
Literature Annotation: In a small African village lives a girl named Beatrice. She longs to be able to go to school, but her family can’t afford it. The gift of a goat to the family helps her and her family make her wish come true. This book is a true story about a Ugandan girl and her family who received a goat from the Heifer Project International.

Grade Level: 3-5

Duration: 45-50 minutes

Maryland State Curriculum

Financial Literacy Standard 1: Students will apply financial literacy reasoning in order to make informed, financially responsible decisions.
1.5.A.2 Identify the opportunity cost of financial decisions made by individuals
1.5.B.2 Explain philanthropy, volunteer service and charities

Financial Literacy Standard 3: Students will develop skills to plan and manage money effectively by identifying financial goals and developing a spending plan.
3.5.C.1 Develop age-appropriate financial goals
3.5.C.2 Identify ways to earn and save for a future event

Economics Standard: Students will develop economic reasoning to understand the historical development and current status of economic principles, institutions, and processes needed to be effective citizens, consumers, and workers participating in local communities, the nation, and the world.
4.A.1 Explain why people have to make economic choices about goods and services
4.A.1.a Identify and explain economic choices people make
4.A.1.b Identify and give examples of the positive and negative aspects of each choice
4.A.1.c. Explain that choices have consequences, some of which are more important than others
4.A.2.a Identify the natural, capital and human resources used in the production of a good or service

Common Core Standards for Reading Literary Text
RI1 Refer to details and examples in a text when explaining what the text says explicitly and when drawing inferences from the text.
RI2 Determine the main idea of a text and explain how it is supported by key details; summarize the text.
RI3 Explain events, procedures, ideas, or concepts in a historical text, including what happened and why, based on specific information in the text.
RI4 Determine the meaning of general academic and domain-specific words or phrases in a text relevant to a grade 4 topic or subject area.
RI5 Describe the overall structure (e.g., chronology) of events, ideas, concepts, or information in a text or part of a text.
Objectives:  Students will be able to…
- explain how Beatrice and her family used their limited resources to satisfy an economic want by classifying the economic resources used to raise a goat and earn an income.
- explain economic choices that people make by identifying the positive and negative aspects of the choices and the consequences of those choices.

Vocabulary

**economic resources:** the natural, human, and capital resources that are used to produce goods and services (also call factors of production)

**natural resources:** the renewable, and nonrenewable gifts of nature that can be used to produce goods and services, including but not limited to land, water, animals, minerals, tress, climate, soil, fire, seeds, grain and fruits

**human resources:** the health, strength, talents, education and skills that humans can use to produce goods and services

**capital resources:** the goods that are manufactured and constructed by people and used to produce other goods and services, including but not limited to factories, warehouses, roads, bridges, machinery, ports, dams, and tools (Money is **not** a capital resource.)

**philanthropy:** a personal interest in helping others, especially through gifts to charity

Teachers Materials

- Transparency or large chart of Resource 1: *Economic Resources Used to Raise a Goat*
- Transparency or large chart of Resource 3: *Mother’s Decision*
- World Map

For each student

- 1 copy of Resource 1: *Economic Resources Used to Raise a Goat*
- 1 copy of Resource 2: *Beatrice’s Goat*
- 1 copy of Resource 3: *Mother’s Decision*
- 1 copy of Resource 4: *Philanthropy*

Teacher Background

The Heifer Project International is a charitable organization that gives livestock to families in poor communities around the world. Additional information on their numerous projects and how groups help may be found at their web site [http://www.heifer.org](http://www.heifer.org). Uganda’s official language is English. Its chief products include bananas, cassavas, coffee, tea, cotton, fish and fish products, gold, flowers, and other horticultural products.

Motivation

Ask students to name one thing that they want. Then ask them how they would get that one thing. Most students suggest buying it, saving money until you can buy it, asking someone to give to you as a present, etc.
Development

1. Show students the cover of the book *Beatrice’s Goat*. Tell students that today they are going to find out about a girl named Beatrice, something that she wanted very much, and how a goat helped her get that one thing she wanted. Using clues from the cover and additional text features, ask students to suggest where she might live.

2. Display a map of the world and have students locate the continent of Africa. Tell students that Beatrice lived in a small village in Uganda on the continent of Africa. Then have them locate Uganda in east central Africa. If needed, have students first locate Kenya and Tanzania, and then go westward to find Uganda.

3. Ask students to predict what they think may be the one thing that Beatrice really wants. Then read the first four pages of text in *Beatrice’s Goat* (stop after the page with Beatrice looking at the school.) Ask students to recall what Beatrice wanted and what things she needed in order to go to school.

4. Read the next two pages about preparing for the arrival of the goat. Then, have students recall the various preparations that the family had to make before the goat arrived.

5. Display a transparency or large chart of Resource 1: *Economic Resources Used to Raise a Goat*. Have students name the natural resources that Beatrice and her mother used to make a shed for the goat. (banana fibers from the banana plants, wood for the posts of the shed wall, elephant grass, pigeon trees, and lab vines) Next, have students name the human resources. (Beatrice and her mother) Lastly, have students look at the illustrations to name some capital resources they used. (knife, basket, rope)

6. Tell students to continue looking for other economic resources as you finish reading the book. After reading the book, ask students to recall how the goat helped Beatrice get what she wanted. Then, ask students about the choices from which her mother had to choose when they had saved enough money (new shirt for Moses and a warm blanket, or school for Beatrice).

7. Ask students to explain why Beatrice’s mother had to make a choice (not enough coins for everything). Have students complete Resource 3 by listing the problem and identifying some of the positive and negative aspects of each of the three choices. Write them under each choice. Have students evaluate each choice and, based on the story, identify the solution. Discuss reasons why you think Beatrice’s mother made the choice that she did. Then, work with the class to rank her mother’s choices from 1 to 3 with 1 being the choice that she made and 3 being the choice the class thinks is the least likely option for her. Have students identify the opportunity cost of her decision. (Opportunity Cost = #2 in the class ranking of the options. Disregard #3 as it does not impact opportunity cost.)
8. Ask students to explain how Beatrice’s mother decided which choice was best. (Beatrice’s mother decided that school was what Beatrice wanted the most and it was the most important to both of them.)

9. Explain to the students that Beatrice’s family received the goat from an organization called Heifer International. The work that Heifer International does is an example of “philanthropy.” Define philanthropy. Read the “Afterword by Hillary Rodham Clinton” to the students. Discuss how Heifer’s work is an example of philanthropy. Ask students to give other examples of philanthropy. (Examples might include walk-a-thons, giving money to causes such as the American Cancer Society or the Red Cross, etc…) Discuss the ways in which Beatrice’s Goat is a good example of a story about philanthropy.

10. Ask students why everyone in the village didn’t get a goat. (limited number of goats available) Then, ask the students what choices Beatrice had to make in order to get what she wanted. (She decided to help her mother build the shed and plant the grasses. She worked and took excellent care of the goat by getting extra elephant grass and water so Mugisa would produce lots of milk. She sold the goat’s milk to earn money, and was very careful to take good care of the money she earned.) Ask students what might have happened if she had not made these choices. (If there had been no shed or grass, they might not have been given the goat. If she had not taken such good care of the goat, it might not have produced lots of milk for her to sell. If she lost some of the coins, they wouldn’t have had enough.)

Conclusion
Return to the question posed in the “Motivation.” On a sheet of paper, have students list the item that they’d most like to have and the approximate price. Then, in pairs, give them time to brainstorm ways that they could earn the money to buy the item. Have student volunteers report out. Choose one or two student samples and discuss with the class how long it might take to save for the items chosen.

Assessments
Have students sort the pictures on Resource Sheet 2: Beatrice’s Goat into 3 piles, one of natural resources, one of human resources, and one of capital resources.

Have students complete Resource 4.
Additional Activities and Resources

- Have students write about the three choices that Beatrice’s mother had. Have students explain why people have to make choices and how people decide which choice to make.

- Besides goats and cows, the Heifer project also donates sheep, rabbits, yaks, and ducks. Information on the Heifer Project can be found at http://www.heiferfoundation.org/.

- A variety of information about Uganda may be found at http://geography.about.com/library/maps/bluganda.htm#maps.

- The U.S. State Department has up-to-date information at the site http://geography.about.com/gi/dynamic/offsite.htm?site=http://www.state.gov/r/pa/ei/bgn/2963.htm.

- A quick chart of the resources, population, climate and elevation can be found at http://www.countryfacts.com/uganda/geography/.
### Economic Resources Used to Raise a Goat

<table>
<thead>
<tr>
<th>Natural Resources</th>
<th>Capital Resources</th>
<th>Human Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Developed by the Maryland Council on Economic Education through partnership and funding from Consumer Credit Counseling Service of MD & DE.
### Economic Resources Used to Raise a Goat

<table>
<thead>
<tr>
<th>Natural Resources</th>
<th>Capital Resources</th>
<th>Human Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>wood for posts</td>
<td>shed</td>
<td>Beatrice</td>
</tr>
<tr>
<td>banana fibers</td>
<td>shed walls</td>
<td>her mother</td>
</tr>
<tr>
<td>elephant grass</td>
<td>feeding basket</td>
<td></td>
</tr>
<tr>
<td>pigeon trees</td>
<td>shovel</td>
<td></td>
</tr>
<tr>
<td>lab lab vines</td>
<td>rope for a leash</td>
<td></td>
</tr>
<tr>
<td>planted pastures</td>
<td>buckets</td>
<td></td>
</tr>
<tr>
<td>milk</td>
<td>fence around the pasture</td>
<td></td>
</tr>
<tr>
<td>water</td>
<td></td>
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</tr>
</tbody>
</table>

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Beatrice’s Goat

- goat
- grass
- knife
- wood for posts
- pail
- Beatrice and mother
- milk
- rope
- leash
- basket
- stream
- vines
- pastures
Mother’s Decision

PROBLEM:

<table>
<thead>
<tr>
<th>New Shirt for Moses</th>
<th>Warm Blanket for Beatrice’s Bed</th>
<th>Money to Send Beatrice to School</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Pros (+)</th>
<th>Cons (−)</th>
<th>Pros (+)</th>
<th>Cons (−)</th>
<th>Pros (+)</th>
<th>Cons (−)</th>
</tr>
</thead>
</table>

Solution:
**PHILANTHROPY**

**Part 1:** Place a check (√) on the line below that is the best example of philanthropy.

___  “Good things take time. First I must plant pastures and build our goat a shed.”

___  “Beatrice, some kind-hearted people from far away have given us a lucky gift. We are one of twelve families to receive a goat.”

___  “Beatrice knew that Mugisa’s milk would keep them all much healthier.”

**Part 2:** Circle the pictures below that are examples of philanthropy.