







## The story

Jayden, Angeles, Rio, Maya and Mr. Carter plant a community garden. Through planning and hard work they open a garden stand. They use the money they make in a variety of exciting ways to show they can care and share.



## About this guide

Money as You Grow Bookshelf 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.

Money as You Grow Bookshelf is an updated version of the University of Nevada Extension's Money on the Bookshelf program. In collaboration with The University of Wisconsin-Madison Center for Financial Security and the University of Wisconsin-Madison Division of Extension, we are working together to expand the program and make it available to libraries, educators, and parents nationally.

For more tools and resources for parents, visit:  
[consumerfinance.gov/MoneyAsYouGrow](http://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-Madison Division of Extension is part of the National Institute of Food and Agriculture (NIFA) Cooperative Extension System, which brings vital, practical information to agricultural producers, small business owners, consumers, families, and young people.

Websites to explore to help you teach your children about money:

[www.usmint.gov/kids](http://www.usmint.gov/kids)

<https://www.uscurrency.gov/resource-center>

## 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**

**Definition:** There are always things we want to do or to have. Goal setting is choosing something to work for.

**Objective:** To decide what is important to do or to have. Planning helps people make choices about how to use their money.

### **2. Problem solving**

**Definition:** As things happen to us, we try to deal with them. Problem solving means finding what works best for us.

**Objective:** To identify the problem and what to do about it to make things better.

### **3. Prioritizing**

Definition: Sometimes we need to choose among several things. Prioritizing is arranging things in order of their importance to us.

Objective: To decide which things are most important to do or have and what people want or need can change from day to day.

### **4. Saving**

Definition: Some things cost more money than we have at one time. Saving money means putting it aside until we have enough to buy what we want. Saving means choosing not to spend money today in order to buy something in the future.

Objective: To recognize that saving money can help us get what we need and want and create a way to keep track of money saved for future spending.

Have fun with math skills and make a yummy treat. Pick a recipe to make with your child. Give your child a useful job when you make the treat. As you cook, help your child count the number of cups or spoonfuls, how many pieces you chop, or how many times you stir. Older children (ages 6+) can practice math and reading by following a recipe. Let your child read the recipe and plan out the steps for cooking. Try solving problems - for example, what could you do if you did not have something you needed for your recipe? You can also plan how many ingredients you need to double a recipe or cut it in half.

## Something to do

Take a field trip to a garden/farmers' market and a grocery store to compare and contrast vegetables' cost/quality.

Plant herbs, a vegetable plant, or seeds in a planter or hanging pot, in a heavy bag, or in stacked bricks filled with soil. These methods of gardening can be used to grow food at home, or can be sold at a garden stand.

Paint rocks to look like a vegetable or fruit, or put names of herbs and vegetables on them, to use as garden art. These can decorate a growing space or can be sold at a garden stand. Talk with your child about how much you would sell the rocks for.

Make a garden using plastic bottles, egg cartons, or even egg shells, and some soil and seeds. Talk about how much money you spent and ways to save money. How much money does this save instead of buying a planter?

## Something to think about

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

- Children can learn that they can use their skills and time to help others to get what they need.
- The children were able to save up enough money from selling the vegetables to open up a vegetable stand and give the money to the food pantry, plus have a celebration.

## 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 children in the story used their talents to grow the food. These talents are also called human resources. What were some human resources they used?
- Why did the children work so hard to grow the food?
- What lessons did the children learn?