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DOLLARS DURING DEVELOPMENT

## Parent reading guide for "Deena's Lucky Penny" by Barbara deRubertis

 Ages 5-7+

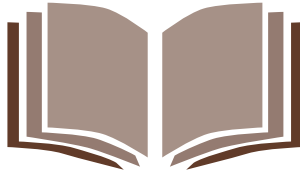


For more information please contact your county UW-Extension office.

## DOLLARS DURING DEVELOPMENT BOOK CLUB

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This parent guide was developed by: Jeanne Walsh and Lori Baltrusis, Family Living Educators, UW-Extension and has been reviewed by members of the UW-Extension Family Living Programs 'Dollars During Development' workgroup. Workgroup contributors include: Lori Baltrusis, Dawn Doperalski, Leah Eckstein, Katie Gellings, Paula Hella, Judy Knudsen, Sandy Liang, Heba Mohammad, Susan Nagelkerk, Peggy Olive, Gail Peavey, Beth Rank, Mary Ann Schilling, Sarah Siegel, Shelley Tidemann, Nancy Vance, Kayla Viste and Jeanne Walsh. Publication production, graphics, editing support for this project by Libby Bestul and Deborah Hewko.

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by Barbara deRubertis  
ISBN # 1575650916  
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Parent reading guide | Ages 5-7+

## Welcome

This guide will help you teach your child money management skills while reading "Deena's Lucky Penny" by Barbara deRubertis. It will do this by:

-  Helping you explain the key ideas covered in the book, and then providing you with signs your child understands the key ideas and can use them in daily life.
-  Giving you things to think about before reading the book with your child. These can help you spot key points in the book or spark ideas to discuss later.
-  Helping you prepare for an enjoyable reading time with your child.
-  Providing questions to talk about with your child.
-  Suggesting activities that help your child put ideas and lessons into action.

## The story

Deena finds a penny that soon becomes “lucky”!  
Deena knows a lot about the value of different coins. She shares her lucky penny story with her friends and family, who all help her to save enough to buy her mom a birthday present.



## About this guide

The Money as You Grow Book Club is a research-based program designed to help parents, caregivers, and others teach children ages 4 through 10 money skills through reading, activities, and play.

The Money as You Grow Book Club is an updated version of the University of Nevada Extension’s Money on the Bookshelf program. The Consumer Financial Protection Bureau (CFPB), The University of Wisconsin-Madison Center for Financial Security, and the University of Wisconsin-Extension Family Living Programs have worked together to expand the program and make it available to libraries, educators, and parents nationally.

The CFPB is an independent federal agency. We write and enforce rules that keep banks and other financial companies operating fairly. We also help educate and empower consumers. For more about tools and resources for parents, visit [consumerfinance.gov/MoneyAsYouGrow](https://consumerfinance.gov/MoneyAsYouGrow).

The Center for Financial Security is a research center that seeks to help the public build financial knowledge and skills, increase access to financial services and increase the financial security of families. The University of Wisconsin-Extension is part of the National Institute of Food and

Websites to explore to help you teach your children about money:

[www.usmint.gov/kids](http://www.usmint.gov/kids)

<https://www.uscurrency.gov/resource-center>

## Key ideas

By the time you finish this discussion guide, your child will be able to point to examples of these key ideas in the book you read and discuss real-life examples, too. Use these definitions to explain the ideas. We've also included ways children can show they are ready to use them in their daily lives

### **1. Goal setting**

A goal is something you want to do or to have. When you set a goal, you make a plan to reach your goal by a certain time and follow the plan until you succeed. Reaching a goal feels good. Celebrate your success and the successes of others.

**How children show it:** Can follow a multi-step plan to reach a goal (with a little help and encouragement).

### **2. Saving**

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. Saving means choosing not to spend money today in order to buy something in the future.

**How children show it:** Can keep money in a safe place and keep track of the amount saved for future spending.

### 3. Follow through

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

**How children show it:** Can identify who they can turn to for help reaching a goal, or what tools or tricks might help them stick with a plan.



before counting. Have your child count the number of pennies, nickels, and dimes. Older children can practice counting by 1's for pennies, by 5's for nickels, by 10's for dimes, and by 25's for quarters. Show your child all the different ways they can make one dollar. Next, group the coins into different amounts. Have your child count each group and tell you how much each group is worth. Ask your child how much more money they would need to add to a group to equal one dollar.

### Making a gift

**Ages 3+**

What if Deena didn't have enough money for her mother's present? What else could she do? Together with your child, make a list of ideas for homemade gifts (card, picture, errand, meal, etc.). Let your child pick from that list and make a gift for someone special.

### Goal chart

**Ages 5+**

Help your child track money by making a goal chart. A chart or picture will help your child see how close they are to reaching a goal and can help your child stick to a goal. You and your child can draw or glue a picture on a paper and put it someplace you see every day. Think about using a sticker chart and letting the child fill the chart in for each coin or dollar they save.

## Something to do

### **Learning about money**

**Ages 3-5+**

Children can start learning about money before they know how to count. Seeing and touching real money is important, but you can also use play money or pictures. Gather some coins and one dollar bill if you or your child has a piggy bank or money jar. If you don't have a change jar, go on a treasure hunt to look for coins in a chair, drawer, or sidewalk. Keep in mind that coins can be choking hazards for younger children. Be sure to wash hands after playing with money.

### **Sorting money**

**Ages 3-5**

You can use money to learn matching or sorting skills. Play with different ways to sort the coins, such as silver coins and brown coins, big or small, shiny or dull. You can also trace the coins on a piece of paper and have your child find the right coin size to fit into each circle.

### **Counting money**

**Ages 5+**

For younger children, it can help to sort coins first

## Something to think about

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

- Deena wanted to buy a present for her mom but didn't have any money.
- Deena had many people that helped her reach her goal of buying a present. It feels good to help others and to get help.
- Deena collected many different coins all day. As children get older they start to learn that different coins have different values, and that the number and size of coins does not equal the amount.
- Deena got a dollar one day. Finding a safe place to keep our money is important.

## Before you read

Read the book first yourself. Knowing the story will help you know what comes next. It is important to ask your child questions about the story as you read. Ask what might happen next in the story.

- Choose a quiet time for stories and make it part of your daily routine.
- Find a cozy, quiet place to read.
- Make sure your child can see the pictures.
- Talk about the pictures and characters in the book.
- Read with expression in your voice. Give each character in the story his or her own voice.
- Keep the story time short enough to leave them wanting more.
- Look for ways during the day to bring up the messages in the story.
- Continue to read aloud together even if your child can read alone.

## Something to talk about

Before you begin to read the story with your child, look at the cover of the book together. Ask what the story might be about.

As you read the story with your child, talk about these ideas:

- How was Deena's penny "lucky"? What would you do if you found a penny?
- Look at the coin and counting illustrations in the book. Have your child count along with Deena.
- Grandma kept her money in her purse. If you found a penny, where would be a safe place to keep it?
- How did Deena's family help her buy a birthday present for her mom? How have your friends or family helped you? How have you helped your friends or family?
- It's important to help children be realistic about the value of a dollar. Turn to the last page in the story. Looking at the picture, what do you think Deena bought her mom? Would that item cost a dollar?
- Talk about saving money as a goal. Reaching a goal takes planning and skill to follow-through. Have you ever saved money? What helped you to save?