

ALA American
Library
Association

FINRA[®]
Investor Education
FOUNDATION

Thinking MONEY for ALL KIDS

Diverse and Inclusive Reads to
Teach Young People about Money

A BOOK LIST FOR LIBRARIES



Thinking MONEY for ALL KIDS

Diverse and Inclusive Reads to
Teach Young People about Money

is published by



FINRA Investor Education Foundation
1735 K Street NW, Washington, DC 20006



American Library Association
225 N. Michigan Avenue, Suite 1300 Chicago, IL 60601

For more information, contact:

ALA Public Programs Office
publicprograms@ala.org

©2022 American Library Association.
This work is issued under a Creative Commons
Attribution-NonCommercial license CC BY-NC 4.0.

Illustrations by Ronna Alexander
Designed by Karen Sheets de Gracia

Contents

2

About This Guide

3

The Librarians Behind the List

6

Building a Great Financial Education Collection

10

The Book List!

Picture Books 11

Younger Readers 18

Middle Grades and Young Adult 21

Character-Driven Stories for Teens and Tweens 24

28

Program Ideas We ❤️

32

Resources We ❤️

About This Guide



Recently, ten librarians from across the country, brought together by the American Library Association (ALA) and the Financial Industry Regulatory Authority Investor Education Foundation (FINRA Foundation), gathered for a series of virtual meetings. Their goal: to create an inclusive list of financial education titles for children and teens.

Why were these librarians so focused on identifying thoughtful and inclusive financial education books? Because teaching young people financial understanding and sound practices requires a genuine embrace of diversity. Our financial world works best when everyone can participate and when it responds to and respects the many cultures, backgrounds, experiences, circumstances, and values comprising our society.

Many of the books that we have come to rely on to teach money basics to young people do not fully reflect such diversity. Some may even reinforce stereotypes. This is a missed opportunity. Fortunately, many recent titles are available to help prepare a new generation of young learners—a generation more diverse than any preceding it—for a lifetime of financial decisions.

Simply put, it's time to bring greater inclusion to the list of books library professionals, teachers, parents, and caregivers use to teach kids about money.

The books on this list avoid stereotypes; focus on equity, diversity, and inclusion; impart essential personal finance skills, knowledge, and behaviors; and do not skimp on fun and engaging storytelling.

Over several months, the librarians compiling this list asked themselves challenging questions: What makes a children's book inclusive? What should young people know about personal finance? What motivates young people to learn more about money and put new knowledge into action?

This guide is the product of their work. Books in this guide help young people explore personal values about money, treat people from all socioeconomic backgrounds with dignity and respect, and address the foundational concepts that comprise financial capability (defined as having the knowledge, skills, and opportunities to earn, save, spend, invest, and share money effectively). Equally important, the books are up-to-date (the guide focuses intently on recent titles) and a pleasure to experience.

The guide also shares tips and resources that the librarians have collected through research and their own experiences. We hope you and your library patrons enjoy!



"Books allow children to see themselves in the world. Literature should reflect and honor the lives of all youth from all backgrounds."

—IVELISSE MALDONADO

The Librarians Behind the List



Meet the financial education champions behind the book list!

Throughout this guide, you'll get to know them through their book picks, program ideas, and recommendations. To start, we asked them to share a fun fact about what sparked their interest in financial education.



Lori Burgess

(she/her/hers)

ASSISTANT DIRECTOR OF OPERATIONS
FOND DU LAC PUBLIC LIBRARY, WISCONSIN



"For special occasions, my grandparents gave us \$2 bills—several of which I still have today!"



Tina Chan

(she/her/hers)

REFERENCE SERVICES PROGRAM MANAGER
AND HUMANITIES LIBRARIAN
MASSACHUSETTS INSTITUTE OF TECHNOLOGY
LIBRARIES, CAMBRIDGE, MASSACHUSETTS

"As a child, my mother would send me to the store to buy something. When I returned home, I was always excited when she gave me the change. I always saved it."



Cecily Ponce de Leon

(she/her/hers)

LIBRARY MANAGER
PLANO PUBLIC LIBRARY, TEXAS

"I love using what I know now as an educator with my own children, teaching them how to think about and use money wisely, even at 6 and 8 years old."

THE LIBRARIANS BEHIND THE LIST



Jina DuVernay

(she/her/hers)

LIBRARY CONSULTANT
ATLANTA, GEORGIA

"My aunt used to let me 'keep the change' anytime she sent me to buy her something, which ultimately taught me the value of saving money."



Lauren Kratz Prushko

(she/her/hers)

CHILDREN'S LIBRARIAN
LOS ANGELES PUBLIC LIBRARY, CALIFORNIA

"When I was younger, I saved up money in a bear-shaped bank, and when the bank was full, I was able for the first time to walk up to a cashier and purchase a book with my own money."



Ivelisse Maldonado

(she/her/hers)

ACADEMIC LIBRARIAN
NAUGATUCK VALLEY COMMUNITY COLLEGE, DANBURY, CONNECTICUT

"I fell in love with financial literacy by taking a consumer math course in high school. I feel it is important to equip students with the fundamental money management knowledge to succeed in life."



Claudia Maureen Khan

(she/her/hers)

BRANCH MANAGER
LAS VEGAS-CLARK COUNTY LIBRARY DISTRICT, NEVADA

"One of my teachers in high school taught my class about money and how we could save, spend, and share it. This taught me that money was a tool that could help me reach my goals of traveling and going to college."

THE LIBRARIANS BEHIND THE LIST



Holly Okamura

(she/her/hers)

CHILDREN'S LIBRARIAN

SANTA CLARA COUNTY LIBRARY, SARATOGA LIBRARY, CALIFORNIA

"I always saved up money to be able to purchase a treat from the ice cream man who would come around our neighborhood. To this day, I get so excited when I hear any music from the ice cream man!"



Kayla Phillips

(she/her/hers)

ALA BOOKLIST ADVISOR

VALPARAISO, INDIANA

*"When I was younger, I remember reading the Berenstain Bears book titled *The Trouble with Money*. I also had a piggy bank for saving change from household chores."*



Danielle Robinson

(she/her/hers)

CHILDREN'S LIBRARIAN

CAMBRIA HEIGHTS LIBRARY, QUEENS PUBLIC LIBRARY, NEW YORK

"During my last two years in high school, I worked as a tutor at a local elementary school so I could pay for my prom activities. That's when I learned to save and manage my earnings with a savings account."



Building a Great Financial Education Collection

EMBRACE INCLUSION, NOT STEREOTYPES

When it comes to financial education, stereotypes can negatively impact kids' beliefs and behaviors about money and raise barriers to financial opportunity and security. The consequences can be especially acute when stereotypes are internalized from an early age.

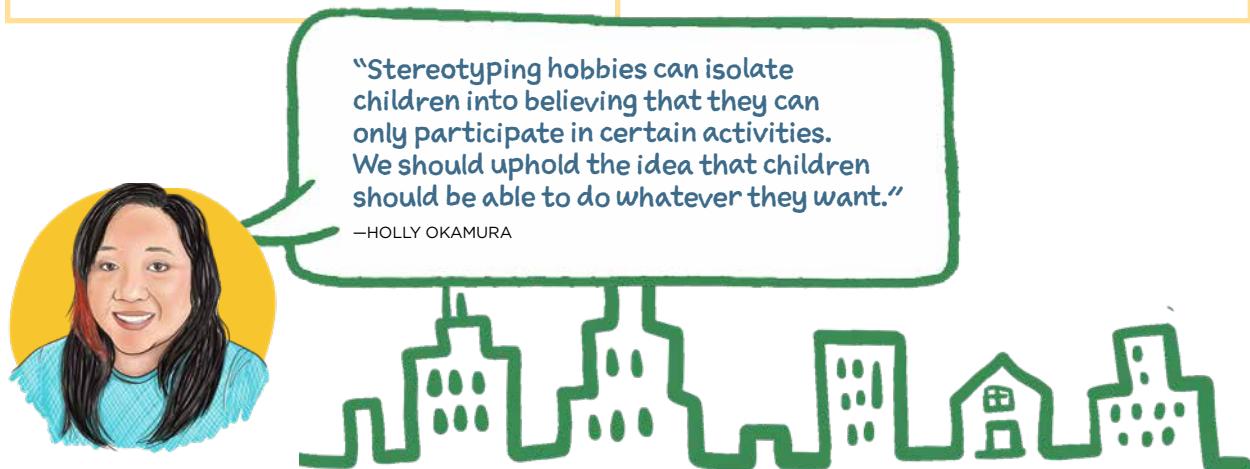
You can help by curating a financial education collection at your library that replaces stereotypes with a more inclusive vision of financial well-being. When choosing titles for your library, here are some things to celebrate—and others that should raise a red flag.



RED FLAG . . .	GREEN LIGHT!
<ul style="list-style-type: none">✖ Girls and women are described as "bad" at math✖ Shopaholics are women, and women are shopaholics✖ Men are stingy and uncaring (e.g., Scrooge)✖ Hobbies are gender-specific (e.g., only boys get dirty, only girls like fashion)	<ul style="list-style-type: none">✓ Narratives reflect gender neutrality, inclusiveness, and equity
<ul style="list-style-type: none">✖ People of color are almost always depicted as hailing from lower-income neighborhoods✖ Immigrants are almost always employed in lower-skilled jobs✖ People of color are almost always struggling financially	<ul style="list-style-type: none">✓ Stories feature different types of locations and social settings✓ Books have authors, illustrators, and characters from diverse backgrounds✓ Stories describe different challenges to overcome

BUILDING A GREAT FINANCIAL EDUCATION COLLECTION

RED FLAG . . .	GREEN LIGHT!
<ul style="list-style-type: none"> ✖ Illustrations rely on caricature-like depictions of stereotypical traits 	<ul style="list-style-type: none"> ✓ Illustrations do not promote stereotypical characteristics
<ul style="list-style-type: none"> ✖ Cultures are presented as homogenous with little diversity within each culture ✖ Only certain cultural groups are presented as "good with money" 	<ul style="list-style-type: none"> ✓ Narratives describe a wide variety of cultures and reflect diversity within each culture ✓ Narratives tap stories, traditions, and experiences from around the globe
<ul style="list-style-type: none"> ✖ People with disabilities are absent from narratives and images or have a limited presence in stories 	<ul style="list-style-type: none"> ✓ Individuals with a range of disabilities (physical and otherwise) are full participants in the narratives and have the agency to achieve their life ambitions
<ul style="list-style-type: none"> ✖ Older characters are routinely unfamiliar with new technologies and reluctant to embrace change or new perspectives 	<ul style="list-style-type: none"> ✓ Intergenerational conversations about money, money-related values, and technology enrich the stories
<ul style="list-style-type: none"> ✖ The "traditional" nuclear family dominates the narrative 	<ul style="list-style-type: none"> ✓ Children have a variety of living situations with diverse family composition
<ul style="list-style-type: none"> ✖ All kids experience and want the same things (e.g., all kids celebrate the same holidays and get excited about the same things) 	<ul style="list-style-type: none"> ✓ Children in the stories have unique experiences and interests



BEYOND THE STORY: QUESTIONS TO GUIDE YOUR FINANCIAL EDUCATION COLLECTION DEVELOPMENT

Let's say you come across what seems to be a great financial education book for kids. Before you decide to add it to your library's collection, ask yourself these questions. They are the same questions our librarian experts asked when determining which books would make their list.

First Impressions

- What will attract a child or teen to this title?
- Is the cover eye-catching?
- Are the illustrations entertaining?
- Is the story fun and engaging?
- Is the book an award-winner?



Author and Illustrator

- What expertise does the author have?
- Have the author and illustrator captured diverse cultural nuances and sensitivities?
- Is the book written by a new author?
- Is this book self-published?

Financial Education Content

- Is the information accurate and up to date?
- How prominent is personal finance as a theme in the book? Is it a major part of the story?
- Will the information still be current in one year? Five years?
- How does the information pertain to the everyday life of a child or teen?
- Does the book depict financial technology in a credible way (e.g., using electronic transactions, not just cash transactions)?



BUILDING A GREAT FINANCIAL EDUCATION COLLECTION

Accessibility

- How readable is the font?
- Is the book translated into other languages?
- If there is an ebook version, does it offer text-to-speech functionality?
- Is the book appropriate for those who are reading behind or beyond grade level?

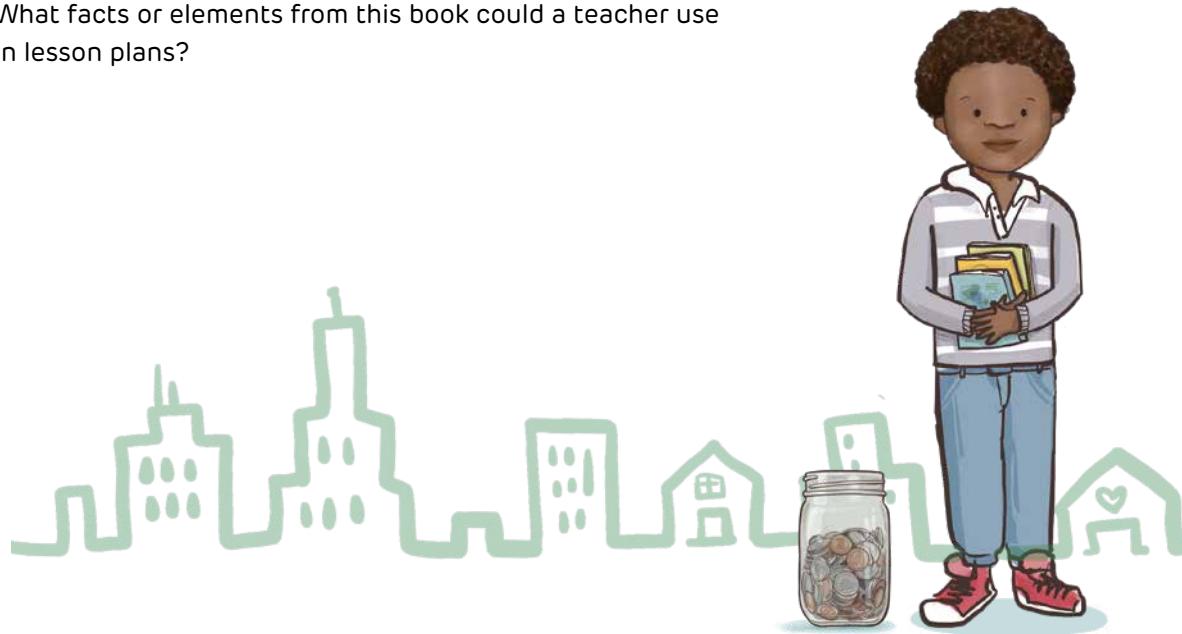
Availability

- Is the book available as a softcover and/or at a reasonable price?
- Is the book available in multiple formats (e.g., print, ebook, audiobook)?
- Will the book be easy to purchase?
- If the book is self-published, are replacement copies easily obtained?

Teaching Moments

- Does the book connect with the school curriculum and/or national standards for financial education?
- What teaching tools could a librarian use in conjunction with the book for class visits and other programming?
- Does the book come with discussion questions, a workbook, and/or supplemental online learning resources?
- What facts or elements from this book could a teacher use in lesson plans?

“There are many self-published financial education books on the market. It’s important to examine them carefully to assess the content for unintended biases and determine whether the money message is age-appropriate.” —LORI BURGESS



The Book List!

11

Picture Books

18

Younger Readers

21

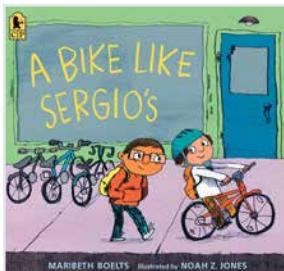
Middle Grades and Young Adult

24

Character-Driven Stories
for Teens and Tweens



Picture Books



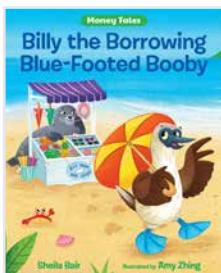
A Bike Like Sergio's

SPANISH TITLE: *Una bicicleta como la de Sergio*
by Maribeth Boelts; illustrated by Noah Z. Jones

CANDLEWICK PRESS, 2018

978-0763666491

Ruben feels like he is the only kid without a bike. His friend Sergio reminds him that his birthday is coming, but Ruben knows that the kinds of birthday gifts he and Sergio receive are not the same. After all, when Ruben's mom sends him to Sonny's corner store for groceries, sometimes she doesn't have enough money for everything on the list. So when Ruben sees a dollar bill fall out of someone's purse, he picks it up and puts it in his pocket. But when he gets home, he discovers it's not one dollar or even five or ten—it's a hundred-dollar bill, more than enough for a new bike just like Sergio's! But what about the crossed-off groceries? And what about the woman who lost her money?



Billy the Borrowing Blue-Footed Booby

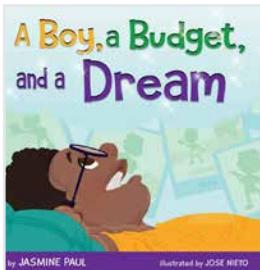
(Money Tales series)

by Sheila Bair; illustrated by Amy Zhing

ALBERT WHITMAN & CO., 2021

978-0807508121

Billy the Blue-Footed Booby, who lived on the Galapagos, wanted to buy an umbrella, so he went to Selling Seal. But Billy didn't listen to Seal's explanation of what that umbrella would end up costing him. And then Billy wanted a fan like Arlene the tortoise's, a purple-striped wig like Ig the iguana's, neon-green shoes like Niels the lizard's, and Seal's anchovy grill. All his friends and his twin sister, Bess, tried to help, but Billy lost everything. In this brightly illustrated and approachable story, Billy discovers the concepts of "buy now and pay later" and "needs versus wants."



A Boy, a Budget, and a Dream

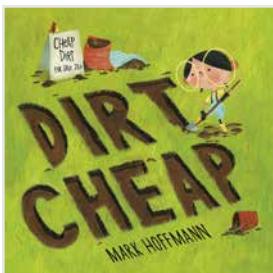
by Jasmine Paul; illustrated by Jose Nieto

CREATEINSTEW LLC, 2020

978-1736733516

Kass budgets her money carefully and expects her brother Joey to do the same. But Joey spends every dollar he earns. When he realizes he hasn't saved enough money to pay for something he's been dreaming about, Joey must either learn to budget or risk giving up his dream.

PICTURE BOOKS



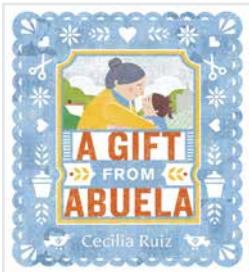
Dirt Cheap by Mark Hoffman

KNOPF BOOKS FOR YOUNG READERS, 2020
978-1524719944

Birdie doesn't know much about money. All she knows is that she wants a new soccer ball that costs \$24.95. The fastest way to that \$24.95 is going into sales, but what to sell? All her belongings? Not much of a market for those. Birdie needs something that she has in abundance and that everyone needs. So when she sees everyone in her neighborhood working on their yards, she realizes she's hit pay dirt. Literally! Soon Birdie is raking in the dough, with profits of all varieties: quarters, dimes, nickels, pennies, even dollar bills. Now she can buy that soccer ball, but does her business plan have any holes? An industrious tale about striking it rich.

"*Dirt Cheap* is an amusing story time read that pairs perfectly with coin-counting and change-making activities."

—LAUREN KRATZ PRUSHKO



A Gift from Abuela

by

Cecilia Ruiz

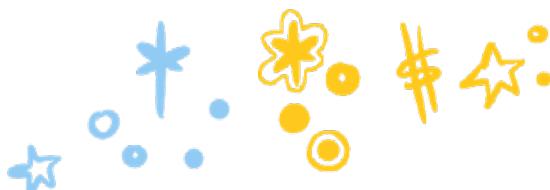
CANDLEWICK PRESS, 2018

978-0763692674

The first time Abuela holds Niña, her heart overflows with tenderness. And as Niña grows up, she and Abuela spend plenty of time together. Abuela can't help thinking how much she'd like to give Niña a very special treat, so she saves a little bit of her money every week—a few pesos here, a few pesos there. When the world turns upside down, Abuela's dream of a surprise for Niña seems impossible. Luckily, time spent together—and the love Abuela and Niña have for each other—could turn out to be the very best gift of all. With a soft and subtle hand, author-illustrator Cecilia Ruiz draws from her own history to share a deeply personal tale about remembering what's most important when life starts to get in the way.

"In *A Gift from Abuela*, children learn the concept of depreciation of money and how to be resilient in the face of difficult times."

—DANIELLE ROBINSON



PICTURE BOOKS



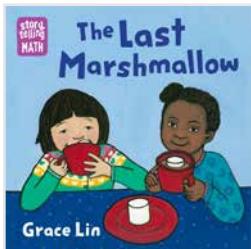
The Girl and the Bicycle

by Mark Pett

SIMON & SCHUSTER BOOKS FOR YOUNG READERS,
AN IMPRINT OF SIMON & SCHUSTER CHILDREN'S PUBLISHING, 2014

978-1442483194

A little girl sees a shiny new bicycle in the shop window. She hurries home to see if she has enough money in her piggy bank, but when she comes up short, she knocks on the doors of her neighbors, hoping to do their yardwork. They all turn her away except for a kindly old woman. The woman and the girl work through the seasons, side by side. They form a tender friendship. When the weather warms, the girl finally has enough money for the bicycle. She runs back to the store, but the bicycle is gone! What happens next shows the reward of hard work and the true meaning of generosity.



The Last Marshmallow (Storytelling Math series)

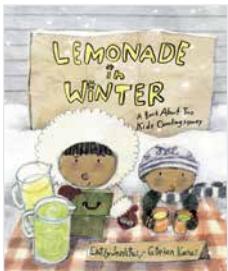
SPANISH TITLE: *El último malvavisco*

by Grace Lin

CHARLESBRIDGE, 2020

978-1623541262

After playing in the snow, Olivia and Mei are ready for cocoa. There's one marshmallow for Olivia and one marshmallow for Mei. But what will they do with the third marshmallow? How can two friends share three things fairly?



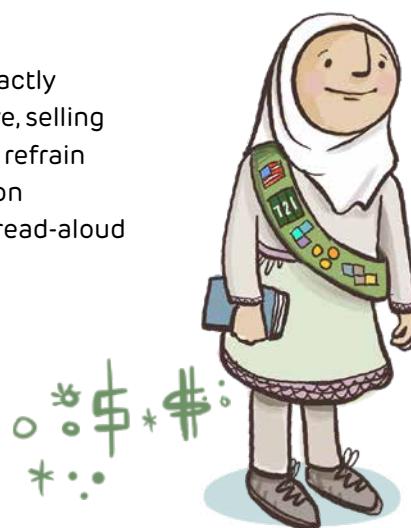
Lemonade in Winter: A Book About Two Kids Counting Money

by Emily Jenkins; illustrated by G. Brian Karas

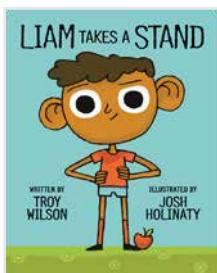
SCHWARTZ & WADE, 2012

978-0375858833

A lemonade stand in winter? Yes, that's exactly what Pauline and John-John intend to have, selling lemonade and limeade—and also lemon-limeade. With a catchy refrain (Lemon lemon LIME, Lemon LIMEADE! Lemon lemon LIME, Lemon LEMONADE!), plus simple math concepts throughout, here is a read-aloud that's great for story time and classroom use.



PICTURE BOOKS



Liam Takes a Stand

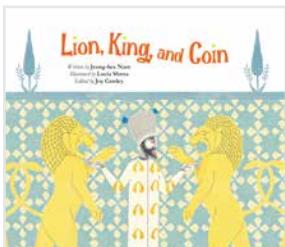
by Troy Wilson; illustrated by Josh Holinaty

OWL KIDS BOOKS, 2017

978-1771471619

Lister and Lester are identical twins who do identical things. But their constant striving to outdo each other means their little brother, Liam, is always left out.

When Lester's Lemonade Universe and Lister's Lemonade Multiverse open for business, there's no role for Liam. He does odd jobs around the neighborhood while Lister and Lester's competition spirals into overdrive and their lemonade stands get increasingly, outrageously out of hand. But then Liam takes a stand with his own business venture—a simple model based on his observations of what not to do—and gives the twins a run for their money. Illustrated with lively cartoon-style art highlighting the hilarious one-upmanship, this is a spirited underdog story about siblings and strategic thinking.



Lion, King, and Coin

by Jeong-hee Nam; illustrated by Lucia Sforza

EERDMANS BOOKS FOR YOUNG READERS, 2017

978-0802854759

A fascinating story about the invention of currency. Laos enjoys his life in ancient Turkey. His father and grandfather are blacksmiths, famous for melting gold into beautiful objects. Laos helps by working in his grandfather's market stall, bartering their gold for food and livestock. But exchanging such different goods and quantities is complicated. What they need is something to represent the value of their goods, something durable and lightweight. And so the king comes to Laos's family with a very important task: to create something that will make the market accessible to everyone.



The Missing Money (Money Monsters series)

by Okeoma Moronu Schreiner, illustrated by Sandhya Prabhat

FINKIDLIT BOOKS, 2019

978-1733806701

The Missing Money follows Kai on his adventure to deposit his newly earned money. While on his journey, a seemingly scary ATM monster "eats" all of his money! Kai struggles to understand where his money has gone, and just before attempting to break his money out, his mother sits him down to explain this confusing turn of events and helps put his mind at ease.

PICTURE BOOKS

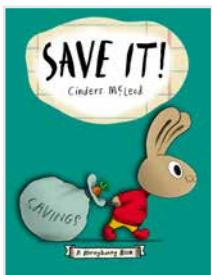


Paper or Plastic (Money Monsters series) by Okeoma Moronu Schreiner, illustrated by Sandhya Prabhat

FINKIDLIT BOOKS, 2020

978-1733806732

Kai is off on another money adventure with his dad and his trusty unicorn by his side. Kai loves to go to the supermarket with his dad. At checkout, he even knows about "paper or plastic," but will he finally figure out what it means?



Save It! (A Moneybunny book) by Cinders McLeod

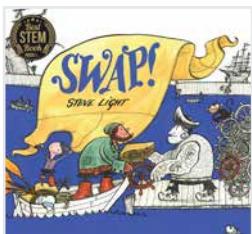
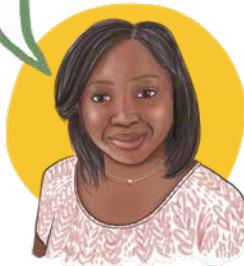
NANCY PAULSEN BOOKS, 2019

978-1984812407

Honey earns two carrots a week for taking care of her siblings. Her five siblings are so loud and bouncy, she wishes she had a place of her own to escape to for some peace and quiet. So what's a bunny to do? Get creative and figure out a savings plan—even if it means forgoing a treat or two. But saving is worth it because, with a little patience and perseverance, Honey will be able to make her dream of having her own space come true! This is the third book in the Moneybunnies series, following *Spend It!* and *Earn It!*

"In *Save It!*, Honey the bunny uses money management skills (saving carrots) to meet a goal: saving up for a playhouse. Check out moneybunnies.com for free carrot-counting activities and more."

—CLAUDIA MAUREEN KAHN



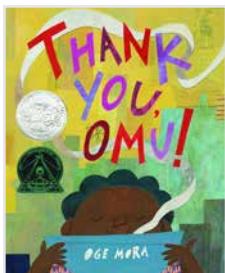
Swap! by Steve Light

CANDLEWICK PRESS, 2016

978-0763679903

In a scalawag's first tale of bartering, a young sailor sets out to help his captain repair his vessel. One button for three teacups. SWAP! Two teacups for four coils of rope. SWAP! And so it goes, until the little swashbuckler (completely undaunted by a disability) secures sails, anchors, a ship's wheel, and more ... including a happy friend. Steve Light's intricate pen-and-ink illustrations, punctuated by brilliant blue and other hues, anchor this clever tale of friendship and ingenuity.

PICTURE BOOKS



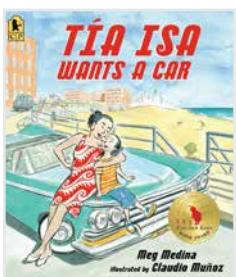
Thank You, Omu!

by Oge Mora

LITTLE, BROWN BOOKS FOR YOUNG READERS, 2018

978-0316431248

Everyone in the neighborhood dreams of tasting Omu's delicious stew. One by one, they follow their noses toward the scrumptious scent. And one by one, Omu offers a portion of her meal. Soon the pot is empty. Has she been so generous that she has nothing left for herself? Debut author-illustrator Oge Mora brings to life a heartwarming story of sharing and community in colorful cut-paper designs as luscious as Omu's stew, with an extra serving of love. An author's note explains that "Omú" (pronounced AH-moo) means "queen" in the Igbo language of her parents, but growing up, she used it to mean "Grandma." This book was inspired by the strong female role models in Oge Mora's life.



Tía Isa Wants a Car

SPANISH TITLE: *Tía Isa Quiere Un Carro*

by Meg Medina; illustrated by Claudio Muñoz

CANDLEWICK PRESS, 2011

978-0763657529

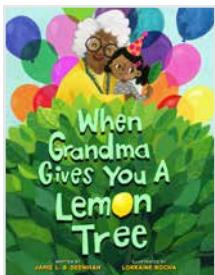
While Tía Isa wants to save money for a car that will take the whole family to the beach, her niece does odd jobs for neighbors. But it's hard to save enough when half the money is set aside to someday bring family members who live far away to join them. Meg Medina's simple, genuine story about keeping in mind those who are far away is written in lovely, lyrical prose and brought to life through Claudio Muñoz's charming characters.



"The children who frequent my library in Queens can relate to Tía Isa. Most of the children come from immigrant households, and their parents or grandparents give back to family in their native countries. The book talks about sharing what you have with family."

—DANIELLE ROBINSON

PICTURE BOOKS

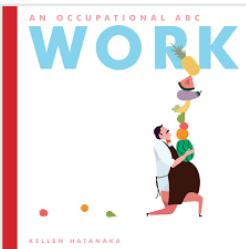


When Grandma Gives You a Lemon Tree by Jamie L.B. Deenihan; illustrated by Lorraine Rocha

STERLING CHILDREN'S BOOKS, 2019

978-1454923817

"When life gives you lemons, make lemonade." In this imaginative take on that popular saying, a child is surprised (and disappointed) to receive a lemon tree from Grandma for her birthday. After all, she DID ask for a new gadget. But when she follows the narrator's careful—and funny—instructions, she discovers that the tree might be exactly what she wanted after all. This clever story, complete with a recipe for lemonade, celebrates the pleasures of patience, hard work, nature, community ... and putting down the electronic devices just for a while.

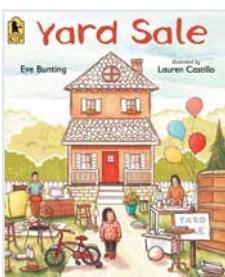


Work: An Occupational ABC by Kellen Hatanka

GROUNDWOOD BOOKS LTD., 2014

978-1554984091

An alphabetical tour through the coolest jobs you can imagine—and some you might never have heard of. With a sophisticated, minimalist design and visual jokes to interpret on every page, *Work: An Occupational ABC* introduces children both to the alphabet and to a range of alternative careers.



Yard Sale by Eve Bunting; illustrated by Lauren Castillo

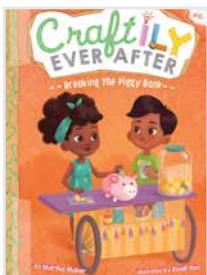
CANDLEWICK PRESS, 2015

978-0763665425

Almost everything Callie's family owns is spread out in their front yard—their furniture, their potted flowers, even Callie's bike. They can't stay in this house, so they're moving to an apartment in the city. The new place is "small but nice," Mom says, and most of their things won't fit, so today they are having a yard sale. But it's kind of hard to watch people buy your stuff, even if you understand why it has to happen. With sensitivity and grace, Eve Bunting and Lauren Castillo portray an event at once familiar and difficult, making clear that a home isn't about what you have, but whom you hold close.



Younger Readers



Breaking the Piggy Bank:

(Craftily Ever After series, book 6)

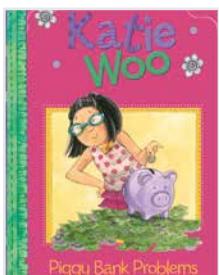
by Martha Maker; illustrated by Xindi Yan

LITTLE SIMON, AN IMPRINT OF SIMON & SCHUSTER

CHILDREN'S PUBLISHING, 2019

978-1534429024

Bella, Emily, Maddie, and Sam have been hard at work in their craft studio—so busy in fact, that their supplies are starting to dwindle. It's time to stock up. In order to add a little money to their piggy bank, the friends decide to combine their skills and use the last of their allowance to create their very own business: a lemonade stand. But something's not quite right. While the stand looks fabulous, the lemonade is ... not. And where are all their customers? Can these crafty entrepreneurs save their business before it's too late? Along the way, they learn about profit margins, advertising, and giving back to their community.



Katie Woo:

Piggy Bank Problems

by Fran Manushkin; illustrated by Tammie Lyon

CAPSTONE, PICTURE WINDOW BOOKS, 2013

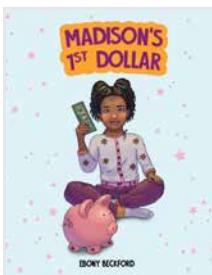
978-1404880481

Even though Katie's dad works at a bank, she prefers to keep her money in her piggy bank.

But what happens when she drops her piggy and it breaks?



YOUNGER READERS



Madison's 1st Dollar: A Picture Book About Money by Ebony Beckford

THRIVE PUBLISHING COMPANY, LLC, 2020

978-1952684142

An interactive story invites readers to help Madison decide what to do with her first dollar—should she spend, save, donate, or invest it? Responding to a writing style that encourages kids to chime in, readers and listeners will help Madison by recommending how she should manage her money. "Should she ask her mommy to take her to the store? Or save her dollar until she gets more? Should she spend a little now and save the rest for later? Or should she donate it all to help out a neighbor?"



Money Doesn't Grow on Mars (How to Be an Earthling series, book 8) by Lori Haskins Houran; illustrated by Jessica Warrick

ASTRA PUBLISHING HOUSE, 2017

978-1575658506

Making money is easy! Jack gets two dollars to sweep the sidewalk, a dollar to take out recycling, five dollars to dust. Soon he'll have enough to buy a special issue of his favorite comic book. Jack has it all under control, unlike Spork, who's crazy for video games. But Jack forgot one thing. Making money may be easy. Keeping it is hard.

"*Madison's 1st Dollar* includes several pages of cut-out money, and you can also buy a corresponding coloring book. These could be useful for hands-on programming, or you might circulate the book with cut-out play money as a kit."

—LAUREN KRATZ PRUSKO



YOUNGER READERS

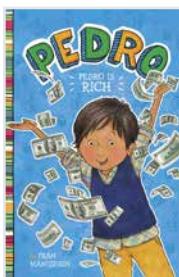


Camping, Here I Come!: Keeping a Budget by Lisa Bullard; illustrated by Mike Byrne

LERNER, 2021

978-1728424460

Can Kyle sell ten boxes of candy in time to go on his club's camping trip? In this story, readers learn how to count their money and give the right amount of change. *Camping: Here I Come!* is part of the *Money Smarts: Early Bird Stories* series. These entertaining, illustrated stories follow diverse characters as they learn about borrowing, earning, and saving money. Each book features critical-thinking questions and fast facts to engage readers. Other titles in the series include *Field Trip Find: Borrowing Money*; *It All Adds Up: Earning Money*; *Making Smart Choices: Needs and Wants*; *Shopping Time!: Getting a Deal*; and *The Monster Jar: Saving Money*.



Pedro Is Rich by Fran Manushkin; illustrated by Tammie Lyon

PICTURE WINDOW BOOKS, 2021

978-1663909787

When Pedro receives some money from his grandmother for his birthday, he wonders what he should do with it. His friend Katie keeps her money in a piggy bank, and his friend JoJo uses a jar. Pedro would like to make his cash grow into mountains of money! In the end, Pedro finds the perfect thing to do with his money in this early chapter book.

"Check out the 'Let's Talk' and 'Let's Write' discussion prompts at the end of *Pedro Is Rich* for post-story time conversation starters."

—CECILY PONCE DE LEON



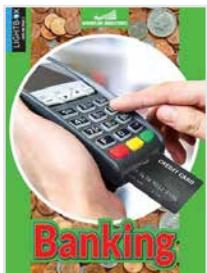
You Can Use Money Wisely: Spend or Save? (Making Good Choices series) by Connie Colwell Miller

AMICUS INK, 2020

978-1681519883

In this illustrated choose-your-own-ending picture book, Miles must choose between spending his hard-earned money on small items right away and saving up for a more expensive video game that he really wants. Readers make choices for Miles and read what happens next, with each story path leading to different consequences. Includes four different endings and discussion questions.

Middle Grades and Young Adult



Banking

(American Industries series)

by Joanne Mattern

LIGHTBOX, 2018

978-1510535565

The U.S. banking system began soon after the creation of the United States in 1776. Since then, U.S. banks have been an important part of most everyone's daily lives. Explore one of the key industries in the United States in *Banking*, one of the titles in the *American Industries* series.

"Banking packs a lot of history and facts into its 24 colorful pages, and publisher Lightbox has great content available online."

—TINA CHAN



ditch debt, save money
and build real wealth



bola sokunbi

WILEY

Ditch Debt, Save Money, and Build Real Wealth

(Clever Girl Finance series)

by Bola Sokunbi

WILEY, 2019

978-1119580836

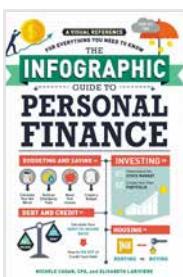
Sokunbi, the force behind the Clever Girl Finance website, draws on her personal money mistakes and financial redemption to educate and empower a new generation of women on their journey to financial freedom. Lighthearted and accessible, *Ditch Debt, Save Money, and Build Real Wealth* encourages women to talk about money and financial wellness and shows them how to navigate their own murky financial waters and come out afloat on the other side. Other titles in the Clever Girl Finance series include *Learn How Investing Works*, *Grow Your Money* (2020) and *The Side Hustle Guide: Build a Successful Side Hustle and Increase Your Income* (2021).



"Bola Sokunbi's Clever Girl Finance books are created for adults, but they are great for parents to share with their teenage daughters when teaching finances. Sokunbi also has great financial literacy tips on her YouTube channel."

—KAYLA PHILLIPS

MIDDLE GRADES AND YOUNG ADULT



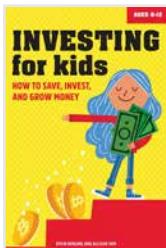
The Infographic Guide to Personal Finance: A Visual Reference for Everything You Need to Know

by Michele Cagan, CPA, and Elisabeth Lariviere

ADAMS MEDIA, 2017

978-1507204665

Balance your budget, plan for your future, and navigate confusing details with this easy-to-follow illustrated personal finance guide. In *The Infographic Guide to Personal Finance*, readers learn the skills to make good financial decisions and grow personal wealth. With colorful descriptions organized in an easy-to-read format, this book contains infographics such as "Choosing Your Bank," "Building an Emergency Fund," "Where Your Money Is Going," and "What Federal Taxes Pay For." Readers learn how to make good investments, save for big things like a house or college tuition, budget, and more.



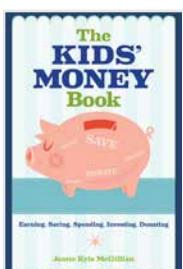
Investing for Kids: How to Save, Invest, and Grow Money

by Dylin Redling and Allison Tom

ROCKRIDGE PRESS, 2020

978-1647398767

Investing for Kids helps make young readers money savvy, showing them how to earn it, how to start a savings plan, and ways to invest and create a future with money in the bank. With a little help from the astounding Dollar Duo—Mr. Finance and Investing Woman—this engaging guide to investing for kids ages 8 to 12 covers essential information about stocks and bonds, how to invest in them, and how they can help build wealth. The book teaches the concepts of risk and reward, as well as how to diversify a portfolio.



The Kids' Money Book: Earning, Saving, Spending, Investing, Donating

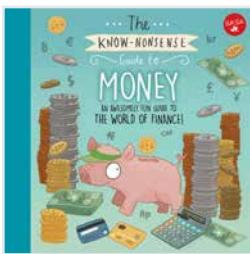
by Jamie Kyle McGillian

STERLING CHILDREN'S BOOKS, 2016

978-1454919773

It's dollars and sense. If the only thing children know about money is how to spend it, it's time to teach them a different lesson. This revised edition of Jamie Kyle McGillian's financial guide for kids now features updated information and fun new illustrations. It explains how to create a budget, earn money, invest, and donate to charity. With guidance on understanding the difference between needs and wants, getting the most from an allowance, becoming an entrepreneur, and sharing the wealth, *The Kids' Money Book* aims to make readers money smart in ways that go beyond spending.

MIDDLE GRADES AND YOUNG ADULT



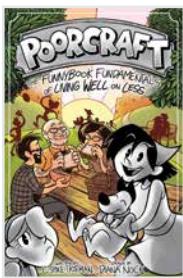
The Know-Nonsense Guide to Money: An Awesomely Fun Guide to the World of Finance!

by Heidi Fiedler; illustrated by Brendan Kearney

QUARTO PUBLISHING, 2017

978-1633223943

Fuzzy on finances? Bewildered by banks, budgets, and bitcoins? Perplexed by the difference between debit and credit cards? *The Know-Nonsense Guide to Money* has your back on all things financial, fiscal, and flummoxing. This easy-to-read guide has simple definitions, memorable examples, and funny illustrations to make the way we use money throughout the world something anyone can understand. With each turn of the page, readers learn a basic concept about money, including earning, saving, spending, and borrowing, and discover the tools to develop good money-management habits.



Poorcraft: The Funnybook Fundamentals of Living Well on Less

by C. Spike Trotman;
illustrated by Diana Nock

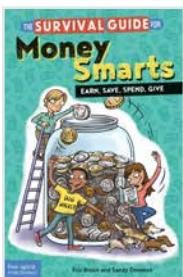
IRON CIRCUS COMICS, 2012/2017

978-1945820014

“Poorcraft is a three-part comic book series—written by diverse authors—that shares ideas for living cheaply and sustainably, eating well on a budget, and apartment hunting.”

—JINA DUVERNAY

Whether you’re new to independent living, a recent college graduate, or just downshifting to a simpler lifestyle, *Poorcraft* can help you with everything from finding a home to finding a hobby, dinner to debt relief, education to entertainment. It’s time to cut expenses, or just make sure they never pile up.



The Survival Guide for Money Smarts: Earn, Save, Spend, Give

by Eric Braun and Sandra Donovan

FREE SPIRIT PUBLISHING, 2016

978-1631980282

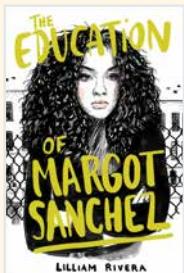
This survival guide introduces the basics of financial literacy and money management for kids—from earning and saving money to spending and donating it—and gives readers essential skills for financial know-how. The book also explores how choices about money and finances connect to character development and social and emotional well-being. Readers will find ideas for setting money goals, delaying gratification, being thrifty, building self-esteem, giving to charity, and making socially responsible spending and donating decisions.



Character-Driven Stories for Teens and Tweens



A relatable character can provide a springboard into conversations about financial well-being. The following titles feature young people who are navigating their first jobs, coming face-to-face with financial hardship, or learning just how difficult it can be to take on new responsibilities and make the financial decisions that go with them.

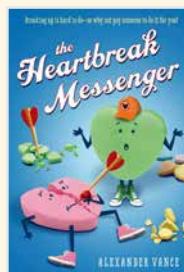


The Education of Margot Sanchez

by Lilliam Rivera

SIMON & SCHUSTER BOOKS FOR YOUNG READERS,
AN IMPRINT OF SIMON & SCHUSTER CHILDREN'S PUBLISHING, 2017
978-1481472111

After "borrowing" her father's credit card to finance a more stylish wardrobe, Margot Sanchez suddenly finds herself grounded. And by grounded, she means working in her family's struggling grocery store to pay off her debts. With each order of deli meat she slices, Margot can feel her carefully cultivated prep school reputation slipping through her fingers, and she's willing to do anything to get out of this punishment—lie, cheat, and maybe even steal. Margot's invitation to the ultimate beach party is within reach, and she has no intention of letting her family's drama or Moises—the admittedly good looking but outspoken boy from the neighborhood—keep her from her goal.



The Heartbreak Messenger

by Alexander Vance

SQUARE FISH, 2014
978-1250044167

Twelve-year-old Quentin never asked to be the Heartbreak Messenger. It just kind of happened, and he can't let a golden opportunity pass him by. The valuable communication service he offers is simple: He delivers breakup messages. For a small fee, he will deliver that message to your soon-to-be ex. If you order the deluxe package, he'll even throw in some flowers and a box of chocolates. You know ... to soften the blow. At first, Quentin's entrepreneurial brainchild is surprisingly successful, which is great, because he suspects his mom, who works as a car mechanic, is worried about money. But as he interacts with clients, message recipients, and his best friend, Abigail, it doesn't take long for him to wonder if his own heart will remain intact. Quentin discovers that the game of love and the emotions that go with it are as complicated as they come—even for an almost-innocent bystander.



Katie the Catsitter

by Colleen AF Venable; illustrated by Stephanie Yue

RANDOM HOUSE CHILDREN'S BOOKS, 2021

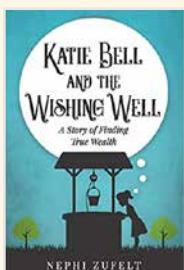
978-1984895639

Katie is dreading the boring summer ahead while her best friends are all away at camp—something that's way out of Katie and her mom's budget, unless Katie can figure out a way to

earn the money for camp herself. But when Katie gets a job babysitting for her mysterious upstairs neighbor, life gets interesting. First, Madeline has 217 cats (!) and they're not exactly ... normal cats. Also, why is Madeline always out exactly when the city's most notorious villain commits crimes? Is it possible that Katie's upstairs neighbor is really a super villain? Can Katie wrangle a whole lot of wayward cats, save a best friendship (why is Beth barely writing back? And who's this boy she keeps talking about?), and crack the biggest story in the city's history? Some heroes have capes ... Katie has cats.

"This graphic novel has great artwork, a fun storyline, and lots of quirky cat personalities. It's great for fans of Raina Telgemeier."

—HOLLY OKAMURA



Katie Bell and the Wishing Well: A Story of Finding True Wealth

by Nephi Zufelt

WEALTH MENTALITY FAMILIES, 2018

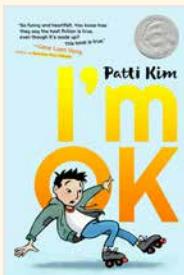
978-1732603509

Katie Bell dreams night and day of being rich. A fateful run-in with a magical wishing well on Grandpa's farm seems to be the answer to all her problems.

Suddenly, she can have everything she has ever wanted. Unfortunately, having all her wishes granted seems to be taking her further away from happiness, instead of closer. Now she finds herself suspended from school, friendless, out of money, and with a criminal investigation threatening to send her to juvenile detention. Can Grandpa Bell help her see that true wealth is more than having a lot of money and help her change her future with a wealth mentality?



CHARACTER-DRIVEN STORIES FOR TEENS AND TWEENS



I'm OK

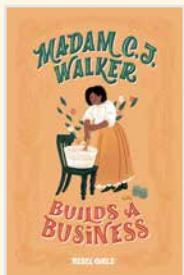
by Patti Kim

ATHENEUM BOOKS FOR YOUNG READERS,

AN IMPRINT OF SIMON & SCHUSTER CHILDREN'S PUBLISHING, 2018

978-1534419308

Ok Lee knows it's his responsibility to help pay the bills. With his father gone and his mother working three jobs and still barely making ends meet, there's really no other choice. If only he could win the cash prize at the school talent contest! But he can't sing or dance, and has no magic up his sleeves, so he tries the next best thing: a hair braiding business. It's too bad the girls at school can't pay him much, and he's being befriended against his will by Mickey McDonald, an unusual girl with a larger-than-life personality. Then there's Asa Banks, the most popular boy in their grade, who's got it out for Ok. But when the pushy deacon at their Korean church starts wooing Ok's mom, it's the last straw. Ok has to come up with an exit strategy—fast.



Madam C. J. Walker Builds a Business

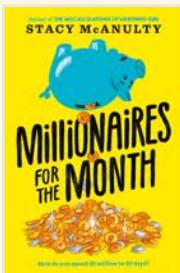
by Rebel Girls and Denene Millner; illustrated by Salina Perera

TIMBUKTU LABS AND REBEL GIRLS, 2019

978-1733176194

Sarah is the first person in her family who wasn't born into slavery in Delta, Louisiana. But being free doesn't mean that Sarah doesn't have to work. She cooks, she cleans, she picks cotton, she does laundry, and she babysits. And when she works, she wraps up her hair. One day, Sarah's hair starts to fall out! It's itchy, crunchy, patchy, and won't grow. Instead of giving up, Sarah searches for the right products. And then she invents something better than any shampoo or hair oil she's used before. Her hair grows and grows. That's when she decides to rebrand herself as "Madam C. J. Walker," and begins her business empire. *Madam C. J. Walker Builds a Business* is the story of a leader in the hair care industry, but it's also an inspiring tale about the importance of empowering women to become economically independent.





Millionaires for the Month

by Stacy McAnulty

RANDOM HOUSE, 2020

978-0593175255

Felix Rannells and Benji Porter were never supposed to be field-trip partners. Felix is a rule follower. Benji is a rule bender. They're not friends. And they don't have anything to talk about. Until ... they find a wallet. A wallet that belongs to tech billionaire Laura Friendly. They're totally going to return it—but not before Benji "borrows" twenty dollars to buy hot dogs. Because twenty dollars is like a penny to a billionaire, right? But a penny has value. A penny doubled every day for thirty days is \$5,368,709.12! So that's exactly how much money Laura Friendly challenges Felix and Benji to spend. They have thirty days. They can't tell anyone. And there are lots of other rules. But if they succeed, they each get ten million dollars to spend however they want. Challenge accepted! They rent cool cars, go to Disney World, buy pizza for the whole school—and that's just the beginning. But money can't buy everything or fix every problem. And spending it isn't always as easy and fun as they thought it would be.



The Startup Squad

by Brian Weisfeld and Nicole C. Kear

IMPRINT, 2019

978-1250180407

All great leaders start somewhere. And Teresa ("Resa" for short) is starting with the lemonade stand competition her teacher assigned to the class—but making it a success is going to be a lot harder than Resa thinks. The prize: line-skipping tickets to Adventure Central. The competition: Val, Resa's middle school nemesis. And the biggest obstacle to success: Resa's own teammates. Harriet is the class clown, Amelia is the new girl who thinks she knows best, and Didi—Resa's steadfast friend—doesn't know the first thing about making or selling lemonade. The four of them quickly realize that the recipe for success is tough to perfect, but listening to each other is the first step. And making new friends might be the most important one.

Program Ideas We

Programs—either in-person or virtual—are an excellent way to take financial education and conversation to the next level. Here are a few ideas to get you started. Try these activities as stand-alone programs or add them to a story time program.



BANK OR STORE ROLEPLAY

Have kids act out going to a bank and opening a savings and checking account, or applying for a loan. In a separate simulation, kids can visit a pretend store and decide which form of payment makes the most sense at the point of purchase. It could be cash, debit card, credit card, or some other form of payment. In both simulations, participants can learn about fees, interest rates, and other considerations to keep in mind when making a financial transaction (for example, will I be able to pay back any money I borrow and do so on time?).

PAIRS WELL WITH: *Money Monsters: Paper or Plastic* by Okeoma Moronu Schreiner

DEWEY DOLLARS CAMPAIGN

The Florence County Library System in South Carolina offered a program to incentivize young readers to explore the library's financial education collections. By reading specially designated books and completing a brief form about the money lessons they learned, participants could earn and save Dewey Dollars redeemable for small prizes.

PAIRS WELL WITH: All the titles on the book list by making the books eligible for earning Dewey Dollars

FINANCIAL BADGE DAY FOR YOUNG SCOUTS

Scouting organizations have badges that require members to learn the basics of budgeting, comparison shopping, financial planning, and financial decision-making. Work with Girl Scout and/or Boy Scout leaders to organize a badge day event during which scouts can learn essential money skills and meet badge requirements.

PAIRS WELL WITH: *Camping, Here I Come!: Keeping a Budget* by Lisa Bullard (for younger scouts)

PROGRAM IDEAS WE LOVE

PIGGY BANK CRAFT

Lead kids in decorating their own ceramic piggy banks. (Try reaching out to a local credit union or craft store to see if they can provide the materials.) Afterwards, put the piggy banks on display, along with notes explaining what the children are saving for. Explore ways that kids in other countries earn, save, and use money as a way to focus on how children participate in different economies (see [bit.ly/YouthSavers](http://bit.ly>YouthSavers)). You could even discuss the origins of the piggy bank (hint: it goes back hundreds of years; learn more at wikipedia.org/wiki/Piggy_bank).

PAIRS WELL WITH: *Katie Woo: Piggy Bank Problems* by Fran Manushkin

MOCK JOB FAIR

How can younger children turn their hobbies into careers? Invite a kid-friendly career counselor for a mock job fair to explore the wide, wide world of work. Think broadly about the kinds of hobbies presented and talked about in the program. Consider presenting hobbies accessible to a variety of cultural and socioeconomic backgrounds, and be aware of gender stereotyping hobbies (e.g., sports are for boys, crafting is for girls).

PAIRS WELL WITH: *Work: An Occupational ABC* by Kellen Hatanka, and the "Earning It" game at tm4k.ala.org (See page 33)



FINLIT FOR REFUGEE FAMILIES

Central Library of Rochester & Monroe County in New York offered "Be a Master Money Builder!"—a one-day kids' camp with a Lego theme designed for children in refugee families. For families whose pathways to the United States often involved lengthy periods in refugee camps, here was a very different type of camp experience, one that focused on creative and engaging learning activities. Through games and discussion, the kids learned about needs versus wants, the importance of saving, why using banks is important, and more. The activities incorporated a variety of learning modalities, including kinesthetic and visual learning (see below). For example, campers participated in role-playing exercises to practice communicating with bank tellers (refugee children often accompany their parents to the bank and translate for them).

PAIRS WELL WITH: *Thank You, Omu!* by Oge Mora

BUDGET GIFTING

Invite a budgeting expert to talk about ways to save money by creating homemade gifts. The expert can lead a demo, and kids can take home a ready-to-give present. Brainstorm handmade gifts for people on your attendees' giving lists. Don't limit this to the usual "holiday season" (Thanksgiving/Christmas). Instead, make it more inclusive of other religious or cultural events that include gift-giving, and explore the role and meaning of gift-giving across world cultures.

PAIRS WELL WITH: *A Gift from Abuela* by Cecilia Ruiz

PROGRAM IDEAS WE LOVE

PICTURE YOURSELF AN ENTREPRENEUR

Invite your teen book club or teen advisory group to create their own comic that demonstrates earning, spending, or saving money. Challenge the group to include diverse characters and characters from a range of economic backgrounds in the story. If your library has the capacity, this program could incorporate hands-on lessons in animation.

PAIRS WELL WITH: *The Startup Squad* by Brian Weisfeld and Nicole C. Kear

MONEY MOVIE (OR TV) NIGHTS FOR TEENS

Screen a series of feature films that have money themes—especially those that address diversity, equity, and inclusion in the plots. Each film may be introduced by a financial educator and followed by a short workshop or activity, such as a library-based scavenger hunt to search for answers about money-related questions relevant for teens. This also works well for family audiences.

PAIRS WELL WITH: *The Infographic Guide to Personal Finance: A Visual Reference for Everything You Need to Know* by Michele Cagan and Elisabeth Lariviere

MEAL PLANNING ON A BUDGET

In partnership with a nutritionist and a financial educator, take kids and parents on a field trip to a local grocery store for tips on smart meal planning and how behavioral science affects our spending choices. There are lots of money math lessons, too. Grocery stores love to be involved.

PAIRS WELL WITH: *Poorcraft: The Funnybook Fundamentals of Living Well on Less* by C. Spike Trotman

FAMILY FINANCIAL WELLNESS WORKSHOPS

Through intergenerational activities, help parents model good financial habits and teach their children about money. Families can learn how to make a financial plan, research money decisions, save for a goal, and prioritize spending. The programming can identify roles for all family members—children, teens, and adults—in achieving a household's financial objectives.

PAIRS WELL WITH: *When Grandma Gives You a Lemon Tree* by Jamie L.B. Deenihan

“Consider your community and what kind of grocery store you talk about or go to. Do you have local stores that cater to kosher/halal/Asian/Latinx or other communities and cultures that might be relevant to your patrons?”

—CECILY PONCE DE LEON



PROGRAM IDEAS WE LOVE

4 TYPES OF LEARNING

Children have different ways of learning (adults, too). Providing several types of learning opportunities can help you make the biggest impact with your program.

Visual learners understand and remember information by seeing.

ACTIVITY SUGGESTION: Drawing, painting, photography, videography, animation

Have children create pictures of what they want to save up money for, or after story time, have children depict scenes from the book or main ideas of what they learned. Teens can create their own money-related infographics or explore animation as a way to convey financial concepts.

Auditory learners understand and remember information by hearing and listening.

ACTIVITY SUGGESTION: Sing-along

Feature songs about counting coins and money. YouTube has plenty of counting coins songs to choose from with fun animations. The Richland County Public Library in South Carolina used grant funds to commission an original song—*Shake Your Piggy Bank!*—from an indie rock group for kids. View a recording at youtu.be/X7HZoZbhiSY.

Kinesthetic learners understand and remember information by doing physical activities.

ACTIVITY SUGGESTION: Save, share, and spend banks

Have kids make three different banks using containers like cups, cans, or envelopes. They can decorate and label their containers as “save,” “share,” and “spend.” This teaches kids how to apportion their money based on their priorities.

Reading/writing learners learn best through written words: reading and writing all manner of text, from articles to dictionaries to webpages.

ACTIVITY SUGGESTION: Spending journal

Ask kids to keep a journal of all the things they buy—or would like to buy—during a period of time. Work together to define “wants” and “needs.” Have the children write out each definition, then identify into which category each purchase fits best. Fill in the journal with the answers.

“Playing store is another great kinesthetic program. Give students a certain amount of [play] money to purchase certain items. They learn to make budgeting decisions in the process.” —JINA DUVERNAY



Resources We ❤️

Continue your journey to provide financial education resources to your young patrons with these resources.

National Standards for Personal Financial Education
(from the Jump\$tart Coalition and the Council for Economic Education)

→ councilforeconed.org/national-standards-for-personal-financial-education/

Financial Literacy Education in Libraries:
Guidelines and Best Practices for Service

→ bit.ly/FLEGGuidelines

Council for Economic Education

→ councilforeconed.org

Jump\$tart Coalition

→ jumpstart.org

Consumer Financial Protection Bureau (CFPB) Money Milestones

→ consumerfinance.gov/consumer-tools/money-as-you-grow/young-children/money-milestones

Next Gen Personal Finance

→ ngpf.org

“Kids and Money,” module of the Smart Investing Professional development courses for librarians

→ smartinvesting.ala.org/staff-training/on-line-self-paced-reference-course

Project READY: Reimagining Equity & Access for Diverse Youth

→ ready.web.unc.edu

4 Types of Learning Styles: How to Accommodate a Diverse Group of Students

→ rasmussen.edu/degrees/education/blog/types-of-learning-styles



“The Consumer Financial Protection Bureau (CFPB) has many educational resources, including ‘Your child’s money milestones,’ which can help parents teach age-appropriate concepts to kids and teens.” —LORI BURGESS





TEACH PERSONAL FINANCE BASICS WITH FREE ONLINE INTERACTIVES

ALA, in partnership with the FINRA Foundation, has released a collection of free online interactives to teach children basic financial skills related to earning, saving, and spending money.

The four interactives—comprising a series called *Thinking Money for Kids* and available at tm4k.ala.org—are designed for children ages 7 to 11 and include diverse characters that appeal to young learners.

- **Earning It:** Follow the paths of characters Grace, Emma, and Kenji to see how their childhood interests translate into successful careers and opportunities to “give back” by volunteering.
- **Balance My Budget:** Make choices about how to meet basic needs and treat yourself with a splurge here and there, while sticking to a monthly budget.
- **Money Trail:** Starting with \$500 in your bank account, make decisions about how to earn and spend.
- **Let’s Deal:** Hear from buyers and vendors at a farmers’ market as they swap goods and learn about money.

ALA American
Library
Association