote, “I came to understand what makes Jane a master teacher and why she received the 1993 Presidential Award for Excellence in Teaching Mathematics.”

When I learned that Jane was writing a new teacher resource about money, I was curious to learn what new perspectives Jane brought to the subject. And I was intrigued by the title—*Why Can't I Have Everything?*

After reading the book, I was thrilled. This new book by Jane models all that is important about effective math teaching for young children. The book addresses questions that are important to all children's lives: What is money? Why do we need money? How do we get money? What are the differences between wanting and needing? What about saving and sharing? It presents lessons that engage students with these important ideas through hands-on activities that also give experience with counting, estimating, place value, adding and subtracting, data, and solving word problems. The teaching directions are clear, the sidebar insights are helpful and supportive, and Jane's connection to classroom teaching is evident. Also included are specific suggestions for connecting with parents.

And along with the focus on money and mathematics, the book is rich with references to language arts. Children's literature is integrated throughout. Students ponder figures of speech about money: saving for a rainy day, what are nest eggs, what does it mean to say that money doesn't grow on trees, and more. They explore the many meanings of *change*—change a light bulb, change your mind, change clothing, change in your pocket, getting change from a dollar, and more. They learn the many ways we use the word *bank*—the bank of a river, how airplanes bank, when we bank on a person to do her job, and, of course, a bank as a safe place to put money. They learn the history about who appears on our money, about credit cards, debit cards, gift cards, and also about capital, revenue, earnings, goods, services, interest, loans, and microfinancing.

The book presents hard issues: how sometimes having everything means being left with nothing, about earning money beyond tooth fairies and allowances, what are the consequences and rewards of borrowing, and why we have to pay back more when we borrow money. The teaching suggestions in the book make these difficult and often complex issues accessible to children.

Why Can't I Have Everything? promises to provide teachers and parents ways to help children become mathematically and financially savvy. And it delivers on this promise. This book is truly a treasure. With this book, Jane has brought being a master teacher to a new level.

—MARILYN BURNS
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