

MONEY AS YOU GROW BOOK CLUB

# Parent reading guide for “Curious George Saves His Pennies” by Margaret and H.A. Rey



Ages 4-7



Consumer Financial  
Protection Bureau



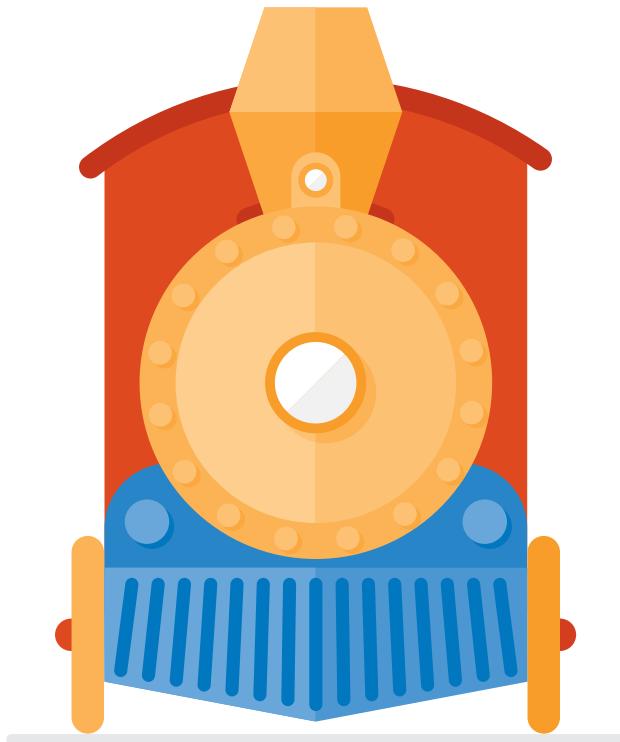
# Welcome

This guide will help you teach your child money management skills while reading "Curious George Saves His Pennies" by Margaret and H.A. Rey. 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

Curious George wants to buy a toy train at a local toy store. The man with the yellow hat suggests that George save money for the train. When George reaches his goal, he loses all his money on the way to the toy store.



# 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 one 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. Sharing and borrowing

There are two kinds of sharing: Something shared that does not have to be returned or paid for is a gift. Something borrowed or lent must be returned.

**How kids show it:** They can explain the difference between lending and giving something away.

### **3. Self-control**

Sometimes we can't have what we want right away and we 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:

- Young children may be confused when the goal is to buy a gift for a friend. It is hard for children to give a gift they want themselves. What do you tell your child about gift giving and doing something nice for someone else?
- Curious George saved his allowance, found money around the house, and did odd jobs to make money. This helped him reach his goal to save \$5 more quickly so he didn't have to wait as long.
- He left his piggy bank on the bench. That wasn't a good idea, but little monkeys (like children, and even adults) sometimes forget and lose things.
- Curious George decided "Good deeds deserve to be rewarded." There are many ways to show gratitude when someone does something nice for us, such as saying thank you or sharing.



## 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.



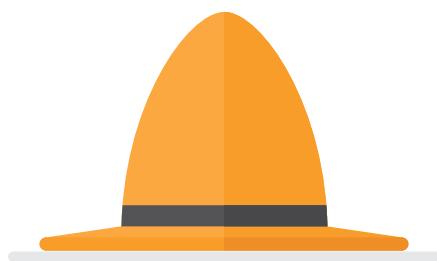
# Something to talk about

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:

- When Curious George was in the toy store, he saw many things. What kinds of toys did he see? What was his favorite?
- When Curious George found the train and showed the man in the yellow hat, what did the man tell George?
- Waiting for something we want is hard to do, and George had to wait to buy the train until he had enough money.
- At the birthday party, Noah let all his friends play with his new hula hoop. Do you ever share your toys with others?
- Curious George wanted to save money quickly so that he didn't have to wait so long to buy the train. What did George do to get more money?
- Curious George jumped into his raked pile of leaves. It was fun, but then what did he have to do next?
- George saved enough money to buy his train and was on his way to the toy store when he stopped to help other children at the park. What did George do with his piggy bank?

- George could not find his piggy bank on the park bench.  
Have you ever lost anything?
- Have you ever found anything that someone else had lost?  
What did you do with it?
- What did George do to thank Hana for keeping his bank safe?  
When other people help you, how do you thank them?





# Something to do

## Practice patience

Ages 4+

Here are a few ideas and everyday activities to help your child learn to wait for something they want.

- Plant some seeds in a cup or in a garden, and wait for them to grow. Together, take care of the seeds to help them grow.
- Plan something special with your child, like a play date or trip to the park. For this activity, you need some scrap paper, scissors, and glue or tape. Together, make a paper chain with a number of links for each day until the special event happens. Every day, tear off one link. When you are down to one link, the special day is here!
- If your young child wants something while shopping and can't have it, try different ways to distract him or her. You can play the "I wish" game that goes like: "I wish we had all the toys in this store. Wouldn't that be fun? We could play with them for days and days. How many toys do you think are in this store?" Or you can distract from the "gimmies" by refocusing attention: "How many colors do you see in this package?" or "There are a lot of toys in this aisle. How many can you count?"
- Model patience for your child and talk about waiting for something you want. "I sure would like to get a new coat. This coat fits me fine for now. Maybe I'll look at new coats after they go on sale."

## Making decisions

Ages 5+

Sit down as a family and create a “family fun” list for winter, spring, summer, and fall. Write down all the activities that your family likes to do together. Some activities are free, like going for a walk or playing a game, and some activities cost money. If you have a calendar, write down some of the free activities and when you will do these as a family.

For the fun activities that cost money, like going out to eat or renting a movie, talk about ways to do the fun activities for less money. For example, talk about going on a picnic and packing food from home or getting a movie from the library. Next, figure out how much money your family needs to save for the fun activity and how you will save. For example, when you’re shopping, talk about what you decide not to buy and how that helps save money for your family fun goal.

# 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](http://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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