

MONEY AS YOU GROW BOOK CLUB

Parent reading guide for “Lemonade in Winter” by Emily Jenkins



Ages 3-7



Consumer Financial
Protection Bureau

Welcome

This guide will help you teach your child money management skills while reading "Lemonade in Winter: A Book About Two Kids Counting Money" by Emily Jenkins. 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

On a cold winter day, Pauline and John-John set up a lemonade stand on the street outside their home. They try many ways to sell their drinks and Pauline teaches John-John how to count quarters along the way.



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. 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 make spending choices with their own money (real or play money). (Ages 7+) They 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 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:

- Pauline and John-John decide to have a lemonade stand outside their home on a cold winter day. Their Mom and Dad tell them that it is cold and nobody will want to buy lemonade, but they let Pauline and John-John go ahead with their plans. We can still learn lessons when we try and fail at something.
- When the streets are empty in the book, Pauline and John-John try different ways to sell their lemonade. When one plan stops working, they change their plan and try another idea. When we have problems, we can look for a solution. Sometimes it can take several tries before we find a solution that works the best for us.
- After they make a sale, Pauline counts out the quarters for John-John before putting it in a green plastic box. She teaches her little brother about quarters.
- After making their last sale, Pauline is sad because they spent more money than they earned. Even though Pauline and John-John didn't make any money, they were still able to purchase something with the money they had. It is important for children to understand the value of money and how items cost different amounts.



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:

- Why did Pauline's Mom and Dad think the lemonade stand would not be a good idea? What is the weather like in the winter in this story?
- Where do Pauline and John-John look for quarters? Have you ever found money somewhere? What did you do with it?
- Pauline and John-John go to a grocery store to buy what they need for their stand. Have you ever bought anything at a grocery store?
- Pauline and her little brother can't sell their drinks because the streets are empty. What could they do to get people to come to their stand? What would you do if it were your stand?
- Both of the children in the story are flexible. That means they change their plans if what they are doing does not work well. Have you ever had to change your plans to solve a problem?
- Pauline and John-John had just enough money to buy two popsicles. Have you ever had just enough money to buy something you wanted? Did you ever have to save more money to buy what you wanted?



Something to do

Buried treasure

Ages 3+

This activity helps your child identify different coins and problem solve at a matching game. Put sand, or uncooked rice or dried beans, into a bowl, tray, or large container. Gather two of each type of coin (two pennies, two nickels, two dimes, two quarters). Set aside one of each the coins and bury the other set of coins in the rice or beans. Then hold up one of the coins and have your child dig into the tray or container to find the matching coin. How many tries until your child finds the right coin? You can add in other small items or toys for more fun too.

Shopping and spending

Ages 5+

Together with your child, make a list of items needed to cook a meal, work on a project, or other items that are needed for your family. Talk about how much money is needed to buy each item and where the money comes from to pay for groceries and other items. As you shop, you or your child can cross the items off your list. When you check out at the store, let your child hand money over to the clerk, get any change and a receipt, and hand those back to you.

(Ages 7+) If you use a debit, credit, or other plastic card to purchase your items, older children can start to learn that plastic

cards are sometimes used instead of cash. Talk with your child about how money gets onto the card and how you keep track of how much money is left on the card.

Rainy weather

Ages 5+

The children in this story turned a snowy day into a fun day and tried out all sorts of ways to sell their lemonade. You can use changes in the weather to talk about being flexible. Talk about what activities you and your child have planned for the day. How would this change if the weather was different – a lot hotter or colder, rainy or snowy? If the weather changed, how could you change your plans? For example, if it rains, could you change your clothes or have a picnic in your living room? Let your child know it's okay to be sad when plans change. Sometimes it might even turn out to be more fun!



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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