

MONEY AS YOU GROW BOOK CLUB

Parent reading guide for “A Chair for My Mother” by Vera Williams

 Ages 6+

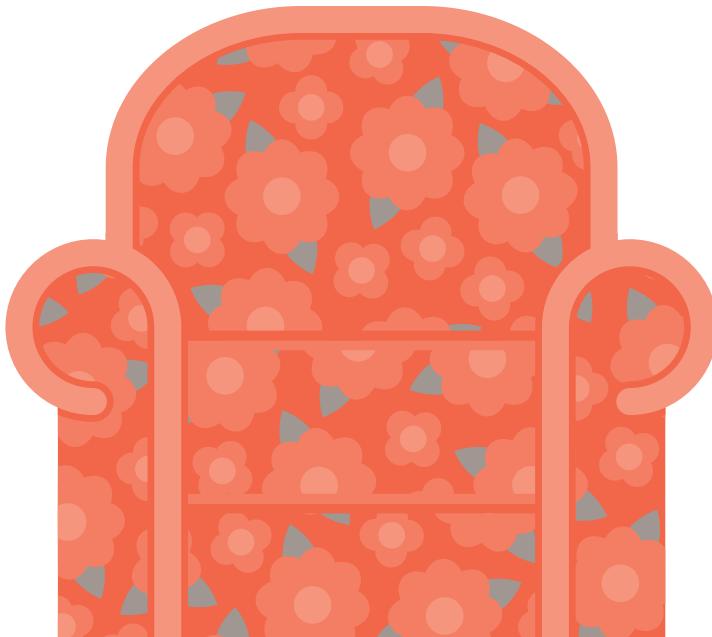
Welcome

This guide will help you teach your child money management skills while reading "A Chair for my Mother" by Vera Williams. 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 family loses all their furniture in a fire. They set a goal to buy a chair for mother. The family, neighbors, and friends work together for success.



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. Setting goals

A goal is something you want to do or to have. When you set a goal, you make a plan to reach it by a certain time. You then follow the plan until you succeed. Reaching a goal feels good. Celebrate your success and the successes of others.

How kids show it: They can follow a multi-step plan to reach a goal (with a little help and encouragement).

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 in the community do to earn money.

3. Saving

Some things cost more money than we have at one time. Saving means putting some money aside until we have enough to buy what we want.

How kids show it: They keep money in a safe place and keep track of amount saved for future spending. (**Ages 7+**) They can explain why money saved in a bank or credit union is still a personal belonging.

4. Follow-through

Sticking with a plan to reach a goal can be hard. It takes effort, skill, and sometimes help from others.

How kids show it: They can identify who they can turn to for help reaching a goal, or what tools or tricks might help them stick with a plan.

Something to think about

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

- The family in the story had many friends and neighbors who helped them in an emergency. They gave the family furniture and food. Sometimes we forget that family and friends are an important resource. Money is not our only resource.
- The family in the story saved their coins for a long time to buy the new chair. Sticking with a goal can be hard and takes patience.
- When we set a goal and reach it, we need to congratulate ourselves. That is one way to recognize success. The family in the story was successful in saving enough money for a new chair. They celebrated by bringing it home right away and having their picture taken in the chair.





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:

- How did all the family's friends and neighbors help after the fire? Have friends or relatives ever helped your family? Has your family ever helped friends or relatives?
- What goal did the family set?
- Look at the picture of the money jar from the story. Did it take a long time to fill the jar? Have you and your family saved for something? Did it take a long time?
- Talk about saving money as a goal. To reach a goal you need to plan. To make the plan work, you have to be patient and not give up.
- We feel good when we work hard, stick to our plan, and reach our goal. When we reach a goal we need to do something to celebrate our success. How did the family in the story celebrate saving enough money for the chair? How does your family celebrate success?



Something to do

Make your own money jar

Ages 4+

This activity will help your family set a goal. Save your money in a special jar just like the family in the story. Use a mayonnaise or other large container you have at home. Wash it carefully. Help your child cut a slot in the lid.

Recognize success

Ages 6+

This activity will help your child celebrate a success. The family in the story saved a long time for a chair. They had their picture taken in their chair to celebrate their success. Think of someone who has worked hard for something or has helped you lately. Celebrate their success.

Draw them a special picture or take a special photograph of them. Cut out a frame from cardboard. Use an old box from around your house. Decorate the frame with macaroni shells or color it with markers. Use anything you think is pretty. Glue or tape the frame around the picture.

Family talent brainstorm

Ages 8 +

This activity will help your family recognize the skills and talents of each family member. These resources can help the family use what it has to get what it needs.

Get a large piece of blank paper. A paper bag will work. You will also need a marking pen. Have the family gather around. Lay the paper on the table or tape it on the wall. Decide who will do the writing.

Across the top of the paper, write each family member's name. Now brainstorm. For one person at a time, say out loud all the special talents and skills that family member has. On the paper, write these talents and skills under the person's name. Do this for each member of the family.

Talk about everyone's special skills and talents. Talk about ways these skills and talents can help the family get what it wants and needs.

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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July | 2016