

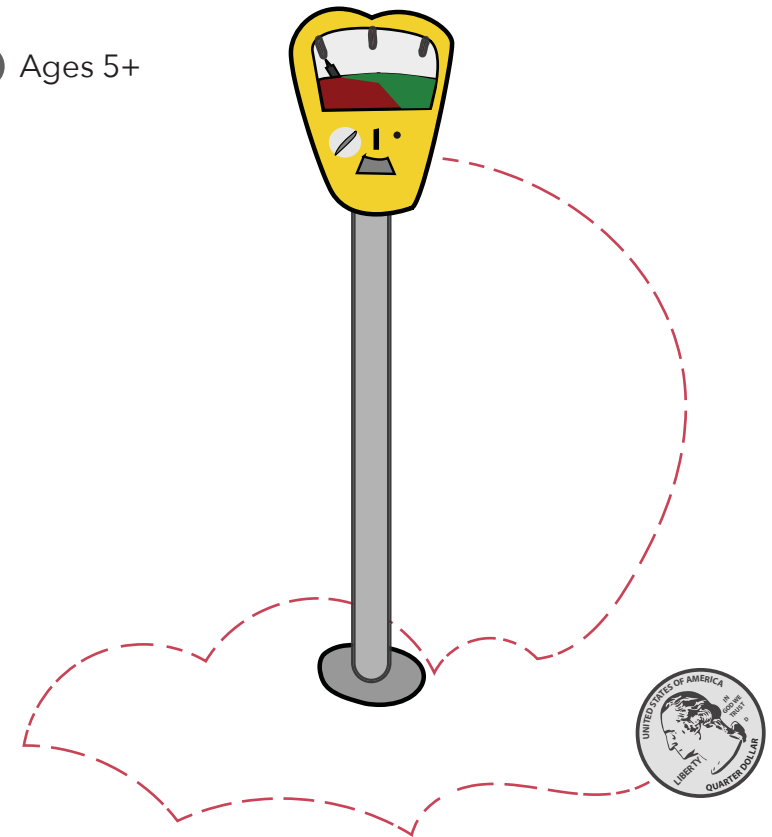
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DOLLARS DURING DEVELOPMENT

Parent reading guide for "Follow the Money!" by Loreen Leedy

 Ages 5+



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

DOLLARS DURING DEVELOPMENT BOOK CLUB

Ask your local UW-Extension office about all the Dollars During Development Book Club parent guides.



This parent guide was developed by: Lori Baltrusis, Family Living Educator, 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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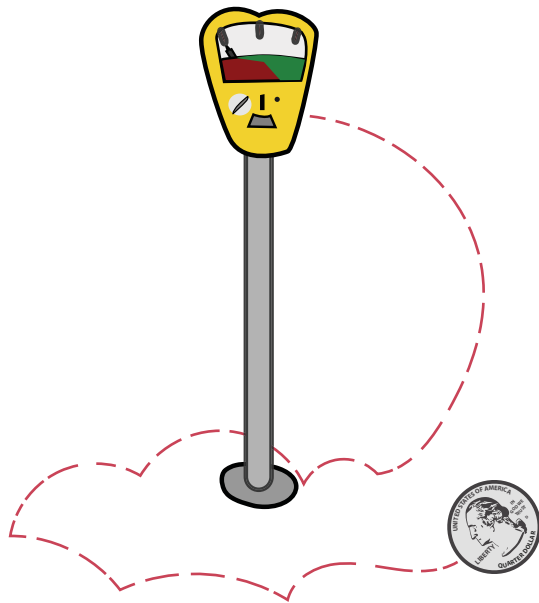
Welcome

This guide will help you teach your child money management skills while reading "Follow the Money!" by Loreen Leedy. 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

A twenty-five cent coin tells of his many adventures. His day includes getting lost, found, donated, and counted many times.



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.

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

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. Making decisions

There are different ways to use money. Taking the time to ask questions, learn about different choices, and compare what's good and bad about each one helps you reach good decisions.

How children show it: Can look at a few choices and select one that will bring the best results.

2. Spending

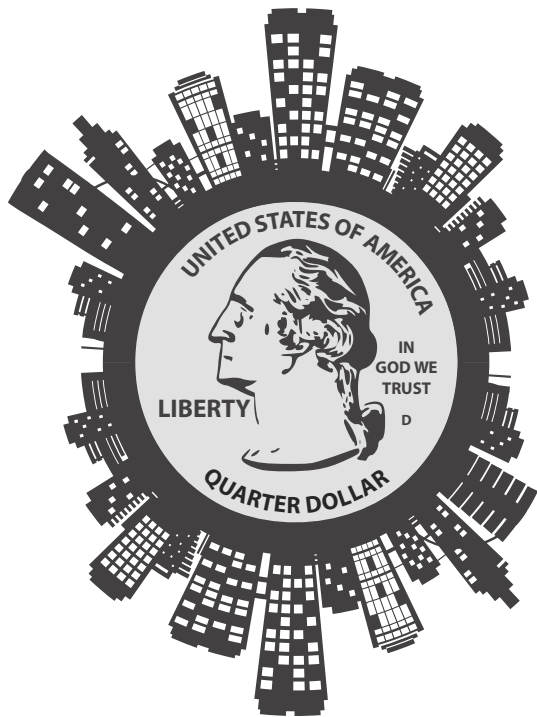
You need money to buy things. These things have different prices. Money can be spent only once – after buying something, a person needs more money to buy something else.

How children show it: Young children can make spending choices with their own money (real or play). Children around 7 years or older can tell the value of different coins and bills.

3. Flexibility

It's important to learn from mistakes. We can change our plans and try something new if our first idea isn't working.

How children show it: Can talk about a time when their plans didn't turn out how they wanted and what they did instead.



of a coin on a few pages of scrap paper. Have your child fill in the rest of the picture on each page and make up a story to go with each picture.

Pay with cash

Ages 5+

Children don't always understand that plastic cards represent money, so it can be helpful to see money being used. Even if you usually pay by credit or debit card, try to use bills and coins sometimes to teach your child about the different values of money. You might also let your child hold the money and pay for an item or two. For older children, teach them to count the change afterwards. Sometimes children think you have more money after buying something because you have more bills or coins!

Something to do

Learning about coins

Ages 5+

As soon as children learn how to count, they can start learning about money. Coins can be confusing to young children – nickels look like quarters and dimes are smaller than nickels but are worth more! For this activity, you'll need a mix of different coins (pennies, nickels, dimes, and quarters). Have your child pull out all the coins of the same type. For example, first pull out all the quarters from the pile, then pull out all the nickels and notice how they look different. Older children can practice adding up the value of each pile of coins or can mix-and-match all the ways to make 75 cents out of different coins.

Storytelling

Ages 5+

What if the money you have in your pocket or piggy bank could tell a story? Help children make up their own story about the adventures of "Penny" or "Abraham" or any other coin/bill. Choose a coin or bill to follow it as it gets earned, saved, and spent. Parents can write down the words of the story and children can draw pictures to go with the story. Where will it go all day? What kinds of decisions do people make? Another way to make up a story is to trace a picture

Something to think about

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

- By following the adventures of George, children can learn how money can be used in various ways to help people buy what they need or want.
- We all have to make choices about how to use our money each day.
- What if the coins in your pocket could tell a story of how they've been used?

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:

- After George was made, he went to a bank. Where did he go after the bank?
- When George waited in the cash register, what other money was with him? Who else was named George?
- When people spend George, what do they buy? If you got a quarter, what would you do with it? If you did that, what would the quarter say?
- George fell out of a pocket, but he was found by a little girl. Have you ever found money? What have you done with the money you've found?
- George visits many stores. Have you ever been to any of those places? What's your favorite store to visit?
- The young man at the plant store gets paid. Have you ever been paid to do work?
- After a long day, George ends up back at the bank. What do you think was George's favorite part of the day?

With older children:

- Solve the math problems in the book as people spend money. Also count the coins and bills in the page corners.