

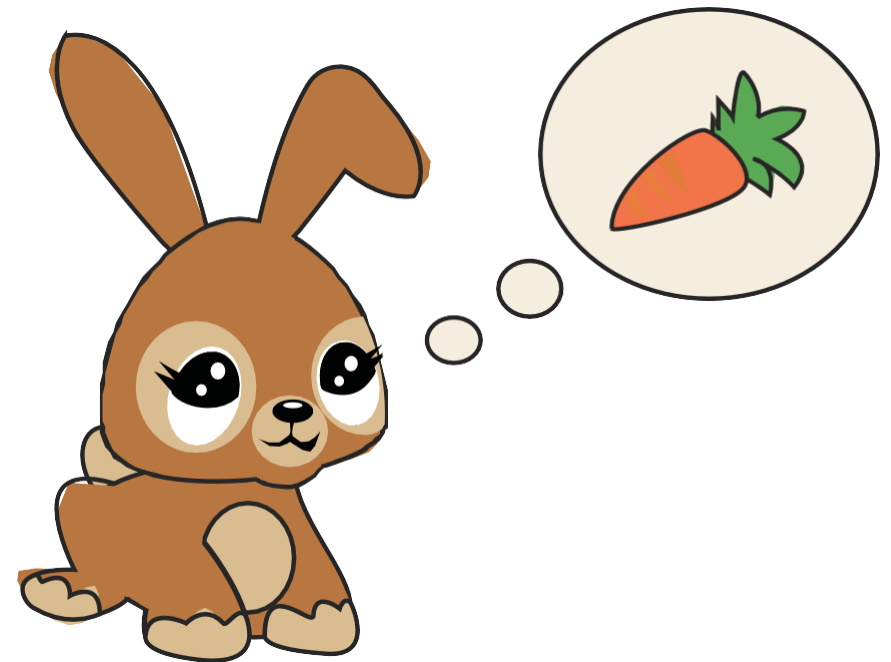
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MONEY AS YOU GROW

## Book read guide for “Tops and Bottoms” by Janet Stevens

 Ages 4–7+

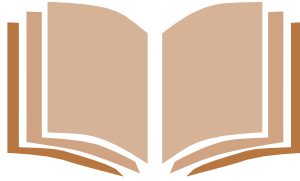


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## MONEY AS YOU GROW BOOK CLUB

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This book read guide was developed by: Judy Knudsen and Dawn Doperalski, Human Development and Relationships Educators, UW-Extension, Heba Mohammad, VISTA 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+

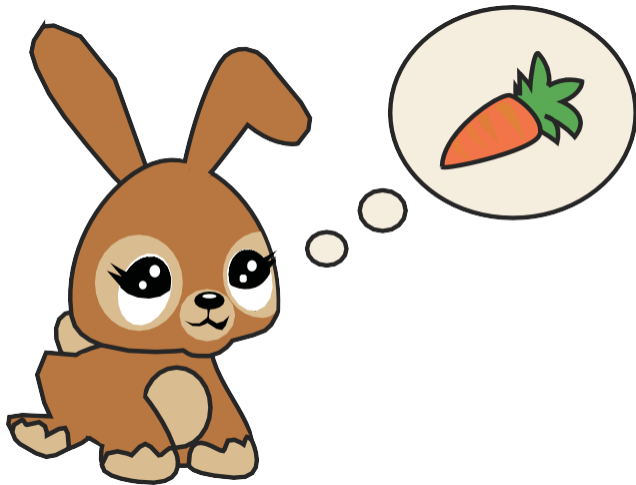
## Welcome

This guide will help you teach your child money management skills while reading “Tops and Bottoms” by Janet Stevens. 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

Hare turns his bad luck around through a deal with the lazy bear down the road. At first, bear likes the deal to split up the harvest, but the clever hare fools him 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.

In the “Tops and Bottoms” story, the trickster Hare taught the Bear a few lessons. Bear learned that some things were too good to be true and that he needed to work for his food. As you read other stories, ask your children what type of lessons they can learn from these trickster tales.

## □ 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. Solving problems

As things happen to us, we try to deal with them. Problem solving means finding what works best for us and taking action to make things better.

**How children show it:** Can describe problems and come up with a few ideas to make things better.

### 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 who they can turn to for help reaching a goal, or what tools or tricks might help them stick with a plan.



with your child, can your child pick out the tops, bottoms, and middles at the store?

Instead of buying food, some families grow their own food just like the Hares in this story. Growing a garden takes a lot of patience and follow through. If your family grows some of your food, you could make a plan for a “Tops and Bottoms” garden. Pick one or two foods that you could plant under each group. Talk about what skills each person in your family has and how everyone can help grow the food. Maybe someone likes planting and another person likes weeding or watering? Or family members can try out each job and find out what they are good at.

### Cultural connections

**Ages 9+**

This activity will help your child make personal connections between the book and their own culture. Explain to your child that this book follows the “trickster tradition” of using one’s wits to overcome a hard time, just like when the Hare tricked the Bear to use his land to grow food.

There are examples of this “trickster tradition” across many cultures around the world. The Menominee Indian Tribe of Wisconsin has a raccoon, Aehsepan, as the “trickster” in some of their stories. This raccoon is able to teach a lesson or a moral each time he tricks someone. Other examples of tricksters in stories are the coyote from several Native American cultures, Ananse the spider trickster from the Asante people of Ghana, and Kitsune the fox from Japan. As a family, look for other trickster tales from your own culture or select a culture to read more about.

## □ Something to do

### **Family problem solving**

**Ages 5+**

The goal of this activity is to help your child learn about working together to solve a problem. Parents can do this with one child or with several children. You can use a food item, like an apple or a cookie, or use a favorite toy. The problem is you have one item, but 2 or 3 people would like to share it. Let children take the lead to think of ideas to solve this problem. How does each child feel about the different ideas? Do some ideas feel more fair or unfair? What makes something feel fair?

### **Eating tops & bottoms**

**Ages 7+**

This activity looks at food as one of the resources we all need. Take a large sheet of paper. Make three columns on the sheet of paper. Label the columns “Tops”, “Bottoms”, and “Middles.” Under each heading, you and your child can write down all the different fruits and vegetables that could be fit into each group. Which ones are family favorites?

Look in your kitchen or refrigerator. Do you have more tops, bottoms, or middles in your house? Here’s the tricky part – sometimes tops, bottoms, and middles come in a can or bag or box! The next time you are shopping for food

## □ Something to think about

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

- The Bear had money and land, but was lazy and did not appreciate what he had.
- The Hare was clever, which sometimes got him into trouble. In this book, the Hare uses his cleverness for problem solving to make things better for his family.
- Money is not our only resource. Sometimes we can use our skills and time to get what we need.
- The Hare and his family tricked the bear. This trick let the Hare family sell their vegetables to buy back the land.
- The Bear learned that some deals are too good to be true and that things will not always be given to him. Bear starts to work to get what he needs.



## 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:

- The Hare family did not have any money or land. Instead, the family worked together and used their skills. What skills did they use to grow the food?
- Why do you think the Hare and his family worked so hard?
- Why did the Bear let the Hare family do all of the work?
- The Bear picked all the tops of the food. What would you have picked?
- How did the Bear feel when he was tricked by Hare? Have you ever felt this way?
- How do you think Hare and his family felt at the end of this story? Have you ever felt this way?
- What lesson did the Bear learn from the Hare?