



# EDUCATOR GUIDE

## MORE THAN MONEY How Economic Inequality Affects . . . Everything

by Hadley Dyer and Mitchell Bernard

illustrated by Paul Gill

**GENRE:** Middle grade non-fiction

**THEMES:** economics, income distribution, social aspects, equality, inequality, wealth, quality of life

**SUITABLE FOR:** Grades 7+, Ages 12+

**GUIDED READING LEVEL:** Fountas and Pinnell Z

**LEXILE:** 970L

**COMMON CORE STANDARDS:** RH 6-8.3, 6-8.7  
RI.7.1, 7.3, 7.7, 7.8  
W.7.1, 1A, 1B, 1C  
W.7.2, 2A, 2B, 2C, 2D

### SUMMARY:

Whether you are rich or poor, economic inequality impacts every aspect of your life, no matter where you live, what your education is, what career you choose, or the type of healthcare you receive. *More Than Money* gives an overview about how the rich seem to get richer, the poor get poorer, and how those in between are impacted. The book covers why economic inequality isn't only about economic issues but societies as well, and how economic inequality is both a cause and an effect of different types of inequality. By the book's conclusion, students will have a greater understanding of the major factors that contribute to economic inequality and how they can become active in addressing these inequalities.

Please remember that the suggested questions and activities within this educator guide are meant to serve as a starting point. Educators are encouraged to select items from each part of the guided inquiry process that work best for their style of teaching and will help them meet their goals when covering the topics in this book. Activities and prompts should be tweaked and/or reformatted to best fit your students, context, and community to ensure equity and inclusion.

## BEFORE READING THE BOOK

These activities introduce the topic of the book, establish prior knowledge and interest, and make predictions about the text.

1. Ask students if they have ever heard of the term “economic inequality.” If so, what do they think it means? If not, what do they predict it might mean?
2. Ask students to look at the cover of the book. What meanings do they derive from the pictures and words they see on the cover?
3. Ask students if they think it is important to learn about economic inequality. Explain.
4. Ask students to provide any prior knowledge that they may have about economics.
5. Ask students if they feel that having a lot of money or being rich is important. Why or why not?



## WHILE READING THE BOOK

These activities check on comprehension, stimulate interest, involve readers in reflection as they read, and encourage consideration of other readers’ reactions.

### Chapter 1: Rich, Poor, and In-Between

1. What is inequality? Students may want to watch a YouTube video titled, “Fairness for Children- Income and Education Inequality.” <https://www.youtube.com/watch?v=VLDMPg5op28>
2. Ask students how COVID-19 impacted them and their families. Were their experiences influenced by their economic situations?
3. What are some factors that might classify people as being rich?
4. What is the economic ladder? What are the rungs on the economic ladder? Ask students where they think they fit on the economic ladder.

5. On page 14, the text talks about “in-betweeners.” Ask students if they feel rich, poor, or in-between.

## Chapter 2: The Gap

1. According to the text, how is inequality measured?
2. What is the definition of a Gini index? What is a good Gini score? What country has the highest Gini score?
3. Ask students why it might be important to close the wealth/income gaps.
4. What is disposable income? Ask students to give two examples.
5. What are some things governments can do to make things more affordable for their citizens (e.g. child care, parental leave, well-funded schools)?



## Chapter 3: Moving Up

1. What is upward mobility? What are the types of upward mobility?
2. On page 38, the book describes “the American Dream.” Ask students to discuss what this term means in their own words.
3. On page 39, there is a list of songs that talk about socioeconomic status. Ask students to find other songs that talk about socioeconomic status.

## Chapter 4: A Growing Problem

1. Ask students to discuss the following quotation on page 41:  
“We go our way in haste, without worrying that gaps are increasing, that the greed of a few is adding to the poverty of many others.”  
—Pope Francis, head of the Catholic Church, 2019
2. What does the term “egalitarian” mean?
3. What is a commodity? Ask students to give 2–3 examples of commodities.
4. On page 55, the text talks about digging deeper. Ask students to give an example of when unequal becomes unfair. Ask them to explain, then discuss with a partner.
5. What are some of the historic beginnings of economic inequality?
6. What is the impact of technological advances to economic inequities?
7. Ask students to list some of the impacts of globalization.

## Chapter 5: More Than Money

1. Read about Amika George and the campaign she started.  
Ask students to think about a campaign they would like to start.  
They should name the campaign and explain the rationale behind it.
2. Ask students to define what the social ladder is and give an example.
3. What are some organizations that promote gender equality? Ask students to pick one of the organizations and describe their purpose, mission, and vision.
4. How does gender play a part in social and economic status?
5. On page 62, the book talks about the pay gap. Ask students to find examples in the book that provide possible reasons for the pay gap.



## Chapter 6: Born Into It

1. Think-Pair-Share: Ask students if they think that genetics have anything to do with becoming successful.
2. What are some advantages that children who grow up in a two-parent household have over those who grow up in a single-parent household? Ask students whether they agree/disagree that kids who grow up in a single parent household can have the same advantages. If so, how? If not, how can they get those same advantages?
3. Ask students how the type of neighborhood they live in impacts their economic outlook.
4. In what ways does social identity influence moving up the economic ladder?
5. What are some factors that contribute to discrimination in health care?
6. Ask students to define the term “redlining.” How can redlining in one’s community or neighborhood be avoided?
7. On page 80, it states that “COVID-19 shone a spotlight on the ways that inequality in health and health care mirror other forms of inequality.” Ask students what other forms of inequality in healthcare might be.

## Chapter 7: The Role of Government

1. Autumn Peltier struggled to bring clean drinking water to her community. How do hazardous living conditions impact economic inequality?
2. What is lobbying? Who faces the most pressure from lobbyists and why?

3. What is the difference between public and private health insurance?
4. On page 84, the book discusses the dreaded “t word.” What is it? What is the difference between bottom-heavy, top-heavy, and tiered taxes?
5. Why would making sure companies pay their fair share of taxes benefit all citizens?
6. Ask students what the minimum wage is in their state or province. Do they feel it should be higher? If so, ask them to describe what it should be and what criteria they base this on.

### Chapter 8: Closing the Gap

1. What are the major differences between Japan and the United States’ educational systems?
2. Ask students to name some of the challenges in the health care systems.
3. What is unionization? What are the roles of unions?
4. Ask students to define “gig economy” and give two examples.
5. What are some of the key issues in housing?

### Chapter 9: Shaping the Future

1. Ask students to think about the term “civil rights.” What do students believe are their civil rights?
2. Ask students what the Black Lives Matter movement is, and why it is more relevant and important than ever.
3. Ask students how racism affects education.
4. Ask students to think about ways they can get involved politically to combat economic inequality.



# AFTER READING THE BOOK

These activities inspire continued reflection and response to the text, bring conclusion to the experience of reading this particular text, and stimulate further extensions.

1. Ask students if they liked this book. Why or why not? On a scale of 1–10, 10 being the highest, ask them to rate the book and why they gave this rating. Would they recommend it to a friend or peer? Why or why not?
2. Ask students if their thinking about economic inequality has changed or expanded. How might a deeper understanding of economic inequalities influence their opinions about government, social, medical, and educational programs?

## EXTENSION ACTIVITIES

These are starter activities. They are designed to support the goal of helping students explore the book and their own creativity.

1. Ask students to think about the term “self-made person.” Do they personally know a self-made person? If they feel comfortable doing so, ask them to share their name, where they are from (city, state/province), and how they became self-made. If students do not know a self-made person, they can research a person they identify as having been successful through their own efforts. Be as detailed and creative as possible (e.g., poster board, PowerPoint, video presentation, dress up like your character).
2. Ask students to think about the community they live in. Who are the elected representatives? Students can call, write, or email to voice a concern of their choice. Here are some examples: safety, policing, healthcare, neighborhood beautification, businesses, etc.
3. Ask students to create a petition for a cause that they feel strongly about. Make sure it has a brief clear statement, supporting facts, request for action, and signatures. Here are some helpful websites:

<https://ww3.aauw.org/resource/how-to-start-a-petition/>

<https://grammar.yourdictionary.com/grammar/writing/how-to-write-a-petition.html>

<http://guide.change.org/create>

