

# Teaching Thrift

## A Curriculum



## About this Report

Through the efforts of IAV's curriculum specialist, Bernadette McHenry, *Teaching Thrift: A Curriculum* has come to life. In the pages that follow, Ms. McHenry explains the rationale for *Teaching Thrift* and guides the reader through the different units and their objectives. Her main goal is to give her fellow teachers (and all lovers of thrift) the resources and knowledge they need to teach high school students to invest themselves fully in planning for the future in an all-encompassing way through the practice of thrift.

*Teaching Thrift* has two online companions. The first is the online version of *Teaching Thrift*, located at: [www.americanvalues.org/teaching-thrift/](http://www.americanvalues.org/teaching-thrift/). Here users can download or read the entire curriculum, individual units, and/or lessons, as well as sources referenced (free of charge). To enrich and amplify *Teaching Thrift*, IAV's online Thrift Collection can be accessed, also free of charge, at: <http://www.americanvalues.org/thrift-collection/>. The Thrift Collection is the nation's most comprehensive repository of thrift research and the world's most extensive collection on the meaning, history, and possibility of thrift. All sources provided in *Thrift: A Curriculum* can be found in the Thrift Collection. Users can also enjoy many other items related to thrift such as books, audio and video, advertisements, material culture artifacts, and photographs. *Thrift: A Curriculum* will fall short of its goal if it is not used alongside the Thrift Collection; the two should be used together.

Finally, to give a sense of the academically rigorous lessons *Thrift: A Curriculum* provides, in the pages that follow we have included Unit 10: "Thrift Visionaries" in its entirety. In the overview of the unit, teachers are given an explanation of the enduring impact, content, essential questions, skills, and key terms the students will master. In addition, a list of Pennsylvania's mandated standards are provided — each lesson is linked to these common core standards (similar versions of which are used by many other states), primarily in the field of literacy and research, but extending also to math, science, and social studies as well as to career planning and domestic and fine arts.

## **1. Introduction**

In the film *The Great Debaters*, Forest Whitaker, playing the African-American scholar James L. Farmer, Sr., advises his son, “We do what we have to do, so that we can do what we want to do.” This is as good an introduction to thrift as any. It reminds us that we must work in order to be comfortable, that we must plan for our futures if we expect to enjoy them. It holds the same meaning as, say, “A stitch in time saves nine,” or, “Necessity is the mother of invention,” or, “A penny saved is a penny earned.”

### **A Word**

The word “thrift” comes from the word “thrive,” to live and grow and flourish. For many people in the 21<sup>st</sup> century, though, the word “thrift” has been diminished to imply miserliness, or to call forth images of second-hand goods widely considered inferior in these days of big box stores and Ikea-type warehouse stockpiles of inexpensive new goods. This modern view of thrift as dusty and quaint, though, exists in a modern social context that includes a landfill that can be seen from space and a world recovering from a great recession caused, most will agree, by unsustainable investment and borrowing practices. It is time, then, that thrift is dusted off and seen for what it is: a means of working for a sustainable future.

### **An Ethic**

If the word itself has been forgotten, the practice of thrift has been resurrecting itself in the past several years. The practice of thrift can be seen in widespread recycling programs, the proliferation of credit unions, community gardens and co-operative workspaces. Bicycle commuters and car-sharing programs are thrifty. Public art is thrifty. Volunteering is thrifty. These diverse practices all embody the ethic of thrift because thrift means hard work, it means using personal and public resources wisely, and it means investing in

our individual futures and the futures of our various communities. It means using what we have wisely to improve our lives so we learn to thrive and to come together to make the world a better place for everyone.

The practice of thrift has three basic pillars: industry, frugality, and generosity. The ethic of thrift teaches that by working hard, saving and spending wisely and giving back, people can create a bountiful and fulfilling life for themselves and their families and communities. This ethic can be taught.

### **The Need**

Thrift education was a common curriculum in schools through the late 19<sup>th</sup> and early 20<sup>th</sup> centuries. It combined the skills of basic financial literacy with household management to teach children how to live sustainably. It taught children to plan for the future. These skills are still needed, and while some schools offer programs in Consumer and Family Sciences, financial literacy or career and technology education tracks, the overwhelming majority of schools are lacking one holistic program that combines all of these skills to teach children to fully invest themselves in planning for the future in an all-encompassing way.

### **Our Approach**

This curriculum addresses this need. It challenges students to be thoughtful, even critical, in making every day decisions that will have an impact on their long-term plans for the future. It teaches thrift as an ethic and inspires the impulse to thrive, rather than to simply learn disconnected, piecemeal skills. Understanding, of course, the demand for academically rigorous lessons that every teacher and administrator strives to meet every day, this curriculum is rooted very firmly in mandated standards. Overall, it is interdisciplinary; however, at its base is a heavy foundation of literacy skills and history content. Each lesson is linked to common core standards, primarily in the field of

literacy and research, but extending to math, science, and social studies as well, and even in parts to career planning and domestic and fine arts. It is constructed as a full-year academic plan, but nearly each unit of study and individual lesson is also structured as a module that can stand alone or be incorporated into pre-existing curricula. Each unit is also designed beginning with essential questions and enduring understandings, and each details the skills and content contained within so that teachers and administrators can easily align it within various disciplines and modes of study. Finally, it offers modifications for various levels and types of instruction, as well as suggestions for building a shorter, specialized thrift curriculum for use in shorter courses of study, to build non-school-based workshops, or to incorporate it into tactile programs in non-core disciplines or courses of study.