

MONEY AS YOU GROW BOOK CLUB

Parent reading guide for “Count on Pablo” by Barbara deRubertis



Ages 5-7



Consumer Financial
Protection Bureau

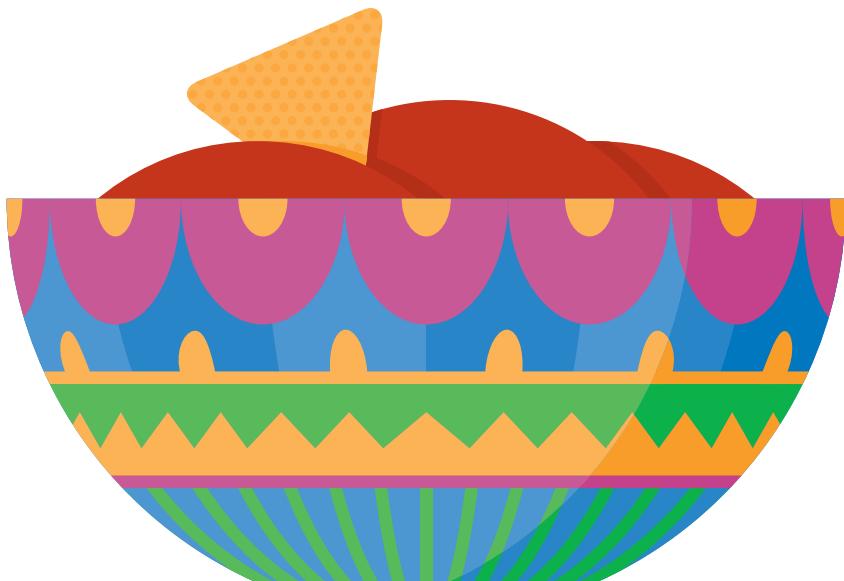
Welcome

This guide will help you teach your child money management skills while reading "Count on Pablo" 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

Pablo is happy to go to the market with Abuela (Grandmother). He counts the fruits and vegetables to sell at the market. Pablo also uses his problem solving skills to help Abuela sell all the food at her booth.



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. Solving problems

When problems come up, we try to deal with them. Solving problems means finding what works best for us and taking action to make things better.

How kids show it: They can describe problems and come up with a few ideas to make things better.

2. Earning

People use their time and skills to get money. Paper money and coins have different values.

How kids show it: They can identify the different jobs people in the family and community do to earn money.

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 kids show it: They can talk about a time when their plans didn't turn out how they wanted and what they did instead.

Something to think about

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

- Pablo helps Abuela pick, clean, and bag her fruit and vegetables before they can go to the market. He takes pride in helping her get ready. Children feel good when they help others.
- Children and families face problems every day. The family in the story solves the problem of not being able to sell their produce. They are creative and flexible.
- At the market, Abuela is happy with Pablo's creativity to make salsa to go with the chips.
- Money is not our only resource. Sometimes we can use our skills to help ourselves and others.





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:

- Pablo needs to help Abuela pick, clean, and bag her fruits and vegetables before they can go to the market. Have you ever picked fruits or vegetables from a garden?
- Pablo is good at counting and following directions. What skills are you good at?
- People at the market have many different jobs. What other jobs do you see in the book? Which jobs would you like to do?
- Why is Pablo upset when Abuela has not sold her fruits and vegetables?
- How did Pablo solve the problem of not selling any fruits and vegetables? What might have happened if Pablo didn't solve it?
- Pablo and Abuela made salsa to bring people to their stand. What other ideas would help them sell produce?
- Pablo likes to work with Abuela at the market. What are some things that you could do to earn money?



Something to do

Pretend store

Ages 3+

Pretend to open a market, restaurant, or some other kind of store. You and your child can decide what to sell and how to set up your store. Talk about the different jobs that are needed at a store. Use real or play money to practice “buying” or “selling” items at your store. You can also practice solving problems, for example: How will we get to the store? Where will we put our money? What if the store runs out of bread?

Shopping trip

Ages 3+

The next time you are at the store, talk with your child about the different jobs people have at the store. Is there a cashier who handles money, a person who sets up displays, or a manager who orders all the supplies? What kind of skills does that person need to do their job? Which jobs would your child like to do?

How many ways?

Ages 3+

Sometimes we get into a habit and do the same thing every day. Pick something you do every day and talk about all the different ways to do that task. For example, what are all the different ways people get to school or work? Car, bus, walk, ride a bike - how many other ways can you think of?

Cooking

Ages 3+

Have fun with math skills and make a yummy treat. Pick a recipe to make with your child. Give your child a useful job when you make the food. As you cook, help your child count the number of cups or spoonfuls, how many pieces you chop, or how many times you stir. (Ages 6+) Children can practice math and reading by following a recipe. Let your child read the recipe and plan out the steps for cooking. Talk about what jobs each of you is good at and what needs more practice, like stirring or chopping or following directions. Try solving problems—for example, what could you do if you did not have something needed for your recipe? You can also plan how many ingredients you need to double a recipe or to cut it in half.

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 Agriculture's (NIFA) Cooperative Extension System, which brings vital, practical information to agricultural producers, small business owners, consumers, families, and young people.

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