

Parent reading guide for
**“But I’ve Used All of My Pocket
Change”**
by Lauren Child

 Ages 4-8



Welcome

This guide will help you teach your child money management skills while reading "But I've Used All of My Pocket Change" by Lauren Child. It will accomplish 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

Lola has money and is excited to buy a toy in the gift shop on a trip to the zoo. But Lola spends a little here and there, and before she knows it, she does not have enough left for her toy. It takes Charlie's kindness to help her see the importance of waiting and saving.





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

Many times 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 choice helps you reach good decisions.

How kids show it: They 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 kids show it: They can make spending choices with their own money (real or play). (**Ages 7+**) They can tell the value of different coins and bills.

3. Self-control

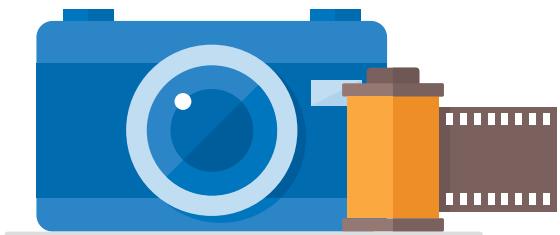
Sometimes we can't have what we want right away and need to wait. Choosing not to spend money can sometimes be a good decision.

How kids show it: They can talk about times when they were able to wait and how they were able to do it.

Something to think about

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

- Lola and Charlie have both saved up some money. Before they go to the zoo with their grandparents, the kids talk about what they will buy from the zoo shop.
- In this story, Lola makes some decisions that she feels bad about later. She eats her sandwich before lunch, but then is hungry at lunchtime. She uses up all her film before they get to the zoo. She also buys a balloon and some milk before they get to the zoo shop. How does her brother Charlie react?
- The next day, Lola changes her behavior and uses self-control. She saves her money. She also reads her book all the way through, rather than skipping to the end, and saves her snack for later.
- At the end of the story, Charlie does not have enough money to buy his book at the store. Lola gives him some of the money she saved.





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:

- Lola and Charlie have saved up their money and want to go shopping at the zoo store. Have you ever saved money to buy something you really want?
- Lola has a hard time saving her lunch and her bubble bath and her camera. Do you ever have a hard time waiting or saving something for later?
- Lola decides to buy a balloon and some pink milk at the zoo, but then she doesn't have money to buy a toy seal. How do you think Lola feels about her spending decisions?
- At the zoo shop, Charlie decides to give Lola his money, but then he can't buy his book. How do you think Charlie feels?
- Have you ever not had enough money to buy something you wanted? What did you do?
- After the trip to the zoo, Lola gets better at saving her money and not skipping ahead in her book. How is Lola's behavior different now than at the start of the story?
- At the bookstore, why is Lola happy when she gives Charlie some of her money? Have you been able to help someone? How did this feel?



Something to do

Practice making decisions

Ages 3+

In this story, Lola gets better at making decisions when she's not happy with earlier decisions. Look for times to let your child choose between two or three options that are okay with you. Some ideas include picking out a snack at the store, getting dressed, or choosing a bedtime book. After your child makes a decision, ask about the reasons behind the choice: What do you like best about apples for a snack? Or: Why did you pick your red shirt today? Learning how to make decisions and paying attention to how your decision turns out is even more important than the actual decision.

Self-control games

Ages 3+

Playing can help children learn how to wait, follow directions, pay attention, and practice controlling their behavior. Games that help build these skills include:

- Follow the Leader
- Simon Says
- On light/off light or red light/green light
- Marching in place - go fast or slow, or march to music and stop when the music ends

Talk about the game when you are done playing. What makes the game fun? What's hard about the game? Are there times when your child has an easier or harder time playing these games, like when they are hungry or tired or excited?

Planning and shopping

Ages 5+

Before you go to the grocery store, look at the store flyers or ads with your child to see what is on sale. What foods does your family like? Which would be healthy choices? Figure out together what you could make for dinner with the sale items and write these items on a grocery list. If your store has paper flyers, your child could circle all the items that you plan to buy.

When you are at the store, talk with your child about what you are going to buy and how much money it will be. Say things like:

- “It would be really nice to buy this treat, but I’m going to use this money to buy a bag of carrots to help keep our family healthy.”
- “We have \$5 to buy fruit. What fruit should we buy with our money?” Compare different kinds of fruit and how many pieces you could get for \$5.
- “Let’s cross items off our list as we put them in the cart so we can keep track.” This is a great job for your child to be in charge of. If your child can’t read the items on the list, you could make the list by cutting out and pasting pictures from the flyer for the items you plan to buy.

About this guide

Money as You Grow Bookshelf 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.

Money as You Grow Bookshelf 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 regulates the offering and provision of consumer financial products and services under the federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions. For more, 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 Agriculture's (NIFA) Cooperative Extension System, which brings vital, practical information to agricultural producers, small business owners, consumers, families, and young people.

MONEY AS YOU GROW BOOKSHELF

With Money as You Grow Bookshelf, you can build your child's money skills while you read together.

A Bargain for Frances by Russell Hoban	Jingle Dancer by Cynthia Leitich Smith	The Berenstain Bears & Mama's New Job by Stan & Jan Berenstain
A Chair for My Mother by Vera Williams	Just Shopping with Mom by Mercer Mayer	The Berenstain Bears' Trouble with Money by Stan & Jan Berenstain
Alexander, Who Used to Be Rich Last Sunday by Judith Viorst	Lemonade in Winter by Emily Jenkins	The Purse by Kathy Caple
But I've Used All of My Pocket Change by Lauren Child	My Rows and Piles of Coins by Tololwa M. Mollel	The Rag Coat by Lauren Mills
Count on Pablo by Barbara deRubertis	Ox-Cart Man by Donald Hall	Those Shoes by Maribeth Boelts
Cuenta con Pablo by Barbara deRubertis	Sally Jean, the Bicycle Queen by Cari Best	Tia Isa Wants a Car by Meg Medina
Curious George Saves His Pennies by Margret and H.A. Rey	Sam and the Lucky Money by Karen Chinn	Tía Isa Quiere un Carro by Meg Medina
How Much Is That Doggie in the Window? by Bob Merrill	Sheep in a Shop by Nancy Shaw	

For more tips and activities for parents and caregivers, and to check for the latest Money as You Grow Bookshelf guides and information, visit consumerfinance.gov/MoneyAsYouGrow.



Consumer Financial
Protection Bureau

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