

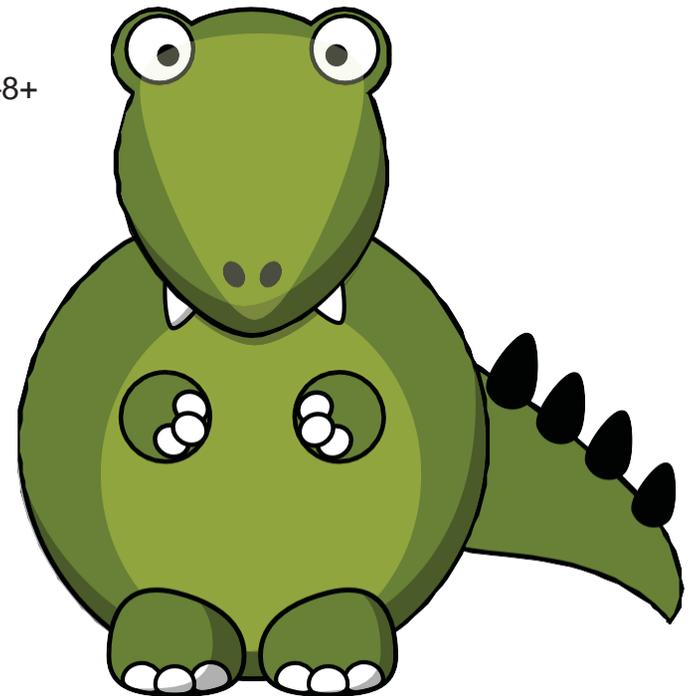
We'd love to hear what you think about these children's books and book read guides. Use this QR Code or link to find our survey. <http://go.wisc.edu/55gf2g>



MONEY AS YOU GROW

## Book read guide for “You Can't Buy a Dinosaur With a Dime” by Harriet Ziefert & Amanda Haley

 Ages 5–8+



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

## MONEY AS YOU GROW BOOK CLUB

---

Ask your local UW-Extension office about all the Money as You Grow Book Club book read guides.



This book read guide was developed by: Leah Eckstein and Peggy Olive, Human Development and Relationships Educators, 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.

**You Can't Buy a Dinosaur with a Dime**  
by Harriet Ziefert & Amanda Haley  
ISBN # 1609051467  
5 - 8+ years

**But I Used All of my Pocket Change**  
by Lauren Child  
ISBN # 0803737289  
3 - 5+ years

**Jenny Found a Penny**  
by Trudy Harris & John Hovell  
ISBN # 0822567253  
5+ years

**Just Saving My Money**  
by Mercer Mayer  
ISBN # 0060835575  
4 - 7+ years

**Make Money! Have a Lemonade Stand**  
by Bridget Heos  
ISBN # 1622431790  
3 - 7+ years

**Tops and Bottoms**  
by Janet Stevens  
ISBN # 0590864963  
4 - 7+ years

**Sally Jean, the Bicycle Queen**  
by Cari Best  
ISBN # 0374363862  
4 - 8+ years

**Ella Earns Her Own Money**  
by Lisa Bullard  
ISBN # 1467715115  
5 - 8+ years

**Follow the Money!**  
by Loreen Leedy  
ISBN # 0823417948  
5+ years

**Deena's Lucky Penny**  
by Barbara deRubertis  
ISBN # 1575650916  
5 - 7+ years

Agriculture's (NIFA) Cooperative Extension System, which brings vital, practical information to agricultural producers, small business owners, consumers, families, and young people.

An EEO/AA employer, University of Wisconsin-Extension provides equal opportunities in employment and programming, including Title VI, Title IX, and the Americans with Disabilities Act (ADA) requirements.

Book read guide | Ages 5–8+

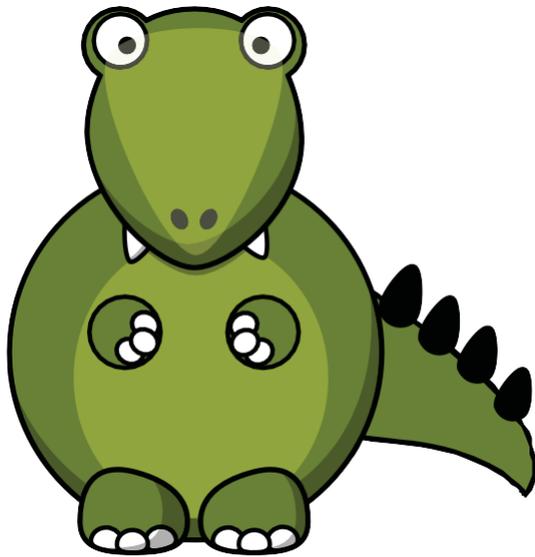
## Welcome

This guide will help you teach your child money management skills while reading “You Can’t Buy a Dinosaur with a Dime” by Harriet Ziefert and Amanda Haley. 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

Pete is a young boy who is learning to earn money and save it. Pete can spend his money how he likes, but he soon learns he does not like having an empty piggy bank.



## 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. Making decisions**

There are different ways to use money. Taking the time to ask questions, learn about different choices, and compare what's good and bad about each one helps you reach good decisions.

**How children show it:** Can look at a few choices and select one that will bring the best results.

### **2. Saving**

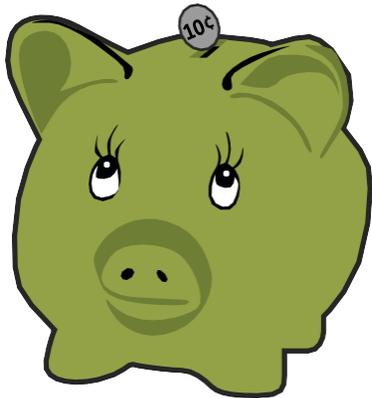
Some things cost more money than we have at one time. Saving means putting some money aside until we have enough to buy what we want.

**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. Staying true to yourself

Sometimes we might feel left out if we don't have what other people have. Knowing what's important to you and not comparing yourself to others can help you feel good about your decisions.

**How children show it:** Can name one special thing they like about themselves and one thing that makes each family member special too. Can discuss why it's okay that different people use their money for different things.



the orange. Keep coming up with reasons and moving between items until you can't think of any more. At the end of the game, your child can pick the item they are closer to.

If you have an older child who likes to write, help your child make a decision list. Using a piece of paper and a pencil, draw a line down the middle of the page. Write the two choices on either side of the line. Help your child think about all the different reasons behind each choice and write these reasons on the paper. When all reasons are written down, count how many reasons fall under that choice. Will you choose the choice with the best reasons? Or are there one or two reasons that are the most important?

## □ Something to do

### **My interests**

**Ages 4+**

Talk about your child's interests and free ways to explore these interests. For example, if your child likes rocks or feathers, you can look for these items during a walk or trip to the park. Does your public or school library have books on things your child likes? You can also talk about what kinds of interests and hobbies other people in your family have. How do you know what other people are interested in?

### **Making a decision**

**Ages 5+**

It can be hard to make a decision when you like two or more things at the same time. You and your child can play a decision-making game to show how people think through their decisions. Have your child pick two things he or she would like, such as a choice for lunch or a snack or what shirt to wear that day. Put a picture of the item or the item itself on either side of the room. Help your child come up with one reason at a time for choosing one item over another. As your child talks about each choice, take a step closer to the item. For example, if your child says, "I had an apple yesterday for a snack so I'd rather have an orange today," then have your child take one step toward

## □ Something to think about

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

- Pete likes to count his money and add up how much he has in his saving jar.
- Pete's mom and dad let Pete choose how to spend his money.
- When Pete buys his first dinosaur and spends almost all his money, he does not like the way it makes him feel.
- Pete earns money through an allowance, special chores, and selling some cards to a friend. Does your child have a way to earn money at home or in the neighborhood?
- Pete chooses a cheaper toy at the store so that he still has money in his savings jar.

## 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:

- Count the number of coins Pete has in his savings jar at the start of the book. How did Pete know how much money he had?
- Have you ever saved money? Where did you put your money to keep it safe?
- How did Pete feel after spending almost all of his money on a \$3.00 dinosaur?
- Have you ever felt sad about spending all your money at one time?
- How does Pete earn his money? Have you ever earned money?
- Pete sold baseball cards to a friend. Have you ever sold or traded something you own with a friend? How did that turn out?
- How did Pete pick what dinosaur to buy in the end? Have you ever picked a cheaper item to buy to save money?