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DOLLARS DURING DEVELOPMENT

## Parent reading guide for "How Much Is That Doggie in the Window?" by Bob Merrill

 Ages 3+



For more information please contact your county UW-Extension office.

## DOLLARS DURING DEVELOPMENT BOOK CLUB

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Parent reading guide | Ages 3+

## Welcome

This guide will help you teach your child money management skills while reading "How Much Is That Doggie in the Window?" by Bob Merrill. 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 young boy wants to buy a dog but does not have enough money. He tries to earn money, but ends up spending his money on others instead. His good deeds are rewarded in the end.



## 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](https://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

## 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 children show it:** Can prioritize choices when they want two or more things at the same time.

### **2. Spending**

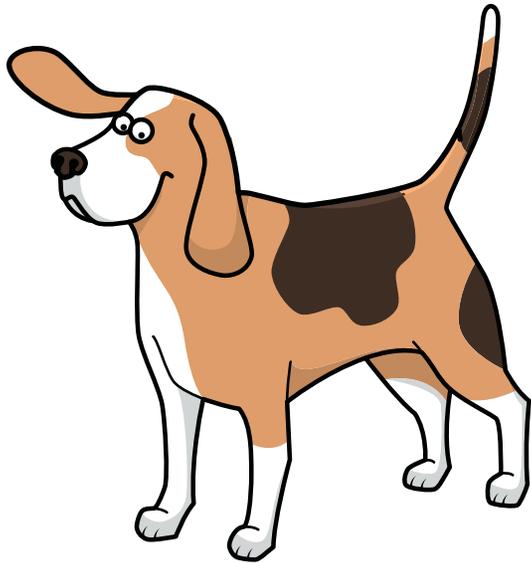
You need money to buy things. These things have different prices. Money can be spent only once – after buying something, a person needs more money to buy something else.

**How children show it:** Young children can make spending choices with their own money (real or play). Children around 7 years or older can tell the value of different coins and bills.

### 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 children show it:** Can name one special thing they like about themselves and one thing that makes each family member special too. Can discuss why it's okay that different people use their money for different things.



you shop. Young children can also circle images in a store ad as they walk around the store. Save this list for special occasions like birthdays or holidays. If your child has a way to earn money, you can also use this list to make a savings goal chart, figure out how much each want will cost, and how your child will earn money.

## Something to do

### **Caring for others**

**Ages 3+**

It feels good to do something nice for someone else. Instead of spending money on a gift, you can also plan a surprise for a family member. Some ideas for a surprise are to make a card or draw a picture. Do you have skills you can share with others instead of buying a gift? You could bake a treat, walk a dog, or water plants. You could also give the person a homemade coupon for a promise to do something in the future, like wash their car or shovel snow. If you or your child get a gift or someone does something nice for you, sit down together to write a thank you note and draw a picture to thank the giver.

### **I want it later**

**Ages 4+**

Sometimes we have more wants than we have money. You can use this activity to avoid shopping battles or buying stress at the store. Next time you are at a store with your child, bring along a pencil or crayon and small notebook. If your child starts to get the 'gimmies' and wants everything in the store, help him or her set a goal for a wanted item. Instead of buying a toy or treat right then, have your child write down or draw a picture of things they would like while

## Something to think about

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

- The young boy did not have enough money to buy the dog. He tried to make money but that didn't work out very well.
- He really wanted the dog yet he spent his money to help his family. Are there times when family events change your own plans?
- The boy's family bought the dog to surprise and thank him. What behaviors was the family rewarding in the young boy?

## 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 the boy know he did not have enough money for the dog?
- There are different pets for sale at the pet shop, but the boy wanted the dog. If you could pick out a pet at the shop, what would you pick?
- When he found out he didn't have enough money, how did the boy react?
- The boy was excited to earn money by selling lemonade. What happened when he set up a lemonade stand? Have you ever tried to earn money? How did it go?
- The young boy spends his money on his sister, his mother, and his father when they are not feeling well even though he is saving for a dog. Why do you think he spent his money on his family instead of saving it?
- He goes back to the pet shop to visit the dog only to learn that the dog has been sold. How do you think the boy is feeling?
- How do the boy's feelings change when he gets home and sees his surprise?