

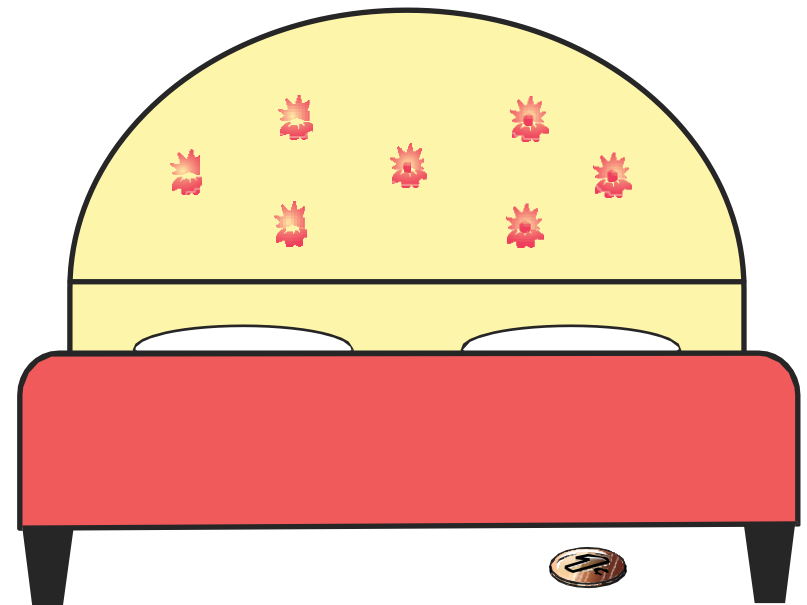
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MONEY AS YOU GROW

## Book read guide for “Jenny Found a Penny” by Trudy Harris & John Hovell

 Ages 5+

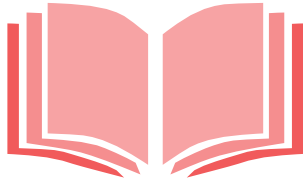


For more information please contact your county  
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## MONEY AS YOU GROW BOOK CLUB

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This book read guide was developed by: Beth Rank, Human Development and Relationships Educator, UW-Extension and has been reviewed by members of the UW-Extension Program's 'Money as You Grow' workgroup. Workgroup contributors include: Lori Baltrusis, Dawn Doperalski, Leah Eckstein, Katie Gellings, Paula Hella, Judy Knudsen, Sandy Liang, Heba Mohammad, Susan Nagelkerk, Peggy Olive, Gail Peavey, Beth Rank, Mary Ann Schilling, Sarah Siegel, Shelley Tidemann, Nancy Vance, Kayla Viste and Jeanne Walsh. Publication production, graphics, editing support for this project by Libby Bestul and Deborah Hewko.

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Book read guide | Ages 5+

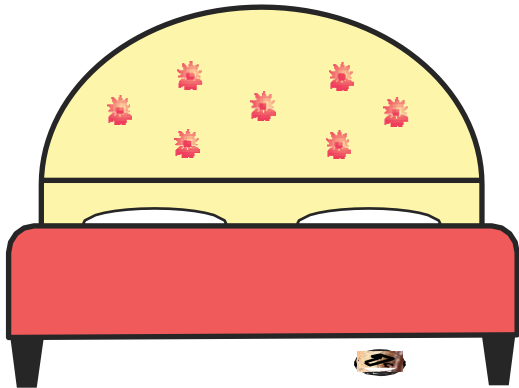
## Welcome

This guide will help you teach your child money management skills while reading “Jenny Found a Penny” by Trudy Harris and John Hovell. 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

Jenny works very hard to save money for something she wants. She saves money she finds, earns, and gets as a gift. Jenny takes her money to the store to buy what she wants and gets a surprise in the end.



# 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](https://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. Saving

Some things cost more money than we have at one time. Saving means putting some money aside until we have enough to buy what we want.

**How children show it:** Keeps money in a safe place and keeps track of amount saved for future spending. For children ages 7+, can also explain why money saved in a bank or credit union is still a personal belonging.

### 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.



### Coin rubbing math game

**Ages 7+**

This game is played with two or more people. To play this game, you need: blank white paper, unwrapped crayons, and a few quarters, dimes, nickels, and pennies. To start the game, choose who goes first. The first person hides several coins under a piece of blank paper. The second person uses an unwrapped crayon and rubs it gently over the paper to find and rub the coin images until they are identifiable. This second player needs to identify each coin, how much it's worth, and add up the value of all the coins. Players take turns hiding coins for the other players. If a player correctly identifies the coins and adds correctly, they get a point. The first player to get 5 points wins the game.

### Practice smart shopping

**Ages 7+**

For this activity, you will need scraps of paper to make price tags and some play money. Place price tags on several items around the house (stuffed animals, pretend food items, dolls, toy cars, etc.). Share the pretend coins and dollars with your child. Talk about the price tag on each item and different ways your child can buy the items, such as using only dollars, using only coins, or using both. Let your child decide how he/she is going to spend the play money. Talk with your child about how you spend money and make decisions to buy real items at the store. The next time you take your child shopping, point out the price tags on items in the store.

## □ Something to do

### Scavenger hunt

**Ages 4+**

Hide coins in the house that match the coins Jenny found around her house. Before the coin hunt, find a coin jar to keep the money in and talk with your child about what he or she wants to save money for. How much money does your child need to reach his or her savings goal? As your child finds money around the house, help your child to name each coin and add up the value of all the coins in the coin jar. Does your house have a spare change jar for money found at home? If your child has their own money, where do they keep it?

### Coin jar

**Ages 5+**

Find an empty jar and collect coins (or use play coins) that match the coins Jenny has in her piggy bank (\$1.10 = 1 half-dollar, 1 quarter, 2 dimes, 2 nickels, and 5 pennies). Re-read the book together and invite your child to match the coins in the book with the real coins and put them in the empty jar like Jenny does in the book. After reading the book, count the money in the child's jar.

## □ Something to think about

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

- Jenny likes to count her money and know how much she has in her pickle jar.
- Jenny finds money in her house and family car and is given money as a gift. She also does jobs to earn money. Does your child have a way to earn money?
- Jenny set a goal to save \$1.00 to buy something special at the store, but she forgot about paying tax.
- Jenny felt happy when she found money and added money to her jar. She got very upset when she did not have enough money to purchase her present. Notice these different feelings as you read the book.

## 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 a page shows a picture of coins along the side, count along with your child the number of coins Jenny has in her pickle jar.
- Name each coin and how much it is worth as Jenny finds, earns, or is given money to reach her goal.
- Where does Jenny keep her coins? Is that a safe place? If you had money, where would you keep it?
- When Jenny found pennies under her mother's bed, she gave them to her mother. Her mother let Jenny keep the pennies. Who gets money found in your house?
- Reaching a goal can take help from other people. Who helped Jenny reach her goal to save \$1.00?
- Jenny kept the extra dime she found on the street when she picked up her dropped coins. What would you do if you found money on the street?