

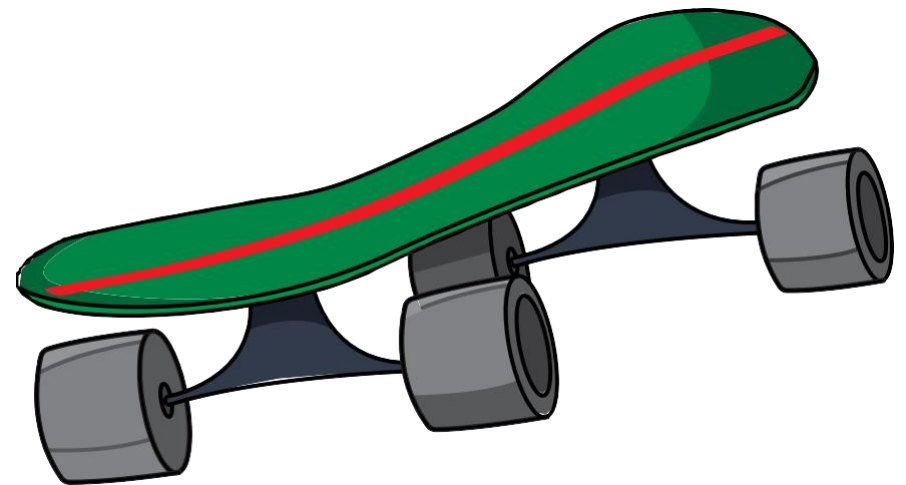
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MONEY AS YOU GROW

Book read guide for “Just Saving My Money” by Mercer Mayer

 Ages 4–7+



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

MONEY AS YOU GROW BOOK CLUB

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This book read guide was developed by: Lori Baltrusis, 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 4–7+

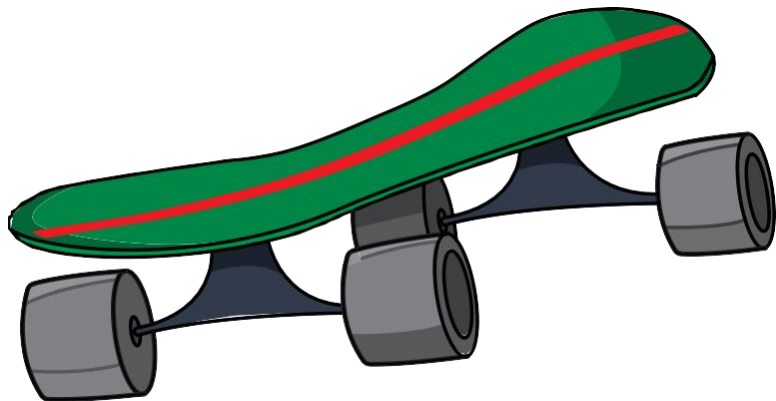
Welcome

This guide will help you teach your child money management skills while reading “Just Saving My Money” by Mercer Mayer. 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

Little Critter wants a new skateboard, so his dad tells him to save money. Little Critter works hard to earn money and saves his money at the bank. Finally, the day comes when Little Critter has saved enough money to make a special purchase.



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.

Chores

Ages 4+

Families have different rules about allowances and chores. Some families have chores that everyone must do as member of the family without getting paid. Some families have extra jobs where kids can earn money. This is an individual family decision. If you do have jobs that your child can do to make money, think about making a chart of chores that are right for your child's age. As a family, decide how much each job is worth. Just like in the Little Critter book, your child may need help the first few times he or she does a new job. Getting paid real money will help your child learn the value of working and earning.



□ 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.



Open a saving account

Ages 7+

Children younger than 7 years old may not understand that a bank or credit union is a safe place to put money. Very young children may think they've lost all their money if they can't see it or touch it. Think about opening a savings account at a bank or credit union if your school-age child doesn't have one yet. Ask a few local financial institutions if they take lower deposits for young children, so that children can open a savings account with \$5 or \$10. Take a field trip to the bank or credit union and talk about the different jobs there. Call ahead and they might even give you a tour!

Needs vs. Wants

Ages 4+

In the Little Critter book, Little Critter said he 'needed' a new skateboard, but he really 'wanted' a skateboard. Talking about needs and wants will help your child make better spending decisions.

- The next time you are picking up around the house with your child, point out different items, such as clothes, food, toys, chairs, etc. Talk with your child about which items go on the "need" list (things you cannot live without) vs the "want" list (things you can live without, but that are nice to have). Talk about why the items are on each list. You can also play "I spy" to let your child guess which item you are thinking of.
- With older children, this talk can get more complex. For example, you need food to survive, but certain types of food may be a treat or a want. You can talk about needs and wants at the store too!

□ Something to do

Real money

Ages 4+

If your child has a piggy bank or money jar, empty the jar and count the money. With younger children, actually seeing and touching money is really important! Children can start learning about the value of money as soon as they know how to count. (Note: be sure to wash hands after playing with the money)

Coin rubbings

Ages 4+

If your child has coins saved in their jar, you can make coin rubbings of both the front and back of the coin. Put a coin under a piece of paper and rub over the coin with a pencil or crayon until you can see the image from the coin appear on the paper. After you make the rubbings, younger children can match the coins to the picture. Older children can also write down how much each coin is worth on their rubbings and add up the amount.

□ Something to think about

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

- Little Critter wanted to buy a new skateboard by himself. He needs to save more money than he has to get what he wants. Sticking with a goal can be hard and takes patience.
- Little Critter earned money by doing various chores. He needed help to do those chores and help to learn how to save money.
- He also learned that some things cost more money than we have at one time. Saving means choosing not to spend money today in order to buy something in the future.

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:

- Why does Little Critter want a new skateboard?
- How did Little Critter know how much money he had and how much more he needed to save?
- Talk about all of the things that Little Critter did to earn money. What jobs did Little Critter need help with? Have you ever done jobs to earn money?
- Little Critter put all of his money into a jar until the jar was full. Then what did Little Critter do with his money?
- What happened when they went to the bank? Why was Little Critter upset at first when the bank took his money?
- Now Little Critter saves his money at the bank and not in a jar. How does he know how much money he has in the bank?
- Little Critter was saving his money for a new skateboard, but changed his mind when he went to the toy store? Have you ever wanted something, but changed your mind?
- How did Little Critter feel after he bought his new toy?