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MONEY AS YOU GROW

Book read guide for “Ella Earns Her Own Money” by Lisa Bullard

 Ages 5–8+



For more information please contact your county
UW-Extension office.

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Book read guide | Ages 5–8+

Welcome

This guide will help you teach your child money management skills while reading “Ella Earns Her Own Money” by Lisa Bullard. It will do this by:

- ☐ Helping you explain the key ideas covered in the book, and then providing you with signs your child understands the key ideas and can use them in daily life.
- ☐ Giving you things to think about before reading the book with your child. These can help you spot key points in the book or spark ideas to discuss later.
-  Helping you prepare for an enjoyable reading time with your child.
- ☐ Providing questions to talk about with your child.
- ☐ Suggesting activities that help your child put ideas and lessons into action.

The story

Ella wants to buy a soccer ball, but doesn't have enough money. She finds ways to earn money to reach her goal.



About this guide

The Money as You Grow Book Club is a research-based program designed to help parents, caregivers, and others teach children ages 4 through 10 money skills through reading, activities, and play.

The Money as You Grow Book Club is an updated version of the University of Nevada Extension's Money on the Bookshelf program. The Consumer Financial Protection Bureau (CFPB), The University of Wisconsin-Madison Center for Financial Security, and the University of Wisconsin-Extension Human Development and Relationships Institute have worked together to expand the program and make it available to libraries, educators, and parents nationally.

The CFPB is an independent federal agency. We write and enforce rules that keep banks and other financial companies operating fairly. We also help educate and empower consumers. For more about tools and resources for parents, visit consumerfinance.gov/MoneyAsYouGrow.

The Center for Financial Security is a research center that seeks to help the public build financial knowledge and skills, increase access to financial services and increase the financial security of families. The University of Wisconsin-Extension is part of the National Institute of Food and Agriculture.

□ Key ideas

By the time you finish this discussion guide, your child will be able to point to examples of these key ideas in the book you read and discuss real-life examples, too. Use these definitions to explain the ideas. We've also included ways children can show they are ready to use them in their daily lives

1. Goal setting

A goal is something you want to do or to have. When you set a goal, you make a plan to reach your goal by a certain time and follow the plan until you succeed. Reaching a goal feels good. Celebrate your success and the successes of others.

How children show it: Can follow a multi-step plan to reach a goal (with a little help and encouragement).

2. Earning

People use their time and skills to make money. Paper money and coins have different values.

How children show it: Can identify the different jobs people in the family and community do to earn money. Has a safe place to keep money and keeps track of how much they have.

3. Follow through

Sticking with a plan to reach a goal can be hard. It takes effort, skill, and sometimes help from others.

How children show it: Can identify whom they can turn to for help reaching a goal, or what tools or tricks might help them stick with a plan.



picture for each of the different sections. Does your budget have a section for saving and sharing too?

- (Ages 4-6) Let your child color in the different sections of the circle. Talk about all the different things you buy or save for in each of these sections. Take the circle to the grocery store with you and have your child guess which sections the different items fit into.
- (Ages 7+) Show your child how you keep track of the different sections of your budget and any savings. Maybe you use a checkbook or online banking or app? If your family has an emergency or surprise expense, talk about how you fit that into your budget.

Earning money

Ages 5+

Ella in the book did many jobs to make money. Ella learned how to do things like wash the dog and make bracelets to sell. Talk with your child about which of those jobs they would like to do the most if they wanted to earn money. Have your child think about their own special skills.

The next time you are walking around your neighborhood or running errands, point out people who are doing different types of jobs. As you see people doing various things, talk about the difference between work and play and hobbies. How would you explain the difference between working and playing?

□ Something to do

Celebrate success

Ages 4+

Remind your child of something they learned how to do in the past few months. Maybe he or she learned how to tie their shoe or add 2 numbers together. Ask your child how they feel when they think about their new skill. How hard or easy was it to learn and practice? What helped your child along the way?

Sorting my money

Ages 5+

This activity helps children set goals and plan for their spending. If your child has money of their own, make separate jars for saving, sharing, and spending – or choose other labels that fit your family. This can be empty food jars, coffee cans, or anything else you may have in the house with a lid. Cut a slot on the top of the lid if you'd like. Label each can or jar, and let your child be creative and decorate it. How will your child decide where to put any money they earn or get as a gift?

Parents can do an activity to show how they sort their spending too. Draw a circle and divide it up like a pie into different sections based on your family's expenses, like housing, food, clothes, etc. You can write a word or draw a

□ Something to think about

First, read the book yourself and think about these ideas:

- Ella keeps three jars: save, share and spend. Notice how the 'savings' jar goes to the bank and the 'spending' jar is for buying a new ball. How would you like your child to divide up his or her money?
- Ella's family thinks daily chores are "just a part of being in our family" and children are not paid for chores. What are the rules at your house?
- Ella's family supports her goal to get a soccer ball and helps her find ways to earn money. Does your child have some way to earn money at home or in the neighborhood?
- Ella did a lot of hard work to earn her money. Notice what kinds of skills, support, and supplies helped her earn money.

Before you read

Read the book first yourself. Knowing the story will help you know what comes next. It is important to ask your child questions about the story as you read. Ask what might happen next in the story.

- Choose a quiet time for stories and make it part of your daily routine.
- Find a cozy, quiet place to read.
- Make sure your child can see the pictures.
- Talk about the pictures and characters in the book.
- Read with expression in your voice. Give each character in the story his or her own voice.
- Keep the story time short enough to leave them wanting more.
- Look for ways during the day to bring up the messages in the story.
- Continue to read aloud together even if your child can read alone.

Something to talk about

Before you begin to read the story with your child, look at the cover of the book together. Ask what the story might be about.

As you read the story with your child, talk about these ideas:

- When Ella got her first allowance, what did she do with it? Does your child have a piggy bank or jar they save money in?
- Ella puts money in her spending jar for her goal of buying a soccer ball. What did she do with the money in her other two jars?
- In Ella's family, chores are a part of being in a family. Ella gets allowance for doing extra work. What is the rule about chores and work in your home?
- Ella's friends and family help her earn money for her soccer ball. What kinds of jobs did Ella do to make money? Which jobs would you like best?
- Ella was saving her money, but then bought gum at the store with some of her ball money. Would you have bought gum or saved your money for a new toy?
- Even though it was hard work and took time, Ella reached her goal of buying a soccer ball. When was a time you worked hard to reach a goal?