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MONEY AS YOU GROW

Book read guide for

## “A Bike Like Sergio’s”

By Maribeth Boelts

 Ages 5-8 +

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 Katie Gellings and Crystal Walters, Human Development & Relationships Educators, UW-Madison Division of Extension, and has been reviewed by members of the UW-Madison Extension's Money as You Grow workgroup. Workgroup contributors include: Jenny Abel, Jackie Carattini, Beverly Doll, Amanda Griswold, and Alicia Utke-Becher. Publication production, graphics, editing support for this project by Ella Acra and Jonathon Ferguson.

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Book read guide | Ages 5–8+

# Welcome

This guide will help you to teach your child money management skills while reading “A Bike Like Sergio’s” by Maribeth Boelts. 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

Ruben feels left out for not having a bike like his friend, Sergio. When he is at the grocery store, he picks up lost money and has to decide what to do.



## 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) and the University of Wisconsin-Madison Division of 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

<http://consumerfinance.gov/MoneyAsYouGrow>.

University of Wisconsin-Madison Division of Extension is part of the National Institute of Food and Agriculture's (NIFA) Cooperative Extension System, which brings vital, practical information to agricultural producers, small business owners, consumers, families and young people.

## 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 life.

### 1. Making decisions

Many times 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 kids 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 kids show it:** They keep money in a safe place and keep track of the amount saved for future spending.

Ages 7+: They can explain why money that is saved in a bank or credit union is still a personal belonging.

### 3. Self-Control

Sometimes we can't have what we want right away and need to wait. Choosing not to spend money now can help us get something bigger that we want later on.

**How kids show it:** They can talk about times when they were able to wait and how they could do it.

## Something to think about

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

- Sergio feels left out because he doesn't have a bike. His family isn't able to afford more than the costs for basic living right now.
- Sergio finds money that doesn't belong to him. It is enough money to buy the bike he really wants. He has to make a big decision – whether to buy a bike or give the money back.
- In the end, Sergio makes the right decision and is proud of himself. He realizes the people and things he has around him are more important than a bike.

## 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 did Ruben want a bike? How did not having a bike make him feel? How did he think having a bike would make him feel?
- Some of our friends might have things we don't have, and we might have things that our friends don't, just like Ruben and Sergio. Why might this be?
- Have you ever found something that wasn't yours? What did you do with it? How did your decision make you feel?
- Ruben keeps the money in his backpack which he thinks is a safe place. Where do you store your money? Do you think it's a safe place to keep money?
- After school, Ruben goes to the bike store but he didn't tell his parents. Why do you think he didn't tell them?
- The story shows Ruben's mom making a budget for groceries. Why do you think she seems sad?
- When Ruben makes the right decision, he feels many different emotions. Why do you think he feels the way he does?
- Why was Ruben proud of himself at the end of the story? Can you think of a time when you were proud of yourself?

## Something to do

### **Make a piggy bank**

**Ages 5+**

Gather an empty, clean jar or container from your house to use as a safe place to keep your money. You can reuse a plastic food container or empty box. Decorate the piggy bank with markers, stickers, or other items you have at your house. Have an adult help you cut a hole in the top of the jar or container if there isn't one already. Talk about why it's important to keep your money in a safe place, and where you should store your jar or container with your money in it. Have a discussion about what you might save your money for and how much money you need to buy that item. It might take a long time to fill up your jar or container if you are saving for a bigger item. If your child is curious about saving larger amounts, talk about keeping money in the bank.

### **Learning about money**

**Ages 6+**

Gather one of each coin – a penny, nickel, dime, and quarter. Look at each coin, talking about how they are similar and different in color, size, and value. Talk about how you might combine different coins to come up with a larger amount. Have a discussion about how different people spend their money on different items and how different items cost different amounts.

**Making daily decisions.****Ages 7-8**

Talk about decisions that you and your family make every day from morning to night. Then discuss how these decisions can affect you and others around you, and what would happen if you made the opposite decision. For example, you might have homework after school. You have a decision to make whether you finish it or not. What happens if you finish your homework? What happens if you don't finish your homework? How might your family feel about your decisions?