

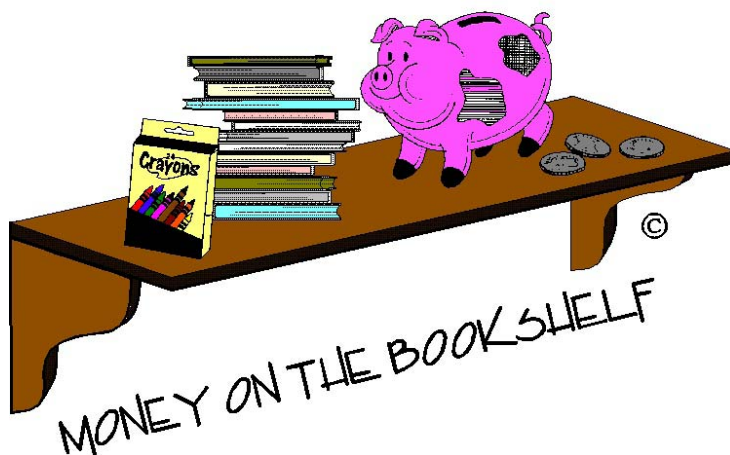


University of Nevada
Cooperative Extension

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Money on the Bookshelf

A Family Financial Literacy Program



Curriculum Guide

Money on the Bookshelf

A Family Financial Literacy Program

Curriculum Guide

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University of Nevada
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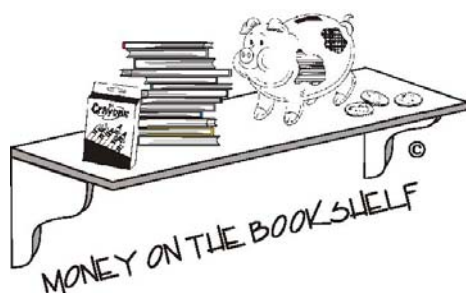
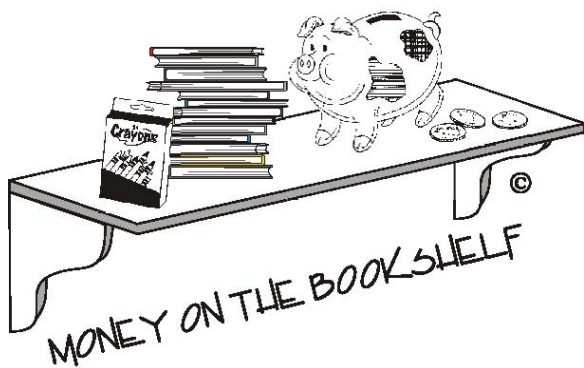


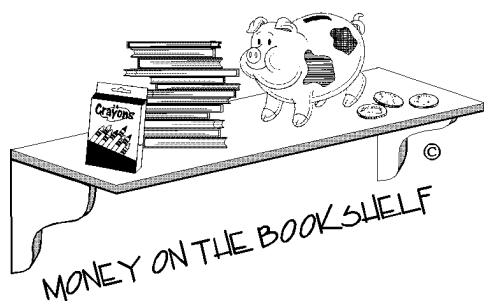
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*Spanish versions of Parent Guide included.



Program Overview



Overview

Money management education is a recognized need for limited resource audiences. The challenge lies in reaching limited resource adult audiences. *Money on the Bookshelf* meets this need in a fun, non-threatening way.

Target Audience

The *Money on the Bookshelf* program targets limited resource parents with young children, ages four through 10.

Purpose

The purpose of this family financial literacy education program is to provide the parent and child with opportunities to have positive interactions about money and to enhance the financial and lifelong learning skills of both parent and child. The curriculum is designed to create interest in money and its use, encourage parents and children to have positive conversations about using money, provide access to financial literacy materials and encourage family money management. Secondary goals include improving family literacy; helping parents teach life skills such as communication, problem solving and cooperation; and to provide support, encouragement and a sense of empowerment to parents.

The program helps parents and their children enhance their knowledge and application of money management concepts including allocating resources, decision-making, goal-setting, prioritizing, positive interaction, problem solving, recognizing resources, recognizing success, and saving. Uniting parents and children in positive experiences relating to family finances can decrease family tension, hostility, and confrontations centered on money matters. Parents and children who are able to transfer the positive interaction skills to other daily living situations may reduce incidences of child abuse and neglect. The Nevada Committee for the Protection of Children, whose mission is prevention of child abuse and neglect, provided the initial funding, in part, for development, piloting and delivery of this program.

Description

Money On The Bookshelf is designed to help parents teach their children money management through reading children's books and completing accompanying activities.

Parents gain confidence in reading the books and discussing the financial concepts with their children by participating in either group or one-to-one workshop sessions. Parents borrow a book with its accompanying Parent Guide, read the book with their children at home, and complete extender activities with them. The parent completes a simple evaluation form when returning the book to the program site.

The Curriculum Guide is divided into five sections. The Overview contains information on the purpose, description, delivery, evaluation results at pilot sites, background research, and references for the *Money on the Bookshelf* Program. The Implementation Guide section tells what financial literacy is, what role the family plays, and gives detailed information on how to conduct the program. Included in this section is a Cooperator Information Sheet which was used as a marketing tool to recruit project collaborators. The Evaluation Tools section contains examples of evaluation instruments. The Annotated Bibliography contains a list of financial concepts, tips for reading with children, a list of children's books about money, and resources for parents to use to teach money management concepts to children. The last section contains a copy of the Facilitator and Parent Guides for the twelve books selected for the program. Four of the twelve books are available in Spanish and translated Parent Guides for these are included. Two of the parent evaluation forms are also provided in Spanish. Reading level of all Parent Guides is approximately fourth grade.

Program Delivery

The *Money on the Bookshelf* Curriculum Guide provides materials for educators to design a family financial literacy program tailored to their audience. In 1997, after pilot testing and revising the materials, Nevada Cooperative Extension packaged materials into kits. Volunteer facilitators were trained at 31 sites, and each site received a program kit. Cost of program kits was underwritten by a grant. The program kit included the Curriculum Guide, four copies of each of the 12 children's books, two parent reference books on teaching children about money, 50 copies each of the 12 Parent Guides, 50 Family Participation Record forms and 50 Parent Feedback Thermometer forms. Promotional bookmarks and posters were included with the kits to assist program sites with marketing.

Evaluation Results at Pilot Sites

Reception to *Money on the Bookshelf* by participating sites was enthusiastic. Several evaluation instruments were developed and used for the pilot program. A word pair evaluation instrument was used to evaluate the facilitators' opinions of the program implementation training session. Participants placed a mark on a continuum between pairs of words representing opposite points. The continuum had eight spaces (points). Converted to a numerical scale where 8 is more positive and 1 is more negative, the average score of the 17 items was 7.3. Facilitators were also asked to rank a list of parent workshop activities according to the value they believed the activity would have in helping parents achieve the goals of the program. The six highest ranked activities out of the 11 listed were: (1) having parents relate experiences with the previous

week's book and activities, (2) practice of the suggested activities for the featured book, (3) tips for reading with children at home, (4) discussion of anticipated problems, (5) demonstration of reading the book with the children, and (6) practice reading in family groups.

At one pilot site, parents were asked to evaluate both the parent workshop and the helpfulness of the books and Parent Guides in talking with their children about money. Two different versions of a feedback thermometer were used. All participants rated the workshop Great on a scale of Terrible, Not So Good, So-So, Okay, and Great. Parent responses to the book in helping them talk about money with their children were converted to a numerical rating and averaged 4.2 on a five point scale with 5 being Great. Responses to the helpfulness of the Parent Guides averaged 4.2 on a scale of 1 to 5 with 5 being Great.

To evaluate the overall program, focus groups were conducted at two pilot sites. Modifications of the format were used at both sites due to small numbers and time limitations of participants. Parents responses were all positive. Some examples of the comments:

- "The Parent Guide steered us in the right direction - helped get across point or intended purpose of book - would not have thought about how to tie in the concepts."
- "It was great for the parents - gave me a purpose for reading - whole new way to look at reading - really hit home."
- "Had we read the book and not been asked to give a feedback rating with regards to money, this would not have been the main discussion."
- "They know the difference between want and need and they don't want as much now."
- "As money is discussed we begin to teach about the coins and their value - fantastic way to tie all together, plus using your own resources."
- "Wonderful activities - teaching concepts of earning, saving and creating useful items with resources already at their disposal."
- "Yes, the books certainly helped me talk about money with my children - this was a total culmination of the previous books read regarding concept of discussion of money with children and an excellent learning tool for parent; there are so many ways in which to help with the understanding of earning/managing money."
- "Gives you a way to give information in a totally positive way - reading, arm around them and explaining economics to them in a positive warm environment - positive off shoots reading, book reports and talking about what is in the pictures."

Evaluation and impact data will continue to be collected at participating sites. Data collected will include family participation information and usefulness of the curriculum in helping parents talk with their children about money. To determine effectiveness of the program, parent focus groups will be conducted.

Background Research

Children living in limited resource households are at risk in many ways. They are likely to live in a single parent household, have a family income that is below poverty level, have parents with low levels of educational attainment, experience abuse and neglect and have lower academic achievement. In a study of lower and lower-middle class subjects, Figueredo and McCloskey (1993) found that the three major predictors of domestic violence were sex, money and paternity. These three factors accounted for 60% of the variance in violence toward women and violence toward the woman accounted for 26% of the variance in violence toward the child. Ney, *et al.* (1992) found that children attributed most types of abuse to their parent's immaturity, lack of money, and marital problems. Not having enough money had significant associations with physical and verbal abuse. As financial pressures increase, parental hostility toward children increases. Parents who are already irritable and angry with one another are more likely to respond in a hostile fashion during confrontations with children (Conger, *et al.*, (1994).

A positive approach to dealing with limited resources is for parents and children to learn and develop skills together for stretching scarce resources. When parents teach their children, they also learn and practice the concepts. This has been demonstrated in studies involving reading (Ammon, 1992; Darling 1992; Edwards, 1992; Hourcade & Richardson, 1987; Pellegrini, *et al.*, 1985; Porterfield-Stewart, 1993) and consumer/financial education (Myer, Crites & Haldeman, 1995; Mochis, Lawton, & Stampfl, 1980). Karnes, *et al.*, 1977 reported that parents of preschool children who were involved in helping their children learn, changed their attitudes toward their children and themselves and acquired new skills. When parents are involved with helping their children learn wise use of financial resources, the parents report increased ability in managing their own financial resources (Myer, Crites, & Haldeman, 1995). Children and parents in limited resource families need to learn how to learn and be rewarded for learning.

Young children from limited resource families lag behind conceptually. They have had limited experience with labeling, classifying and generalizing because their environment has not encouraged developing inquiry skills. They have not acquired information processing and problem solving skills (Karnes, *et al.*, 1977). Their parents also are likely to have poor information processing and problem solving skills. This puts the parents at a distinct disadvantage in today's highly competitive marketplace and will perpetuate the cycle of poverty, abuse and neglect, low literacy, low educational attainment and inability to manage financial resources.

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ISBN Numbers for paperback version

Alexander, Who Used To Be Rich Last Sunday, by Judith Viorst

ISBN # 0689711999

Spanish Version: ISBN # 0689713517

A Bargain For Frances, by Russel Hoban

ISBN # 006444001X

Spanish Version: ISBN # 0064441962X

A Chair For My Mother, by Vera Williams

ISBN # 0688040748

Spanish Version: ISBN # 0688132006

Just Shopping With Mom, by Mercer Mayer

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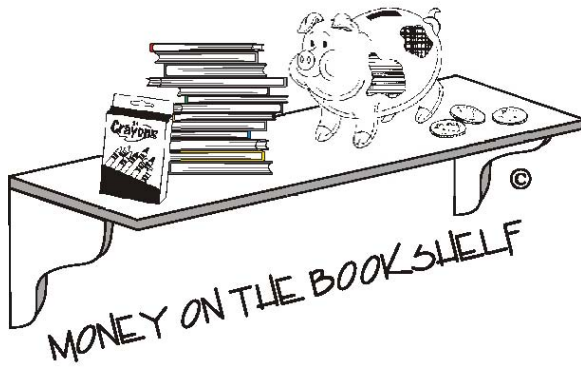
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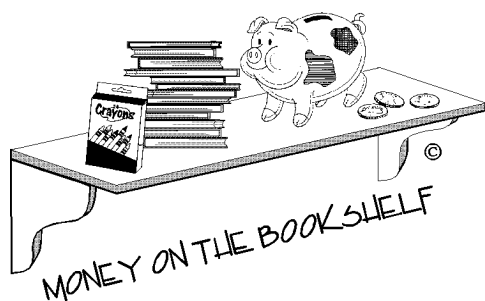
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Implementation Guide



Implementation Guide

INTRODUCTION

Then Katie looked at the purse. I'm all out of money again," she said.

The Purse by Kathy Caple

Reading books with children is a creative way to learn about the many sides of money management. Talking about the mistakes Alexander makes with his money is easy. So is talking about how Mom, in Mercer Mayer's *Just Shopping With Mom*, can help her children accept "no" as the answer when they have the "I wants." It is easier to talk and plan for other people than for ourselves. After a family talks about what others could and should do, they can use some of the ideas in their own families.

Money on the Bookshelf is an educational program that uses children's books and concepts about financial literacy to help families talk rather than argue about their money and how to use it. It is based on the idea of families reading and planning together. The program introduces basic financial literacy concepts like goal setting, decision making, planning, and saving. It encourages families to discuss the concepts together. Guides include things to talk about and

activities that help families practice what they have learned. This Program Guide provides information for family resource and literacy center group leaders and other educators interested in implementing the program.

WHY A FAMILY FINANCIAL LITERACY PROGRAM?

What is Financial Literacy?

Financial Literacy is a person's ability to recognize and use the money and other resources he or she has to get what is needed and wanted. Another way of saying this is that financial literacy is being able to set goals for using financial resources, make plans, and use the plans to meet financial demands and achieve goals.

To achieve financial literacy, a person needs to have experiences with money. That is why it is important that children begin to learn about money and its use when they are young. Counting coins is an early skill. Measuring the cost of things with coins comes later. Planning how to use money and saving are more difficult to understand and come later yet. Including children in talks about how much money the family has and

helping plan how to use it helps avoid arguments.

What Role Does the Family Play?

The home environment has a strong effect on the development of financial literacy. Children start building their knowledge about numbers and money long before they begin school. In families where they talk about money, children are more likely to have allowances, are more likely to save some of their money, and are more likely to plan how to use their money.

Children whose parents have low financial literacy skills tend to end up with low financial literacy skills, too. Parents who teach their children about money and its use tend to change how they (the parents) think about money and how they use their money. In families where the whole family talks about family money and how to use it, there are fewer arguments about money. When parents read about money with their children and talk about what they are reading, they help their children understand money and its use. The parents also improve their own financial literacy and build a positive environment for talking with their children about money.

What Can Parents Do?

Parents can enhance their children's and their own financial literacy.

Parents can:

- improve the quantity and quality of family interactions related to money.
- read about money and its use to discover that other families have

some of the same money problems. By talking about how the families in the books solve their problems, parents and their children can discover new ways to solve their own problems.

- show interest in and value their children's ideas about how family money is used.
- recognize children's ability to understand and use money at different ages.
- encourage their children to have a wide variety of experiences with money: counting, saving, making spending plans, setting goals, making decisions about how to get the most for the least.
- model financial literacy concepts by setting goals, using a spending plan, saving, paying bills on time, setting aside a special time to plan how to manage family money.
- include children in family routines associated with money: paying bills, making a spending plan, shopping with a list, saving for something special, comparing prices.

THE *MONEY ON THE BOOKSHELF* PROGRAM

Major Features

Money on the Bookshelf is a family financial literacy program built around children's books. The choice of books is based upon financial literacy concepts and children's age level. See pages 11, 12 and 13 for the Book Title/Concept Matrix and the Financial Concepts. The program can be used by a facilitator working with parents in a group

workshop setting or one-to-one. Other ways to use the program include library story hours, day care and pre-school settings, and public television or radio programs.

The key is involvement of both parents and children. It is designed primarily for families in which parents have more limited financial literacy skills; however, all families can benefit from the program. The program is designed for parents and their children four to ten years of age.

Program Structure

Twelve children's books were selected for use in the *Money on the Bookshelf* Program. A Facilitator Guide and a Parent Guide go with each book. The Facilitator and Parent Guides contain the same information presented in slightly different styles. Most of the Parent Guides are written at the fourth grade reading level.

Guides include:

- 1) a general program description,
- 2) a list of financial concepts and objectives for each book,
- 3) a brief summary of the story,
- 4) suggestions for things to think about as you read the story,
- 5) ideas for things to talk about as you read the story with your children, and
- 6) activities that help families practice what they learned.

The emphasis of this program is to use selected children's books to teach financial concepts. The ideal situation would be for parents to participate in a

series of group workshops to learn to use the books. At the workshops, the facilitator models using the books by reading the books with the parents and having them practice an activity. The workshops give parents tips on how to read with their children, provide time to practice those skills, provide opportunities to discuss reactions to the book, introduce families to financial literacy concepts, and provide time to discuss the concepts and practice using them. Then parents borrow a book to read and do the activities with their children. A similar format can be followed in a one-to-one parent meeting.

Goals

The goal of the *Money on the Bookshelf* program is to provide the parent and child with chances to have positive interactions about money, and to enhance the financial and lifelong learning skills of both parent and child. The curriculum is designed to create interest in money and its use, encourage parents and children to have positive conversations about using money, provide access to financial literacy materials, and encourage family money management. Secondary goals include family literacy; helping parents teach life skills such as communication, problem solving, and cooperation; and to provide support, encouragement, and a sense of empowerment to parents.

Money on the Bookshelf can help parents:

- help their children learn about money and its use;

- watch their children grow in independence;
- set a special family time to talk about family money matters with their children;
- have fun and enjoy the stories.

Children can:

- increase their money skills;
- learn about money and its use;
- have friendly talks with their parents about money;
- feel closer to parents;
- have fun and enjoy the stories.

PARENT WORKSHOP FORMAT

Duration

Money on the Bookshelf parent workshops are designed for one-hour sessions. However, the facilitator may make adjustments to accommodate the time available and interest of each group. Facilitators may want to allow one-and-a-half hours for discussion and reaction to the material. It is recommended that at least two parent workshops be conducted. This gives two opportunities for the parent to learn how to use the Parent Guide with the matching book. Each workshop features a different book and activities. A total of 12 workshops could be offered.

Materials Needed for Workshops

Following is a check list of materials needed to conduct a *Money on the Bookshelf* group meeting. Choose the book you will be modeling at the workshop. If at all possible, provide the

materials parents will need to do the activities with their children. Parents are more likely to do the activities if they have the materials right there.

_____ Facilitator Guide for book being modeled

_____ copies of the Parent Guide for the book being modeled (the Parent Guides can be copied on different colors of paper to distinguish between the guides for the different books.)

_____ a room with tables and chairs

_____ materials for the featured activities

_____ sign-in sheet

_____ refreshments

_____ pencils

_____ books with accompanying Parent Guides for check out

Basic Workshop Structure

First Workshop

1. Have parents sign in and complete the Family Participation Record. (See page 34 in the Program Evaluation Tools Section.)
2. Do an ice-breaker and introductions. (Ice-Breaker Activities begin on page 19.)
3. Explain the program and show the books used in the program. Also show the parent reference books available for checkout.

4. Distribute and discuss Parent Informed Consent forms, if needed. (See page 33 in the Evaluation Section.)
 5. Hand out the Parent Guide for the book you are modeling and explain that it will help the parents remember what they practice in the workshop. Invite them to use it for notes and ideas.
 6. Identify the financial concepts for the book you are modeling and give examples from the book. Ask parents to give real life examples for each concept.
 7. Model how to read the book “with” children rather than “to” children. Ask for two parents to volunteer to pretend to be the children a parent is reading with. (The facilitator acts out the parent role.) (See page 8 for Tips for Demonstrating How to Read Books to Young Children.)
 8. Ask the parents to choose an activity from the Parent Guide to practice. Or divide parents into two teams. Have each team prepare and lead one activity for the entire group. They are more likely to use the activities if they have practiced them!
 9. Explain that each book is used in a similar manner and that the Parent Guide includes definitions of the financial concepts for the book. It will also help with ideas for questions and activities. Discuss the tips for reading with children.
- (See pages 9 and 10 for Tips For Reading With Children.)
10. Have parents choose and check out the book they want to take home to read with their children. Give each parent the corresponding Parent Guide for the book selected.
 11. Review the financial literacy concepts featured in the books being checked out. (See pages 12 and 13 for concepts.)
 12. Discuss children’s understanding and use of money by age level. (see pages 14-17 for Children and Money Developmental Chart.)
 13. Ask the parents in the workshop for questions and concerns about using the books at home. Discuss each question and concern with the group.
 14. Remind parents to return the books to the center in one week. (Parents keep the Parent Guide.)
 15. Have parents practice reading with another person.
- Notes: Copies of Children and Money Developmental Chart and Tips for Reading With Children may be used as parent handouts.
- To accommodate children who accompany parents, facilitators may wish to make arrangements to provide a storytime featuring children’s books from the annotated bibliography.

Second and Continuing Workshops

1. Have parents sign in. Complete the Parent Participation form with first-time participants.
2. Check in the books from the previous workshop.
3. Do an icebreaker activity.
4. Ask about experiences with the previous week's book and activities.

Guide discussion with questions such as:

What did your child like about reading the book with you?

What was your child's favorite part of last week's book?

Give an example of how you knew the child did or did not understand the financial concept.

Which activities worked best?

What suggestions do you have for making the materials better?

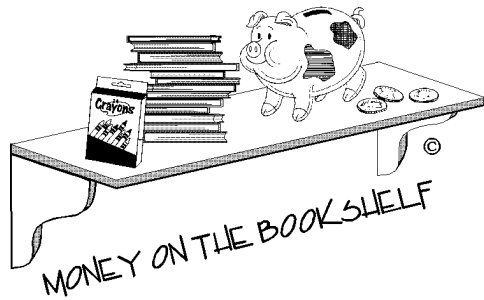
5. Review Tips For Reading With Children. Then, model a different book or have a parent model one they read.
6. Practice an activity that helps teach one concept featured in the book. (See #8 from First Week.)
7. Show all 12 books again. Also, again show the parent reference books they can check out.

8. Have parents choose and check out the book they want to take home to read with their children.
9. Review the financial literacy concepts featured in the books being checked out. (See pages 12 and 13 for concepts.)
10. Ask the parents in the workshop for questions and concerns about using the books at home. Discuss each question and concern with the group.
11. Discuss whether the group wants to continue weekly meetings. If so, use the format for the second week for future sessions.
12. Remind parents they need to return the book to the center in a week and that they can check out other books from *Money on the Bookshelf* any time.
13. Have parents practice reading with another person.

Facilitators may want to add a trip to a nearby library as an additional session. An annotated bibliography of children's books about money, and parent resource books is included in the appendix. Many of these books can be found at local libraries.

ONE-TO-ONE FORMAT

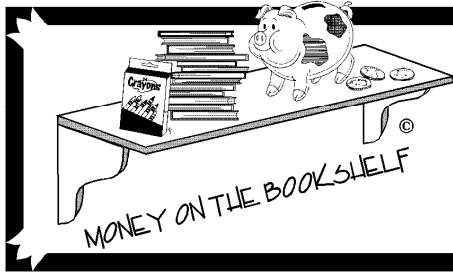
To conduct the parent training one-to-one, cover the same information used in the workshop format but in a less formal style.



Tips For Demonstrating How To Read Books To Young Children

Directions: Tell the parents that you (the facilitator) will: describe what you are going to do; do it; and answer questions about what was demonstrated.

- ✓ Hold the book (or have the children hold the book) so that all of you in the family group can easily see it.
- ✓ If the children know how to read, invite them to read aloud with you.
- ✓ Run your finger smoothly along under the words as you read.
- ✓ Try using "fun" voices. Make the word "tired" sound tired, the word "excited" sound excited, or "quiet" sound quiet.
- ✓ Have the children guess what happens next.
- ✓ Have them give ideas about what they think the characters in the book should do with their money.
- ✓ Ask, "How do you think they (the characters) feel?"
- ✓ Ask, "What did you like best about the story?"
- ✓ Ask the children to give an example of one of the financial literacy concepts that was illustrated in the story. (The "parent" names the concept.)
- ✓ Ask them to tell about something that has happened to them that is like the story.
- ✓ Ask them how they could do things differently if it happened again.



Tips For Reading With Children

- ★ 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 regular story time. Quiet times are great!

Try reading together after dinner clean-up or before bed.

Try to keep the same reading time each day.

- ★ Find a cozy, quiet place to read the story. Call it your reading spot.

Cuddle on the couch together or ask your child to sit on your lap.

Reading aloud is one of the best ways to spend quality time with your child.

- ★ Make sure the children can see the pictures. Hold the book up or lay it in your lap.

Talk about the pictures and characters in the book.

Read with expression in your voice. If the story is scary, read with a spooky voice.

Give each character in the story his or her own voice. This will make reading more interactive and fun.

- ★ Keep the story time short enough to leave them wanting more later.

When your child does ask for more, allow him or her to choose the story.

Your child may choose the same book over and over again. This may seem boring.

It means your child is becoming more familiar with language.

- ★ Look for ways during the day to add to messages in the story.

Watch for opportunities to relate everyday experiences to what your child has read.

Ask him or her who you've read about that did something similar to this.

- ★ Continue to read aloud together once your child can read alone.

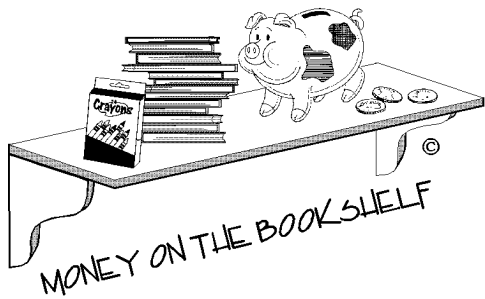
Keep the fun going by taking turns.

The more people your child sees and hears reading aloud, the more he or she will be turned on to books and learning.



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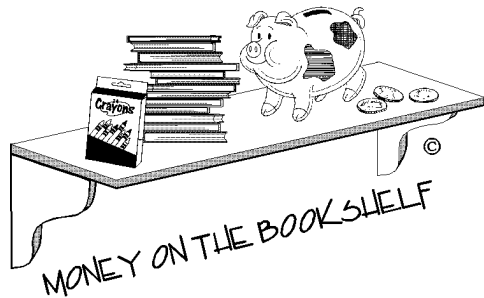
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Book Title/Concept Matrix

Goal: The goal of *Money on the Bookshelf* is to help parents talk with their children about money.

TITLE OF BOOK (Suggested age level)	Money Management Concepts								
	Decision Making	Goal Setting	Allocating Resources	Prioritizing	Recognizing Resources	Problem Solving	Saving	Recognizing Success	Positive Interactions
A Bargain For Frances (5 and up)	X	X				X			
A Chair For My Mother (6 and up)		X			X			X	
Alexander, Who Used To Be Rich Last Sunday (5 and up)	X			X			X		
Just Shopping With Mom (4 and up)				X					X
My First Job (4 and up)					X			X	
Ox-Cart Man (4 and up)		X	X						
Sheep In A Shop (4 and up)	X					X			
Something Good (7 and up)				X					X
The Berenstain Bears & Mama's New Job (4 and up)					X			X	
The Berenstain Bears' Trouble With Money (4 and up)			X		X		X		
The Purse (5 and up)		X				X	X		
Tight Times (5 and up)	X								X



Financial Concepts and Objectives

Concept: Allocating Resources

Definition: Our resources include things like skills, time, and money. When we choose what to use to get the things we need, we are allocating our resources.

Objective: to plan how to use different resources to get what we need.

Concept: Decision Making

Definition: Many times there are different ways to do things or different ways to use resources. Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.

Concept: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

Concept: Prioritizing

Definition: Sometimes we need to choose among several things.

Prioritizing is arranging things in order of their importance to us.

Objective: to decide which things are most important to do or have.

Concept: Positive Interaction

Definition: Money and how it is used can cause arguments. Positive interactions about money means learning to use supportive words and behaviors that show that you recognize the worth of other people's ideas.

Objective: to increase the number of positive family interactions about money and how it is used.

Concept: Problem Solving

Definition: As things happen to us, we try to deal with them. Problem solving means finding what works best for us.

Objective: to identify the problem and what to do about it to make things better.

Concept: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need. Recognizing resources

means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.

Concept: Recognizing Success

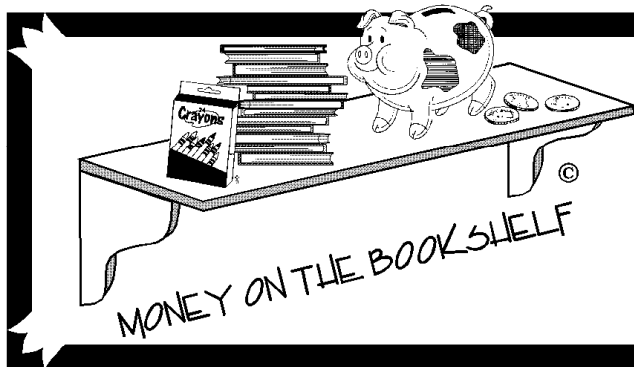
Definition: When we are able to complete a task, reach a goal, or solve a problem, it needs to be recognized as success.

Objective: to recognize our successes and the successes of others with words of praise and encouragement.

Concept: Saving

Definition: Some things cost more money than we have at one time. Saving money means putting it aside until we have enough to buy what we want.

Objective: to recognize that saving money can help us get what we need and want.



Children and Money Development Chart

The following chart lists children's understanding and use of money by age level. It also lists activities and concepts parents can use to teach children. Your child's stage of development may be different than others. Some of the activities may be more useful for your family. Ideas listed may remind you of more or different activities you can try. You may want to do some of the activities listed for younger children if your child has not done them before. Each child is unique. As your children get older, include them in more family money discussions. By doing this, they can learn more about why money is spent in certain ways.

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Preschoolers

Developmental Characteristics

Understand the idea of saving when they can see and touch the amount.

See money as a way to get things they want.

See all money as having the same value.

May think coins have more value than paper money.

Understand the concept of borrowing by borrowing something and returning it (for example, a book from the library or a video from a store).

Know everyone must do unpaid routine family tasks.

Need opportunities to make limited choices.

Imitate much of what they see adults do.

Choose between two or three items to be purchased.

Can't differentiate between reality (a commercial) and fantasy (a TV program).

Can't see things from the viewpoint of another person.

Suggested Teaching Activities for Parents

Play grocery store or bank with play money.

Borrow or rent something they need to return.

Separate coins into piles by color and size and discuss their value.

Let child pay for one item when you shop or put money in the parking meter.

Teach children that family members work to pay for food and clothes. Let the child visit your workplace.

Have children do routine chores without pay, such as setting the table or putting toys away.

Put savings in a jar, pay interest, and let children hold the interest amount in their hands.

Read stories about money matters and responsibility.

Provide two or three alternatives from which you help them make a choice (for example, breakfast cereal choices).

Discuss products advertised in TV commercials.

Teach desirable money habits by your example.

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Early Elementary

Developmental Characteristics

Know what money is but may not correctly name coins and bills.

Imitate parent's spending habits.

May not understand that they have to pay for things that they take off the shelf at the store.

Need to get information about money in a concrete way.

Can save for something they want if saving time is short and the item is specific.

May not realize cash and check are both money.

Doesn't understand the relationship between cost and how much they have to spend; may ask how much they can buy with a given amount of money.

Cannot be expected to say no to spending impulses.

Can discuss money matters with more sophistication than their actual level of understanding.

Suggested Teaching Activities for Parents

Open a savings account at a financial institution that accommodates children. Explain interest and how the institution works.

Explain sales receipts and bills for expenses you pay for them such as clothing and dentist.

Establish a spending plan including wants, prices, earnings, and money to save, share, and spend. Use color-coding to indicate these categories.

Compare prices while shopping for something they want.

Have children clip coupons and give them the amount saved.

Post and discuss a family wants list to show that not all wants can be purchased.

Provide an allowance if you choose to do so.

Have children bring lunch money to school.

Have children contribute some of their money to religious and other groups of your choice.

Discuss the difference between needs and wants as you window shop.

Middle Elementary

Developmental Characteristics

May want to spend on trendy items for peer approval.

Show more interest in having money.

Capable of long-term (1 year or next summer) planning for spending or saving.

Understand to some extent how much money will buy.

Often try to figure out ways of earning money.

Understand the difference between needs and wants.

Understand that money is limited.

Need guidance to understand the value of things (for example, the amount one pays for shoes).

Concerned about fairness in how siblings are treated.

Can use math skills to keep track of expenses.

Need to feel an important part of the family and know that their opinion counts when making family decisions.

Suggested Teaching Activities for Parents

Find extra tasks children can perform to earn money in addition to money they receive from parents.

Establish rules and include interest in the plan for borrowing from parents.

Teach children to check prices in newspapers or catalogs before buying.

Have children figure out expenses for their projects.

If you give allowances, include children in discussing allowance amounts and the items for which the allowance pays.

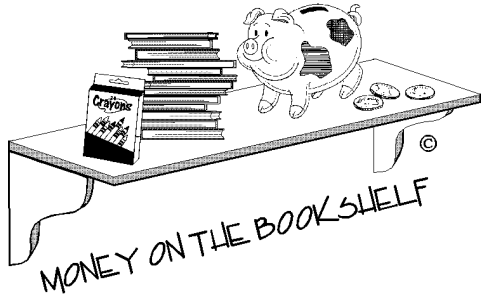
Help establish the amount of their earnings to be saved and why it's being saved.

Plan how to share the cost of an item they cannot afford from their earnings.

Play Monopoly or Pay Day games.

Read books and magazines for youth consumers found in the local library (for example, *Zillions* from Consumer's Union).

Allow children to purchase something you think they won't like and discuss the consequences without blaming.



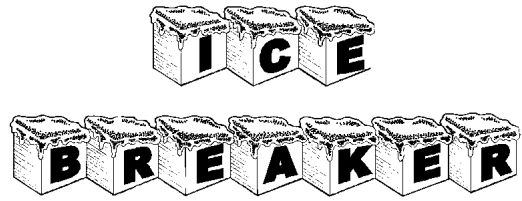
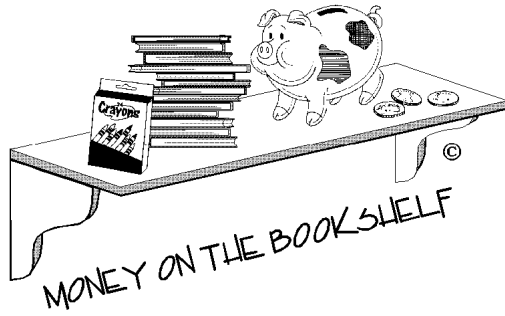
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Ice Breaker Matrix

Goal: The goal of *Money on the Bookshelf* is to help parents talk with their children about money.

TITLE OF BOOK	Ice Breaker Activity								
	Space Journey Choices	Pretzel Twist	Hit the Jackpot	Twenty Things I Like To Do	Flying My Flag	Mystery Bag	Piggy Bank Puzzle	Congratulations To Me	Money Conflict Responses
A Bargain For Frances	X	X				X			
A Chair For My Mother		X			X			X	
Alexander, Who Used To Be Rich Last Sunday	X			X			X		
Just Shopping With Mom				X					X
My First Job					X			X	
Ox-Cart Man		X	X						
Sheep In A Shop	X					X			
Something Good				X					X
The Berenstain Bears & Mama's New Job					X			X	
The Berenstain Bears' Trouble With Money			X		X		X		
The Purse		X				X	X		

Tight Times	X								X
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Space Journey Choices

Concept: Decision Making

Suggested for use with the following books:

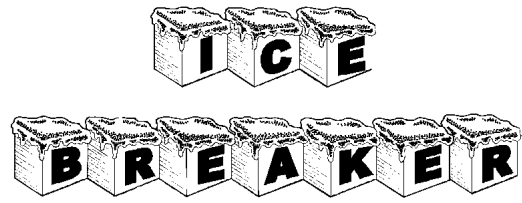
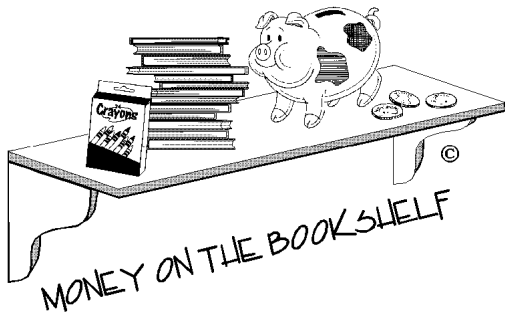
- SHEEP IN A SHOP
- ALEXANDER, WHO USED TO BE RICH LAST SUNDAY
- A BARGAIN FOR FRANCES
- TIGHT TIMES

Greet the group and ask each person to introduce himself/herself. Explain that today's session will begin with an exercise that will help us recognize how we make decisions about using resources. You might want to use the definition of **decision making** from your Facilitator Guide.

To begin, ask the group to close their eyes and imagine taking a trip to outer space. Have them think about all the choices they have for cargo. Ask each person to decide on only three choices of things to take that will bring the best results for their space trip. Give the group a couple of minutes to think.

Next, ask the group to open their eyes. Move around the group asking each person what they decided to take into space. Ask the group if it was difficult to choose only three items to carry into space. How did they decide?

Remind the group that decisions are never easy when time, space or resources are limited. Ask the group to look for **decision making** in today's story.



Pretzel Twist

Concept: Goal Setting

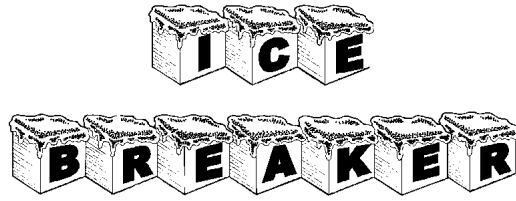
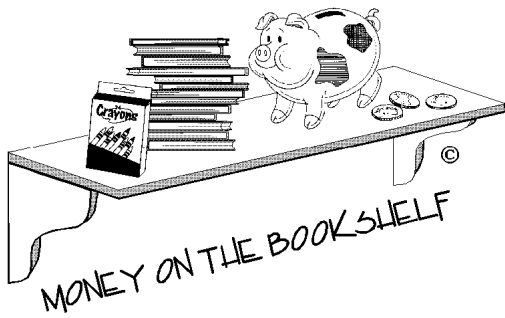
Suggested for use with the following books:

- OX-CART MAN
- A CHAIR FOR MY MOTHER
- THE PURSE
- A BARGAIN FOR FRANCES

Ask each person to introduce him/herself. Explain that today's session will start with a group effort at goal setting. You may want to use the definition of goal setting from your Facilitator Guide. Explain to the group that today's common goal is to untangle the pretzel twist.

Ask the group to stand and hold hands so they create a circle. Instruct them to move about while holding hands so they become entangled like a pretzel or a knot. Once the group is knotted, tell them their goal is to untangle the pretzel without separating their hands. The group should end up back in the original circle.

Use this activity to relax the group and introduce the book for today's session.



Hit The Jackpot

Concept: Allocating Resources

Suggested for use with the following books:

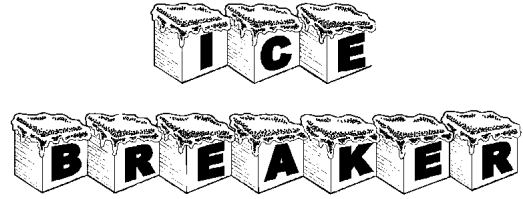
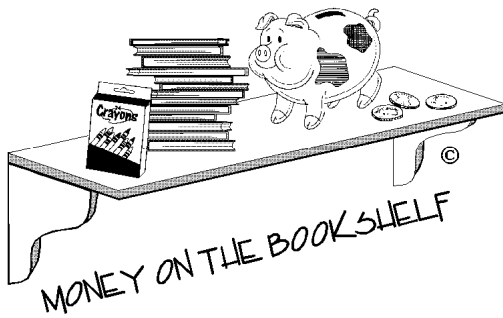
- OX-CART MAN
- THE BERENSTAIN BEARS' TROUBLE WITH MONEY

Greet the group and ask each person to introduce him/herself. Explain to the group that today's session will start with an activity to help us recognize how we allocate our money resources. Explain that allocating means deciding how best to use our limited money or other resources. You may want to use the definition of allocating resources from your Facilitator Guide. Remind the group that allocating resources is a concept to look for in today's book.

To begin, tell the group that each person has just won a \$100.00 fantasy jackpot. Ask each person to think about what he/she would do with the money. You can have each person write down his/her response or say it out loud.

Next, go around the group and ask each person how they would use the money. How many were going to save their money? How many were going to use the money on something they needed? How many were going to use the money to buy something they wanted?

Use the discussion to get the group to notice how they allocate limited money resources.



Twenty Things I Like To Do

Concept: Prioritizing

Suggested for use with the following books:

- ALEXANDER, WHO USED TO BE RICH LAST SUNDAY
- JUST SHOPPING WITH MOM
- SOMETHING GOOD

Greet the group and ask each person to introduce him/herself. Explain that today's session will start with an activity to help us recognize how we prioritize. Prioritizing means how we rank things in order of their importance to us. Tell the group that prioritizing is a concept we will be looking for in today's book. You may want to read the definition of prioritizing from your Facilitator Guide.

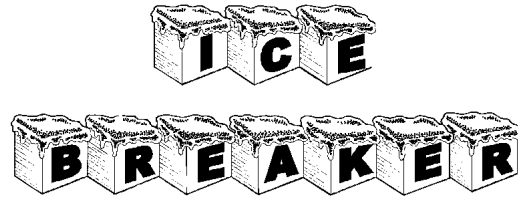
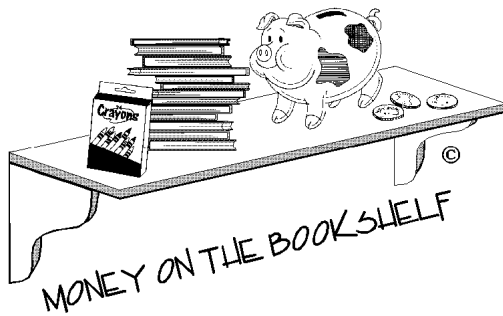
To get started, pass out paper and pencils and ask each member of the group to write down twenty things he/she likes to do. Give the group a few minutes to think about and write their answers.

When everyone in the group has finished writing, ask them to imagine having the time and money to do only five things on their lists. Which ones would they choose? Ask the group members to circle the five things most important to them now.

Next, ask the group members to choose the five most important things to do if each had only six months to live. Ask everyone to circle the five things most important to them now.

Next, ask for volunteers to tell the group about their choices. Ask the volunteers how they made their choices. Why did they choose the things they did?

Explain to the group that the activity had us make hard decisions. Explain that limits on time and money force us to prioritize. Remind the group that prioritizing is a concept they should be looking for in today's book.



Flying My Flag

Concept: Recognizing Resources

Suggested for use with the following books:

- A CHAIR FOR MY MOTHER
- THE BERENSTAIN BEARS & MAMA'S NEW JOB
- MY FIRST JOB
- THE BERENSTAIN BEARS' TROUBLE WITH MONEY

Greet today's group and ask each person to introduce her/himself. Explain that the session will start with an activity to help us recognize some resources or talents we may not realize we have. Explain to the group that resources do not mean money only. You may want to use the definition of recognizing resources from your Facilitator Guide. Notice that time and energy (human resources) are listed along with money as important resources we can use wisely to get what we need or want.

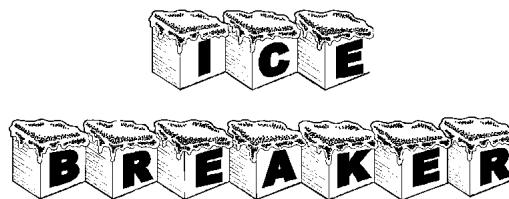
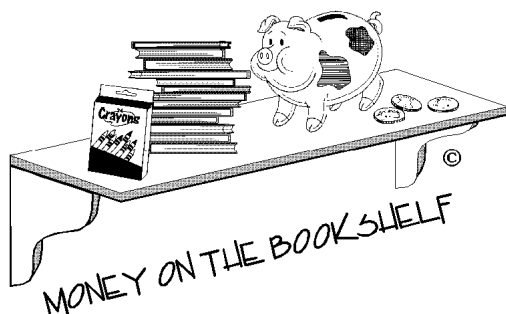
Many times we also have talents or skills we can use as resources to get what we want. Explain to the group that today's activity will help us focus on some of our hidden talents.

Ask each person to use a piece of paper and crayons or markers to create a flag to show their talents. Have them start by writing the letters of their first name on their flags. From these letters the members should create words describing their talents.

Here is an example:

J..... JUST LEARNED TO TYPE
I..... IMMENSELY POPULAR WITH KIDS
M..... MAKES TERRIFIC PASTA

After the members have come up with talents to match the letters of their names, ask them to decorate their flags with the markers or crayons. Give the group about ten minutes to complete their flags.



Mystery Bag

Concept: Problem Solving

Suggested for use with the following books:

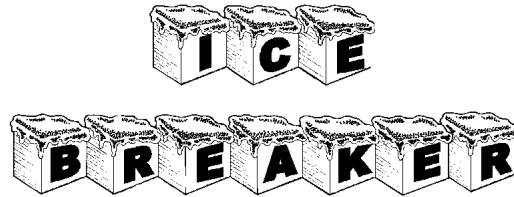
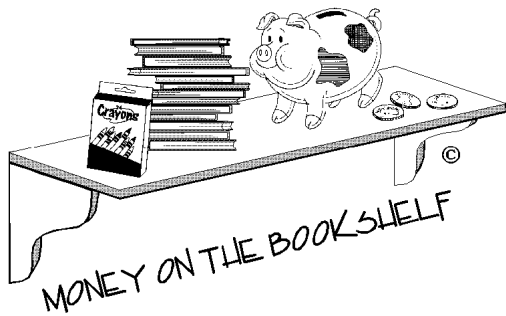
- A BARGAIN FOR FRANCES
- SHEEP IN A SHOP
- THE PURSE

Ask the members of the group to introduce themselves. Explain that today's session will start with a team problem-solving exercise. Explain that problem solving is a concept highlighted for the book being read today. You may want to use the definition of problem solving from your Facilitator Guide.

To start the exercise, put some object in a paper or cloth bag and tape or tie it shut.

- ✓ Place the bag in the center of the group.
- ✓ If you wish, place written clues near the bag to help people guess what is inside.
- ✓ The clues could say "Pick me up," "Do not touch" or "Do not drop."
- ✓ Ask each person to find a partner. Give each team a pencil and paper.
- ✓ Give each team a chance to examine the bag.
- ✓ Each team should write down what they think is in the bag.
- ✓ Each team may ask the facilitator one question about what is in the bag.
- ✓ Gather the group together and ask each team to tell what they think is in the bag.
- ✓ Ask each team why they chose that object for their guess.
- ✓ Try to come to a group decision about what is in the bag.
- ✓ If the teams disagree, have them talk through their ideas until they agree about what is in the bag.
- ✓ After discussion, reveal what is in the bag.

This team problem-solving will relax the group and help them focus on the concept for today's book.



Piggy Bank Puzzle

Concept: Saving

Suggested for use with the following books:

- ALEXANDER, WHO USED TO BE RICH LAST SUNDAY
- THE PURSE
- THE BERENSTAIN BEARS' TROUBLE WITH MONEY

Greet the group. Ask the individuals to introduce themselves. Tell the group we are going to start today's session with a group effort to solve a puzzle.

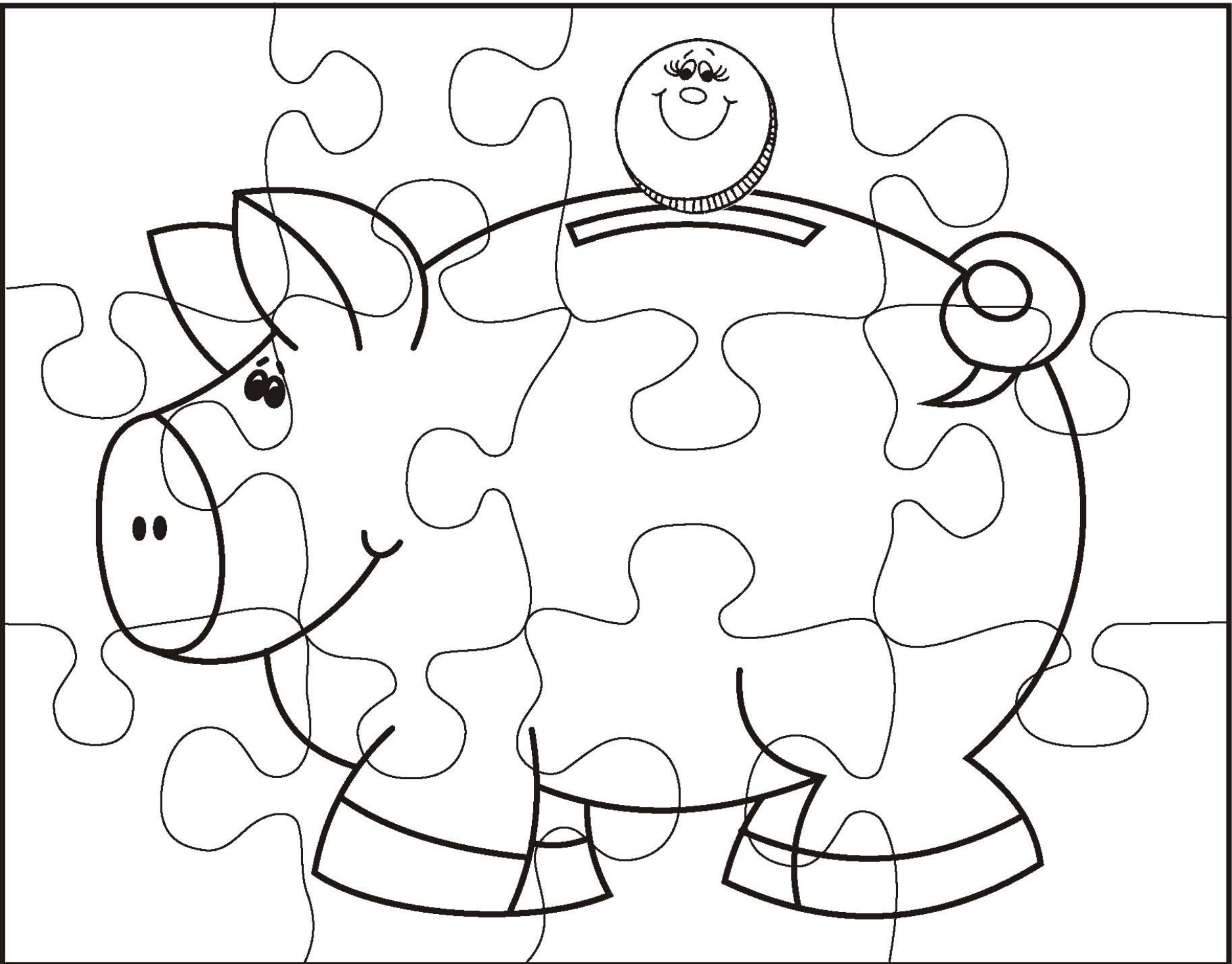
Show the group the puzzle pieces. Pass out the puzzle pieces. Give one puzzle piece per person if the group is large; two or more if you have a small group.

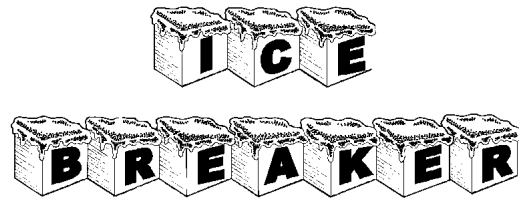
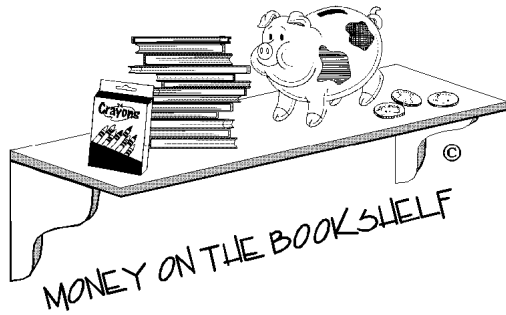
Give the group about five minutes to complete the puzzle. Ask the group to name the completed puzzle. (Right, it is a piggy bank.)

Ask the group what a piggy bank represents. (Yes, it represents saving.) Tell the group that saving is one of the concepts to look for in today's book. You may want to use the definition of saving from your Facilitator Guide.

Ask the group if anyone has had some experience with saving. Ask the group why we try to save. Has the group heard the saying "saving for a rainy day?" What does this saying mean? How do we know when it is a rainy day?

Use this discussion to relax the group and introduce today's book.





Congratulations To Me

Concept: Recognizing Success

Suggested for use with the following books:

- A CHAIR FOR MY MOTHER
- THE BERENSTAIN BEARS & MAMA'S NEW JOB
- MY FIRST JOB

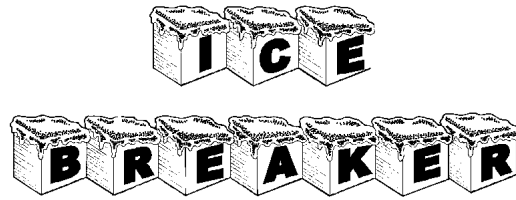
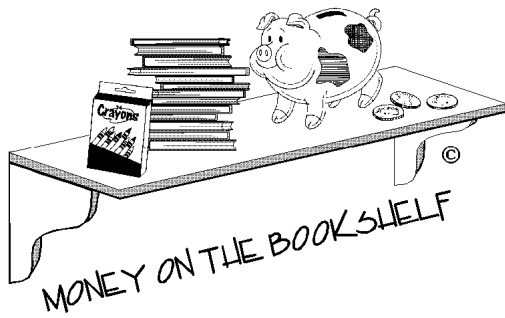
Ask each member of the group to introduce him/herself. Explain that today's session will begin with an activity to help us recognize our own successes. You may want to use the definition of recognizing success from your Facilitator Guide. Remind the group that recognizing success is a concept to look for in today's book.

Ask the members of the group to think of something each of them did lately that made them proud. This might include getting a new job, completing a project at work, making a special dinner for the family or reaching a long-awaited goal.

Give each person a piece of paper and ask them to fold it in half. Have colored pencils, crayons or markers available for the group's use. Ask each person to make a card to congratulate him/herself for his/her accomplishment.

When the group has finished making their cards, have them pair up with a partner. Have the partners share his or her card and accomplishment. Gather the group together and have each partner describe the other's card and accomplishment.

Remind the group it is healthy to recognize our successes. Explain that recognizing success is a concept highlighted with today's book.



Money Conflict Responses

Concept: Positive Interaction

Suggested for use with the following books:

- JUST SHOPPING WITH MOM
- SOMETHING GOOD
- TIGHT TIMES

Greet the group and ask each person to introduce him/herself. Explain to the group that today's session will start with an exercise about money conflicts. Tell the group the purpose of the exercise is to help them think about different conflicts surrounding money and how they respond to them.

Next, ask the group to respond to some money conflicts. How would each member feel and respond to some conflict situations? Pick two or three from below for discussion.

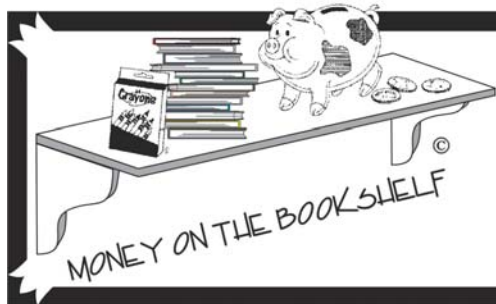
- When there is not enough money to pay for what we need.
- When my children demand something I cannot afford.
- When we have family disagreements about money.
- When someone in the family borrows money without paying me back.
- When I need to break a promise involving money.
- When I cannot decide between two choices when shopping.
- When friends ask me to do something I cannot afford.

After the group has shared their responses, ask the following questions:

- ✓ After listening to other peoples' responses, has anyone learned some new ways of dealing with money conflicts?
- ✓ Can anyone share a situation where you might use these new methods?
- ✓ What advice can you give someone who loses his/her temper over money?
- ✓ Can anyone think of ways to reduce stress or tensions in our homes around the issue of money?

Some examples may include: a commitment to be honest and open about money, realistic goals for our money, setting limits for children when shopping, family activities that cost nothing like walks or trips to the local park. Or, try using "I" messages rather than "you" messages. "You" messages lay blame on the other person and make them defensive. "I" messages allow you to express how you feel. A guide for expressing an "I" message is: When (behavior), I feel (feelings) because (reason).

Explain to the group that positive interaction is a concept we will be looking for in today's book. Positive interaction can take the place of conflict around money. Positive interactions mean calm, honest conversations about money. You may want to read the definition of positive interaction from your Facilitator Guide.



Cooperator Information Sheet

Program

Money on the Bookshelf is a family financial literacy lending library program that helps parents learn and teach their children money management skills through reading children's books and doing related activities. Target audience is parents and their children, ages 4-10.

Objectives

- The purpose of this program is to enable parents and their children to:
- Improve their communication and information processing skills;
- Engage in positive interaction related to money and its management;
- Increase their ability to cope with limited resources;
- Increase knowledge and application of money management concepts including: recognizing resources, decision-making, problem solving, goal-setting, prioritizing, allocating resources, and saving;
- Recognize and experience success in using concepts and skills related to money and its management.

Program Format

Parents borrow a children's book with its accompanying parent guide, read and discuss the book with their children at home and complete the extender activities with them. The parent completes a simple evaluation form when returning the book to the program site the following week. By participating in either group or one-to-one sessions, parents gain confidence in reading the books and discussing the financial concepts with their children.

Cooperators

The assistance and cooperation of staff and volunteers at participating sites is necessary and critical to the success of the program. On-site personnel recruit program participants, act as facilitators, and assist with the evaluation process. The expectations for site cooperators are presented on the following page. An administrator/manager at each site will be requested to sign an informal Cooperator Agreement. Each participating site will receive a set of children's books, parent's reference books, and program materials.

Program Developers

Money on the Bookshelf was developed by University of Nevada Cooperative Extension (NCE) faculty and staff including Patricia A. Behal, and Alice M. Crites, Area Family Resource Management Specialists, Virginia A. Haldeman, State Extension Specialist, and Jim Barcellos, Teaching Assistant. Questions about the program should be directed to Pat (775-784-4848) or Alice (702-397-2604). The Nevada Committee for the Protection of Children - Children's Trust Fund, whose mission is the prevention of child abuse and neglect, provided the initial funding for this project.

By participating in the program, parents and their children will:

- Identify the concepts and skills that are most important for them to learn;
- Select books included in the program and read them together;
- Talk about what happens in the book;
- Talk about similar things that have happened or could happen in their family;
- Complete the related activities that accompany each book.



SITE COOPERATORS

Activities:

- Participate in facilitator training.
- Recruit clients to participate in the program.
- Conduct parent workshops or conduct one-to-one parent training.
- Help parents understand the program philosophy.
- Model reading with children.
- Model positive parent/child interaction.
- Assist parents in understanding the purpose of doing the activities.

Evaluation:

Maintain and share with Cooperative Extension the Family Participant Forms.

- Cooperators at selected sites will be asked to participate in an information sharing interview with NCE faculty.
- Cooperators may be asked to schedule focus groups of parent participants for program evaluation purposes.

PARENT PARTICIPANTS

Activities:

- Learn how to use story books to help their children learn about money.
- Model the money skills for their children.
- Recognize successful changes in attitudes and behaviors – both in parents and their child(ren).

- Participate in the follow-up program evaluation.

Evaluation:

Complete simple evaluation forms on the helpfulness of each book and Parent Guide.

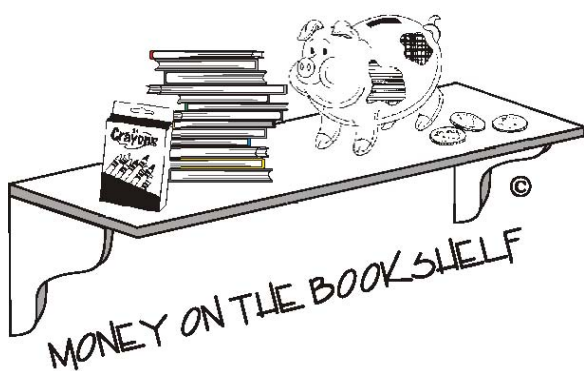
Individual parent interviews and focus groups will be used to assess:

- Increased positive interactions between parents and children;
- Increased knowledge of money management concepts (parent and child);
- Increased ability of family members to cope with limited resources;
- Identification of successes.

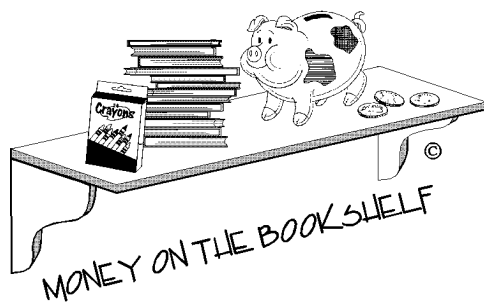


Client Grievance Process

Any individual who is a participant in a Nevada Cooperative Extension program has the right to present a grievance about the operation of the program. Participants in programs are encouraged to share concerns about programs with NCE faculty or staff members conducting the program.



Evaluation Tools



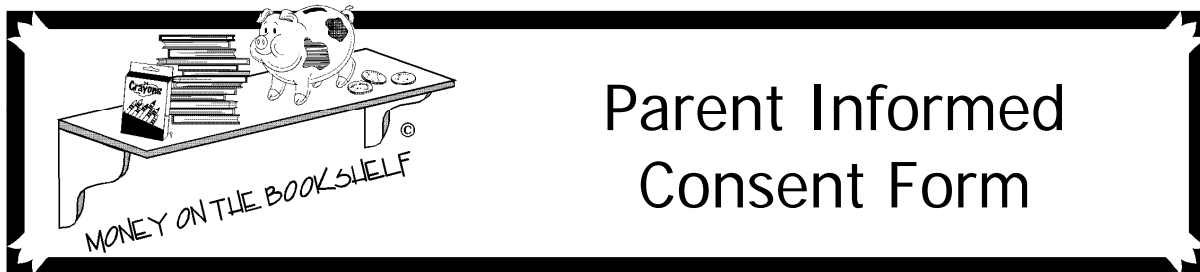
Evaluation Tools

Systematic feedback can improve the quality of programs. More importantly, summaries of written evaluations can justify the worth of a program for administrators and other key decision makers. Several facets of the *Money on the Bookshelf* Program can be evaluated. Since the program can be used by many different types of facilitators and families, several different approaches to evaluation are included.

Some evaluation instruments are in “pencil and paper” format; some are structured individual interviews. The Parent Informed Consent Form was required by the Human Subjects Committee, University of Nevada, Reno.

The Parent Focus Group/Individual Questioning Route evaluates the overall impact of the program. It is suggested for use after participating families have read at least four of the books featured in *Money on the Bookshelf*.

Keep in mind that the information gathered should help improve or maintain the program, provide evidence of the effectiveness of the program, and provide data which justifies the worth of the program to administrators, funders, and decision makers.



You will be using the *Money on the Bookshelf* program. We would like to know how easy or hard it is to use the books, the Parent Guides, and the activities that go with the books. What do you and your children like about the books, the Parent Guides, and the activities?

There are several ways we would like for you to help. Fill out an evaluation sheet at the end of each workshop you attend. Also, fill out an evaluation after you and your children read each book. Your name will never be placed on the evaluation sheets.

After you have finished reading the books with your children, you may be invited to a meeting to talk with other parents about using the program. This discussion will help us find out what works and what does not work. We will use ideas from the discussion to make the program better.

The discussion may be tape recorded but your name will not be connected with what you say about the program. You may call the University of Nevada, Reno Human Subjects Committee at 702-784-4040 if you have a complaint about how the evaluation sheets were handled or how the discussion group was run.

By signing on the line below, you give your permission to use your evaluation sheets and ideas from the discussion to improve the program. Thank you for helping make *Money on the Bookshelf* the best it can be.

Printed Name of Program Participant

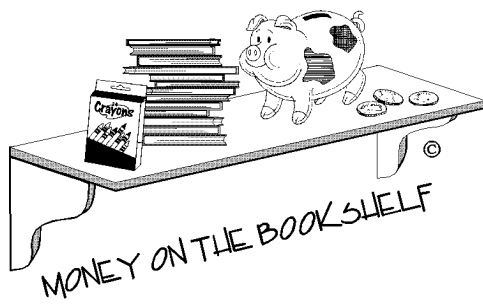
Signature of Program Participant

Date



University of Nevada
Cooperative Extension

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Family Participation Record

Adult Participant (check the blank following the correct response):

Mom _____ Dad _____ Grandmother _____ Grandfather _____
 Aunt _____ Uncle _____ Older sibling _____ Other (please identify) _____

Ethnicity: African American ☐ Asian American ☐ Hispanic ☐ Native American ☐
 Pacific Islander ☐ White ☐ Multi-ethnic ☐ Other (write in) _____

Number of children in the family who are participating. Write in the number of children in each age group by gender.

Age of children	Number of boys in age group	Number of girls in age group
3 years or younger		
4 to 6		
7 to 10		
11 and older		

Workshop attendance: Names of family members who attended:

Session 1 _____
 Session 2 _____
 Session 3 _____
 Session 4 _____

Books checked out:

Date:

Book Title:

A Bargain For Frances
 A Chair For My Mother
 Alexander, Who Used To Be Rich Last Sunday
 Just Shopping With Mom
 My First Job
 Ox-Cart Man
 Sheep In A Shop
 Something Good
 The Berenstain Bears & Mama's New Job
 The Berenstain Bears' Trouble With Money
 The Purse
 Tight Times
 Money Doesn't Grow On Trees
 Money Skills: 101 Activities To Teach Your Child About Money



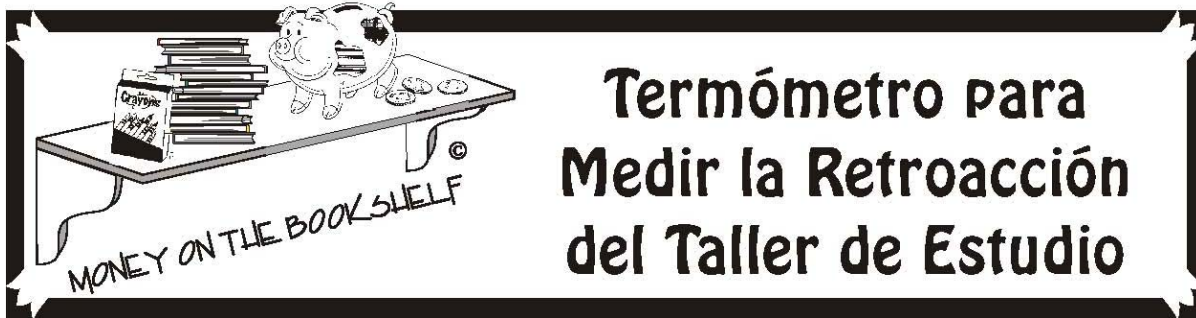
Today's Date: _____

Name of Book: _____

How was today's workshop? Please mark an X on the thermometer on how things went.

 A vertical thermometer scale is shown within a rectangular frame. The scale has a bulb at the bottom and a cap at the top. To the left of the vertical line, there are five labels: "Great!" at the top, followed by "Okay", "So So", "Not So Good", and "Terrible" at the bottom. There are four horizontal tick marks between the labels. The top and bottom of the thermometer are marked with small circles containing the number "0".

How will you use the book and activities from today's workshop?



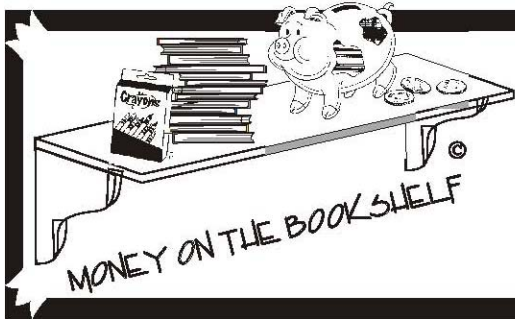
Fecha de Hoy: _____

Título del Libro: _____

¿Cómo calificaría el taller de hoy? Marque una X en el termómetro indicando cómo estuvo todo.

A vertical thermometer scale is shown within a rectangular frame. The scale has five horizontal tick marks. To the left of the scale, the following labels are aligned with the tick marks from top to bottom: '¡Estupendo!', 'Bien', 'Más o Menos', 'No Muy Bien', and 'Terrible'. The thermometer has a bulb at the bottom and a cap at the top, both with small circles on either side.

¿Cómo usará el libro y cómo empleará las actividades del taller de hoy?



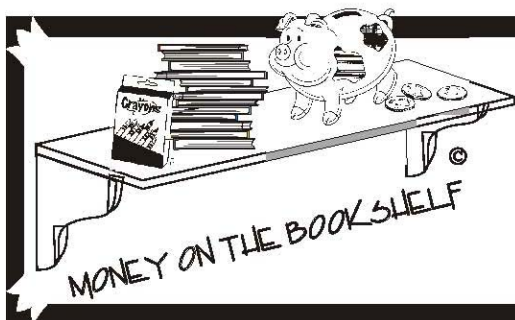
Parent Feedback Thermometer

Today's Date: _____

Name of Book: _____

How much did this **book** help you talk with your children about money?
Please mark an X on the thermometer to show how much it helped.

How much did the **Parent Guide** help you talk with your children about money?
Please mark an X on the thermometer to show how much it helped.



Termómetro de Retroacción Para los Padres

Fecha de Hoy: _____

Título del Libro: _____

¿Cuánto le ayudó este **libro** a hablar con sus niños acerca del dinero? Por favor ponga una X en el termómetro indicando cuanto le ayudó.

¿Cuánto le ayudó **la Guía Para los Padres** a hablar con sus niños acerca del dinero? Por favor ponga una X en el termómetro indicando cuanto le ayudó.

Muchisimo

Mucho

más o menos

un poco

de ningún modo

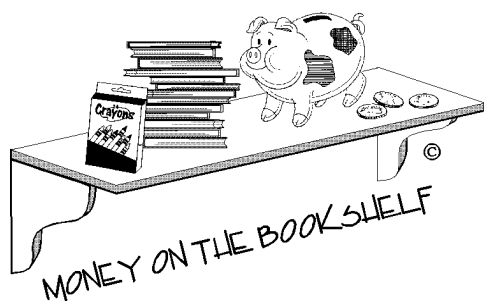
Muchisimo

Mucho

más o menos

un poco

de ningún modo



Parent Focus Group/Individual Interview Questioning Route

Today's Date: _____

Program Site: _____

City: _____

Have the room set up before participants arrive. It is recommended that the group be seated around a table with two microphones on the table and 2 tape recorders on a separate table. An assistant is responsible for recording, greeting and settling late arrivals, etc.

Have numbered table tents with participant's first names to distribute to each parent as they come into the room. Each one chooses where he/she would like to sit at the table. Have lists of the books and concepts at each place at the table.

When the time scheduled for the meeting arrives, begin! Thank the parents for coming to help us evaluate the program. Then use the following script, or use your own words to accomplish the tasks.

"The goal of the meeting today is to find out how *Money on the Bookshelf* has helped you and your family. We would like to tape record the discussion if you have no objections. That way we can make sure that we have what you actually said, not what we think you said. Does anyone object? (If there are concerns, assure them that what they say is confidential and that names and statements will not be connected at any time.)

"First, we would like for each one of you to introduce yourself to the group by telling us your name, how many children in your family were involved with reading the books, and one thing your family really liked about the program."

Have the following written on a flip chart, chalk board, or white board where all parents can see it:

Name
How many children
One thing you liked

After the introductions have been completed, say, "Now I have some specific questions about how your family has used the program. There are no right or wrong answers -- we want your ideas and opinions!"

QUESTIONS ABOUT THE BOOKS (List these questions on an index card.)

How have the books changed the way you teach your children about money?
What have you done differently as a result of reading the books?
What problems have you had in using what you learned from the stories?
What book did you like best?
What book did your child (children) like best?

QUESTIONS ABOUT THE ACTIVITIES (List these questions on an index card.)

How have the activities helped change the way you teach your children about money?
What have you done differently because of the activities?
What problems have you had in using what you learned from the activities?

QUESTIONS ABOUT THE PARENT GUIDE (List these questions on an index card.)

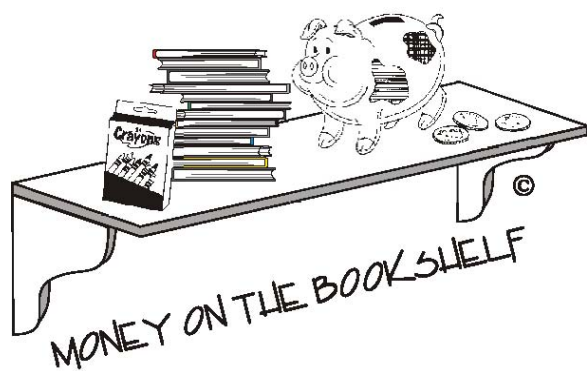
What did you like best about the Parent Guides?
How did the Parent Guides help you use the books to teach about money?
How would you make the Parent Guides easier to use?

QUESTIONS ABOUT THE FINANCIAL CONCEPTS (List these questions on an index card.) (Have list of concepts on flip chart. Only list those used by this group.) (Possibly have another chart listing books matched with concepts.)

What helped you and your child most to understand and use the financial concepts?
What helped you and your family learn about prioritizing? (decide which things were more important than other things)
What helped you and your family discuss money issues rather than arguing? (positive interactions)
What helped you and your family make plans for allocating resources?
What happened to help you and your family set goals to work for?
What helped you and your family make better decisions?
What successes have you and your family had in the way you think about, talk about, and use money? (recognizing success)
What are you and your family doing differently about saving money?
What are you and your family doing differently about solving money issues? (problem solving)
What successes have you and your family had in recognizing and using a variety of resources to get what you want? (recognizing resources)

QUESTIONS ABOUT THE PROGRAM (List these questions on an index card)

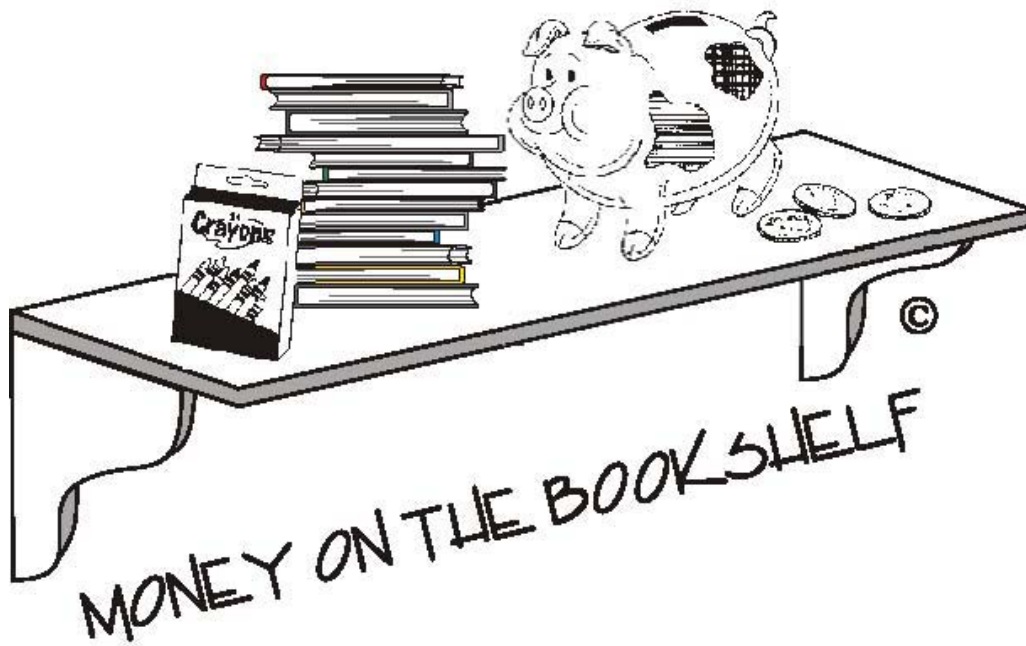
What did you like best about the program?
What did you like least about the program?
Talk about your ideas to get other families to use the program.
What convinced you to participate in the program?



Annotated Bibliography

Annotated Bibliography

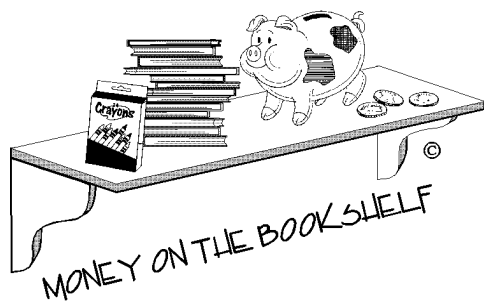
Children's Books About Money
and
Resource Books to Help
Teach Children About Money



Researched and Developed by
Sheila Lewis and Jim Barcellos, February 1997
University of Nevada Cooperative Extension

Updated by Ana Mejia, June 2002
University of Nevada Regents Award Intern

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Children and Money

"Something is wrong when, as children, we are kept in the dark about money. So often, because our parents view money as an issue to struggle with, they do not talk to us about it. As children, many of us were not allowed to question anything, so we never asked about financial issues. To some, money was used as a punishment or reward. This molded and shaped our views about it. In other cases, our parents used money as a weapon against each other or against us. How can we expect to be financially responsible if we never received instructions about money? Well, now it's up to us. We owe it to ourselves, our self-esteem and our future to get the right idea about money. What we need to accept and realize is that those who ask questions do not lose their way. Money is nothing to be afraid of."

Acts of Praise Meditations for People of Color

CONCEPTS TO HELP PARENTS TEACH THEIR CHILDREN ABOUT MONEY

These ideas, or concepts, can be used by parents to talk with their children about money. Before reading a book with children, parents may want to read it first and think about the money ideas presented. Then, when reading with their children, talk about these ideas. Each book listed in the *Money on the Bookshelf* Bibliography deals with some special ideas about money.

Concept: Allocating Resources

Definition: Our resources include things like skills, time, and money. When we choose what to use to get the things we need, we are allocating our resources.

Objective: to plan how to use different resources to get what we need.

Concept: Decision Making

Definition: Many times there are different ways to do things or different ways to use resources. Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.

Concept: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

Concept: Prioritizing

Definition: Sometimes we need to choose among several things. Prioritizing is arranging things in order of their importance to us.

Objective: to decide which things are most important to do or have.

Concept: Positive Interaction

Definition: Money and how it is used can cause arguments. Positive interactions about money means learning to use supportive words and behaviors that show that you recognize the worth of other people's ideas.

Objective: to increase the number of positive family interactions about money and how it is used.

Concept: Problem Solving

Definition: As things happen to us, we try to deal with them. Problem solving means finding what works best for us.

Objective: to identify the problem and what to do about it to make things better.

Concept: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need. Recognizing resources means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.

Concept: Recognizing Success

Definition: When we are able to complete a task, reach a goal, or solve a problem, it needs to be recognized as success.

Objective: to recognize our successes and the successes of others with words of praise and encouragement.

Concept: Saving

Definition: Some things cost more money than we have at one time. Saving money means putting it aside until we have enough to buy what we want.

Objective: to recognize that saving money can help us get what we need and want.





Tips For Reading With Children

- ★ 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 regular story time. Quiet times are great!

Try reading together after dinner clean-up or before bed.

Try to keep the same reading time each day.

- ★ Find a cozy, quiet place to read the story. Call it your reading spot.

Cuddle on the couch together or ask your child to sit on your lap.

Reading aloud is one of the best ways to spend quality time with your child.

- ★ Make sure the children can see the pictures. Hold the book up or lay it in your lap.

Talk about the pictures and characters in the book.

Read with expression in your voice. If the story is scary, read with a spooky voice.

Give each character in the story his or her own voice. This will make reading more interactive and fun.

- ★ Keep the story time short enough to leave them wanting more later.

When your child does ask for more, allow him or her to choose the story.

Your child may choose the same book over and over again. This may seem boring.

It means your child is becoming more familiar with language.

- ★ Look for ways during the day to add to messages in the story.

Watch for opportunities to relate everyday experiences to what your child has read.

Ask him or her who you've read about that did something similar to this.

- ★ Continue to read aloud together once your child can read alone.

Keep the fun going by taking turns.

The more people your child sees and hears reading aloud, the more he or she will be turned on to books and learning.



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Books are listed in alphabetical order and an age level for each story is given.

A Bargain For Frances by Russell Hoban. HarperCollins, 1970.

Age 5 and up. Frances saves and saves for a china tea set. Her friend Thelma tricks her into buying an old plastic tea set. Thelma says there are no "backsies" on the bargain. Frances finds a way to get what she really wants.

A Chair For My Mother by Vera B. Williams. Greenwillow Books, 1982.

Age 6 and up. A family loses all their furniture in a fire. They set a goal to buy a chair for mother. Find out how the family, neighbors and friends work together for success.

A Job For Jenny Archer by Ellen Conford. Little, Brown, 1988.

Age 6 and up. Jenny wants to buy her Mom a fur coat. She tries many ways to earn money. Instead of a coat, Jenny finds the perfect gift in a most unlikely place.

A Quarter From The Tooth Fairy by Caren Holtzman. Scholastic Inc., 1995.

Age 5 and up. A boy tries to figure out how to spend the money he got from the tooth fairy. This book has notes in the front for adults and activities in the back for kids.

Alexander, Who Used To Be Rich Last Sunday by Judith Viorst. Atheneum, 1978.

Age 5 and up. Alexander started the week as a rich young man. There are so many things he could do with a dollar. The money begins to slip away.

All The Money In The World by Bill Brittain. HarperCollins, 1979.

Age 9 and up. A young boy's wish for all the money in the world comes true. The boy finds out that having all the money in the world isn't as fun as he thought.

Apple Picking Time by Michele Benoit Slawson. Crown, 1994.

Age 5 and up. All the townspeople work in the orchards at harvest time. Anna sets a goal to pick a whole basket of apples herself.

Arthur's Pet Business by Marc Brown. Little, Brown, 1990.

Age 6 and up. Arthur wants a pet. His parents doubt he can take care of one. Arthur starts a pet business to prove his parents wrong.

Bea And Mr. Jones by Amy Schwarz. Bradbury, 1982.

Age 6 and up. Bea and her father switch places. He goes to school. She goes to work.

Ben Goes Into Business by Marilyn Hirsch. Holiday House, 1973.

Age 6 and up. A boy in the early 1900's makes 60 cents with a 10 cent investment at Coney Island.

Blue Denim Blues by Anne W. Smith. Atheneum, 1983.

Age 10 and up. Shy Janet is good with children. She gets a job in day care. She learns about child abuse and overcomes her shyness.

Brothers by Florence B. Freedman. Harper and Row, 1985.

Age 5 and up. Two brothers inherit their father's land and split it evenly. Find out how they make their father's wish come true.

Carl Goes Shopping by Alexandra Day. Harper & Collins, 1989.

Age 4 and up. A dog named Carl goes to the store with his master. He watches the baby while the master goes shopping. Carl cares for the baby as they explore different parts of the store.

Chicken Sunday by Patricia Polacco. Philomel Books, 1992

Age 8 and up. To thank old Eula for her wonderful chicken dinners, the children sell decorated eggs and buy her a beautiful Easter hat.

Credit-Card Carole by Sheila Klass. Scribner's, 1987.

Age 12 and up. Carole loves to shop. She runs up a huge credit-card bill. Find out how she takes care of it.

Curious George At The Laundromat by Margret Rey. Houghton Mifflin, 1987.

Age 4 and up. George tries to use the washing machine and makes a mess.

Discovered! by Yvonne Green. Bantam, 1988.

Age 13 and up. Kelly ends up getting into the world of modeling by accident. She finds out it is not all fun.

Erandi's Braids by Antonio Hernández Madrigal. G.P. Putnam's Sons (1999).

Age 6 and up. Erandi's mother needs a new fishing net and also wants to buy Erandi her birthday gift, but is unable to due to their limited income. Erandi recognizes that her braids are valuable and makes a decision.

Money on the Bookshelf Money Concepts: Decision Making, Recognizing Resources and Recognizing Success.

Finders, Keepers? by Elizabeth Crary. Parenting Press, 1987.

Age 10 and up. What would you do if you found something? Finders of lost goods have choices.

First Things First by Kristi D. Holl. Atheneum, 1986.

Age 10 and up. Shelly's mom and dad can't pay for summer camp this year. Shelly spends her summer earning money. She finds out what is important to her.

Gopher, Tanker And The Admiral by Shirley Climo. Crowell, 1984.

Age 10 and up. Gopher wants to earn money to buy a bike. He decides to baby-sit for a crabby neighbor who has a broken leg. Together they solve a mystery.

How The Second Grade Got \$8,205.50 To Visit The Statue Of Liberty by Nathan Zimelman. Whitman, 1992.

Age 5 and up. The second grade class finds out that earning money for a big trip is not as easy as it looks.

How To Get Fabulously Rich by Thomas Rockwell. Watts, 1990.

Age 10 and up. Billy wins a lot of money. Everyone he knows wants some of the money. He wonders if winning was worth it.

It happened At Cecelia's by Erika Tamar. Atheneum, 1989.

Age 13 and up. Andy's father is part-owner of a restaurant. Trouble starts when the mob tries to take over.

Jason And The Money Tree by Sonia Levitan. Harcourt Brace, 1974.

Age 11 and up. Jason plants a ten dollar bill. It grows into a money tree. He gets into some situations that help him learn about life.

Jefferson by Mary Frances Shura. Dodd, 1984.

Age 9 and up. Jefferson's family doesn't have enough money to give him a birthday party. The neighborhood kids earn money for a party.

Jerome The Babysitter by Eileen Christelow. Clarion, 1985.

Age 6 and up. Jerome goes on his first baby-sitting job. The kids play tricks on him. Jerome is surprised when he gets them all to bed.

Just Shopping With Mom by Mercer Mayer. Western, 1989.

Age 4 and up. Mom shops with three youngsters. One has trouble accepting "no" for an answer.

Kid Power by Susan Beth Pfeffer. Watts, 1977.

Age 10 and up. Janice has a summer business doing odd jobs. She ends up with more jobs than she can handle. She hires other kids to work for her.

Kid Power Strikes Back by Susan Beth Pfeffer. Watts, 1984.

Age 10 and up. Janice's summer business ends when school starts. She begins to miss the money she made. Find out what she does.

King Midas by Nathaniel Hawthorne. McGraw Hill, 1959.

All ages. This book is based on the Greek legend of King Midas. King Midas was a greedy king who wished that everything he touched would turn to gold. He got his wish, but found out that some things are more precious than gold.

Leo And Emily's Zoo by Franz Brandenburg (1988)

Age 6 and up. Leo and Emily set up their own zoo. They make people pay to get in. Things don't go well. See who helps them out.

Lyddie by Katherine Paterson, Lodestar Books, 1991.

Age 9 and up. In the 1840's a farm girl goes to the city to get a factory job. She works hard to earn money to pay off the debt on the family farm.

Mall Mania by Betsy Haynes. Bantam Skylark, 1991.

Age 10 and up. Beth borrows a friend's credit card and goes on a shopping spree at the mall. She gets deeply into debt and must find a way out.

Money Trouble by Bill Cosby. Illustrated by Varnette P. Honeywood. Scholastic (1998).

Age 6 and up. Little Bill wants to become famous by discovering a new comet, but first he needs a telescope. The telescope he wants costs \$100 and he only has \$47.87 in his football bank. Little Bill finds ways to earn money through jobs.

Money on the Bookshelf Concepts: Recognizing Success, Problem Solving and Goal Setting.

Mrs. Pirate by Nick Sharratt. Candlewick Press, 1994.

Age 4 and up. Mrs. Pirate goes shopping. She buys items for the ship. This is a great book for children who are just starting to read.

My First Job by Julia Allen. Aro Publishing, 1987.

Age 4 and up. A small boy is asked to perform his first household jobs. Dimes and feelings of success are his rewards.

My Rows and Piles of Coins by Tololwa M. Mollel. Illustrated by E.B. Lewis. Clarion Books (1999).

Age 6 and up. Saruni saves money he receives from helping his mother work in the marketplace. His goal is to save enough money to buy a bicycle, so that he can better help his mother carry food to the marketplace. He works and saves his money for a long time.

Money on the Bookshelf Concepts: Savings, Goal Setting, Prioritizing and Recognizing Success.

No Time For Christmas by Judy Delton. Carolrhoda, 1988.

Age 6 and up. Two friends get jobs to buy each other Christmas presents. One works nights and the other works days. They don't see each other anymore.

Not So Fast Songololo by Niki Daly. Atheneum, 1985.

Age 5 and up. A young boy goes with his grandmother to the busy city. He helps her do her shopping. Before they leave, she gets him a nice surprise.

Oliver Dibbs To The Rescue by Barbara Steiner. Four Winds, 1985.

Age 10 and up. Oliver and his brother think about ways to earn money. They want to use the money to help protect animals.

Ox-Cart Man by Donald Hall. Scholastic Inc., 1979.

Age 4 and up. A farm family use their time and energy and talents to grow or make almost everything they need. They also grow or make extra things to take to market and sell.

Paddy's Pay Day by Alexandra Day. Penguin Group, 1989.

Age 3 and up. Paddy is a dog who does circus acts. On his day off, he goes shopping. You can tell what's important to Paddy by what he buys with the money he earned.

Peace Begins With You by Katherine Scholes. Little, Brown, 1989.

All ages. This book explains peace in simple terms. It looks at how conflicts start and how they can be avoided.

Pedrito's Day by Luis Garay. Illustrated by Monica Hughes. Orchard's Books (1997).

Age 6 and up. Pedrito works to make money to buy a bicycle to help his mother at the marketplace. He helps his aunt with work, but makes a mistake and loses her money. He then finds a way to fix his mistake.

Money on the Bookshelf Concepts: Savings, Goal Setting, Problem Solving and Recognizing Success.

Project Wheels by Jacqueline Turner Banks. Houghton Mifflin, 1993.

Age 9 and up. Angela and her friends raise money. They want to help a classmate buy a wheelchair. Angela begins to see that she and her friends are growing-up.

Seventeen Against The Dealer by Cynthia Voigt. Atheneum, 1989.

Age 13 and up. Dicey uses her money to open a boat shop. When she tries to build her own boat, she ends up in situations she never imagined.

Shadow In The North by Philip Pullman. Knopf, 1988.

Age 13 and up. Sally's business causes a client to lose money. She tries to find out why and is drawn into a complex plot.

Sheep In A Shop by Nancy Shaw. Houghton Mifflin, 1991.

Age 4 and up. Some sheep go shopping for a birthday gift. They find out they do not have enough money to pay for it. They decided to solve their problem by trading.

Something Good by Robert Munsch. Annick Press Ltd., 1990

Age 6 and up. Tyya tries and tries to get her father to buy "something good" at the grocery store. After some trouble, Tyya's father buys *her* for \$29.95.

Something Special For Me by Vera B. Williams. Greenwillow Books, 1983.

Age 5 and up. Rosa can't make up her mind. After a long day of shopping, she finally finds the gift she wants.

The Adventures Of Tom Sawyer by Mark Twain. Scholastic, 1876.

Age 9 and up. In the second chapter, Tom gets out of the boring job of whitewashing the fence. He finds a way to get every boy in town to do it for him.

The Berenstain Bears & Mama's New Job by Stan and Jan Berenstain. Random House, 1984.

Age 4 and up. When Mama becomes a "business bear," the way work gets done around the house changes. Other members of the Bear family discover how to help more.

The Berenstain Bears Get The Gimmies by Jan and Stan Berenstain. Random House, 1988.

Age 4 and up. Can Mama and Papa Bear find a way to keep the cubs from begging at the store?

The Berenstain Bears' Trouble With Money by Jan and Stan Berenstain. Random House, 1983.

Age 4 and up. Brother and sister Bear spend money as soon as they get it. Mama and Papa Bear want the cubs to understand that there is more to know about money than just how to spend it.

The Cinnamon Hen's Autumn Day by Sandra Dutton. Atheneum, 1988.

Age 6 and up. Is it more fun to rake your own leaves or have Mr. Rabbit's lawn service do it for you?

The Gift by Aliana Brodmann. Simon and Schuster, 1993.

Age 6 and up. A young girl cannot decide what to buy with her Hanukkah money. Her decision is touching and surprising.

The Gift Of The Magi by O. Henry was originally published by Doubleday in 1906 but can now be found in almost any collection of O. Henry short stories.

All ages. This is a classic tale of love, giving and sacrifice.

The Giving Tree by Shel Silverstein. Harper and Row, 1964.

All ages. This is a sensitive tale of giving (and taking) until there is no more to give – or so it seems.

The Gold Coin by Alma F. Ada. Atheneum, 1991.

Age 5 and up. This is a picture book based on a Spanish folk tale. Juan is a thief who wants to steal Doña Josefa's gold coin. As he travels to find her, he meets farmers and villagers who need his help with their chores. By the time he finds Doña Josefa, he has found another type of treasure. Find out what treasure Juan finds.

The Purse by Kathy Caple. Houghton Mifflin, 1986.

Age 5 and up. Katie loves the noise her savings make in her Band-Aid box. She spends her savings on a new purse and throws away her Band-Aid box. Now she has no noise and no money.

The Rag Coat by Lauren A. Mills. Little Brown, 1991

Age 8 and up. Minna proudly wears her new coat of clothing scraps to school, where the other children laugh at her until she tells them the stories behind the scraps.

The Toothpaste Millionaire by Jean Merrill. Houghton Mifflin, 1972.

Age 10 and up. Rufus makes his own toothpaste. He starts selling it and makes money. His friends help him make his business something great.

The Treasure by Uri Shulevitz. McGraw-Hill Ryerson, 1978.

All ages. This story is based on an old Hebrew folk tale. Follow Isaac as his dreams lead him on a treasure hunt in the city. He finds no treasure until he returns home.

Tight Times by Barbara Shook Hazen. Viking Press, 1979.

Age 5 and up. David learns about "tight times" and making hard decisions.

Tom And Annie Go Shopping by Barry Smith. Houghton Mifflin, 1988.

Age 3 and up. Tom and Annie go shopping for a lot of items. This book asks you to find the items on the shelves. Shopping isn't as easy as it looks.

Tybee Trimble's Hard Times by Lila Perl. Clarion, 1984.

Age 9 and up. Tybee wants to go to the circus, but there's no extra money. Should she go alone if she earns the money for a ticket?

Working Cotton by Shirley Anne Wilson. Harcourt Brace Jovanovich, 1992.

Age 4 and up. Have you ever wondered what it's like to pick cotton? This book is about a day in the life of a family who work together in the cotton fields.

Books in Spanish:

El Sancocho del Sábado por Leyla Torres. Mirason (1995).

Adad 5 en adelante. Mariá Lili y sus abuelos descubren que no van a poder hacer el sancocho del sábado por qué no hay dinero y nada más tienen huevos en la casa.

Mariá Lili y su abuela van al Mercado y cambian los huevos por cosas que ellas necesitan. Utilizan el recurso que ya tienen para obtener algo que necesitan.

Conceptos Financieros de Dinero en El Librero: Asignar recursos, Reconocimiento del éxito, Reconocimiento de Recursos y Establecer una Meta.



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A Penny Saved by Neale S. Godfrey with Tad Richards. Simon & Schuster (1995).
This book is a guide for parents to teach their children the values and life skills (about money) they will need later in life.

Buckaroo Says: Be Money Wise by Purdue University Cooperative Extension Service (July 1995).

This coloring book is designed to help preschoolers learn about money. Follow Buckaroo as he learns about money from his friend Annie.

To get your copy, request item number 12-119 and send \$1.00 to:

Agricultural Communication Service

Media Distribution Center

301 South 2nd Street

Lafayette, Indiana 47901-1232

For more information call (317) 494-6794 Monday-Friday 8am-5pm.

Economics And Children's Literature by Barbara Flowers, Bonnie Meszaros, and Mary C. Suiter

Grades: 1,2,3,4,5,6

Children's literature and economics have been combined in this book. Children learn about the economy and improve their literacy.

For information on ordering contact:

1993 SPEC Publishers, Inc.

106 Regency Manor Drive

Ballwin, MO 63011

Economics And The Consumer by M. Barbara Killen. Lerner, 1990.

This book looks at the important role of the consumer. It explains how every time we buy something we also send a message to the economic system. The author makes difficult economic plans easy to understand. She also gives advice on spending and borrowing money.

The Everything Kid's Money Book by Diane Mayr. Admas Media Corp (2000).

A reference book for children and an educational tool for parents and teachers. Money concepts are broken down into simpler ways that allow children to understand. It also provides activities, fun facts and suggestions for websites.

Growing Money: A Complete Investing Guide For Kids by Gail Karlitz and Debbie Honig. Price Stern Sloan (1999).

Children can learn more about investing their money and watching it grow in time.

Investing is described in the form of savings account, bonds, stocks, and mutual funds.

How To Teach Children About Money by Peggy Houser and Hassell Bradley (1989).

An adult guide to help teach your children about earning, saving and spending their money. A children's book is included. Both books have games and other fun activities.

The Kids Guide To Money by Steve Otfinoski. Scholastic, 1996.

This book explains how children can earn, save and get the most value for their money.

Information about sharing money and time through volunteer work is included.

Kids & Money by Michael J. Searls. Summit Financial Products (1996).

A guide for parents to teach children principles of successful money management and business.

Kids, Money And Values by Patricia Schiff Estess and Irving Barocas. Betterway, 1994.

This book is about teaching children good habits and attitudes to help them manage money. Activities and sample forms are found throughout this book.

Making Cents by Elizabeth Wilkinson. Little, Brown, 1989.

What can kids do to make money in their spare time? This book helps children learn that "work" does not mean doing things that they do not enjoy. There are great ideas to get youngsters started.

Money by Joe Cribb. Knopf, 1990.

This book tells the story of money from all over the world. Find out how money started and what it meant. There are many pictures of coins and paper money included.

Money Doesn't Grow On Trees: A Parent's Guide to Raising Financially Responsible Children by Neale S. Godfrey & Carolina Edwards. Simon and Schuster, 1994.

This book is aimed at preschoolers to teens. All age groups can learn lessons about earning, saving and spending money. Real-life examples help parents teach values along with money concepts.

Money Sense for Kids by Hollis Page Harman. Barron's (1999).

Children learn where money comes from, how to get it, invest it, make it grow, open a bank account. It also provides money games.

Money Skills by Bonnie Drew. Career Press, 1992.

This book has 101 activities to teach your child about money. The book also includes suggestions on talking with children about money. One chapter is all about growing up to be responsible with money.

Money-Smart Kids (and parents, too!) by Janet Bodnar. Kiplinger, 1993.

Dr. Tightwad shows parents how they can turn their children into super savers and smart shoppers. Children learn how money works and how to tell wants from needs. This book can teach parents how to help their children and themselves.

Raising Happy Kids On A Reasonable Budget by Patricia Gallagher. Betterway, 1993.

This book has advice from parents who are trying to stretch their money. The book has eight chapters that give money-saving advice on ways to feed, clothe and care for your family.

Raising Money-Wise Kids by Judith Briles. Northfield, 1996.

This book was written for parents of preschoolers to teens. It is loaded with useful tips and quizzes that will help parents teach their children about money issues.

Read To Me: Raising Kids Who Love To Read by Bernice E. Cullinan. Scholastic, 1992.

This book explains why it is important to read to your child. Tips for busy parents and a reading list are included.

Teach Your Child The Value Of Money by Harold and Sandy Moe. Harsand, 1990.

This book will help you and your children think about their futures. Learn how to help your children make smart money decisions early. Learn how these decisions will help when they are adults.

The Everything Kids' Money Book by Diane Mayr. Adams Media Corp (2000). A reference book for children and an educational tool for parents and teachers. Money concepts are broken down into simpler ways that allow children to understand. It also provides activities, fun facts and suggestions for websites.

Ultimate Kid's Money Book by Neale S. Godfrey. Simon & Schuster (1998).

A comprehensive guide about money. Credit, checks, and electronic banking are explained as well as earning, saving, spending and sharing money.

Why Money Was Invented by Neale S. Godfrey. Simon & Schuster, 1995.

Join Penny Bright and the Greenstreet Kids as they find out why money was invented.

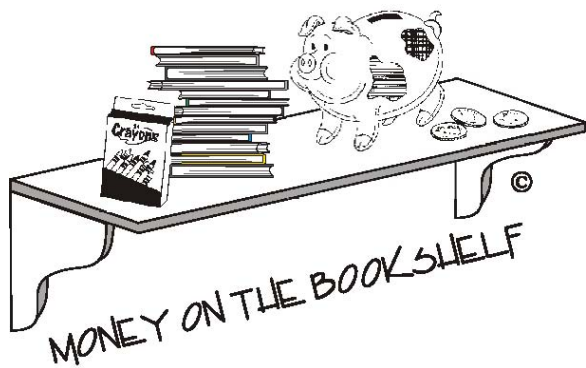
The adventure starts when they need money to buy ice cream. Their first stop is in prehistoric times where they learn about bartering. As they move forward through time they learn more and more about the history of money.

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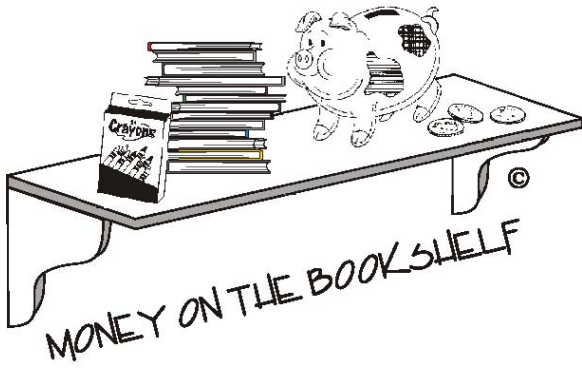


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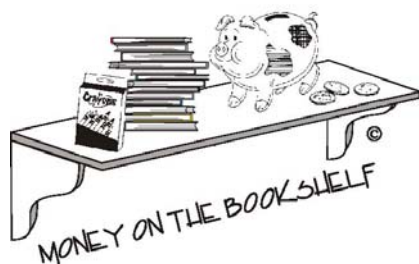
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Facilitator and Parent Guides



A Bargain For Frances



A Bargain For Frances

By Russell Hoban
Pictures by Lilliam Hoban

Ages 5 and up

Facilitator Guide

Key Ideas: Problem Solving, Decision Making, and Goal Setting

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Problem Solving

Definition: As things happen to us, we try to deal with them. Problem solving means finding what works best for us.

Objective: to identify the problem and what to do about it to make things better.

Idea: Decision Making

Definition: Many times there are different ways to do things or different ways to use resources. Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.

Idea: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

The Story

Frances saves and saves for a china tea set.

Her friend Thelma tricks her into buying an old plastic tea set. Thelma says there are no "backsies" on the bargain. Frances finds a way to get what she really wants.

Something to Think About

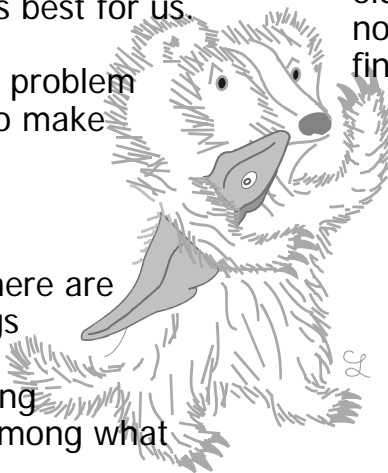
First, read the book yourself and think about these ideas

Frances had a friend named Thelma. Thelma often tricked Frances when they played together. Like Frances' mom, parents often worry about their children getting the "worst of it" when they play with some of their friends.

Frances had a plan for her allowance. She was saving this money to buy a china tea set. Thelma tricked Frances into giving up her goal of a china tea set. When Frances learned she had been tricked into buying the plastic tea set, she had to find a way to change the bargain she made with Thelma. Frances also learned that being friends was more fun than being careful.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them



Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

Why did Mother want Frances to be careful? What was Frances' goal? How did Thelma get Frances to buy the plastic tea set? What problems did Frances need to solve? What decisions did Frances make to help her solve the problem? What was more important to Frances than the tea set?

Something To Do

First Time Allowance (Ages 5 and up)

This activity will help your child understand goal setting with his/her savings. An allowance is one way to teach a child how to manage money. Frances managed her money by saving it for a blue china tea set. Having a goal to save for may make it easier for a child to manage his/her allowance.

Age five is a good time to start giving your child an allowance.

Fifty cents to a dollar is a good amount for children starting to manage money.

Decide with your child how often to give the allowance and stick with the decision.

Help your child solve the problem of how to spend the allowance.

Picture a Savings Goal (Ages 6 and up)

This activity will teach your child to focus on a savings goal. Frances had a savings goal. She wanted a real china tea set with pictures of birds and a Chinese house. A picture of your child's savings goal, close to the child's piggy bank or penny jar, may help keep him or her focused.

Ask the child to cut out the picture or draw the thing they want. Have the child tape the savings goal picture to the bank. This way a child remembers what the savings are for and feels a sense of accomplishment when the goal is reached.

Test the Claims of a TV Commercial (Ages 8 and up)

This activity will help your child solve problems. Frances was tricked by Thelma's advertising. Even though she had her mind set on a china tea set, Thelma convinced Frances to buy her plastic tea set. When children watch television they are tempted by commercials.

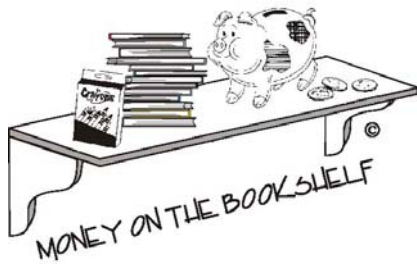
If your child is tempted by a toy, food, or other product advertised on television, find out more about it together. Examine the product together. Have the child answer these questions about it: does it really do what they say on TV? Is it as much fun as it looks on TV? Is it right for the child's age? Is it safe? Will it last?

Many times the child will see that the item does not look like what he/she saw on TV. Explain to your child that TV commercials use special words, music and settings to make us want to buy. We can be disappointed if we buy something advertised without checking it out first.

Developed by: P. Behal, A. Crites, V.
Haldeman and
J. Barcellos.

Graphics and layout by C. Lumpkin.
University of Nevada Cooperative Extension
An EEO/AA Institution.

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Committee for the Protection of Children
Children's Trust Fund.



A Bargain For Frances

By Russell Hoban
Pictures by Lilliam Hoban

Ages 5 and up

Parent Guide

Key Ideas: Problem Solving, Decision Making, and Goal Setting

Before You Read

The goal of *Money on the Bookshelf* is to help parents talk with their children about money. Each story deals with some special ideas about money. The Parent Guide will help you talk about and use these ideas.

Ideas, Definitions and Objectives

Idea: Problem Solving

Definition: As things happen to us, we try to deal with them.
Problem solving means finding what works best for us.

Objective: to identify the problem and what to do about it to make things better.

Idea: Decision Making

Definition: Many times there are different ways to do things or different ways to use resources. Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.

Idea: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

The Story

Frances saves and saves for a china tea set.
Thelma tricks her into buying an old plastic tea set.
Thelma says there are no “backsides” on the bargain.
Frances finds a way to get what she really wants.



Something to Think About

First, read the book yourself and think about these ideas

Mother warned Frances to be careful when playing with Thelma.
Frances had a plan for her allowance.
She was saving this money to buy a china tea set.
Thelma tricked Frances into giving up her goal of a china tea set.
Frances found a way to get Thelma to take back the plastic tea set.
Frances taught Thelma that being friends was more fun than being careful.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

Why did Mother want Frances to be careful?
What was Frances' goal?
How did Thelma get Frances to buy the plastic tea set?
What problems did Frances need to solve?

What decisions did Frances make to help her solve the problem?

Something To Do

First Time Allowance (Ages 5 and up)

This activity will help your child understand goal setting with his or her money.

An allowance is one way to teach a child how to manage money.

Frances managed her money by saving it for a blue china tea set.

Having a goal made it easier for Frances to manage her money.

Below is a set of helpful hints for setting up a child's first allowance.

- Age five is a good time to start giving your child an allowance.
- Fifty cents to a dollar is a good amount for a child just starting to manage money.
- Decide with your child how often to give the allowance.
- Help your child solve the problem of how to spend the allowance.

Picture a Savings Goal (Ages 6 and up)

This activity will teach your child to focus on a savings goal.

Frances had a savings goal.

She wanted a real china tea set with pictures of birds and a Chinese house.

A picture of your child's savings goal may help keep him or her focused on the goal.

Have your child draw or cut out a picture of the thing they want.

Help your child tape the savings goal picture to his or her bank or penny jar. This picture helps your child remember for what he or she is saving.

Your child feels a sense of achievement when he or she reaches the goal.

Test the Claims of a TV Commercial (Ages 8 and up)

This activity will help your child learn to make decisions.

Thelma tricked Frances with her advertising.

Frances was saving for a china tea set, but Thelma persuaded her to buy the plastic set.

Just as Thelma persuaded Frances, TV ads persuade children.

When ads on TV tempt your child with a toy or other product, find out more. Go to the store and examine the product. Have your child answer these questions about it:

Does it really do what they say on TV?

Is it as much fun as they say on TV?

Is it right for your child's age?

Is it safe? Will it last?

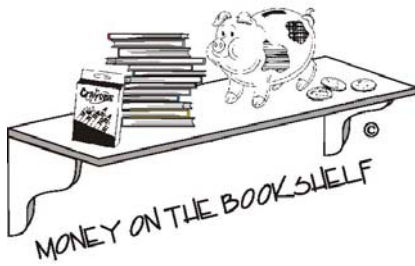
Many times your child will see that the item does not look like what he or she saw on TV. Explain to your child that TV ads use special words, music and settings to make us want to buy. Teach your child to "check products out before buying."

Developed by: P. Behal, A. Crites, V. Haldeman y J. Barcellos. Graphics and layout by C. Lumpkin.
A project funded in part by: Committee for the Protection of Children Children's Trust Fund



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El Gran Negocio de Francisca

Por Russell Hoban

Ilustraciones por Lilliam Hoban

Edades de 5 años en adelante

Guía para los Padres

Ideas Importantes: Solución del Problema, Toma de Decisión y Establecimiento de Meta.

Antes De Leer

La meta de *Dinero en el Estante de Libros* es ayudar a los padres a hablar con sus niños sobre el dinero. Cada cuento se trata de algunas ideas especiales sobre el dinero. La Guía para los Padres le ayudará a usar y a hablar sobre estas ideas.

Ideas, Definiciones y Objetivos

Idea: Solución del Problema

Definición: Cuando nos pasan cosas, tratamos de entenderlas. Solución del Problema significa buscar qué funciona mejor para nosotros.

Objetivo: Identificar el problema y qué hacer acerca de él para hacer las cosas mejor.

Idea: Toma de Decisión.

Definición: Muchas veces hay diferentes maneras de hacer las cosas o maneras diferentes de usar los recursos. Toma de decisión significa tomar una opción entre qué hacer o qué usar.

Objetivo: Identificar las opciones posibles que tenemos y seleccionar la que traerá los mejores resultados.



Idea: Establecimiento de Meta

Definición: Siempre hay cosas que queremos hacer o tener. Establecer una meta es trabajar para lograr algo.

Objetivo: Decidir qué es importante para hacer o tener.

El Cuento

Francisca ahorró y ahorró para comprar una vajilla de porcelana para té.
Telma la engaña para que compre una vajilla para té de plástico y vieja.
Telma dice que no hay "echada atras" en el negocio.
Francisca encuentra una manera de obtener lo que verdaderamente quiere.

Algo Para Pensar

Primero, lea el libro y piense en estas ideas.

La Madre le advirtió a Francisca ser cuidadosa cuando juega con Telma.

Francisca tenía un plan para su mesada.

Ella ahorró este dinero para comprar una vajilla de porcelana para té.

Telma engañó a Francisca y le hizo cambiar su meta de una vajilla de porcelana para té.

Francisca encontró la forma de hacer que Telma tomara de regreso la vajilla de plástico para té.

Francisca le enseñó a Telma que ser amigas era más divertido que ser cuidadosas.

Algo Para Hablar

Antes de empezar a leer el cuento con sus niños, observe la portada del libro con ellos. Pregúnteles de qué creen ellos que se tratará el cuento.

A medida que usted lea el cuento con sus niños, hable de estas ideas.

- ¿Por qué quiere la mamá de Francisca que ella sea cuidadosa?
- ¿Cuál era la meta de Francisca?
- ¿Cómo hizo Telma para que Francisca comprara la vajilla de plástico para té?
- ¿Qué problemas necesitaba Francisca resolver?
- ¿Qué decisiones tomó Francisca para ayudarse a resolver el problema?
- ¿Qué era más importante que la vajilla de porcelana para Francisca?

Algo Para Hacer

La Primera Vez de la Mesada (Edades de 5 años en adelante)

Esta actividad ayudará a su niño o niña a entender el establecimiento de metas con su dinero.

Una mesada es una manera de enseñar a sus niños a cómo administrar el dinero. Francisca administró su dinero ahorrándolo para comprar una vajilla de porcelana para té. El tener una meta facilitó que Frances administrara su dinero. A continuación está un grupo de indirectas útiles para establecer la primera mesada de un niño o niña.

A los cinco años de edad es un buen momento para comenzar a darle una mesada a su niño o niña.

De cincuenta centavos a un dólar es una buena cantidad para que los niños comiencen a administrar su dinero.

Decida con su niño o niña con qué frecuencia se le dará la mesada y mantenga esa decisión.

Ayude a su niño o niña a resolver el problema de cómo gastará la mesada.

Establezca una Meta de Ahorro (Edades de 6 años en adelante)

Esta actividad enseñará a su niño o niña a enfocarse en una meta de ahorro.

Francisca tenía una meta de ahorro.

Ella quería una vajilla de porcelana para té de verdad con dibujos de pájaros y una casa china.

Una foto o un dibujo de la meta de ahorro le ayudará a mantenerse enfocado en la meta.

Haga que su niño o niña dibuje o recorte un dibujo o una foto de la cosa que desea.

Ayude a su niño o niña a pegar la foto o el dibujo de la meta de ahorro en su alcancía.

Esta foto le hará recordar a su niño o niña para qué el o ella está ahorrando.

Su niño o niña experimenta un sentido de azaña cuando el o ella alcanza la meta.

Pruebe las Demandas de un Comercial (Edades de 8 años en adelante)

Esta actividad ayudará a su niño o niña a hacer decisiones.

Telma engañó a Francisca con su publicidad.

Francisca estaba ahorrando para comprar una vajilla de porcelana para té, pero Telma la persuadió para que comprara la vajilla de plástico.

De la misma manera que Telma persuadió a Francisca, así mismo los comerciales persuaden a los niños.

Cuando los comerciales en la televisión tienten a su niño o niña, averigüe más. Vaya a la tienda y examine el producto. Haga que su niño o niña conteste estas preguntas sobre el producto:

¿Hace el producto verdaderamente lo que dicen en la televisión?

¿Es tan divertido como dicen en la televisión?

¿Se ajusta a la edad de su niño o niña?

¿Es seguro? ¿Es durable?

Muchas veces su niño o niña verá que el artículo no se parece a lo que él o ella vió en la televisión. Explíquele que los comerciales de la televisión usan palabras especiales, música y escenas que nos hacen querer comprar. Enséñele a "examinar el artículo antes de comprarlo."

Preparado por: P. Behal, A. Crites, V. Haldeman y J. Barcellos. Gráficos y esquema por C. Lumpkin.

Traducido por Maria Gabriela Jurica

Arreglado por Mirtha Castellano

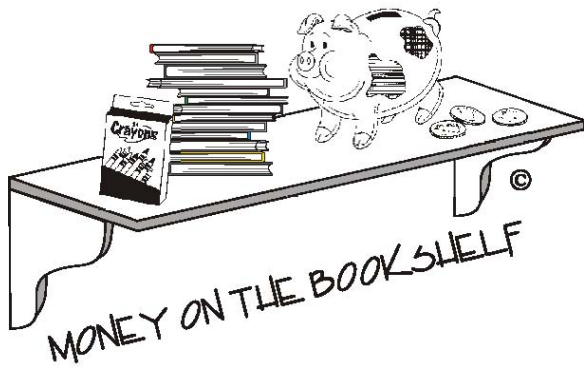
Revisado por Ana Mejia 06/02

Un proyecto parcialmente financiado por el Fondo
Fiduciario para los Niños, operando bajo la dirección
del Comité para la Protección de Niños

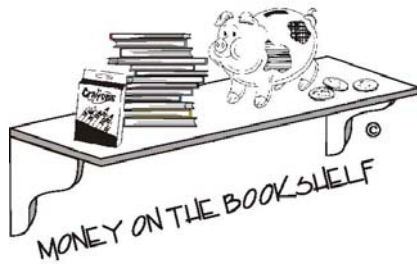


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A Chair For My Mother



Chair For My Mother

By Verna Williams

Ages 6 and up

Facilitator Guide

Key Ideas: Recognizing Resources, Goal Setting, and Recognizing Success

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need. Recognizing resources means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.

Idea: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

Idea: Recognizing Success

Definition: When we are able to complete a task, reach a goal, or solve a problem, it needs to be recognized as a success.

Objective: to recognize our successes and the successes of others with words of praise and encouragement.

The Story

A family loses all their furniture in a fire. They set a goal to buy a chair for mother. The family, neighbors, and friends work together for success.

Something to Think About

First, read the book yourself and think about these ideas



The family in the story had many friends and neighbors that helped them in an emergency. They gave the family furniture and food. Sometimes we forget that family and friends are an important resource. Money is not our only resource.

The family in the story saved their coins for a long time to buy the new chair. Sticking with a goal can be hard and takes patience.

When we set a goal and reach it, we need to congratulate ourselves. That is one way to recognize success. The family in the story was successful in saving enough money for a new chair. They celebrated by bringing it home right away and having their picture taken in the chair.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

How did all the family's friends and neighbor's help after the fire? Have friends or relatives ever helped your family? Has your family ever helped friends or relatives?

What goal did the family set? Look at the picture of the money jar from the story. Did it take a long time to fill the jar? Have you and your family saved for something? Did it take a long time? Talk about saving money as a goal. To reach a goal you need to plan. To make the plan work, you have to be patient and not give up.

We feel good when we work hard, stick to our plan, and reach our goal. When we reach a goal we need to do something to celebrate success. How did the family in the story celebrate saving enough money for the chair? How does your family celebrate success?

Something To Do

Make Your Own Money Jar (Ages 4 and up)

This activity will help your family set a goal. Save your money in a special jar just like the family in the story. Use a mayonnaise or other large container you have at home. Wash it carefully. Help your child cut a slot in the lid. Now set a goal. What are you going to do with the money you save? How much money will you need? Who will put money in the container? How will you know when you have enough money?

Recognize Success (Ages 6 and up)

This activity will help your child celebrate a success. The family in the story saved a long time for a chair. They had their picture taken in their chair to celebrate their success. Think of someone who has worked hard, saved for something or has helped you lately. Celebrate their success.

Draw them a special picture or take a special photograph of them. Cut out a frame from cardboard. Use an old box from around your house. Decorate the frame with macaroni shells or color it with markers. Use anything you think is pretty. Glue or tape the frame around the picture.

Family Talent Brain Storm (Ages 8 and up)

This activity will help your family recognize the skills and talents of each family member. These resources can help the family use what it has to get what it needs.

Get a large piece of blank paper. A paper bag will work. You will also need a marking pen. Have the family gather around. Lay the paper on the table or tape it on the wall. Decide who will do the writing. Across the top of the paper, write each family member's name. Now "brain storm." For one person at a time, say out loud all the special talents and skills that family member has. On the paper, write these talents and skills under the person's name. Do this for each member of the family.

Talk about everyone's special skills and talents. Talk about ways these skills and talents can help the family get what it wants and needs.

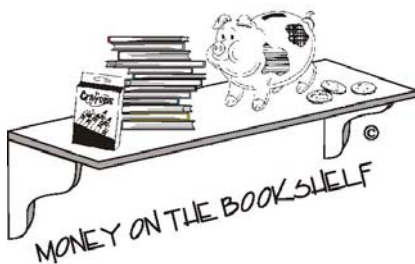
Developed by: P. Behal, A. Crites,

V. Haldeman & J. Barcellos.

Graphics and layout by C. Lumpkin.

**University of Nevada Cooperative Extension
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A project funded in part by: Committee for the Protection of Children



A Chair For My Mother

By Vera Williams

Ages 6 and up

Parent Guide

Key Ideas: Recognizing Resources, Goal Setting, and Recognizing Success

Before You Read

The goal of *Money on the Bookshelf* is to help parents talk with their children about money. Each story deals with some special ideas about money. The Parent Guide will help you talk about and use these ideas.

Ideas, Definitions and Objectives

Idea: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need.

Recognizing resources means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.

Idea: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

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Idea: Recognizing Success

Definition: When we are able to complete a task, reach a goal, or solve a problem, it needs to be recognized as a success.



Objective: to recognize our successes and the successes of others with words of praise and encouragement.

The Story

A family loses all their furniture in a fire. They set a goal to buy a chair for mother. The family, neighbors, and friends work together for success.

Something to Think About

First, read the book yourself and think about these ideas

The family in the story had many friends and neighbors.

The friends and neighbors helped in the emergency by giving food and furniture.

Family, friends, and neighbors are an important resource.

Money is not our only resource.

The family in the story saved for a long time before they could buy the new chair.

Sticking with a goal can be hard and takes patience.

When we set a goal and reach it, we need to congratulate ourselves.

We need to recognize our success.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

What did the family need after the fire?

How did the family get what it needed?
How have friends or neighbors helped your family?
Have you or your family ever helped relatives, friends or neighbors?
What goal did the family in the story set?
How did the family plan to reach its goal?
How long did it take the family to fill the money jar?
For what important thing could your family save?
What plan does your family use to help reach a goal?
When we reach a goal, we need to celebrate our success.
How did the family in the story celebrate reaching their goal?
How does your family celebrate success?

Something To Do

Make Your Own Money Jar (Ages 4 and up)

This activity will help your family set a goal.

You can save money in a jar just like the family in the story.
Clean a mayonnaise jar or other large container you have at home.
Help your child cut a slot in the lid.
Set a goal for the money you put in the jar.
How much money will you need to reach your goal?
How will you know when you have enough money?

Recognize Success (Ages 6 and up)

This activity will help your child celebrate a success.

The family in the story saved a long time for a chair.
They had their picture taken in their chair to celebrate their success.
Think of someone who has worked hard and reached a goal.

Help your child draw a special picture or take a special photograph of them to celebrate this person's success.

Together, make a frame for the picture from a cardboard box.

Cut the cardboard to make a frame that fits around the special picture.

Decorate the frame with macaroni shells or color it with crayons or markers.

Glue or tape the frame around the picture.

Family Talent Brain Storm (Ages 8 and up)

This activity will help your family recognize the skills and talents of each family member. These resources will help the family use what it has to get what it needs.

Get a large piece of blank paper. A paper bag will work. You will also need a marking pen.

Have the family gather around.

Lay the paper on the table or tape it on the wall.

Decide who will do the writing. Across the top of the paper, write each family member's name.

For one person at a time, say all the special talents and skills that family member has.

On the paper, write these talents and skills under the person's name. Do this for each member of the family.

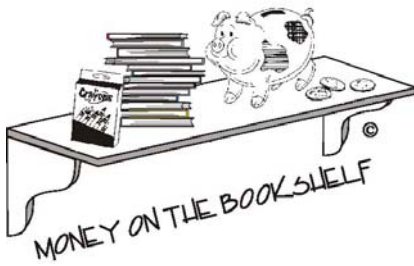
Talk about everyone's special skills and talents. Talk about ways these skills and talents can help the family get what it wants and needs.

Developed by: P. Behal, A. Crites, V. Haldeman y J. Barcellos. Graphics and layout by C. Lumpkin.



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Un Sillón para Mi Mamá

Por Vera B. William

Edades de 6 años en adelante
Padres

Guía para los

Ideas Importantes: Reconocimiento de Recursos, Establecimiento de Meta y Reconocimiento del Exito.

Antes De Leer

La meta de *Dinero en el Estante de Libros* es ayudar a los padres a hablar con sus niños sobre el dinero. Cada cuento se trata de algunas ideas especiales sobre el dinero. La Guía para los Padres le ayudará a usar y a hablar sobre estas ideas.

Ideas, Definiciones y Objetivos

Idea: Reconocimiento de Recursos.

Definición: El dinero es limitado así es que necesitamos conseguir usar otros recursos para obtener lo que necesitamos.

Reconocimiento de recursos significa conseguir formas diferentes de usar lo que tenemos para obtener lo que queremos.

Objetivo: Reconocer y planear el uso de las habilidades, talentos y cosas inusuales para obtener lo que necesitamos.

Idea: Establecimiento de Meta

Definición: Siempre hay cosas que queremos hacer o tener. Establecer una meta es trabajar para lograr algo.

Objetivo: decidir qué es importante para hacer o tener.



Idea: Reconocimiento del Éxito

Definición: Cuando somos capaces de terminar una tarea, alcanzar una meta o resolver un problema, éste necesita ser reconocido como un éxito.

Objetivo: reconocer nuestros éxitos y los éxitos de otros a través de palabras de elogios e incentivos.

El Cuento

Una familia pierde todos sus muebles en un incendio. Ellos se fijan una meta para comprar un sillón para la mamá. La familia, los vecinos y los amigos trabajan juntos para lograr esta meta.

Algo Para Pensar

Primero, lea el libro y piense en estas ideas.

La familia del cuento tiene muchos amigos y vecinos.
Los amigos y vecinos ayudaron en la emergencia dando comida y muebles.
La familia, los amigos y los vecinos son un recurso importante.
El dinero no es nuestro único recurso.
La familia del cuento ahorró por mucho tiempo antes de poder comprar el sillón nuevo.
Aferrarse a una meta puede ser difícil y toma mucha paciencia.
Cuando nos establecemos una meta y la alcanzamos, necesitamos felicitarnos a nosotros mismos.
Necesitamos reconocer nuestro éxito.

Algo Para Hablar

Antes de empezar a leer el cuento con sus niños, observe la portada del libro con ellos. Pregúnteles de qué creen ellos que se tratará el cuento. A medida que usted lea el cuento con sus niños, hable de estas ideas.

- ¿Qué necesitaba la familia después del incendio?
- ¿Cómo obtuvo la familia lo que necesitaba?
- ¿Cómo han ayudado sus amigos y vecinos a su familia?
- ¿Ha usted o su familia en algún momento, ayudado a amigos, parientes o vecinos?
- ¿Qué meta estableció la familia del cuento?
- ¿Cómo planeó la familia del cuento alcanzar su meta?
- ¿Cuánto tiempo le tomó a la familia del cuento llenar el botellón de dinero?
- ¿Para qué cosa importante puede su propia familia ahorrar?
- ¿Qué plan usa su propia familia para ayudar a alcanzar una meta?
- Cuando alcanzamos una meta, necesitamos celebrar nuestro éxito.
- ¿Cómo celebró la familia del cuento el haber alcanzado su meta?
- ¿Cómo celebra su propia familia el éxito?

Algo Para Hacer

Elabore su Propio Botellón de Dinero (Edades de 4 años en adelante)

Esta actividad ayudará a su familia a establecer una meta.

Usted puede ahorrar dinero en un bote o recipiente, como la familia del cuento.

Limpie un bote de mayonesa u otro recipiente grande que usted tenga en la casa.

Ayude a su niño o niña a cortar una ranura en la tapa del recipiente.

Fíjese una meta para el dinero que ahorró en el bote.

¿Cuánto dinero necesitará para alcanzar su meta?

¿Cómo sabrá usted cuando tiene suficiente dinero?

Reconozca el Exito (Edades de 6 años en adelante)

Esta actividad ayudará a su niño o niña a celebrar el éxito.

La familia del cuento ahorró por mucho tiempo para un sillón.

Ellos se tomaron una foto para celebrar su éxito.

Piense en alguien que ha trabajado duro y ha alcanzado una meta.

Ayude a su niño o niña a dibujar un dibujo especial o a tomar una foto especial de esa persona con su niño o niña para celebrar el éxito de esa persona especial.

Juntos hagan un marco para la foto, de una caja de cartón.

Corte el cartón en forma de marco de tamaño apropiado para que quepa la foto o el dibujo especial.

Decore el marco con macarrones o coloréelo con creyones o marcadores.

Pegue el marco alrededor del dibujo o de la foto.

Talento Familiar (Edades de 8 años en adelante)

Esta actividad ayudará a su familia a reconocer las habilidades y talentos de cada miembro de la familia. Estos recursos ayudarán a la familia a usar lo que tienen para obtener lo que necesitan.

Obtenga un pedazo de papel grande en blanco. Una bolsa de papel sirve.

Necesitará un bolígrafo.

Haga que la familia se reúna en un círculo.

Coloque el papel sobre la mesa o péguelo en la pared.

Decida quién será el que escriba. En la parte superior del papel escriba el nombre de cada uno de los miembros de la familia.

Para cada persona de la lista, diga en voz alta todos los talentos especiales y habilidades que ese miembro de la familia tiene.

En el papel, escriba estos talentos y habilidades debajo del nombre de la persona. Haga esto para cada miembro de la familia.

Hable acerca de los talentos y habilidades especiales de cada uno.

Hable acerca de en qué manera estos talentos y habilidades pueden ayudar a la familia a obtener lo que quieren y necesitan.

Preparado por: P. Behal, A. Crites, V. Haldeman y J. Barcellos. Gráficos y esquema por C. Lumpkin.

Extensión Cooperativa de la Universidad de Nevada

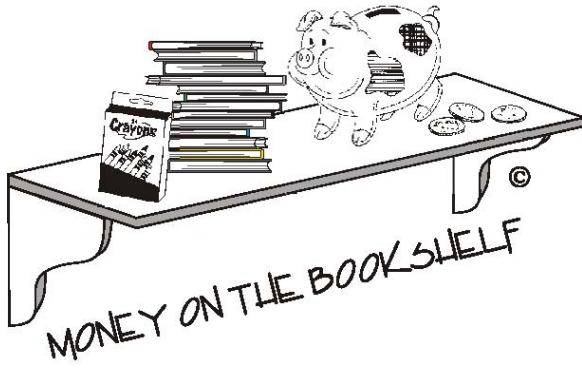
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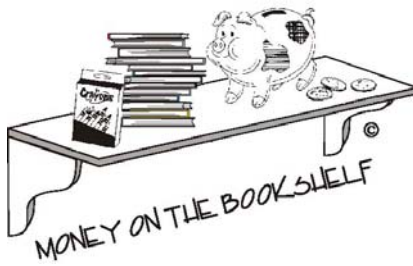
Revisado por Ana Mejia 06/02

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Alexander, Who Used To Be Rich Last Sunday



Alexander, Who Used To Be Rich Last Sunday

By Judith Viorst

Illustrated by Ray Cruz

Ages 5 and up

Facilitator Guide

Key Ideas: Decision Making, Prioritizing, and Saving

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.



Ideas, Definitions and Objectives

Idea: Decision Making

Definition: Many times there are different ways to do things or different ways to use resources. Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.

Idea: Prioritizing

Definition: Sometimes we need to choose among several things. Prioritizing is arranging things in order of their importance to us.

Objective: to decide which things are most important to do or have.

Idea: Saving

Definition: Some things cost more money than we have at one time. Saving means putting money aside until we have enough to buy what we want.

Objective: to recognize that saving money can help us get what we need and want.

The Story

Alexander started the week as a rich young man. There were so many things he could do with a dollar. The money began to disappear.

Something to Think About

First, read the book yourself and think about these ideas

For many kids, and parents too, Alexander's problem is a familiar story. Many of us buy something we think we need instead of saving for something we really want or need. Alexander thought he wanted all sorts of things like bubble gum and a melted candle. Saving money is hard just like Alexander discovered. Sometimes deciding the best way to use our money can also be hard. Different people have different ideas about what money should be used for. Alexander's parents wanted him to save his money. His brothers and friends wanted him to spend it.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about. As you read the story with your children, talk about these ideas.

How did Alexander get his money? Where does your child get money?

³ Talk about all the ways Alexander used his money. Was Alexander happy with how he used his money? Talk about the idea of impulse buying. Does your child, like Alexander, ever spend his/her money too quickly on something he/she did not really want? How does that make your child feel? Discuss how we sometimes buy something we think we want or need only to regret it later.

Ask your child if he/she ever saved for something. Was it hard to wait and not spend? Did it make your child feel good to save for something he/she really wanted? Did Alexander try to save for something? (walkie-talkie) Did he get what he really wanted?

Talk about all the spending choices we have. Money is limited and we have to make hard decisions about using our money. We do not want to end up like Alexander with only bus tokens.

Something To Do

Margarine Bowl Piggy Bank (Ages 4 and up)

This activity will help your child learn to save by having a place to keep money. Make a bank from a plastic margarine or whipped topping bowl. Cut a slit in the lid large enough to drop coins through. Let your child decorate the bank by gluing on pictures, play money and bits of ribbon.

Dream Cloud (Ages 5 and up)

This activity will help your child decide what is important to save for. Ask your child to draw a big puffy cloud. Inside the cloud, ask your child to draw something he/she really wants or needs. The dream item inside the cloud can also be a picture the child has cut from a magazine. Talk with your child about how long it will take to save for the desired item.

Needs and Wants (Ages 5 and up)

This activity will help your child prioritize his/her spending decisions. Look at the Needs and Wants sheet and decide if each picture is something we need to have to live or something that we just want for fun. Parents and children may not agree on what is a need and what is a want.

Coin Rubbings (Ages 6 and up)

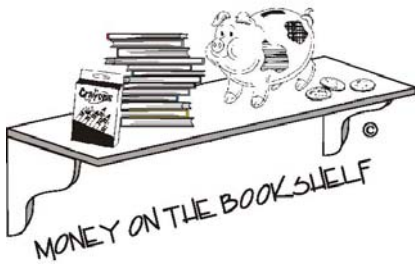
This activity will help your child learn coin values so he/she can make better spending decisions. For this activity you will need scissors, blank paper, crayons, and a penny, nickel, dime, and quarter. Start with the penny. Put it under the paper. Rub the long side of the crayon across the covered penny. You may have to take the wrapper off the crayon. Rub until you start to see the penny appear on the blank paper. Do this with all the coins. Cut out the shapes and practice counting the play money. Help your child learn that a penny is 1 cent, a nickel is 5 cents, a dime is 10 cents and a quarter is 25 cents.

Developed by: P. Behal, A. Crites,
V. Haldeman & J. Barcellos.

Graphics and layout by C. Lumpkin.

A project funded in part by:
Committee for the Protection of Children
Children's Trust F

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Alexander, Who Used To Be Rich Last Sunday

By Judith Viorst

Illustrated by Ray Cruz

Ages 5 and up

Parent Guide

Key Ideas: Decision Making, Prioritizing, and Saving

Before You Read



The goal of *Money on the Bookshelf* is to help parents talk with their children about money. Each story deals with some special ideas about money. The Parent Guide will help you talk about and use these ideas.

Ideas, Definitions and Objectives

Idea: Decision Making

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Idea: Saving

Definition: Some things cost more money than we have at one time. Saving means putting money aside until we have enough to buy what we want.

Objective: to recognize that saving money can help us get what we need and want.

The Story

Alexander started the week as a rich young man. There were so many things he could do with a dollar. The money began to disappear.

Something to Think About

First, read the book yourself and think about these ideas

Alexander spent all his money.

How he spent it did not make him happy.

Sometimes we buy things we think we need instead of saving for something we *really* need or want.

Alexander learned that to save money is hard.

Sometimes deciding the best way to use our money can also be hard.

Every person has different ideas about how to use money.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

How did Alexander get his money?

Where does your child get money?

Talk about all the ways Alexander used his money.

Was Alexander happy with how he used his money?

Ask your child what he or she has spent money for and then wished he or she had not spent it.

How did this make your child feel?

Ask your child if he or she ever saves for something.

Talk about how hard it is to wait and not spend.

Why did Alexander end up with only bus tokens?

Talk about how hard it can be to decide the best way to use our money.

Something To Do

Margarine Bowl Piggy Bank (Ages 4 and up)

This activity will help your child learn to save by giving him or her a place to keep money.

Use a plastic margarine or cottage cheese container to make a place to save money.

Cut a slit in the lid large enough to drop coins through.

To decorate the bank, help your child glue on pictures, play money or bits of ribbon.

Dream Cloud (Ages 5 and up)

This activity will help your child decide what it is important to save for.

Ask your child to draw a big puffy cloud.

Inside the cloud, ask your child to draw something he or she really wants or needs.

The item inside the cloud can also be a picture cut from a magazine. Talk with your child about how long it will take to save for the dream item.

Needs and Wants (Ages 5 and up)

This activity will help your child prioritize his or her spending decisions.

Look at the Needs and Wants sheet.

Have your child decide if each picture is something needed or something wanted just for fun.

Parents and children may not agree on what is a need and what is a want.

Coin Rubbings (Ages 6 and up)

This activity will help your child learn coin values.

Before we spend our money, we need to know how much we have.

For this activity you will need scissors, blank paper, crayons, and a penny, nickel, dime, and quarter.

Start with the penny. Remind your child that a penny is 1 cent.

Put the penny under the paper.

Have your child rub the long side of the crayon across the covered penny.

Rub until you see the penny appear on the paper.

Do this with all the coins. Each time, remind the child of how much the coin is worth.

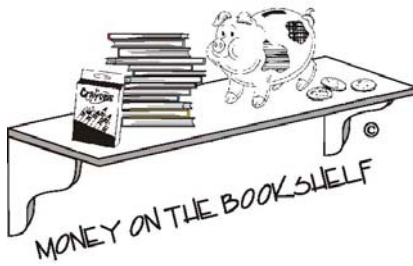
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Alexander, Que Era Rico el Domingo Pasado

Por Judith Viorst

Ilustraciones por Ray Cruz

Edades de 5 años en adelante

Guía para los Padres

Ideas Importantes: Toma de Decisión, Prioridad y Ahorros.



Antes De Leer

La meta de *Dinero en el Estante de Libros* es ayudar a los padres a hablar con sus niños sobre el dinero. Cada cuento se trata de algunas ideas especiales sobre el dinero. La Guía para los Padres le ayudará a usar y a hablar sobre estas ideas.

Ideas, Definiciones y Objetivos

Idea: Toma de Decisión.

Definición: Muchas veces hay diferentes maneras de hacer las cosas o maneras diferentes de usar los recursos. Toma de decisión significa tomar una opción entre qué hacer o qué usar.

Objetivo: Identificar las opciones posibles que tenemos y seleccionar la que traerá los mejores resultados.

Idea: Prioridad

Definición: A veces necesitamos escoger entre varias cosas. Prioridad es ordenar cosas según su importancia para nosotros.

Objetivo: Decidir qué cosas son más importantes para hacer o tener.

Idea: Ahorrar

Definición: Algunas cosas cuestan más dinero del que tenemos en determinado momento. Ahorrar significa poner dinero a un lado hasta que tenemos suficiente para comprar lo que queremos.

Objetivo: Reconocer que ahorrar dinero puede ayudarnos a obtener lo que necesitamos y queremos.

El Cuento

Alexander empezó la semana como un joven rico. Hubo muchas cosas que él pudo hacer con un dólar. El dinero empezó a desaparecer.

Algo Para Pensar

Primero, lea el libro y piense en estas ideas.

Alexander gastó todo su dinero.

La forma en que lo gastó no lo hizo feliz.

A veces compramos cosas que pensamos que necesitamos en lugar de ahorrar para algo que realmente queremos.

Alexander descubrió que ahorrar dinero no es fácil.

A veces es también difícil decidir cuál es la mejor manera de usar nuestro dinero.

Cada persona tiene una idea diferente de cómo usar el dinero.

Algo Para Hablar

Antes de empezar a leer el cuento con sus niños, observe la portada del libro con ellos. Pregúnteles de qué creen ellos que se tratará el cuento.

A medida que usted lea el cuento con sus niños, hable de estas ideas.

¿Cómo obtuvo Alexander su dinero?

¿Dónde obtiene su propio niño o niña dinero?

Hable acerca de todas las maneras en que Alexander usó su dinero.

¿Estaba Alexander feliz con la manera en que él gastó su propio dinero?

Pregúntele a su niño o niña cómo ha gastado el dinero y cómo luego ha deseado no haberlo gastado.

¿Cómo esto le ha hecho sentir a su niño o niña?

Pregúntele a su niño o niña si alguna vez ha ahorrado dinero para algo.

Hable acerca de lo difícil que es esperar a tener suficiente dinero y no gastarlo.

¿Por qué terminó Alexander con sólo fichas para el autobús?

Hable sobre lo difícil que es decidir la mejor manera de usar nuestro dinero.

Algo Para Hacer

Alcancía hecha de un Envase de Margarina (Edades de 4 años en adelante)

Esta actividad ayudará a su niño o niña a aprender a ahorrar dándole un lugar en donde guardar su dinero.

Haga una alcancía para guardar el dinero, de un envase plástico, por ejemplo de margarina, crema helada o de queso cottage (requesón).

Haga una raja en la tapa del envase suficientemente larga para que entren las monedas.

Para decorar la alcancía, ayude a su niño o niña a pegarle fotos, dinero de jugar o pedacitos de cinta.

Nube de Sueños (Edades de 5 años en adelante)

Esta actividad ayudará a su niño o niña a decidir para qué es importante ahorrar.

Pídale a su niño o niña que dibuje una nube gorda.

Pídale a su niño o niña que dibuje dentro de la nube, algo que él o ella realmente quiere o necesita.

El artículo que va dentro de la nube puede ser también un recorte de una revista.

Hable con su niño o niña acerca del tiempo que tomará ahorrar para lograr el artículo soñado.

Necesidades y Deseos (Edades de 5 años en adelante)

Esta actividad ayudará a su niño o niña a determinar su decisión de cómo gastar su dinero.

Examine la hoja titulada "necesidades y deseos."

Haga que su niño o niña decida si cada foto es algo que necesita o algo que quiere sólo por diversión.

Padres y niños puede que no estén de acuerdo en lo que es una necesidad y en lo que es un deseo.

Frotamiento de Moneda (Edades de 6 años en adelante)

Esta actividad ayudará a su niño o niña a aprender los valores de las monedas.

Necesitamos saber cuánto tenemos antes de gastar nuestro dinero.

Para esta actividad usted necesitará tijeras, papel en blanco, creyones y un penny (1¢), un níquel (5¢), una moneda de diez centavos (10¢), una moneda de veinticinco centavos (25¢).

Comience con el penny (1¢). Recuérdele a su niño que un penny es un centavo del dolar (1¢).

Coloque el penny debajo del papel.

Haga que su niño o niña frote la parte larga del creyón a través del penny cubierto.

Frote hasta que usted vea la imagen del penny aparecer en el papel.

Haga ésto con todas las monedas. Cada vez recuérdele al niño o niña cuánto vale cada moneda.

Corte las formas y practique contando el dinero de juego.

Preparado por: P. Behal, A. Crites, V. Haldeman y J. Barcellos. Gráficos y esquema por C. Lumpkin.

Traducido por Maria Gabriela Jurica

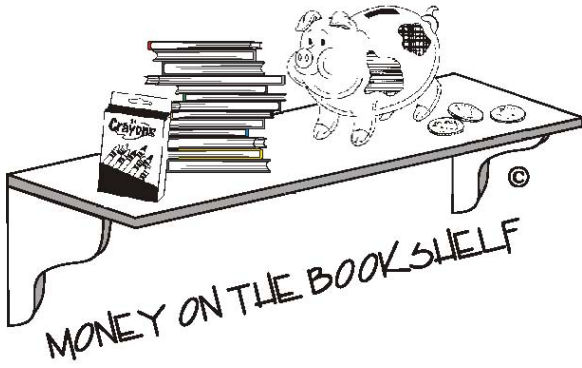
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Arreglado por Mirtha Castellano

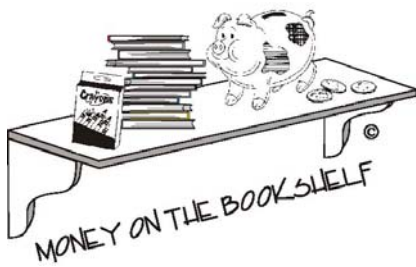
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Just Shopping With My Mom



Just Shopping With Mom

By Mercer Mayer

Ages 4 and up

Facilitator Guide

Key Ideas: Prioritizing and Positive Interaction

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Prioritizing

Definition: Sometimes we need to choose among several things.

Prioritizing is arranging things in order of their importance to us.

Objective: to decide which things are most important to do or have.



Idea: Positive Interaction

Definition: Money and how it is used can cause arguments. Positive interactions about money means learning to use supportive words and behaviors that show that you recognize the worth of other people's ideas.

Objective: to increase the number of positive family interactions about money and how it is used.

The Story

Mom braves the storm with three youngsters. One has trouble accepting “no” for an answer.

Something to Think About

First, read the book yourself and think about these ideas

The challenge of shopping with children is an experience all parents share. Kids are easy targets for colorful store displays and check-out counter goodies. It is only natural for them to want things that look so tempting.

The mom in the story decided what was important for her children to have. She let her children each pick one book. After shopping, they all got ice cream cones. Talking about rules before shopping may help children cooperate. Finding ways for children to help with shopping may make it a positive experience.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

Where did the family go shopping?

How did the children help Mom at the store?

How did little sister help at the store?

How did your children help at the store?

What things did little sister think it was important to have?

What did Mom think was important to have?

What was the best part of the shopping trip?

What can children do to help make shopping easier for parents and kids?

Something To Do

Wordless Shopping List (Ages 4 and up)

This activity will help your child understand shopping priorities. Many times younger children want to help at the store but are unable to read a list. Help them find items purchased regularly by saving labels and gluing them on large pieces of paper. This will become the child's personal shopping list. He/she finds the items by matching the pictures on the list to the pictures in the store.

Playing Store (Ages 4 and up)

This activity will help the child create positive interactions around shopping. Help the child create a Play Store. Save empty packages of food, medicine and household items. Help make price tags and play money for the store. Be a shopper in the store. Then switch places and let your child buy something from you.

Sack Math (Ages 6 and up)

This activity will teach the child about prioritizing spending. Try this activity in the Play Store. On different pieces of paper, write various money amounts (\$2, \$3, \$5) to spend at the play store. Have each child pick a paper with an amount to spend. The shopper's goal is to buy a sack of groceries that comes as close to the amount he/she has to spend as possible. Parents can help the child with the adding. Add up each shopper's bag and see who can fill a sack closest to the amount he/she has to spend.

Adapted from Money Skills 101 Activities to Teach Your Child About Money by Bonnie Drew, The Career Press, 1992.

Role Play (Ages 8 to 10)

This activity will increase awareness of positive interactions around shopping. This game enables parents and kids to see with each other's eyes. Try this role reversal in the Play Store. Then try it in a real store.

First, parents and kids pretend to be each other on a shopping trip. Switch roles. Ham it up. Use each other's expressions and gestures. Have fun!

After the game, tell each other how it felt to switch roles. Did you learn anything about the other? Will you change your shopping behavior?

Developed by: P. Behal, A. Crites,
V. Haldeman & J. Barcellos.
Graphics and layout by C. Lumpkin.

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De Compras con Mamá

Por Mercer Mayer

Edades de 4 años en adelante

Guía para los Padres

Ideas Importantes: Prioridad e Interacción Positiva.

Antes De Leer

La meta de *Dinero en el Estante de Libros* es ayudar a los padres a hablar con sus niños sobre el dinero. Cada cuento se trata de algunas ideas especiales sobre el dinero. La Guía para los Padres le ayudará a usar y a hablar sobre estas ideas.

Ideas, Definiciones y Objetivos

Idea: Prioridad

Definición: A veces necesitamos escoger entre varias cosas. Prioridad es ordenar las cosas según su importancia para nosotros.

Objetivo: Decidir qué cosas son más importantes para hacer o tener.

Idea: Interacción Positiva.

Definición: El dinero y cómo es usado puede causar discusiones. La interacción positiva sobre el dinero significa aprender a usar palabras de apoyo y conductas que demuestren que usted reconoce el valor de las ideas de las demás personas.



Objetivo: Incrementar el número de interacciones positivas en la familia sobre el dinero y cómo usarlo.

El Cuento

La Mamá se atreve a ir a la tienda con sus tres niños pequeños. A uno de ellos se le hace dificultoso aceptar la palabra “NO” como respuesta.

Algo Para Pensar

Primero, lea el libro y piense en estas ideas.

Ir de compras con los niños puede ser una experiencia de desafío.
Los niños son un blanco fácil para las tiendas con anuncios coloridos.
Es natural pedir cosas cuando los anuncios lucen tan provocativos.
Hablar acerca de las reglas antes de ir de compras puede ayudar a que los niños se porten bien.
Decida antes de ir de compras qué es importante tener o hacer.
Los niños pueden ayudar a hacer la lista de compras.
Los niños pueden ayudar a buscar los artículos en la lista de compras.

Algo Para Hablar

Antes de empezar a leer el cuento con sus niños, observe la portada del libro con ellos. Pregúnteles de qué creen ellos que se tratará el cuento.

A medida que usted lea el cuento con sus niños, hable de estas ideas.

¿A dónde fue de compras la familia del cuento?
¿Cómo ayudaron los niños a la mamá en la tienda?
¿Cómo ayudó la hermana pequeña en la tienda?
¿Cómo ayudan sus propios niños en la tienda?
¿Qué pensó la hermana pequeña era importante tener?
¿Qué pensó la mamá era importante que los niños tuviesen?
¿Cuál fue la mejor parte en la salida de compras?

Algo Para Hacer

Lista de Compras sin Palabras (Edades de 4 años en adelante)

Esta actividad ayudará a su niño o niña a ayudarle a usted cuando va de compras.

Muchas veces sus niños puede que quieran ayudar en la tienda, pero ellos no saben leer.

Ayúdelos a conseguir los artículos que usted compra frecuentemente, guardando las etiquetas de los productos que compra.

En un pedazo de papel grande, pegue las etiquetas de los productos.

Este se convertirá en la lista de compras del niño o la niña.

Su niño o niña conseguirá los artículos en la tienda buscando la pareja que haga juego con las etiquetas en su lista de compras.

Jugando a La Tienda (Edades de 4 años en adelante)

Esta actividad ayudará a su niño o niña a aprender sobre ir de compras y a hacer decisiones en la tienda.

Ayude a su niño o niña a crear una tienda usando sus propias ideas.

Ayude a su niño o niña a recolectar latas, cajas y bolsas de papel.

Ayude a su niño o niña a elaborar etiquetas de precios y dinero de jugar para la tienda.

Sea un cliente en la tienda de su niño o niña.

Intercambie posiciones y permítale ser él o ella cliente.

Bolsa de Matemáticas (Edades de 6 años en adelante)

Esta actividad le enseñará a su niño o niña a decidir cuáles son las cosas más importantes que comprar.

En diferentes pedazos de papel, escriba algunas cantidades de dinero (\$2, \$3, \$5) para gastar en la tienda de su niño o niña.

Haga que cada uno escoja un papel con una cantidad de dinero para gastar.

El cliente trata de comprar comestibles por la cantidad de dinero que sea la más cercana posible a la cantidad de dinero que aparece en el pedazo de papel.

Ayude a su niño o niña a sumar cada bolsa de los clientes. Observe quien llegó más cerca a la cantidad de dinero indicada en el pedazo de papel.

(Adaptado de Money Skills: 101 Activities to Teach Your Child About Money.)

Haciendo el Papel (Edades de 8 a 10 años)

Esta actividad ayudará a usted y a su niño o niña a llevarse mejor cuando van de compras. Esto ayudará a los padres y a los niños a ver con los ojos del otro.

Haga esta actividad “Vendedor-Comprador” en la tienda de su niño o niña o en la tienda de verdad, si se atreve.

Padres y niños pretenden ser clientes y vendedores en una salida de compras.

Exagere la actuación.

Use expresiones y gestos de los demás.

Diviértase.

Después del juego, comente con su niño o niña cómo se sintieron con el cambio de personajes.

¿Qué aprendieron el uno del otro?

¿Cómo cambiará su modo de ir de compras?

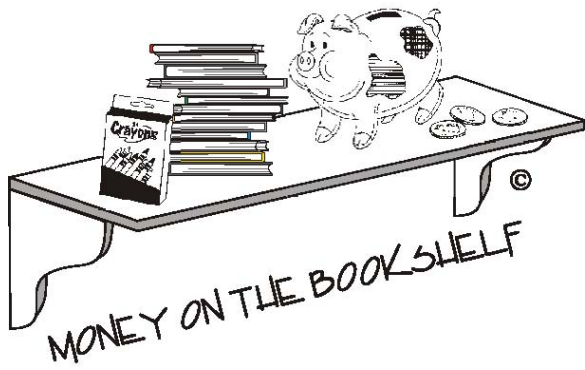
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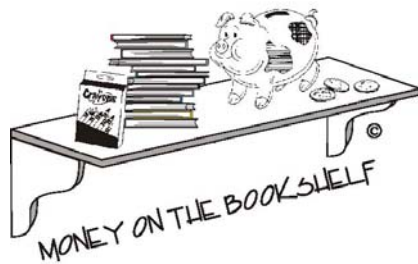
Traducido por María Gabriela Jurica
Arreglado por Mirtha Castellano
Revisado por Ana Mejía 06/02

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My First Job



My First Job

By Julia Allen

Ages 4 and up

Facilitator Guide

Key Ideas: Recognizing Resources and Recognizing Success

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need. Recognizing resources means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.

Idea: Recognizing Success

Definition: When we are able to complete a task, reach a goal, or solve a problem, it needs to be recognized as a success.

Objective: to recognize our successes and the successes of others with words of praise and encouragement.

The Story

A small boy is asked to perform his first household jobs. Dimes and feelings of success are his rewards.

Something to Think About

First, read the book yourself and think about these ideas



The boy in the story discovers he can successfully perform many jobs around the house. The boy can pack, clean, and work hard. He recognizes he has resources or skills to get the job done.

This makes the boy feel good about himself. He feels successful. He had fun and shares his success with the whole family.

Children like to have responsibilities that make them feel part of the family team. However, the household jobs should be appropriate for the child's ability. The jobs should lead to feelings of accomplishment.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

What jobs did the boy in the story complete?
What jobs does your child have at home?
What skills does your child use to complete these jobs?

Ask the child how he/she feels when a job is finished successfully. Tell your child how you feel when he/she helps at home.

Something To Do

"I Can Do It" Book (Ages 4 and up)

This activity will help your child recognize his/her skills as resources. Ask the child to draw some pictures of things he/she can do to help at home. Ask the child what he/she is proud about in the pictures. Help your child give a title to each picture. Write the title at the bottom of each picture. Fasten the pictures together to form an "I Can Do It Book."

Count the Dimes (Ages 4 and up)

This activity will help your child recognize counting skills as a resource. Review the story with your child. Ask your child to look for each time the boy receives a dime. Help your child count all the dimes the boy receives.

Blue Ribbon of Success (Ages 6 and up)

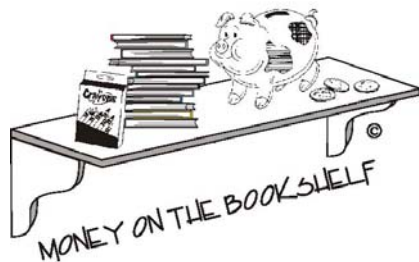
This activity will help your child recognize

the success of others. Have your child identify a friend or family member who has finished a hard job or solved a tough problem. Congratulate them with a ribbon that says "good job." Help the child cut a ribbon award from paper. Color the ribbon shape blue. In the large circle shape, write "Good Job!" Fasten the circle to the ribbon. Award the ribbon.



Developed by: P. Behal, A. Crites,
V. Haldeman & J. Barcellos.
Graphics and layout by C. Lumpkin.
**University of Nevada Cooperative
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A project funded in part by:
Committee for the Protection of Children
Children's Trust Fund.



My First Job

By Julia Allen

Ages 4 and up

Parent Guide

Key Ideas: Recognizing Resources and Recognizing Success

Before You Read

The goal of *Money on the Bookshelf* is to help parents talk with their children about money. Each story deals with some special ideas about money. The Parent Guide will help you talk about and use these ideas.

Ideas, Definitions and Objectives

Idea: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need. Recognizing resources means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.



Idea: Recognizing Success

Definition: When we are able to complete a task, reach a goal, or solve a problem, it needs to be recognized as a success.

Objective: to recognize our successes and the successes of others with words of praise and encouragement.

The Story

A small boy does his first household jobs. Dimes and feelings of success are his rewards.

Something to Think About

First, read the book yourself and think about these ideas

The boy in the story learns he can successfully perform jobs at home.

The boy can pack, clean, and work hard.

He learns he has resources or skills to get the job done.

This makes the boy feel good about himself. He feels successful.

He had fun and shares his success with his family.

Children like doing household jobs because it makes them feel like part of the family team.

Household jobs should always be right for the child's ability.

The jobs should bring feelings of accomplishment.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

What jobs did the boy in the story complete?

What jobs does your child have at home?

What skills does your child use to do the jobs?

How does your child feel when he or she successfully finishes a job?

Tell your child how you feel when he or she helps at home.

Something To Do

"I Can Do It" Book (Ages 4 and up)

This activity will help your child learn that his or her skills are resources.

Ask your child to draw some pictures of things he or she can do to help at home.

What is your child proud about being able to do?

Help your child give a title to each picture. Write the title at the bottom of the picture.

Fasten the pictures together to make an "I Can Do It" book.

Count the Dimes (Ages 4 and up)

This activity will help your child learn that counting skills are a resource.

Review the story with your child.

Ask your child to look for each time the boy receives a dime.

Help your child count all the dimes the boy receives.

Blue Ribbon Success (Ages 6 and up)

This activity will help your child learn that counting skills are a resource.

Help your child identify a friend or family member who has finished a hard job or solved a tough problem.

Help your child make an award ribbon that says, "Good Job," to congratulate this person.

Help your child cut an award ribbon from paper you have around the house.

Also, cut out a large circle shape from this paper.

Ask your child to color the ribbon shape blue.

On the large circle shape, write "Good Job!"

Help your child fasten the circle to the ribbon.
Award the ribbon.

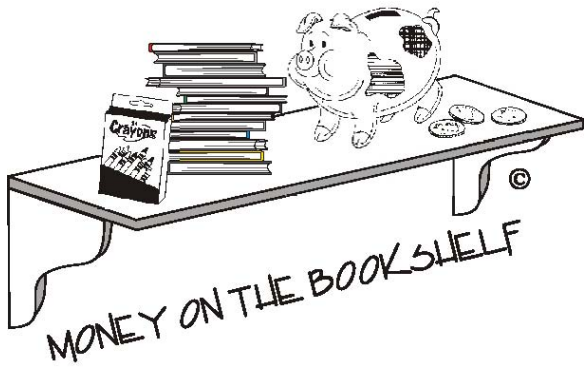


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Ox – Cart Man



Ox-Cart Man

By Donald Hall
Pictures by Barbara Cooney

Ages 4 and up

Facilitator Guide

Key Ideas: Goal Setting and Allocating Resources

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

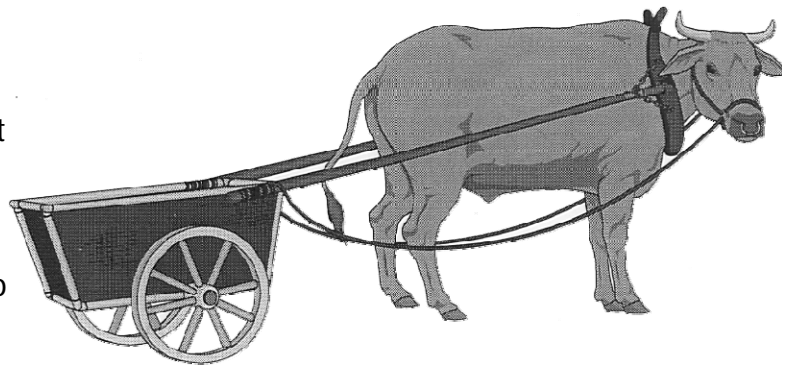
Idea: Allocating Resources

Definition: Our resources include things like skills, time, and money. When we choose what to use to get the things we need, we are allocating resources.

Objective: to plan how to use different resources to get what we need.

The Story

A farm family uses their time, energy, and skills to make or grow almost everything they need. They also make and grow other things to take to market and sell.



Something to Think About

First, read the book yourself and think about these ideas

Each member of the farm family had special talents. These human resources were combined with natural resources such as the wood from trees to make and grow things the family needed. There were some things the family needed that they could not make or grow. They put aside extra crops and things they made to sell for money to buy the other things. The family needed to use human, natural and financial resources to meet the family goal: to make a living.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

The farm family worked very hard to make and grow many of the things they needed. Which of the resources they used were human resources? Which were natural resources? How did these resources help the family to reach its goal?

Although most families today do not live on farms, each family needs to use a combination of human natural, and financial resources to get what they need. What different resources does your family have? How do these resources help your family get what it needs and wants?

Something To Do

Play Job Charades (Ages 4 and up)

This activity will help your child understand how his/her human resources help the family. Younger children can silently act out the jobs they have around the house. Parents and siblings guess what the job is.

Family Job Chart (Ages 6 and up)

This activity will help your child understand how everyone in the family helps get the work done. Use the Family Human Resources Chart. Talk about jobs done by members of the farm family. In the blank boxes on the chart, write down the jobs done by each member of your family. You may have to do the writing if the child is too young. Name the human resources needed to get the family work done.

Family Goal (Ages 8 and up)

This activity will help your child set a goal and plan the use of family resources to reach that goal. Have the family talk about something they would like to do. Some ideas might be to go on a picnic, go on a hike, go to the library or have a yard sale. Agree on one idea and write it down. Talk about, and make a list of what things need to be done to reach the goal. What human resources do the family members have to help them reach the goal? Match these special talents with the things to be done to help the family reach the goal.

Developed by: P. Behal, A. Crites,
V. Haldeman & J. Barcellos.

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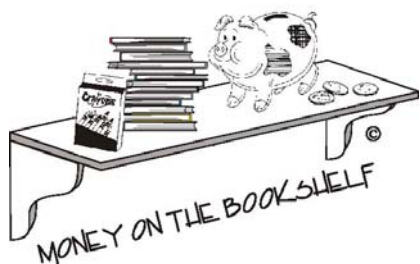
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Family Human Resources Chart

Each member of the family in Ox-Cart Man helped get the work done. Some of the things they did are listed on the chart. Use the blank boxes to list things each member of your family does to get the work done.

Father	Mother	Daughter	Son	Family
1. stitched harness	1. spun yarn	1. embroidered linens	1. carved brooms	1. made maple syrup 2. made candles



Ox-Cart Man

By Donald Hall
Pictures by Barbara Cooney

Ages 4 and up

Parent Guide

Key Ideas: Goal Setting and Allocating Resources

Before You Read

The goal of *Money on the Bookshelf* is to help parents talk with their children about money. Each story deals with some special ideas about money. The Parent Guide will help you talk about and use these ideas.

Ideas, Definitions and Objectives

Idea: Goal Setting

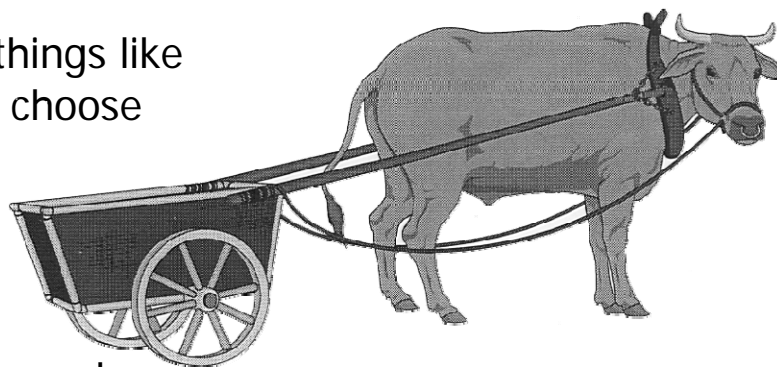
Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

Idea: Allocating Resources

Definition: Our resources include things like skills, time, and money. When we choose what to use to get the things we need, we are allocating resources.

Objective: to plan how to use different resources to get what we need.



The Story

A farm family uses their time, energy, and talents to make or grow Almost everything they need. They also make and grow extra things to take to market and sell.

Something to Think About

First, read the book yourself and think about these ideas

In the olden days, most people lived on farms. They made and grew almost all the things they needed to live.

The farm family in the story used its talents to make or grow the things they needed.

These skills are human resources.

The family also used natural resources like the wood from trees.

The goal of the farm family was to use all kinds of resources to get what they needed.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

Why did the farm family work so hard to make and grow everything?

What were some human resources the family used?

What were some natural resources the family used?

Talk about the kinds of resources your family has.

How do these resources help your family get what it needs?

Something To Do

Play Job Charades (Ages 4 and up)

This activity will help your child learn how his or her skills help the family.

Ask your children to silently act out the jobs they have at home.

The whole family tries to guess what the job is.

Talk about how doing these jobs helps your family.

Family Human Resources Chart (Ages 6 and up)

This activity will help your child learn how all family members help to get the work done.

Use the Family Human Resources Chart.

Talk about the jobs done by each member of the farm family.

Talk about the jobs done by each member of your own family.

Write the jobs in the blank boxes on the chart.

Talk about the human resources used to get the family work done.

Family Goal (Ages 8 and up)

This activity will help your child set a goal and plan the use of family skills to reach that goal.

Have your family talk about something they would like to do together.

Some ideas might be to go on a picnic, go on a hike, or go to the library.

Agree on one idea and write it down.

Talk about, and make a list of things that need doing to reach your goal.

What skills (human resources) do family members have to reach the goal?

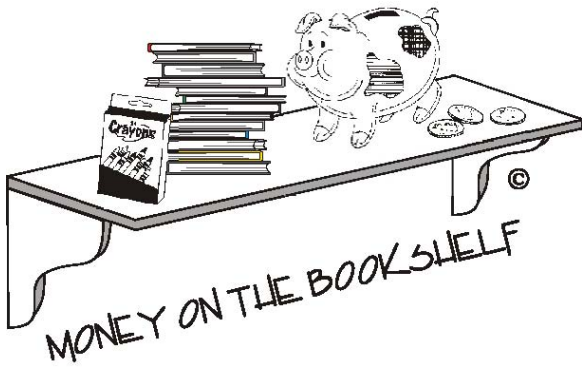
Match these special skills with the things that need doing to help the family reach the goal.

Family Human Resources Chart

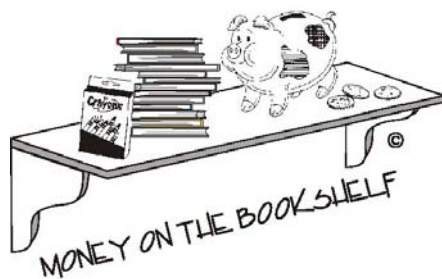
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Father	Mother	Daughter	Son	Family
1. stitched harness	1. spun yarn	1. embroidered linens	1. carved brooms	1. made maple syrup 2. made candles

Developed by: P. Behal, A. Crites, V. Haldeman y J. Barcellos.
Graphics and layout by C. Lumpkin.
University of Nevada Cooperative Extension



Sheep In A Shop



Sheep In A Shop

By Nancy Shaw

Illustrated by Margot Apple

Ages 4 and up

Facilitator Guide

Key Ideas: Problem Solving and Decision Making

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Problem Solving

Definition: As things happen to us, we try to deal with them. Problem solving means finding what works best for us.

Objective: to identify the problem and what to do about it to make things better.

Idea: Decision Making

Definition: Many times there are different ways to do things or different ways to use resources.

Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.



The Story

Some sheep go shopping for a birthday gift. They find they do not have enough money to pay for it. They decide to solve their problem by trading.

Something to Think About

First, read the book yourself and think about these ideas

The sheep in the story have to decide on a birthday gift.

They look at almost everything in the store as they are trying to make their decision. We all have to make decisions every day. When there are many choices it is more difficult to make a decision.

Just like the sheep in the story, children are natural at trading for things. Children trade everything from toys to lunches. When children have no money and trade with friends for something they want, they are problem solving. The problem is not having enough money. The solution is trading something you have for something you need or want.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about. As you read the story with your children, talk about these ideas.

The sheep were trying to make a decision. What was it? Why was it hard for the sheep to decide?

After the sheep made their decision about which gift to buy, they had a problem. What was it? Ask your child what "trade" means. Ask if your child has ever traded for something. Talk about trading. What could your family do, make, or grow that they could trade with others?

Something To Do

Baa Baa Black Sheep (Ages 4 and up)

This activity will help your child understand how the sheep solved their money problem.

Share this nursery rhyme with your children. Talk about how it relates to the sheared sheep in the story. (The sheep traded their wool.)

Baa Baa Black Sheep,
Have You Any Wool?
Yes Sir, Yes Sir, Three Bags Full.
One For My Master,
One for My Dame,
One For (your child's name)
Who Lives Down The Lane.
Baa Baa Black Sheep,
Have You Any Wool?
Yes Sir, Yes Sir, Three Bags Full.

Neighborhood Swap Meet (Ages 6 and up)

If you use this activity, be sure to talk about it with the parents of all the children who will participate.

This activity will give your child practice in making decisions. Do you have toys or other things you do not want or need any more? Get together with some neighborhood pals and trade or swap your unwanted stuff for something else. Here is how to do it. Have a

the swap meet. Decide how many toys or other items each child can bring to trade or swap. Decide how the trading will be done. You could draw numbers to see who goes first, second, etc. Decide how many trades to make at each turn. Talk about other rules you may need. Hold the swap meet. Have fun!

Problem Solving for A Birthday Gift (Ages 8 and up)

This activity will help your child find ways to get a gift to give. You have a problem. You need a birthday gift for someone. You have no money. You have no sheep to shear. Try some of these ideas.

- Trade for something. Maybe you have or can make something to trade for a gift.
- Earn money doing odd jobs around the neighborhood.
- Make a gift from items you have around the house. Here are two ideas:

Puzzle Piece Pins: Glue some old puzzle pieces together. Make sure they are not too big. Glue a small safety pin on the back. This will work as the clasp. Your child now has a piece of jewelry that will make a great birthday gift.

Puzzle Piece Frames: Find some old puzzle pieces. Cut a square shape from a cardboard box. Then cut the middle out of the square. Glue some puzzle pieces around the frame. Use the frame with a special picture you draw for the birthday person.

Developed by: P. Behal, A. Crites,
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Graphics and layout by C. Lumpkin.

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"kids meeting." Decide where and when to have



Sheep In A Shop

By Nancy Shaw

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Ages 4 and up

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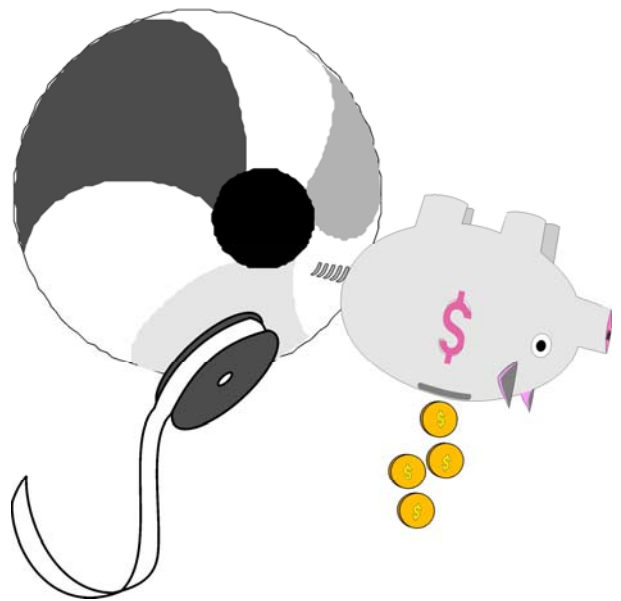
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Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.



The Story

Some sheep go shopping for a birthday gift. They find they do not have enough money to pay for it. They decide to solve their problem by trading.

Something to Think About

First, read the book yourself and think about these ideas

The sheep in the story have to choose a birthday gift.

There are many things to choose from.

We all have to make many decisions every day.

When there are many choices, it is harder to make a decision.

Like the sheep in the story, children are natural traders.

Children like to trade with each other.

This is solving a problem to get what they want.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

The sheep were trying to make a decision.

What was the decision?

Why was it hard for the sheep to decide?

The sheep did not have enough money.

How did they solve this problem?

Ask your child what "trade" means.

Ask if your child has ever traded for something.

Talk about trading.

What can your family do, make or grow to trade with others?

Something To Do

Baa Baa Black Sheep(Ages 4 and up)

This activity will help your child understand how the sheep solved their money problem.

Share this nursery rhyme with your children. Talk about how it relates to the sheared sheep in the story. (The sheep traded their wool.)

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Baa Baa Black Sheep,
Have You Any Wool?
Yes Sir, Yes Sir, Three Bags Full.

Neighborhood Swap Meet (Ages 6 and up)

This activity will give your child practice in making decisions.

If you choose to use this activity, be sure to talk about it with the parents of all the children who will participate.

A decision-making method the children might learn is looking at all possible choices before making a trade.

A problem-solving concept learned might be that waiting to choose may mean the item they want is not available because someone else picked it first.

Get together with some neighborhood pals and trade or swap your unwanted stuff for something else.

Here is how to do it.

Have a "kids' meeting."

Have the children decide where and when to have the swap meet.

Decide how many toys or other items each child can bring to trade or swap.
Decide how to do the trading. The children could draw numbers to see who goes first. Decide how many trades to make at each turn. Talk about what other rules you may need.
Hold the swap meet. Have fun!

Problem Solving for A Birthday Gift (Ages 8 and up)

This activity will help your child find ways to get a gift to give.

Your child has a problem. He or she has no money for a birthday gift for someone.

You have no sheep to shear. Try some of these ideas.

- Trading for something. Maybe your child has something to trade for a gift.
- Maybe your child can earn money doing odd jobs around the neighborhood.
- Maybe your child can make a gift from things you have around the house. Try these ideas.

Puzzle Piece Pins: Glue some old puzzle pieces together. Make sure they are not too big. Glue a small safety pin on the back. This will work as the clasp. Your child now has a piece of jewelry that will make a great birthday gift.

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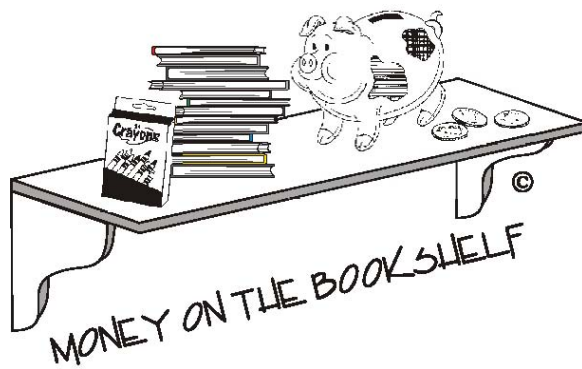
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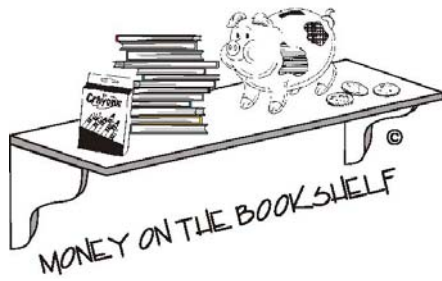


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Something Good



Something Good

By Robert Munsch
Art by Michael Martchenko

Ages 7 and up

Facilitator Guide

Key Ideas: Prioritizing and Positive Interaction

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Prioritizing

Definition: Sometimes we need to choose among several things. Prioritizing is arranging things in order of their importance to us.

Objective: to decide which things are most important to do or have.

Idea: Positive Interaction

Definition: Money and how it is used can cause arguments. Positive interactions about money means learning to use supportive words and behaviors that show that you recognize the worth of other people's ideas.

Objective: to increase the number of positive family interactions about money and how it is used.

The Story

Tyia tries and tries to get her father to buy something good at the grocery store. After some trouble, Tyia's father buys *her* for \$29.95.

Something to Think About

First, read the book yourself and think about these ideas

Tyia and her dad both wanted to buy "something good" when they went shopping at the grocery store. Buying something good is a priority for both Tyia and her father. What each of them identified as something good was different. Different people have different priorities.

Dad had trouble with Tyia filling a grocery cart with foods that were not his priorities. To change her behavior, he told her to, "stand there and DON'T MOVE!" That caused some other problems. Tyia's dad had to take a special positive action to make things right.



Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

What did Tyya think was “good food?” What did Tyya’s dad think was “good food?” Priorities are what people think is important. Why did Tyya and her dad have different priorities? What happens when different people in the family have different priorities and there are not enough resources to get everything? Do the people in your family have different priorities? How does your family handle it?

When Tyya and her dad could not agree on what to put in the grocery cart, what happened? How did standing there and not moving make Tyya feel? What was positive about what happened? What could Tyya, her dad, and her brother and sister do before they go to the store so they could have positive interactions while shopping? What do you and your family do to get ready to go shopping?

Something To Do

Children have a big influence on how the family makes its spending decisions. It is important for parents to spend time helping children learn to make good shopping decisions.

Something Good Lists (Ages 4 and up)

This activity will help illustrate the family’s shopping priorities and encourage positive interactions. Emphasize finding “something good” about the ideas of each family member. Have each person in the family make a list of “something good” about the ideas of each family member. For those who cannot write, team them up with another family member who can, or have them use a tape recorder to put their list on tape, or have them cut pictures out of ads, or have them draw pictures of the things for their list. Compare the lists. Have each family member tell why the items on his/her list are important. Why are some things important to some people and not to others? Talk about the difference in something

being important to one person and being important to the whole family. Work together to combine the individual lists into a family list of something good to buy at the grocery store. Try to recognize something good from each person’s list.

Plan After School Snacks (Ages 7 and up)

This activity will give children the opportunity to use a budget to plan after school snacks. With your children, decide on how much to spend at the grocery store on snacks. Talk about what each person thinks would be something good. Check to see where it fits on the food pyramid. Talk about buying ready-made or making snacks. Decide what needs to be purchases and make a list.



Captain of the Coupons (Ages 8 and up)

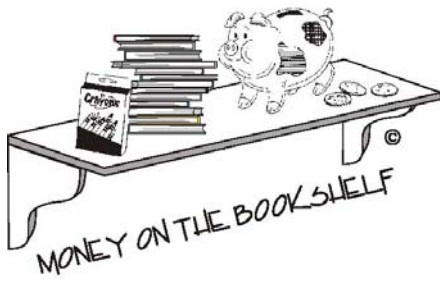
This activity will make getting ready for grocery shopping a family activity. First, make a shopping list. Then clip coupons from ads, flyers, inserts, etc., to match the items on the family shopping list. At the store, give each child some coupon items to find. Have them compare the price of the item minus the value of the coupon with other similar items and decide which coupons the family should use.

Developed by: P. Behal, A. Crites,
V. Haldeman & J. Barcellos.

Graphics and layout by C. Lumpkin.

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Something Good

By Robert Munsch
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Ages 7 and up
Key Ideas: Prioritizing and Positive Interaction

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The Story

Tyya tries and tries to get her father to buy “something good” at the grocery store. After some trouble, Tyya’s father buys *her* for \$29.95.

Something to Think About

First, read the book yourself and think about these ideas

Different people have different priorities.

“Something good” means different things to parents and children.

Tyya and her dad had different ideas about what to put in the grocery cart.

Tyya got her cart for herself to fill with something good.

To stop her, Tyya’s dad told her to “stand there and not to move.”

This caused some problems.

Tyya’s dad had to take positive action to make things right.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

What did Tyya think was good food?

What did Tyya’s dad think was good food?

Priorities are what people think is important to do or have. Why did Tyya and her dad not have the same priorities?

What happens when people in a family each have their own ideas about what things are important?

What happens when there are not enough resources to get all the things that are important?

Do the people in your family have different ideas about what things are important?

How does your family handle it?

When Tyya and her dad could not agree on what to put in the grocery cart, what happened?

How did standing there and not moving make Tyya feel?

What could Tyya, her dad, and her brother and sister do so they could get along better while shopping?

What do you and your family do to get ready to go shopping?

Something To Do

Children often go to the store with their parents. Find ways to turn a challenge into a learning experience.

Something Good Lists (Ages 4 and up)

This activity will help each family member learn about what others in the family think is important to shop for. It may also help the family get along better when shopping. Find “something good” about the ideas of each family member.

Have each person in the family make a list of “something good” to buy at the grocery store.

For family members who cannot write, team them up with another family member who can. Or have them use a tape recorder to put their list on tape, or have them cut pictures out of ads. Or have them draw pictures of the things for their list. Compare the lists.

Have each family member tell why the items on his or her list are important.

Talk about why some things are important to some people and not to others.

Talk about the difference in something being important to one person and being important to the whole family.

Work together to make a family list of something good to buy at the grocery store.

Try to find something good from each person's list.

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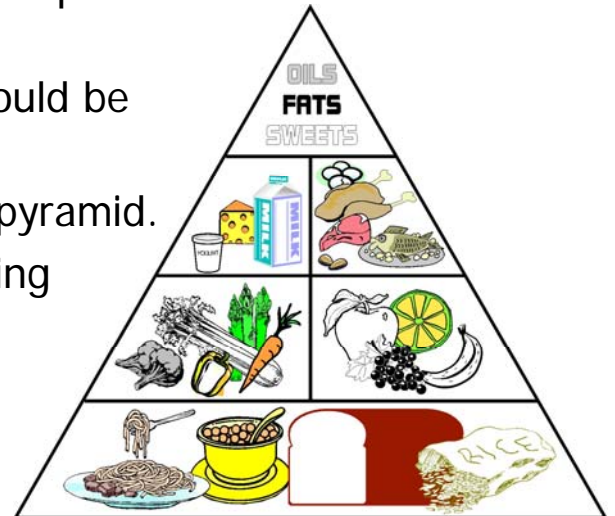
With your children, decide how much to spend at the grocery store on snacks.

Talk about what each person thinks would be something good.

Check to see where it fits on the food pyramid.

Talk about buying ready-made or making snacks.

Decide what to purchase and make a list.



Captain of the Coupons (Ages 8 and up)

This activity will make getting ready for grocery shopping a family activity.

First, make a shopping list.

Then clip coupons from ads to match the items on the family shopping list.

At the store, give each child some coupon items to find.

Compare the coupon price of the item with the prices of other like items. After comparing, decide which coupons the family should use.

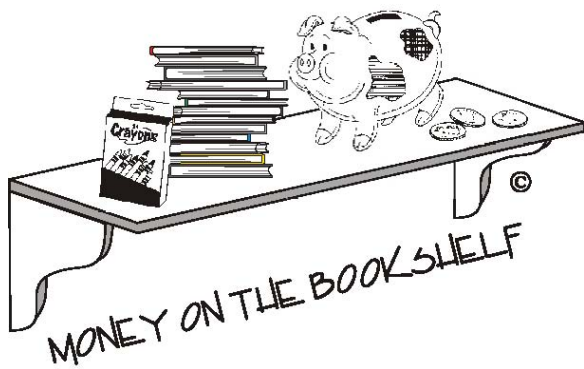
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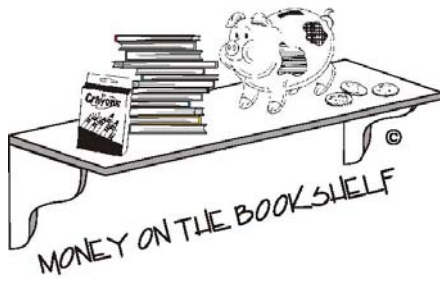
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The Berenstain Bears & Mama's New Job



The Berenstain Bears & Mama's New Job

By Stan and Jan Berenstain

Ages 4 and up

Facilitator Guide

Key Ideas: Recognizing Resources and Recognizing Success

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need. Recognizing resources means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.

Idea: Recognizing Success

Definition: When we are able to complete a task, reach a goal, or solve a problem, it needs to be recognized as a success.



Objective: to recognize our successes and the successes of others with words of praise and encouragement.

The Story

When Mama becomes a "business bear," the way work gets done around the house changes. Other members of the Bear family learn how to help more.

Something to Think About

First, read the book yourself and think about these ideas

Sometimes a talent we use as a hobby is a human resource we can use to make money. Mama's skill at making quilts and Papa's wood working are hobbies the family used as resources to earn income.

The family had to make adjustments to Mama's new job. The cub and Papa had to recognize they could take over some of Mama's household jobs. They could use their own human resources instead of Mama's.

When Mama reached her goal of opening the quilt shop, Papa and the cubs were happy about her success.

Mama was proud, too. She was proud of her own hard work and proud of what her family did to help. They went out for a Burger Bear supper. When a problem is solved or a task completed, we need to recognize success.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

Talk about the hobbies the family had. Ask your child how Mama's hobby became a job. Does your child have hobbies?

Ask your child if the Bear family wanted Mama to work. What were they afraid of losing?

When Nana went to work, how did the Bear family help out more at home?

How did the Bear family show they were proud of Mama Bear? How did the Bear family recognize each other's success? How does your family recognize each others' success?

Something To Do

Grow an Indoor Plant (Ages 4 and up)

This activity will help your child recognize alternative resources. You do not need a piece of land to grow something. You can use jars and some foods you may eat at home to start your own inside garden. Maybe you will find you have a "green thumb" for this hobby. You 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. 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. After about one week, a fern-like plant will grow. You can also try this with beets, turnips and parsnips.



Recognize Mom's (or Dad's) Success (Ages 6 and up)

This activity will help your child recognize success. Have the child pretend he/she is a newspaper or television reporter. Write a story about Mom's or Dad's job. Ask where she/he works. What is her/his title at work? What is the best thing about the job? The worst? Try to think of more questions to ask. Report what you found out to the family. Your interview will be a recognition of Mom's or Dad's hard work and success on the job.

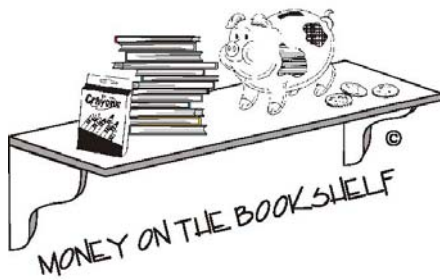
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Ideas, Definitions and Objectives

Idea: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need. Recognizing resources means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.

Idea: Recognizing Success

Definition: When we are able to complete a task, reach a goal, or solve a problem, it needs to be recognized as a success.

Objective: to recognize our successes and the successes of others with words of praise and encouragement.

The Story

When Mama becomes a “business bear,” the way work gets done around the house changes. Other members of the Bear family learn how to help more.

Something to Think About

First, read the book yourself and think about these ideas

Sometimes we have a talent that we can use as a resource.

Mama’s skill at making quilts is a resource.

Papa’s wood working skills is a resource.

The family used these skills to earn money.

Mama’s new job made her happy and excited.

The family had to make adjustments to Mama’s new job.

They used their own skills, or human resources, to take over some of Mama’s household jobs.

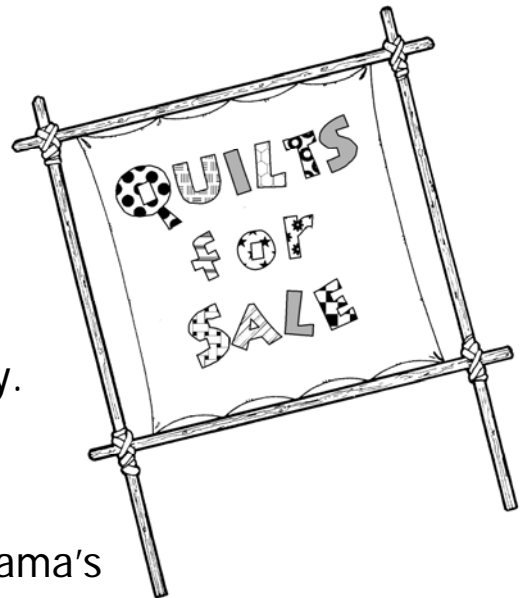
They cooked dinner and did other things Mama usually did.

Mama was proud of her family.

Papa and the cubs were proud of Mama.

The family recognized each other’s successes by going out to dinner.

We need to recognize a job done well.



Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

What hobby did each family member enjoy?

How did Mama's hobby become a job?

Does your child have a hobby?

How did the Bear family feel about Mama being a "business bear?"

What was the family afraid of losing?

What did Papa and the cubs do to help themselves and each other when Mama went to work?

What successes made the family proud?

How did they recognize their successes?

What have the members of your family done that was a success?

What can your family do to show they are proud and happy about the success?

Something To Do

Grow an Indoor Plant (Ages 4 and up)

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. 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. After about one week, a fern-like plant will start to grow. You can also try this with radishes, beets, turnips and parsnips.

Recognize Mom's (or Dad's) Success (Ages 6 and up)

This activity will help your child recognize success.

Have your child pretend to be a newspaper or television reporter. As a reporter, have your child find out exactly what Mom does at work.

Help your child think of questions for the interview.

Your child could ask where Mom works.

What is the name of Mom's job? What is her title? What is the best thing about her job? What is the worst thing about her job?

Help your child write down the answers.

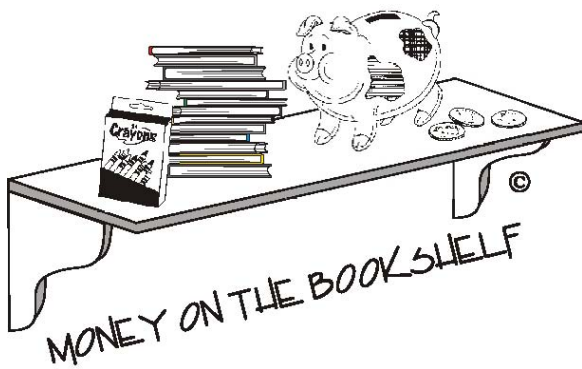
Plan a family get together where your child reports to the family about Mom's job.

Recognize Mom's success.

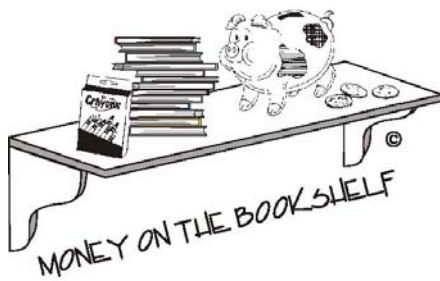
Developed by: P. Behal, A. Crites, V. Haldeman y J. Barcellos.

Graphics and layout by C. Lumpkin.

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The Berenstain Bears' Trouble With Money



The Berenstain Bears' Trouble With Money

By Stan and Jan Berenstain

Ages 4 and up

Facilitator Guide

Key Ideas: Recognizing Resources, Allocating Resources, and Saving

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need. Recognizing resources means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.

Idea: Allocating Resources

Definition: Our resources include things like skills, time, and money. When we choose what to use to get the things we need, we are allocating resources.

Objective: to plan how to use different resources to get what we need.



Idea: Saving

Definition: Some things cost more money than we have at one time. Saving means putting money aside until we have enough to buy what we want.

Objective: to recognize that saving money can help us get what we need and want.

The Story

Brother and Sister Bear spend money as soon as they get it. Mama and Papa Bear want the cubs to understand that there is more to know about money than just how to spend it.

Something to Think About

First, read the book yourself and think about these ideas

Just like the Bear Family cubs, children know that money is fun to have and spend! Just like Mama Bear, many parents are concerned about the carefree way their children spend money. Most adults have some worries about money, but don't want their children to worry. Children need to know that money is only one resource that family members use to get what they need. All resources are limited so we have to recognize all of our resources and plan how to use them to get what we need and want.

The cubs spent their money as fast as they got it. They did not plan how to use their money. They never saved for anything. Sometimes when the cubs found something they really wanted to buy or do, they had to ask their parents for money.

When Papa got concerned about the cubs' spending habits, he said they needed to earn their own money and learn to save for a rainy day! The cubs used human and natural resources to earn and save lots of money.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

At first, where did the Bear cubs get their money? How did they spend their money? Where do your children get their money? What do they do with their money? In your family, how do parents and children feel about how children get and use their money? What resources, other than money, does your family use to get what they need and want?

What resources did the cubs use to earn their own money? How did Mama and Papa Bear feel about the cubs earning money? Why was Papa Bear worried about the cubs having so much money? What plan did the cubs have for the money they earned? What did Papa Bear want the cubs to learn about money? What did the Bear family do to help the cubs learn to save and to plan ahead?

Something To Do

Resource Coupon Book (Ages 4 and up)

Use this activity to help your children learn that money does not grow on trees. Talk with your children about extra things they can do around the house to earn money. As a family, decide

how much each job is worth. Help the children make coupon books for these jobs. When they want to earn some money, have them complete one of the jobs and exchange their coupon for money.

Money Phrases (Ages 6 and up)

Use this activity to teach about common figures of speech dealing with money. Many times, like Papa Bear, we use money phrases or saying with our children they probably do not understand. Say the phrases below to your child and talk about what each saying means. Can you and your children think of other figures of speech about money?

"Money does not grow on trees." "I am not made of money." "Save for a rainy day." "Have a nest egg." "Do not be a spendthrift."

Help your child make pictures about the sayings.

Design an Allowance (Ages 8 and up)

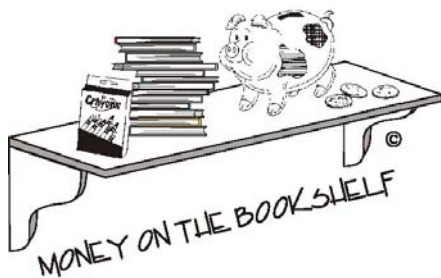
This activity will help the child recognize an allowance as a resource. An allowance helps us budget, or allocate our money. It helps us know exactly how much we have to spend. Help your child come up with an allowance plan. This will help your child allocate resources. Together with your child, decide what is a good amount for an allowance, how often it should be given, what it should be spent on and if he/she should be asked to save some of it.

Developed by: P. Behal, A. Crites,
V. Haldeman & J. Barcellos.

Graphics and layout by C. Lumpkin.

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A project funded in part by:
Committee for the Protection of Children Children's
Trust Fund.



The Berenstain Bears' Trouble With Money

By Stan and Jan Berenstain

Ages 4 and up

Parent Guide

Key Ideas: Recognizing Resources, Allocating Resources, and Saving

Before You Read

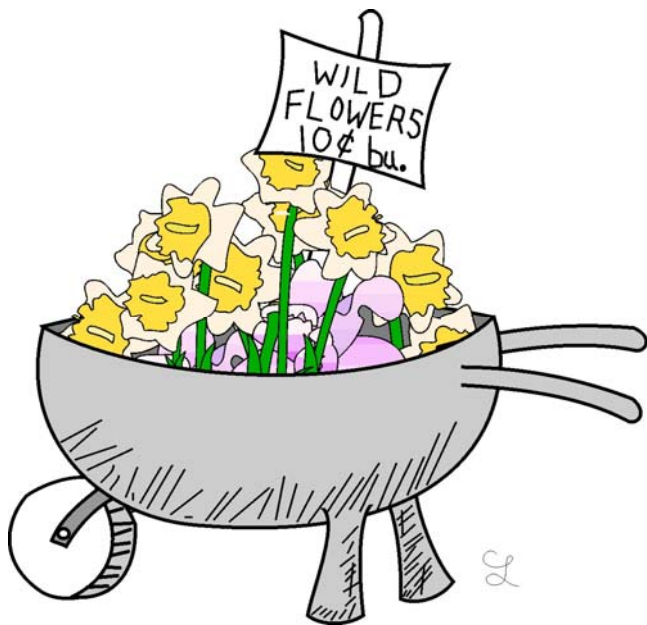
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Idea: Allocating Resources

Definition: Our resources include things like skills, time, and money. When we choose what to use to get the things we need, we are allocating resources.

Objective: to plan how to use different resources to get what we need.

Idea: Saving

Definition: Some things cost more money than we have at one time. Saving means putting money aside until we have enough to buy what we want.

Objective: to recognize that saving money can help us get what we need and want.

The Story

Brother and Sister Bear spend money as soon as they get it. Mama and Papa Bear want the cubs to learn that there is more to know about money than just how to spend it.

Something to Think About

First, read the book yourself and think about these ideas

Just like the Bear Family, children know that money is fun to have and spend!

Just like Mama Bear, many parents worry about the way their children spend money.

The cubs spent their money as fast as they got it!

Children can learn that money is only one resource the family uses to get what it needs and wants.

The cubs used human and natural resources to earn money.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

At first, where did the Bear cubs get their money?

How did they spend their money?

Where do your children get their money?

How do you and your children feel about how they get and use their money?

What other resources besides money do you and your children use to get what the family needs and wants?

What other resources did the cubs use to earn money?

How did Mama and Papa Bear feel about how the cubs earned money?

Why did the cubs want to earn money?

What did Papa Bear want the cubs to learn about money?

What did the Bear family do to help the cubs learn to save money?

What did the Bear family do to help the cubs learn to plan ahead?

Something To Do

Resource Coupon Book (Ages 4 and up)

Use this activity to help your children learn that money does not grow on trees.

Talk with your children about extra things they can do around the house to earn money.

As a family, decide how much each job is worth.

Help the children make coupon books for these jobs.

When they want to earn some money, have them complete one of the jobs and exchange their coupon for money.

Money Phrases (Ages 6 and up)

Use this activity to teach about figures of speech that deal with money.

Just like Papa Bear, parents often use money phrases with children that they not understand.

Say the phrases below to your child.

Talk about what each saying means.

Money does not grow on trees.

I am not made of money.

Save for a rainy day.

Have a nest egg.

Do not be a spendthrift.

Can you and your child think of more sayings?

Help your child make pictures about the sayings.

Design an Allowance (Ages 8 and up)

This activity will help your child recognize an allowance as a resource.

An allowance can help your child learn to budget, or allocate, his or her money. It helps your child know exactly how much he or she has to spend.

Help your child come up with an allowance plan.

This will help your child allocate money resources.

Decide with your child how much to give for the allowance.

Decide with your child how often to give the allowance.

Talk with your child about how to spend the allowance.

Talk with your child about how to save some of the allowance.

Developed by: P. Behal, A. Crites, V. Haldeman y J. Barcellos.

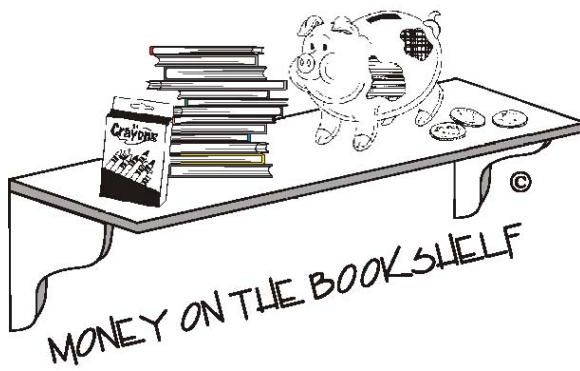
Graphics and layout by C. Lumpkin.

A project funded in part by: Committee for the Protection of Childres Children's Trust Fund

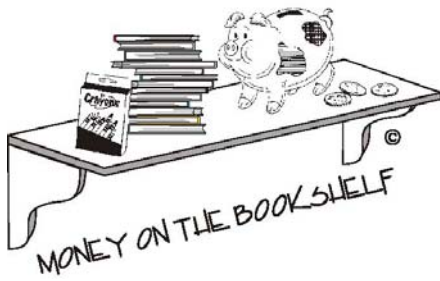


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The Purse



The Purse

By Kathy Caple

Ages 5 and up

Facilitator Guide

Key Ideas: Problem Solving, Goal Setting, and Saving

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Problem Solving

Definition: As things happen to us, we try to deal with them. Problem solving means finding what works best for us.

Objective: to identify the problem and what to do about it to make things better.

Idea: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

Idea: Saving

Definition: Some things cost more money than we have at one time. Saving means putting money aside until we have enough to buy what we want.

Objective: to recognize that saving money can help us get what we need and want.



The Story

Katie loves the noise her savings make in her Band-Aid box. She spends her savings on a new purse and throws away her Band-Aid box. Now she has no noise and no money.

Something to Think About

First, read the book yourself and think about these ideas

Katie like to save money in a metal Band-Aid box. She liked the sound when she shook it. Katie's sister said that keeping money in a Band-Aid box was for babies. When Katie bought a new purse she used all of her money. She had a new purse but nothing to put inside. She solved that problem by doing extra jobs for her family. Each time she earned money, Katie saved it and put the money in her purse.

Even when Katie earned and saved \$2.30, she was not satisfied. Saving the money solved only part of Katie's problem. She missed the noise money made in her old Band-Aid box. Katie showed us that children may not always like money for the same reason adults do. Katie's new goal was to buy a Band-Aid box to keep in her purse so her money would make noise.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

Why did Katie buy a new purse? How much did it cost? Why did Katie miss her Band-Aid box? How did Katie get money to put in her purse? How much money did Katie make from her jobs? What was Katie's goal? How do your children earn money? What are some of their savings goals? When Katie met her goal, she had a new problem. What was it? How did Papa help Katie solve her problem?

Something To Do

Coin Grab Bag (Ages 4 and up)

This activity will help the child learn that coins come in different sizes. For this game, you will need a small paper bag and a collection of different coins. (Instead of a bag, you could also use a coffee can.) Put the coins in the bag along with about a cup of uncooked rice, beans, or oatmeal. Set the filled bag on the floor or tabletop. Without looking inside the bag, take turns finding all the coins of one kind (pennies, nickels, dimes, or quarters). Another way to play the game would be to have one child find as many coins as possible while the parent or another child counts to ten.

Treasure Hunt for Coin Counting Practice (Ages 6 and up)

This problem solving activity will help your child learn coin values. Katie saved \$2.30

and she could count it out herself. A young saver may need some coin counting practice. Have your child go on a treasure hunt at home to gather all the loose change he/she can find. Have your child look under the couch cushions, in old coats, in the car; anywhere he/she can think of. Ask your child to sort all the coins found. How many of each type of coin does he/she have? Now practice counting the change. Use different coin combinations for more practice.

A Month of Pennies (Ages 9 and up)

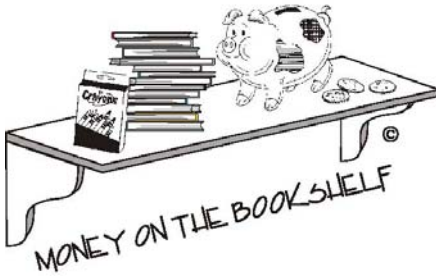
This is a good exercise for the young problem solver and beginning saver. Ask your child how many days it would take for him/her to become a millionaire if a penny doubled each day. The answer is twenty-eight days. Beginning with one cent on the first day and doubling it, you will have two cents the second day, four cents the third day, and so on. On the twenty-eight day you would have \$1,342,177.28!

Have your child draw twenty-eight squares on a piece of paper or use the month of February from a wall calendar. Have your child start by writing 1 cent in the upper left hand corner. Now ask your child to double the amount in each square until he/she fills all the squares. You will need to help as the sums grow larger.

Adapted from Raising Money-Wise Kids by Judith Briles, Northfield Publishing, 1996.

Developed by: P. Behal, A. Crites,
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Graphics and layout by C. Lumpkin.

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The Purse

By Kathy Caple

Ages 5 and up

Parent Guide

Key Ideas: Problem Solving, Goal Setting, and Saving

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Idea: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

Idea: Saving

Definition: Some things cost more money than we have at one time. Saving means putting money aside until we have enough to buy what we want.

Objective: to recognize that saving money can help us get what we need and want.



The Story

Katie loves the noise her savings make in her Band-Aid box. She spends her savings on a new purse and throws away her Band-Aid box. Now she has no noise and no money.

Something to Think About

First, read the book yourself and think about these ideas

Katie saved her money in a Band-Aid box.

She liked the sound the coins made when she shook the box.

Katie's sister said that keeping money in a Band-Aid box was for babies so Katie bought a purse.

Now she has a purse but no money to put in it.

She solved the problem by earning money.

Even when Katie earned and saved money, she still had a problem.

Katie knew what was important to her.

she knew she needed another Band-Aid box.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

Why did Katie buy a new purse?

How much did it cost?

Why did Katie miss her Band-Aid box?

How did Katie get money to put in her purse?
How much money did Katie make from her jobs?
What was Katie's goal?
What could your child do to earn money?
For what would your child like to save money?
Did Katie's money from the jobs make her feel better about her new purse?
When Katie met her goal, she had a new problem. What was it?
What was important to Katie?

Something To Do

Coin Grab Bag (Ages 4 and up)

This activity will help your child learn that coins come in different sizes.

For this game, you will need a small paper bag and a collection of different coins. (Instead of a bag, you could also use a coffee can.)
Put the coins in the bag along with about a cup of uncooked rice, beans, or oatmeal.
Set the filled bag on the floor or tabletop.
Without looking inside the bag, take turns finding all the coins of one kind (pennies, nickels, dimes, or quarters).
Another way to play the game would be to have one child find as many coins as possible while the parent or another child counts to ten.

Treasure Hunt for Coin Counting Practice (Ages 6 and up)

This problem solving activity will help your child learn coin values.

Katie saved \$2.30 and she could count it out herself.
Your young saver may need some coin counting practice.
Help your child with a treasure hunt at home.
Gather all the loose change you and your child can find.
Look under the couch cushions, in old coats, the car, or any place

spare change might hide.

Ask your child to sort all the found coins. How many of each type of coin does he or she have?

Help your child practice counting change. Use as many different coin combinations as possible.

A Month of Pennies (Ages 9 and up)

This activity will help your child learn to make decisions.

Ask your child how many days it would take to become a millionaire if he or she had a penny that doubled each day. The answer is twenty-eight days.

Begin with one cent on the first day and double it. You will have two cents the second day, four cents the third day, and so on.

On the twenty-eighth day you would have \$1,342,177.28!

To see for yourself, help your child with this exercise.

Have your child draw twenty-eight squares on a piece of paper.

You could also use the month of February from a wall calendar.

Start by asking your child to write 1 cent in the upper left square.

Now ask your child to double the amount in each square until all the squares are full.

You may need to help your child as the sums grow large.

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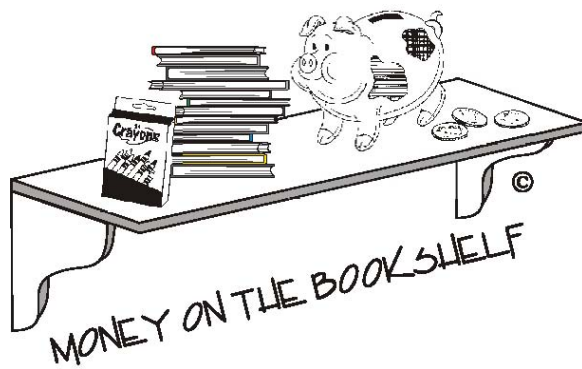
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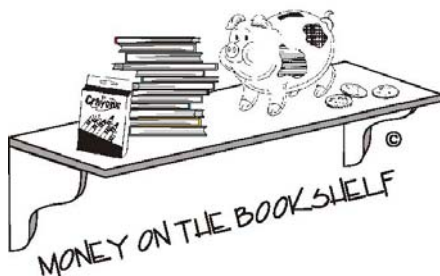


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Tight Times



Tight Times

By Barbara Shook Hazen
Pictures by Trina Schart Hyman

Ages 5 and up

Facilitator Guide

Key Ideas: Decision Making and Positive Interaction

Program Concept: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Decision Making

Definition: Many times there are different ways to do things or different ways to use resources. Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.

Idea: Positive Interaction

Definition: Money and how it is used can cause arguments. Positive interactions about money means learning to use supportive words and behaviors that show that you recognize the worth of other people's ideas.

Objective: to increase the number of positive family interactions about money and how it is used.

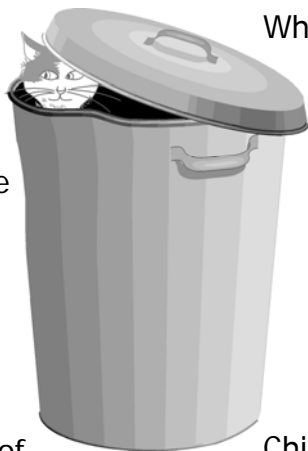
The Story

David learns about "tight times" and making hard decisions.

Something to Think About

First, read the book yourself and think about these ideas

David wants a dog. He keeps asking for one until his father tells him about tight times. Tight times means making decisions about how to make their money stretch. It's hard and sometimes there is no money for things you want. For David it was no dog.



When there are tight times, people may be sad, or they may get angry easily. Trying to see the funny side of things that happen accidentally, and sharing both sad and good feelings can make us feel better. Sometimes we are happy when we can have something that is almost what we wanted. David got to keep the cat he found and named it DOG!

Children can handle the truth about the family money situation if they are given facts in a way that is easy to understand. Listen to their concerns and answer their questions as much as you can. Reassure them. Use statements like, "We are having a hard time right now, but we'll always take care of you." Show love and support.

Keep your sense of humor and enjoy a good laugh together.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

Ask what does "tight times" mean. What were some of the hard spending decisions David's family made? What hard spending decisions has your family made?

What does it mean when someone "loses" his/her job? Look at the part of the story where the family shares a hug. What are some other positive interactions you can take when you have tight times? How does it help to talk over money problems with the whole family?

Something To Do

Tight Times Pet Show (Ages 4 and up)

This activity features positive interactions. Just like David in the story, not every family can have a pet. But, almost everyone has a stuffed animal pet. Show off your stuffed animal with a neighborhood or family pet show. Award paper ribbons for most affectionate pet, best watch-pet, biggest or smallest, oldest or most loved. Create as many categories as you want. Old boxes can be decorated as cages for the stuffed animals. Join the boxes together to make an animal train.

Tight Times Family Fun (Ages 6 and up)

This activity will help your child create inexpensive fun family outings. Because of tight times, David and his family went to the sprinkler instead of the lake. Make a game

of coming up with ideas for free or inexpensive fun things to do. This may include going to the park, riding bikes together, making a picnic lunch and taking it on a hike. The choices are wide open as long as the price is right.

Tight Times Field Trip (Ages 8 and up)

This activity will help your child learn to make money stretching decisions. Show your child how to comparison shop. Choose three food items such as bread, tuna fish and your favorite canned or frozen vegetable.

At the supermarket, have your child find and write down all of the different sizes, brands, and prices for each product. When you get home, help your child learn to figure the price per unit. A unit can be measured in ounces, pounds, pints, quarts, gallons, etc. Help your child divide the price of the item by the number of units. For example, a can of green beans may cost 79 cents and weigh 16 ounces.

$.79 \div 16 = .05$. Or, the can of green beans costs 5 cents per ounce.

Work together to figure the price per unit for each item. Decide which size and brand of each item will stretch your money the most.

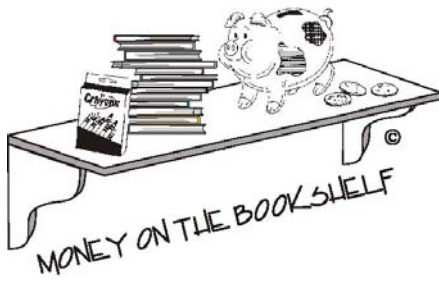
Developed by: P. Behal, A. Crites, V. Haldeman y J. Barcellos. Graphics and layout by C. Lumpkin.

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Children's Trust Fund.



Tight Times

By Barbara Shook Hazen
Pictures by Trina Schart Hyman

Ages 5 and up

Parent Guide

Key Ideas: Decision Making and Positive Interaction

Before you Read: The goal of Money on the Bookshelf is to help parents talk with their children about money. Each story deals with several money concepts (ideas). The Parent Guide will help parents talk about and use the concepts with their children.

Ideas, Definitions and Objectives

Idea: Decision Making

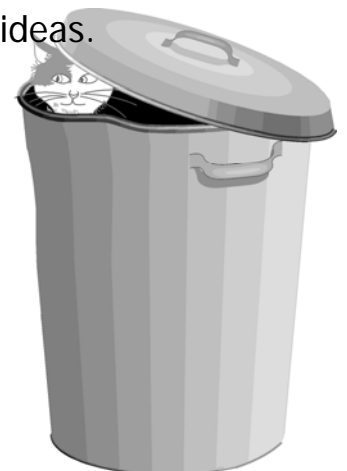
Definition: Many times there are different ways to do things or different ways to use resources. Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.

Idea: Positive Interaction

Definition: Money and how it is used can cause arguments. Positive interactions about money means learning to use supportive words and behaviors that show that you recognize the worth of other people's ideas.

Objective: to increase the number of positive family interactions about money and how it is used.



The Story

David learns about “tight times” and making hard decisions.

Something to Think About

First, read the book yourself and think about these ideas

David wants a dog. He keeps asking for one until his father tells him about tight times. Tight times means making decisions about how to make their money stretch. It’s hard and sometimes there is no money for things you want. For David it was no dog.

When there are tight times, people may be sad, or they may get angry easily. Trying to see the funny side of things that happen accidentally, and sharing both sad and good feelings can make us feel better. Sometimes we are happy when we can have something that is almost what we wanted. David got to keep the cat he found and named it DOG!

Children can handle the truth about the family money situation if they are given facts in a way that is easy to understand. Listen to their concerns and answer their questions as much as you can. Reassure them. Use statements like, “We are having a hard time right now, but we’ll always take care of you.” Show love and support. Keep your sense of humor and enjoy a good laugh together.

Something To Talk About

Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.

As you read the story with your children, talk about these ideas.

Ask what does “tight times” mean.

What were some of the hard spending decisions David’s family made?

What hard spending decisions has your family made?

What does it mean when someone “loses” his/her job?

Look at the part of the story where the family shares a hug. What are some other positive interactions you can take when you have tight times? How does it help to talk over money problems with the whole family?

Something To Do

Tight Times Pet Show (Ages 4 and up)

This activity features positive interactions. Just like David in the story, not every family can have a pet. But, almost everyone has a stuffed animal pet. Show off your stuffed animal with a neighborhood or family pet show. Award paper ribbons for most affectionate pet, best watch-pet, biggest or smallest, oldest or most loved. Create as many categories as you want. Old boxes can be decorated as cages for the stuffed animals. Join the boxes together to make an animal train.

Tight Times Family Fun (Ages 6 and up)

This activity will help your child create inexpensive fun family outings. Because of tight times, David and his family went to the sprinkler instead of the lake. Make a game of coming up with ideas for free or inexpensive fun things to do. This may include going to the park, riding bikes together, making a picnic lunch and taking it on a hike. The choices are wide open as long as the price is right.

Tight Times Field Trip (Ages 8 and up)

This activity will help your child learn to make money stretching decisions. Show your child how to comparison shop. Choose three food items such as bread, tuna fish and your favorite canned or frozen vegetable.

At the supermarket, have your child find and write down all of the different sizes, brands, and prices for each product. When you get home, help your child learn to figure the price per unit. A unit can be measured in ounces, pounds, pints, quarts, gallons, etc. Help your child divide the price of the item by the number of units. For example, a can of green beans may cost 79 cents and weigh 16 ounces.

$.79 \div 16 = .05$. Or, the can of green beans costs 5 cents per ounce.

Work together to figure the price per unit for each item. Decide which size and brand of each item will stretch your money the most.

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