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MONEY AS YOU GROW

## Book read guide for **What Can I Buy?**

By Julie Moriarty

 Ages 5-7

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



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## MONEY AS YOU GROW BOOK CLUB

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## Welcome

This guide will help you teach children about the basics of money in terms of wants versus needs, especially when it comes to shopping, by reading the children's book, *What Can I Buy?*

By following this guide, you will be able to:

- Explain the key ideas covered in the book and use tools your child understands to support these ideas in daily life.
- Use provided questions to spark conversation with your child.
- Introduce activities that help your child put the book's ideas and lessons into action, helping you explain the key ideas covered in the book and then providing you with tools your child understands to support these key ideas in daily life.

## The story

What Can I Buy? by Julie Moriarty is an educational children's book that introduces young readers to the concept of money and making choices about spending. The story explains how people use money to buy things they need and want. Through simple language and colorful illustrations, the book helps children understand the value of money, differences in wants and needs, and the basics of saving and budgeting by showing that sometimes, when making decisions, it's better to save rather than spend right away.



## 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

Use these definitions to explain the ideas. We've also included ways your child can show they are ready to use them in their daily lives.

- 1. Making purchasing decisions:** The idea of spending money or choosing things to buy by presenting an upbeat look at going to the store.
- 2. Introducing young children to shopping and basic money concepts:** Choosing items, comparing and deciding, and understanding cost and value are included throughout the book.
- 3. Fun/positive tone around spending and saving:** Make the decision-making process enjoyable rather than overly serious.

## Something to think about

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

- Children at this age are beginning to understand wants vs needs, and how to make choices.
- Think about ways to connect the story to early money concepts and real-world experiences.
- Plan to ask open-ended questions that encourage reasoning and storytelling.

## 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's something you would want to buy and something you need to buy?
- How do you think it feels to make a choice between two things?
- Why do you think the child picked the things they did?
- What helps us decide what to buy?

## Something to do

### **Learning Through Play → Pretend Store Play**

#### **Ages 2-3**

- Set up a mini “store” with toys or snacks.
- Use play money to “buy” and “sell” items.

### **Making Simple Choices → Grocery Flyer Game**

#### **Ages 3-4**

- Cut out pictures from store ads and give your child a pretend budget (e.g., \$5).
- Ask: “What would you buy with your money?”

### **Early Budgeting & Saving → Snack Shop**

#### **Ages 4-5**

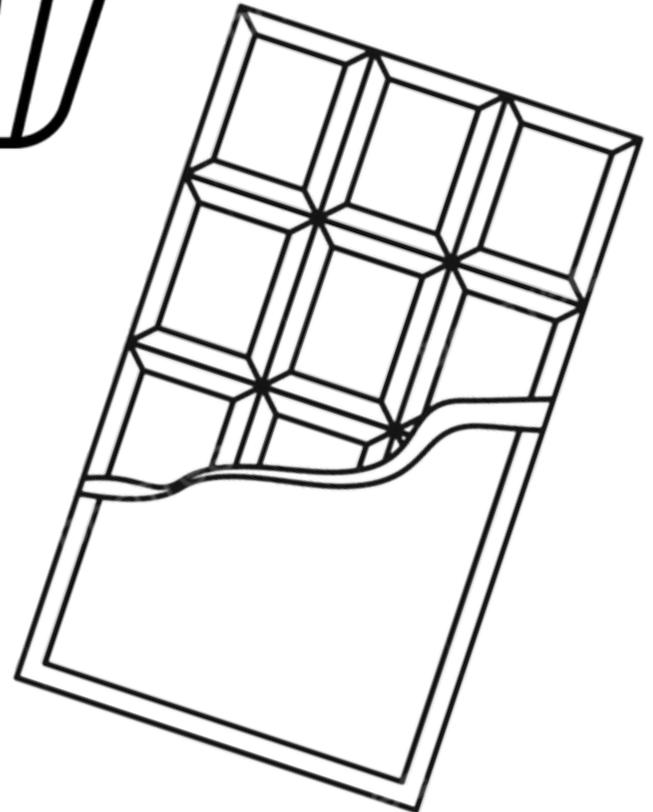
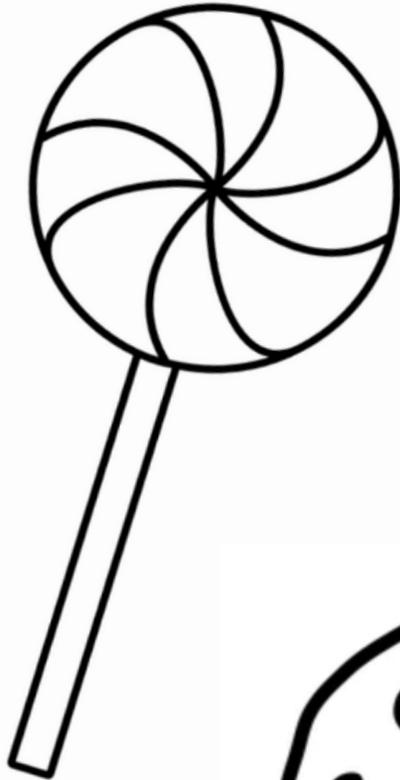
- Label snacks with prices (e.g., apple = \$1, cookie = \$2). Give your child \$5 in play money and let them choose
- Save, Spend, Share Jars - Create three jars: one for saving, one for spending, and one for sharing.
- Talk about what each jar is for and let your child decide where to put their coins.

# Pick a treat!

Ages 2-3

You can pick 2 treats!

Color the ones you want.



# Wants vs. Needs

Ages 3-5

Based on the pictures,  
**X out** “Things I Want” and  
**Circle** “Things I Need”



Why do we **want** some things but **need** others?  
How do we decide which to buy?

# Quarter Shopping Spree

Ages 4-5

You have 10 quarters.

Use your quarters to buy fun toys!

Circle each item you will buy.

Then cross off the quarters you used.

