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MONEY AS YOU GROW

Book read guide for
**When Grandma Gives
You a Lemon Tree**

By Jamie L. B. Deenihan

 Ages 5-8

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



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MONEY AS YOU GROW BOOK CLUB

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This book read guide was developed by Jenny Abel 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: Beverly Doll, Jonathon Ferguson, Katie Gellings, Alicia Utke-Becher, Crystal Walters, and Bob Wiegel. Publication production, graphics, and editing support for this project by Holly Marley-Henschen.

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Welcome

This guide will help you to teach your child money management skills while reading “When Grandma Gives You a Lemon Tree” by Jamie L. B. Deenihan. 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

The girl in this story is expecting a fancy gift from her grandma, like a robot dog, drone, or remote-control car. Instead, she received a lemon tree. At first, she was disappointed, but she learned to care for the tree and eventually used the lemons to start a lemonade stand. She was able to use the money she earned from the lemonade stand to purchase more plants and gardening tools so that she could beautify the neighborhood, give flowers to her grandma, and provide spaces for her friends and neighbors to enjoy nature.



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. Follow-through

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

How Children Show It: Can identify who they can turn to for help reaching a goal, or what tools or tricks might help them stick with a plan.

2. Flexibility

The girl in the story adjusted when plans changed. She expected tech gifts but made the best of an unexpected lemon tree by turning lemons into lemonade instead of getting upset. In the process, she gained a love of growing things and created green spaces for her community.

How Children Show It: They can explain why being flexible helps them reach goals even when things do not go as expected. Like in the book, they learn to appreciate a lemon tree instead of being disappointed about not getting a gadget.

3. Sharing

There are two kinds of sharing: Something shared that does not have to be returned or paid for is a gift. Something borrowed must be returned. In the book, the girl shares the money she earns by planting more trees and flowers and giving some of those flowers to her grandma.

How Children Show It: Can explain the difference between lending and giving something away. Children who are ages 7+ can explain what we pay for some things and not others.

Something to think about

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

- The girl in the story wants fun and flashy presents for her birthday like headphones and a drone. She is at first sad that instead of those gifts her grandma gives her a lemon tree.
- She learns how to care for the tree and eventually has lemons to harvest.
- She squeezes juice from the lemons and makes tasty lemonade. She sells the lemonade to neighbors and uses the money she earns to buy things that benefit everyone in her community — gardening tools and plants that grow into beautiful gathering places.

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:

- Talk about how the girl in the story felt when she received a lemon tree instead of tech gifts like a robot dog, drone, or remote-control car.
- Ask what she did when she received a lemon tree as a gift.
- Talk about how she was creative and worked hard to turn lemons into lemonade.
- How does selling lemonade help her earn and save money?
- Talk about why it is important to be flexible and make the best out of unexpected gifts, events, or situations.

Something to do

Having a daily routine

Ages 5+

(Ages 3+) Having a daily routine is like having a plan to follow. As you go through your day, talk with your child about what activity comes next: “After you brush your teeth, then what do we do?” Talk about why it’s still a good idea to do something, even if we may not always feel like doing it.

(Ages 6+) Do an activity with your child that lets you follow directions together. Maybe it’s following a recipe for cooking or following instructions for putting together a puzzle. Read each step out loud and talk about the best way to follow that step. Enjoy the effort and celebrate your success.

Learning Flexibility Through Fun

Ages 3+

(Ages 3+) Pick a game to play: Start a simple activity (like building blocks), then suggest a new idea halfway through, such as Go Fish. Talk about how it feels to switch and why it is okay to try something different.

(Age 6+) Pick a game to play: Start with a simple game (like checkers), if your child is having a hard time with a move they made, let them have a ‘do over.’ Ask them, what would they change? How does it feel to be able to change their mind?

Sharing

Ages 3+

(Ages 3+) Ask your child to think of someone they'd like to give a gift to. It could be a relative, teacher, or neighbor. Invite them to think of a gift they could make for that person, like a drawing or a craft project. Help them make the gift and then present it to the person.

(Ages 6+) When your child earns money from doing chores or an allowance suggest that they divide the money into three portions: money to spend on themselves, money to save, and money to share. Help them use the "share" money to buy a gift for someone they care about, like a relative or teacher.

Grow an indoor plant

Ages 4+

These home-grown gardens will help your child learn different ways to use resources. You do not need a piece of land to grow something. Help your child use jars and food from home to start a houseplant. Your child will have a pretty plant and maybe a new hobby.

Grow a potato plant: Select a sweet potato or yam with lots of "eyes" since your vine will appear from them. Wash the potato. Fill a jar or glass with water. Stick three or four toothpicks around the center of the potato. The toothpicks will hold the potato up in the jar of water. One-third of the potato should be in the water. Put the jar in a sunny spot in your home. The potato will use lots of water as it grows. Keep the jar filled with water. The yam sprouts vine-like foliage in about a week. It flowers in trailing clusters. The flowers are green and bell-shaped.

You can also try growing other plants from groceries. Save the top half-inch of a carrot. Plant it in a container of damp sand or place it in a shallow pan of water. Cover the carrot top about halfway with either the sand or water. Put it in a warm and sunny spot in your home. After about one week, a fern-like plant will start to grow. You can also try this with radishes, beets, turnips and parsnips.