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MONEY AS YOU GROW

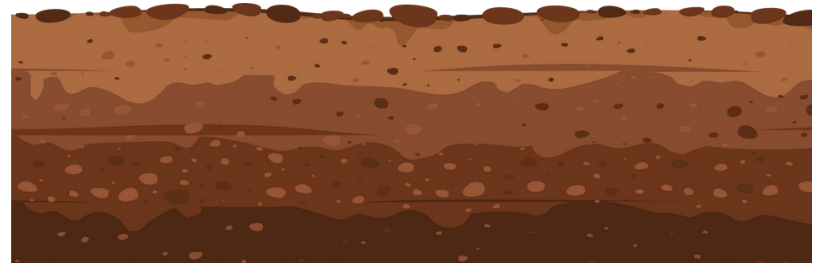
Book read guide for

“Dirt Cheap”

By Mark Hoffman

 Ages 3-7

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

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Book read guide | Ages 5-8+

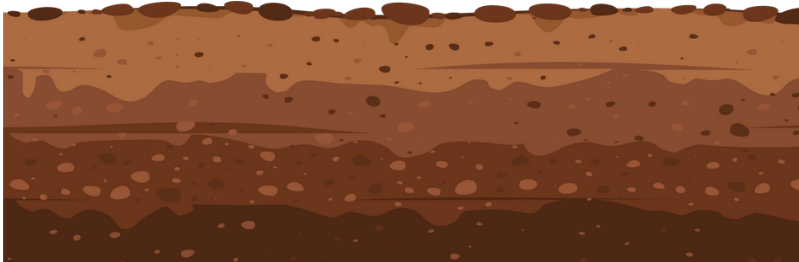
Welcome

This guide will help you to teach your child money management skills while reading "Dirt Cheap?" by Mark Hoffman. 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

Birdie, a young entrepreneur, sets out to earn some money and discovers the value of a dollar (and of dirt).



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 have also included ways children can show they are ready to use them in their daily lives.

1. Solving problems

When problems come up, we try to deal with them. Solving problems means finding what works best for us and taking action to make things better.

How kids show it: They can describe problems and come up with a few ideas to make things better.

2. Flexibility

It is important to learn from mistakes. We can change our plans and try something new if our first idea is not working.

How kids show it: They can talk about a time when their plans didn't turn out how they wanted and what they did instead.

3. Spending

You need money to buy things. These things have different prices. Money can be spent only once—after buying something, a person needs more money to buy something else.

How kids show it: Make spending choices with their own money (real or play money). Ages 7+: Can tell the value of different coins and bills.

Something to think about

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

- Birdie sees a new soccer ball. Does Birdie need a new soccer ball, or does she want a new soccer ball?
- Notice how Birdie becomes an entrepreneur (an entrepreneur is someone who owns a business) and learns how to explore different ways to earn money towards purchasing the soccer ball.
- Birdie learns that items have different values and that by using different coins you can come up with the same value.
- What is one thing you were surprised that Birdie had to do to earn money?

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 do you think the soccer ball was so important to Birdie? Did she want or need a new soccer ball?
- What are the ways you can earn money?
- What lessons did Birdie learn while trying to earn money?
- An entrepreneur is someone who owns a business, what business did Birdie own?

Something to do

Needs vs wants around the house

Ages 3+

Look around your house and choose a few belongings that your family has. Talk about whether the items are a need or a want. Next, as a family make a list of things you may want in the future. What is something each of you has wanted to purchase and had to save for? Was it easy or hard to save? What were some of the challenges to saving? As a family, list the ways that you can earn or get money for items you may want.

Identify wants and needs at the grocery store

Ages 3+

Talk about how you decide what to buy at the grocery store and what to pass up. For example, maybe you grab milk but skip the soda; you buy toothpaste, but not sparkly purple nail polish. Why is one a need and the other a want?

Make a family wants and needs list.

Age 5+

Make two columns on a large piece of paper—one for your family’s needs and one for your family’s wants. Write down a few ideas in each column and talk about why, for example, warm coats are a need, but that giant blow-up snowman for the yard that your four-year-old is dying to have sits squarely in the “wants” column.

The Value of Money

Ages 4+

Gather a variety of coins (pennies, nickels, dimes and quarters). Discuss the names of each coin and the value they have. Do you have a container for saving coins? If yes, have children sort and label the coins as they get added to the jar. If not, find a container for saving coins. Talk about what you may want to save for as a family. Have children name and add coins to the container. Older children can also practice counting the coins.

Make a piggy bank

Ages 3+

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 an empty box. Decorate the piggy bank with markers, stickers, or other items you have in your home. 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. For older children, 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