

Parent reading guide for
"Sam and the Lucky Money"
by Karen Chinn

 Ages 4-8



Money as You Grow Bookshelf

Welcome

This guide will help you teach your child money management skills while reading “Sam and the Lucky Money” by Karen Chinn. 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

Sam is excited to go shopping in Chinatown on Chinese New Year's day. Sam is sad that he does not have enough money to buy something special, until he has a surprise meeting with a stranger.



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. Prioritizing

Sometimes we need to make choices about what we want or do. These choices can change from day to day. Prioritizing is arranging things in order of their importance to us.

How kids show it: They can prioritize choices when they want two or more things at the same time.

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 must be returned.

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

3. Staying true to yourself

Sometimes we might feel left out if we don't have what other

people have. Knowing what's important to you and not comparing yourself to others can help you feel good about your decisions.

How kids show it: They can name one special thing they like about themselves and one thing that makes each family member special too. **(Ages 7+)** They can discuss why it's okay that different people use their money for different things.

Something to think about

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

- Sam got a gift of money to buy anything he wants. There are many things he would like.
- Everyone has to prioritize what they want to buy with the money they have.
- When there are many choices, it can be harder to make a decision.
- Sometimes other people have less than we have and they might need something we already have.
- Sam decided to help someone stay warm instead of buying a treat with his money.



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:

- Sam was trying to make a decision about how to spend the money he got from his grandparents.
- What were some things that Sam thought about buying with his money?
- Why was it hard for the Sam to decide what to buy?
- Sam did not have enough money to get what he wanted. How did Sam feel when he could not buy a toy?
- Why do you think Sam gave away his money instead of buying a toy?
- How do you think Sam felt after he gave away his money? Ask your child how they would feel if they gave their money to someone else.
- Ask if your child has ever given something to someone. Share some of your own examples of giving or sharing.

Something to do

Gratefulness

Ages 4+

Talking about what you are grateful for helps to focus on the good things in life instead of comparing yourself to others. One way to increase gratitude in your family is to have a “thanking” time in the day where you say what good things happened today. Each person can share what they are thankful for. As a parent, you can share personal qualities that you are grateful for in yourself and in other family and friends. For example, “I’m thankful for my son because he gives really good hugs.”

Create a needs and wants chart

Ages 5+

Creating a list of needs and a list of wants as a family is a good way to talk about what’s important to have and what’s nice to have. You can write words on a piece of paper, draw pictures, or cut pictures out of magazines or newspaper. Work together to sort the list or pictures into needs and wants. Talk about each picture as you sort them. What makes it a need or a want?

You and your child can each create your own list of needs and wants using the pictures. Sort the pictures, and then each share your list. What is different between your list and your child’s list? Do you have any of the same things? If so, what things?

Practice prioritizing from your list or pictures of needs and wants. Play a game where each person can only pick three items that are needs and three items that are wants. Was it hard to choose from your list? How did you decide which items to pick?

Sharing with others

Ages 5+

Have your child go through his or her toys, clothes, and other items. Talk with your child about which ones are his or her favorite items. Are there some items that used to be special, but your child has outgrown? Set aside clothes that don't fit or toys and books your child does not use anymore. This is a good way to clean up around the house too.

While your child is making the pile, ask questions about each thing he or she sets aside. Where did it come from? How did you feel when you got it? How long did you use it? Who do you think would like to use this now?

Talk about how to share your no-longer needed items with other people. Would you like to give away things to someone you know or to a local program? Some families also trade clothes and toys, or sell items at a rummage sale or thrift store. Talk about what you can do with your items.

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

A Chair for My Mother

by Vera Williams

Alexander, Who Used to Be Rich Last Sunday

by Judith Viorst

But I've Used All of My Pocket Change

by Lauren Child

Count on Pablo

by Barbara deRubertis

Cuenta con Pablo

by Barbara deRubertis

Curious George Saves His Pennies

by Margret and H.A. Rey

How Much Is That Doggie in the Window?

by Bob Merrill

Jingle Dancer

by Cynthia Leitich Smith

Just Shopping with Mom

by Mercer Mayer

Lemonade in Winter

by Emily Jenkins

My Rows and Piles of Coins

by Tololwa M. Mollel

Ox-Cart Man

by Donald Hall

Sally Jean, the Bicycle Queen

by Cari Best

Sam and the Lucky Money

by Karen Chinn

Sheep in a Shop

by Nancy Shaw

The Berenstain Bears & Mama's New Job

by Stan & Jan Berenstain

The Berenstain Bears' Trouble with Money

by Stan & Jan Berenstain

The Purse

by Kathy Caple

The Rag Coat

by Lauren Mills

Those Shoes

by Maribeth Boelts

Tia Isa Wants a Car

by Meg Medina

Tía Isa Quiere un Carro

by Meg Medina

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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