



# **Sammie**

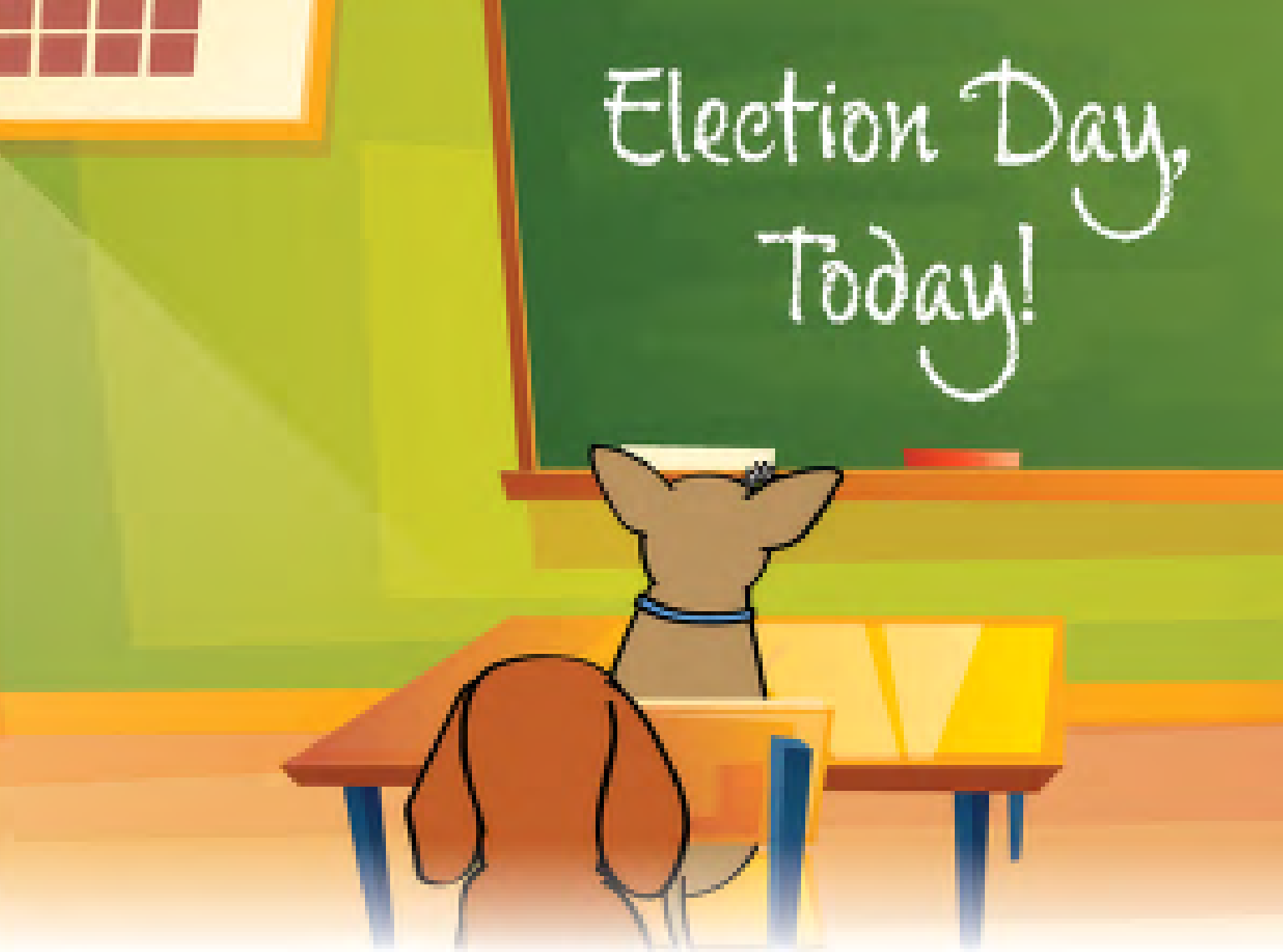
**and the Pumpkin Patch**

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## **and the Pumpkin Patch**

by

The Florida Department of Financial Services



Clang, clang, clang, the bell rings and the students all trail into Cashville School where they settle into their desks with much commotion and swishing of papers. Ms. Mariam, their teacher, walks in and exclaims, "Good morning, class!"



She picks up a piece of chalk and writes on the board – ELECTION DAY, TODAY! She says, “Today we’re going to decide who will be our class president. Whomever we choose will be in charge of creating a budget and planning the class trip at the end of the school year.”

Immediately, all hands shoot up and “me, me, me” is echoed across the room. “Quiet class,” she says. “There can only be one president. We will have an election at the end of the day to choose who it will be. So now, take out your mathematics books and turn to page 23.”

But, you can imagine that math is not the only thing they have on their minds this morning.





As they run outside after lunch, they form a group where Tammie announces, "I think I should be president because I'm the smartest!" Luke pushes his way to the front and proclaims, "No, you're NOT! I'm smarter, and better!"

Then Daisy pushes Sammie and whispers in his ear, "You're the smartest and the best at organizing. I'm nominating you!" So, raising both arms into the air, she declares with conviction, "I'm nominating Sammie as class president!!"

Settling in for afternoon lessons, the class waits with excitement for the end of the day. Finally, Ms. Mariam pulls out a large, green glass jar with a lid. She hands out a small piece of paper to each student and says, "Class, I would like you all to use your No. 2 pencils to write down your nominations for class president."



Once the students are finished, Ms. Mariam walks down each row carrying the glass jar in her outstretched hands. As she passes, each student drops in their vote and she returns to the front of the class.



So, writing the names on the blackboard that day,  
the vote was:

Tammie — 4 votes

Luke — 3 votes

Sammy — 13 votes

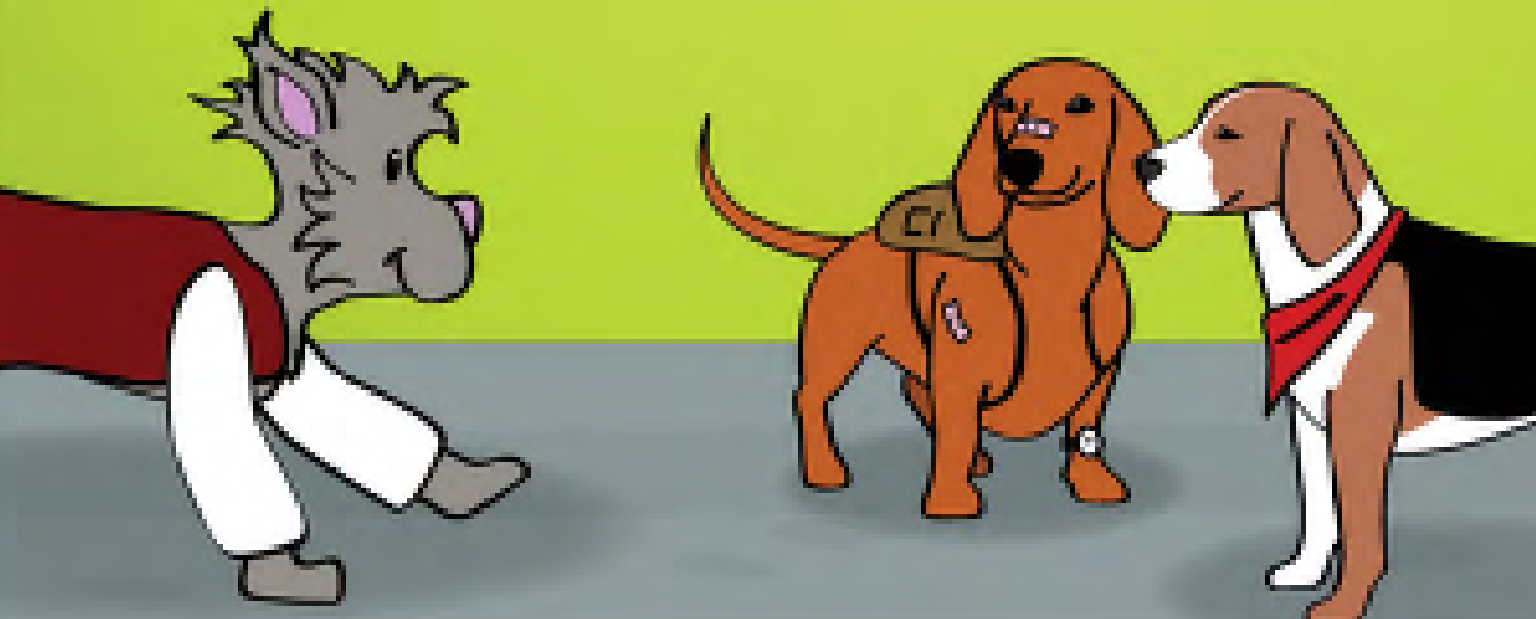
The students all clap for their new president, while he goes to the front to accept their nomination. "Thank you my friends, you should have no fear that we can go on a trip at the end of this year.

I know that I can budget and plan and such, for a trip to AdventureLand is something we all want very much."



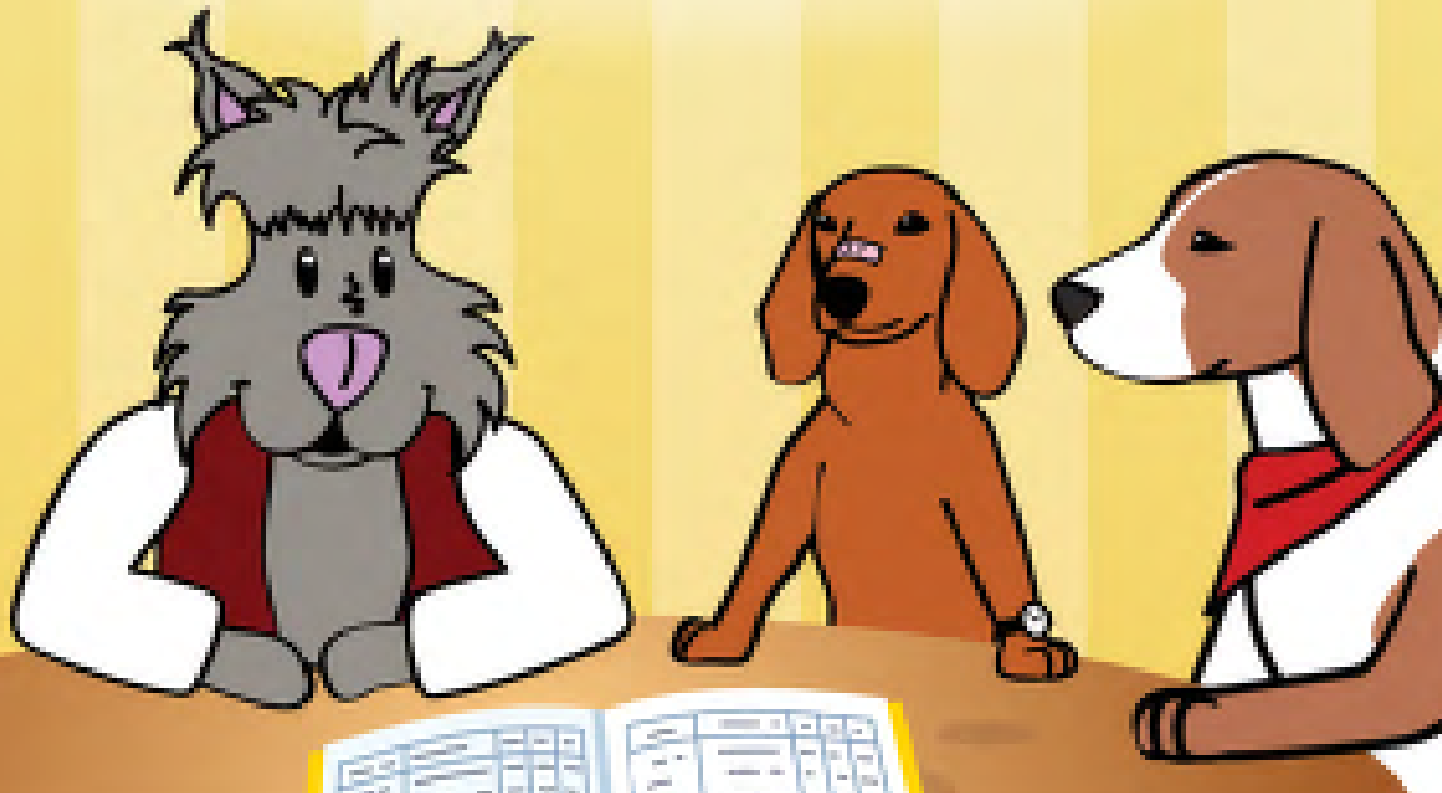
As they walk home that day from school, Sammie races up to his friends, Tammie and Luke and says, "I know you want to help budget this trip, so let's work together," he exclaims with a "Yip!"

So these friends skip to Sammie's home that bright, sunny day, to plan for a budget and how they will pay.



Settling into the wooden chairs in the light, sunshine yellow kitchen, Sammie, Tammie and Luke look at the big budget book that Ms. Mariam sent home with them that day. Listed in it is how much is in their class treasury, saved from last year. It shows that they have \$20.00 to get things started, but for all 20 students to be able to go to AdventureLand, it will cost \$200.00.

The friends look at each other with frowns on their faces. Tammie asks, "But how can we make that much money? What can we do?"



Sammie replies, "Let's think and think hard about this problem. I know a solution or two. We just have to all pull together and work is what we must do."

Luke suggests selling cookies and Tammie thinks a bake sale would help, but Sammie has plans on a much, much larger scale.





“Let’s plant some pumpkin seeds next to the school. Planting and watering will be the rule. This is one thing that we can do together. Working this way can be light as a feather. When the pumpkins are ready to sell in the Fall, we’ll make a big profit, some for us all.”

So that's what the class sets about to do. They plant, weed and water their garden and soon the pumpkin vines are climbing all over the playground.



They care for the plants so well; the pumpkins grow larger and larger still. Pretty soon they are the size of baseballs and then basketballs.



As they grow larger, the pumpkins turn bright orange and it is soon time to pick them. The students make a big sign and place it in front of the school.

The sign reads:



Sammie is there as these pumpkins are picked, first one, then another.



The sales are steady all that afternoon until every last pumpkin is gone. When the students count their money, they are excited to see how much they have earned. They spent all of their original \$20.00 for seed and used gardening equipment, but made it all back, plus \$260.00 more!

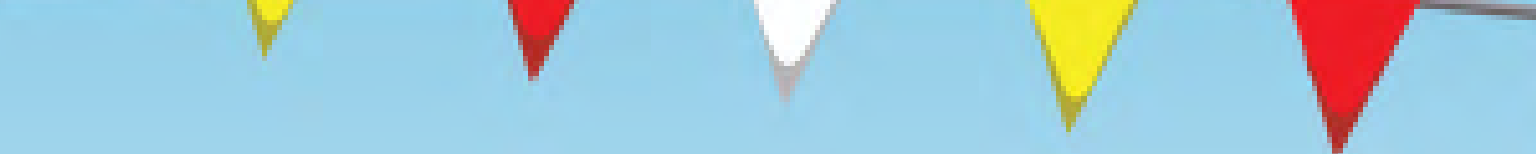


Now that they have earned their money, they can have some fun. So off to AdventureLand the students go, on a yellow school bus that rolls them to and fro. They run back and forth and back again, riding rides and having a grand ol' time. As he rides, Sammie remembers that the students earned extra money.

He exclaims, "Since we have more money than we need, maybe we can all get some ice cream! And we should also play a pinball game, just the same." All of the students agreed.




Ms. Mariam responds, "As that may be, remember budgeting is the key. You will need to see how much money it will take before a decision you can make."



The ice cream at AdventureLand costs \$1.50 for one scoop, \$2.25 for two scoops and \$3.00 for three scoops. The pinball game is 50¢. Sammie explains to the group of 20 students, "We must stay within budget and buy what we can afford, I hope that you all are on board."




After the class paid \$200.00 for the trip and repaid the class treasury \$20.00, the students have \$60.00 remaining. All the students proclaimed, "We want three scoops of ice cream!"

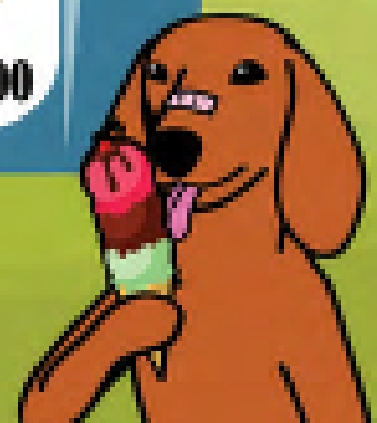


So Sammie explained, "If we order everyone three scoops on a waffle cone, all of our money will be gone. We won't be able to play the pinball game, but ice cream is better, just the same!" The students are happy with the decision and enjoy their ice cream piled high.

# ICE CREAM



		
\$1.50	\$2.25	\$3.00

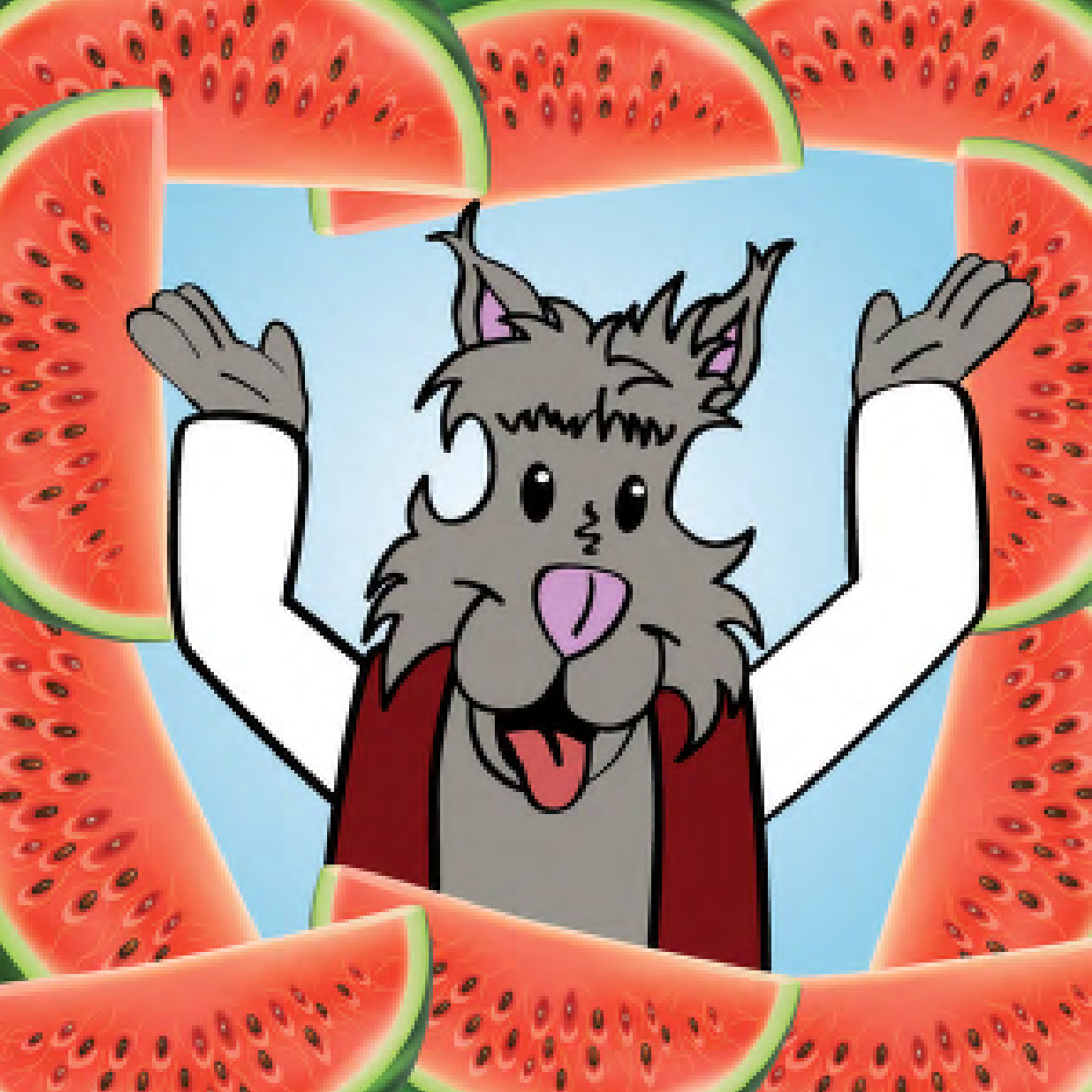


Taking the budget book back to Ms. Mariam the next day, Sammie shows her how the class budgeted, worked and saved their money to buy their trip to AdventureLand and even bought a special treat.



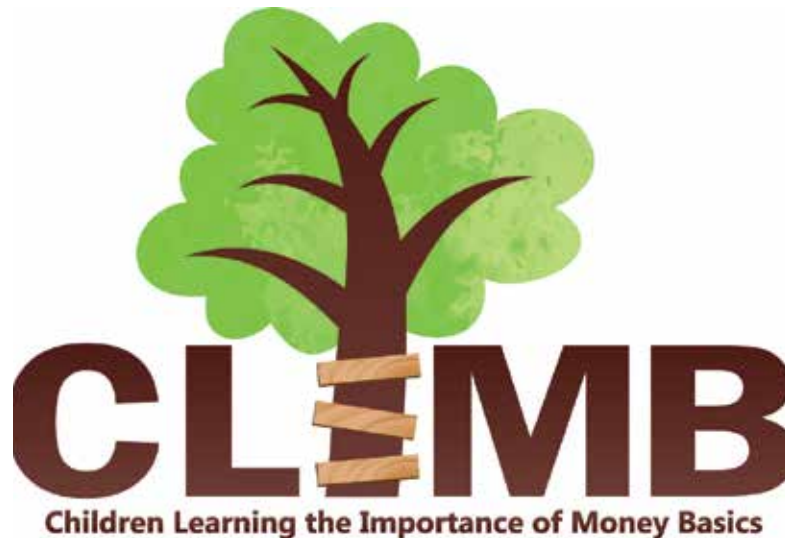
He then points to where they repaid the class treasury \$20.00 and suggests, "This is a good thing. We can plant watermelons in the Spring!"







Want to see more of Sammie? Visit our site at  
**[www.MyFloridaCFO.com/CLIMB](http://www.MyFloridaCFO.com/CLIMB)**



CLIMB is the Florida Department of Financial Services' newest financial literacy program for youth ages 10 and under. This online adventure tells the story of Sammie the Saving Scottie through a series of animated videos as he learns the basics of money management with topics that include budgeting, saving and the difference between needs and wants. Our goal is to help start the conversation about money basics, while making it fun and engaging for Florida's early learners.



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