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MONEY AS YOU GROW

Book read guide for “Quarters”

By Mary Hill

 Ages 5-8

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MONEY AS YOU GROW BOOK CLUB

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This book read guide was developed by Katie Daul, Katie Gellings, and Crystal Walters, 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, Beverly Doll, Jonathon Ferguson, Amanda Griswold, and Alicia Utke-Becher. Publication production, graphics, 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 “Quarters” by Mary Hill. 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.
- Suggest activities that help your child put ideas and lessons into action.



The story

Quarters is an educational children's book that introduces young readers to the concept of quarters. The story explains the value of a quarter, what it looks like, what is on a quarter and how it can be used in everyday situations. Through simple language and illustrations, the book helps children understand basic counting, the concept of currency, and how quarters fit into the broader system of money. It's designed to be accessible and engaging, making it a helpful tool for parents and educators introducing young kids to foundational financial literacy concepts.



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. Value Recognition:

By recognizing the value of a quarter, children learn foundational math skills, like grouping and counting by 25s, and gain a sense of how these coins can be combined to make various amounts.

How kids show it: Kids can match quarters with equivalent amounts in smaller coins, learning how different combinations can equal the same value.

2. Practical Usage

By demonstrating the practical uses of quarters, this book helps kids grasp how money functions in everyday life and can lead to a conversation of money management skills.

How kids show it: Can identify where quarters are used (such as a washing machines) and are able to highlight that people enjoy collecting quarters for fun but also to save.

Something to think about

First, read the book yourself and think about these ideas

- How would you explain what a quarter is?
- What are quarters made out of?
- Who is on the front/back of the quarter and why?
- What is the value of a quarter/ how does other change add up to a quarter? Where are quarters used in real life?



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 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 do you think a quarter is worth?
- Do you know who is on the front of a quarter and why? Can you name other coins that add up to 25 cents?
- How many quarters do you think make a dollar?
- What ways do people use quarters in everyday life? What is one thing you would like to buy with your quarters?

Something to do

Create a Piggy Bank

Ages 3+

Go to the store and get paint, paint brushes and a paintable piggy bank. Set up a time to paint the piggy bank and make a three-point list of goals for things you would like to buy with the change you save. Check it weekly and once the piggy bank is full, see how many of the things on your list you can buy.

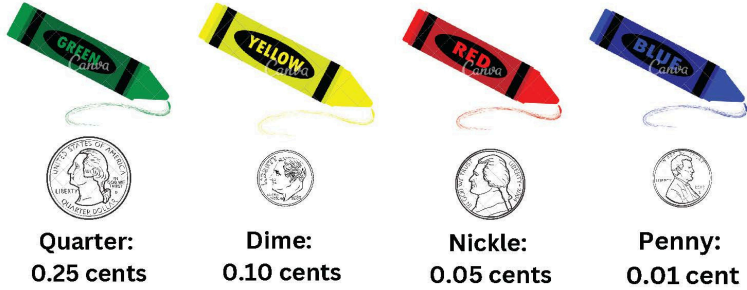
Collecting Quarters

Ages 5+

Purchase a 50 State Quarter Collector and help your child collect and find quarters from different states. Once it is full, help them add the quarters into dollars and put half into a piggy bank and for the other half, allow them to choose what they would like to do with it (purchase something small, save it, put it in their wallet, donate it to someone in need).

PIGGY BANK PARTY

Count the coins in each jar, color them in, add up their value, and write the total amount of money in the boxes below!

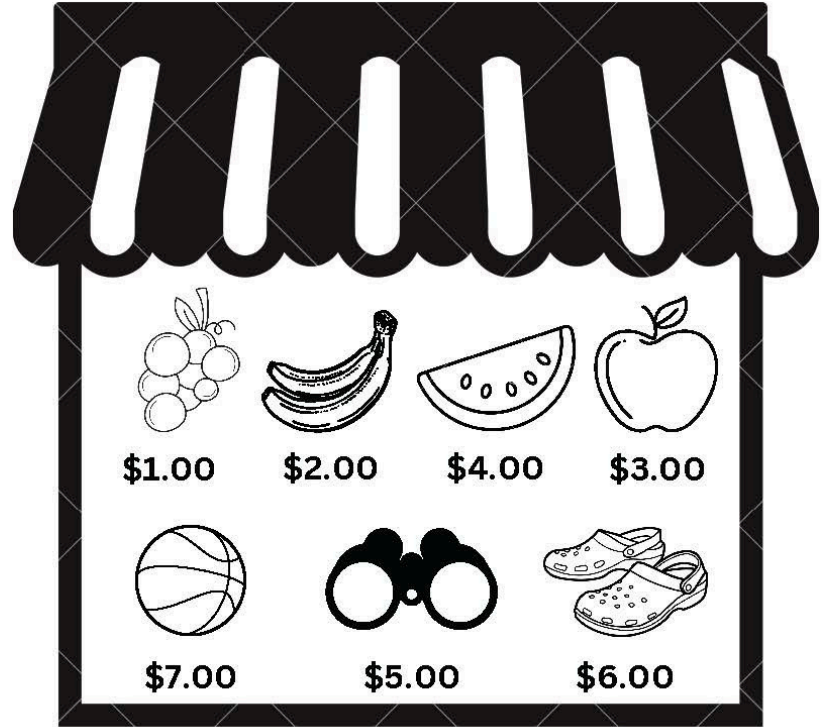


HOW MUCH MONEY ARE IN THE JARS?

_____	_____	_____

SHOPPING SPREE

You have \$15.00 in your piggy bank, what can you buy at the store?



Add up the items at the store and use your \$15.00 in three different ways!

\$ _____ \$ _____ \$ _____

COLOR IN THE COINS

Color the correct number of quarters needed to buy each toy!



=



\$1.25



=



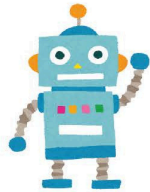
\$0.75



=



\$1.00



=



\$0.50