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MONEY AS YOU GROW

Book read guide for

“Swap!”

By Steve Light

 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 Jenny Abel and Alicia Utke-Becher, 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: Jackie Carattini, Beverly Doll, Katie Gellings, Amanda Griswold, 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 “Swap! by Steve Light. 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

Two pirates have a ship, but the ship won't sail. They swap a small item that they have for an item that they need. The pirates keep swapping until they can fix their ship.



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. 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. Bartering and swapping

Bartering means to trade one thing for another without the use of money. Bartering helps groups of people get what they want or need and strengthens relationships among communities.

How kids show it: They can get the things they want or need without money by swapping something they have with a friend. Examples include collectible cards, stickers, rocks, and snacks.

3. Follow-through

Sticking with a plan to reach a goal can be hard. It takes effort, skill and sometimes help from others.

How kids show it: They can identify who they can turn to for help reaching a goal, or what tools or ticks might help them stick with a plan.

4. Flexibility

Thinking in a new and different way helps solve problems. Being flexible means that when situations get hard, you can change how you think and act to come up with new ideas.

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.

Something to think about

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

- Pirates need a ship to sail the high seas. The ship needs lots of equipment like oars, rope, and anchors before it can sail. The pirates don't have any of these things when they start, nor do they have the money to buy them.
- One pirate sees people around them swapping what they have for other things. They get the idea to trade a button first and then eventually get the other items they need for the ship.
- Bartering means swapping things or services you have for other things you need or want. Think of a time when you bartered to get an item or a service that you needed or wanted.
- Note that there aren't many words in this book. A lot of big ideas are in the pictures.

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 was the pirate sad? Has there been a time you felt sad?
- Why is the ship so important to the pirates?
- What does a ship need to sail?
- One of the pirates has an idea of swapping the button. What does it mean to swap?
- What things did they swap? What were they able to get by swapping? Have you ever swapped anything?
- What did the new things help them do?
- Sometimes they swapped a thing for a job. Who were the people in the book who did the jobs? What kind of job would you like to have in the future?

Something to do

Learning to swap:

Ages 3+

Help your child learn about swapping by trading toys they have with toys of equal value. For example, you could say “I have a green car. Could I swap it with you for your yellow car?” As you play with your child, try swapping higher valued items, toys they are more invested in, like stuffed animals. Learning to swap is one of the first steps towards learning to share.

Role-play the characters in the book:

Ages 3+

Try out your best pirate accent and pretend to be the characters in the book. Walk through your home and gather things that could be swapped. Do you have a button, or a teacup? What else could you swap with a pirate? Sometimes you can swap one thing for two of something else. Swap the things you find around the house until everyone has a variety of new supplies.

Family skills:

Ages: 6+

Each of us has skills that make us special. List what each family member is good at. Think about jobs that match those skills. What jobs can you do and swap for things or jobs that you need and want? Do a job like washing dishes, setting the table, or cleaning your room and swap it for something that you want, like a thing or a job.

As a family, talk about how it felt to share your skills and get something in return. What did you learn about yourself and other people? Would you like to do the same job or share a different skill in the future?