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MONEY AS YOU GROW

Book read guide for

## “What’s in the Piggy Bank”

By Janet Craig

 Ages 3-6

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



## MONEY AS YOU GROW BOOK CLUB

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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 “What’s in the Piggy Bank?” by Janet Craig. 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

Ben and Kate love to play ball, but they always end up losing it. To get a new one, Ben and Kate work together to raise money by collecting loose change, doing chores and emptying their piggybank. As a result, they not only save enough to buy a new ball, but are also introduced to concepts of saving, spending and the values of different kinds of money.

## 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

Your child should be able to point to examples of the key ideas in the story and discuss real-life examples with you. Use the definitions below to explain these key ideas, as well as examples of how your child can show they understand them.

### 1. Teamwork

Teamwork is when everyone works together, like pieces in a puzzle, to achieve a goal. Ben and Kate worked together to buy a new ball.

**How kids show it:** In group activities or games, they encourage others, take turns, and work together to reach a shared goal.

### 2. Saving

People save money for emergencies or the future using a variety of methods. Coins and paper money are worth different amounts.

**How kids show it:** They can identify the different values of paper money and coins and have a safe place to keep their money.

### 3. Spending

People use money to buy things they need and want. Deciding if they really need something or not is important.

**How kids show it:** They can decide if the things they want are something they need now or if they can save to buy items in the future.

## Something to think about

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

- What keeps happening to Ben and Kate's ball?
- How much money does a new ball cost?
- What did Ben and Kate do to get the money for a new ball?
- Who gives them the remaining amount of money they need?
- Do Ben and Kate buy a new ball?
- What do Ben and Kate do with the extra money they have?

## 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:

- How can Ben and Kate get a new ball? Where do they have to go to get a new ball?
- The piggy bank didn't have enough money for them to buy a new ball. How can Ben and Kate get enough money for a new ball?
- Talk about saving money as a goal. To reach a goal you need to plan. To make the plan work, you need to be patient and not give up.
- Talk about how Ben and Kate were able to work for a couple more dollars. Why did Ben and Kate get money for helping Mom rake the leaves?
- It feels good to reach a goal you worked hard for.
- The different values associated with coins and paper money. (ex. what a penny looks like and its value)

## Something to do

### **Make a piggy bank**

**Ages 3+**

Ben and Kate used money from their piggy bank to buy a new ball. Using an old container (ex. jar or milk jug) with a lid, decorate it and create a piggy bank that can be used to save extra change and serve as a fun savings tool that allows them to experience the joy of watching savings grow over time.

### **Set a Savings Goals**

**Ages 5+**

Come up with a goal of saving for a certain toy or outing, like the ball Ben and Kate saved for. Get a piece of paper and markers. Then draw a chart with sections for different amounts of savings (ex. \$1, \$5, \$10). Each time a goal amount is reached mark it by coloring in the section and celebrate. This will help kids see progress towards a savings goal and help them understand the value of saving money to buy something they want