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MONEY AS YOU GROW

Book read guide for

“A Gift from Abuela”

By Cecilia Ruiz

 Ages 5-8 +

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This book read guide was developed by Amanda Griswold, Human Development & Relationships Educator and Jenny Abel, Financial Security Outreach Program Manager, 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: Katie Daul, Beverly Doll, Jonathon Ferguson, Katie Gellings, Alicia Utke-Becher, and Crystal Walters. Publication production, graphics, and editing support for this project by Ella Acra and Jonathon Ferguson.

Welcome

This guide will help you teach your child money management skills while reading “A Gift from Abuela” by Cecilia Ruiz. 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

Abuela and Niña live in Mexico. Abuela means “grandmother” in Spanish and Niña means girl. Abuela loves her granddaughter very much. When Niña is young, she and Abuela spend a lot of time together. Abuela decides she wants to save money to buy Niña a special gift and sets aside 20 pesos (the unit of money used in Mexico) each week. When the economy gets bad in the country, Abuela’s money is worthless. Abuela and Niña decide to make the old money into a beautiful craft and enjoy getting to spend time together again like they used to.



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. Staying true to yourself

Sometimes we might feel left out if we don't have what other people have. Knowing what's important to you and not comparing yourself to others can help you feel good about your decisions.

How kids show it: They can name one special thing they like about themselves and one thing that makes each family member special too. (Ages 7+) They can discuss why it's okay that different people use their money for different things.

2. 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.

3. 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 saved in a bank or credit union is still a personal belonging.

Something to think about

First, read the book yourself and think about these ideas

- Abuela and Niña have a special relationship and spend a lot of time together when Niña is young.
- Abuela decides to save money each week to buy a special gift for Niña. She saves 20 pesos every Friday.
- As Niña grows older, she spends less time with Abuela and more with her friends.
- Because of the economic conditions in her country, Abuela is not able to meet her goal.
- Think about how life changes. When difficult things happen, they can remind us of what truly matters. Abuela and Niña remember that what is most important to them is spending time together.

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:

- What goal did Abuela set?
- 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. It is also important to recognize that external factors can get in the way, and we may need to change our goals.
- We can feel good when we work hard, stick to our plan, and reach our goal. When we aren't able to reach our goal due to factors out of our control it's good to think about how we can change the goal to match what we are able to do.
- A value is something that is important to us. A value that was important to Abuela and Niña was spending time together. What values are important to you?

- Niña realized she had not seen Abuela in a long time, so she went to visit her. When she arrived, Abuela was not there. How did the house look? How did Niña surprise Abuela?
- Abuela had a goal of buying a gift for Niña. Niña's goal was to clean Abuela's kitchen and to spend time with her after she hadn't seen her in a long time. Did their goals match their values?
- How did Abuela feel about Niña's surprise? What did Niña find? What idea did Niña have?

Something to do

Caring for others

Ages 3+

It feels good to do something nice for someone else. Instead of spending money on a gift, you can also plan a surprise for a family member. Some ideas for a surprise are to make a card or draw a picture. Does your child have skills he or she can share with others instead of buying a gift? Your child could bake a treat, walk a dog, or water plants. He or she could also give the person a homemade coupon for a promise to do something in the future, like clean a room for someone, wash their car or shovel snow. If your child gets a gift or someone does something nice for them, sit down together to write a thank you note and draw a picture to thank the giver.

Make your own papel picado banner

Ages 5+

In the book *Abuela and Niña* turned the worthless paper money into papel picado, a craft where you can cut different shapes into small pieces of paper and hang them together on a string to decorate a room of your home. Gather pieces of colorful construction paper, use child-safe scissors to cut various designs into the paper, and tape or glue the pieces to a string to hang on the wall.

Make a goal setting chart

Ages 6+

Ask your child to set a goal for something they want to buy, like a new toy, sports equipment, or tickets to an amusement park. Figure out the cost of the goal and create a chart where they can record how much money they are saving each week or month to get them closer to achieving their goal. The money could come from an allowance, money they receive for doing chores, or gifts they receive from other relatives. Each time they save money; they can write the amount in their chart and add it to previous amounts to see how close they are getting to their goal.

