NEW EDITION!

ALA American Library Association

FINRA Investor Education FOUNDATION

Thinking MONEY FOR KIDS

Cents-ational Reads to Teach Young People About Money

A RESOURCE GUIDE & BOOK LIST FOR LIBRARIES

Thinking MONEY FOR KIDS

Cents-ational Reads to Teach Young People About Money

is published by

FINRA Investor Education FOUNDATION

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Contents

Print this double-sided for a fun, take-home guide for your library patrons!

From the ALA President

In the library field, we understand that knowledge matters—in fact, it changes lives.

When it comes to financial literacy, knowing more is closely linked with higher levels of financial well-being. According to the FINRA Foundation's National Financial Capability Study, which has been collecting data about the financial practices, attitudes, and circumstances of adults in the U.S. at regular intervals for the past 15 years, "Financial literacy is strongly correlated with behavior that is indicative of financial capability." This means that people with higher levels of financial knowledge are better able to cover their expenses, more likely to plan for their financial futures, and less likely to exhibit troubling credit card and other borrowing practices.

As institutions that embody access and opportunity for all, libraries are ideally positioned to take the lead on sharing knowledge and enabling learning experiences about money and how it works. These are lessons of lifelong importance.

How can your library help?

> Libraries are ideally positioned to take the lead on sharing knowledge and enabling learning experiences about money and how it works.

Start early. Financial educators recommend teaching basic money concepts, such as saving and spending, as early as three years old. In your library, that might involve curating your children's collection to include a wide variety of financial literacy titles and incorporating financial literacy themes into your kids' programming.

This guide helps you get started, with recommendations for thoughtful titles with broad appeal and relevance (hand-picked by the Quicklists Consulting Committee of the Association for Library Service to Children) and creative, field-tested program ideas that will be friendly to your library's budget.

ALA offers its gratitude to the FINRA Foundation for making this guide possible. It is just one of the numerous ways the FINRA Foundation has supported ALA and libraries. We encourage you to learn more about our collaboration at ala.org/thinkingmoneykids.

Sam Helmick
2025–2026 President
American Library Association

Building a Cents-ational Financial Education Collection for Kids

Every young person deserves a world filled with opportunities, and financial education is an essential first step to exploring that world.

Financial education challenges us to consider both value and values. It shapes the person we aspire to become. And it adds immediacy and importance to so much of what young people learn during their most formative years—mathematics, social studies, economics, career development.

Financial education is **cents-ational!** When done well, it's also wonderfully fun!

This guide helps libraries build a **cents-ational** financial education collection for all kids and then offers an assortment of programming ideas developed and tested by library professionals across the country to transform learning about money into memorable experiences.

There are many potential approaches to collection development related to financial education for kids. This guide addresses the fundamentals of financial literacy through titles that explore **THINKING MONEY** and **TAKING ACTION**.

Reference the **THINKING MONEY** and **TAKING ACTION** icons throughout the book list to discover which financial literacy concepts each title unpacks.

THINKING MONEY

UNDERSTANDING MONEY AND HOW IT WORKS

These titles address the fundamental question, "What is money?" and explore the role money plays in the economy, society, and our daily lives.

FOSTERING MONEY VALUES

These titles consider the ways in which our money decisions may reflect personal convictions such as responsibility, generosity, thriftiness, and care for others' wellbeing.

CHOICES AND TRADEOFFS

These titles help young people understand the idea of "opportunity costs" and how money decisions reflect priorities and constraints.

WORTH, WORTHINESS, AND DIGNITY

These titles emphasize the importance of extending respect and appreciation for everyone's contribution to society, regardless of the compensation attached to different roles.

TAKING ACTION

- **PLANNING** Identifying financial goals and pathways for reaching those goals; titles may also explore how a budget works.
- **EARNING** How work and enterprise generate income; titles may also introduce the concept of taxation.
- **SAVING** Why it's important to set aside money for future use; titles may also introduce the concept of banking.
- **SPENDING** Allocating money for needs and wants, and understanding the difference between needs and wants.
- **PROTECTING** Ways to keep money and information safe; titles may also introduce the idea of insurance.
- **SHARING** Giving money to help others or to support causes we value; titles may also explain voluntarism.
- **INVESTING** Using money to make money over time; titles may also explore the relationship between risk and reward and how interest compounding works.
- **BORROWING** Using someone else's money, with a promise to pay it back later; titles describe how paying interest works.

The Book List!

Birth to Pre-K

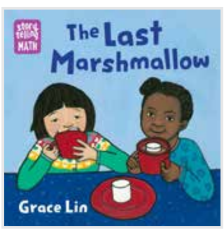
How Does Money Work?

by Scott Emmons; illustrated by Greg Mako and Romney Caswell

RANDOM HOUSE, 2024

9780593431658

In this rhyming story, Bing, from the Netflix animated series *Storybots*, gets answers to his questions about money while touring a lemonade stand business. Along the way, he learns key terms about money like "budget," "income," "expenses," and "surplus." UNDERSTANDING MONEY PLANNING EARNING SPENDING



The Last Marshmallow

(Storytelling Math series)

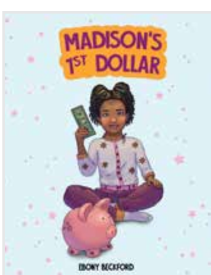
SPANISH TITLE: ***El último malvavisco***

by Grace Lin

CHARLESBRIDGE, 2020

9781623541262

After playing in the snow, Olivia and Mei are ready for cocoa. There's one marshmallow for Olivia and one marshmallow for Mei. But what will they do with the third marshmallow? How can two friends share three things fairly? MONEY VALUES SHARING



Madison's 1st Dollar: A Picture Book About Money

by Ebony Beckford

THRIVE PUBLISHING COMPANY, LLC, 2020

9781952684142

An interactive story invites readers to help Madison decide what to do with her first dollar—should she spend, save, donate, or invest it? Responding to a writing style that encourages kids to chime in, readers and listeners will help Madison by recommending how she should manage her money. "Should she ask her mommy to take her to the store? Or save her dollar until she gets more? Should she spend a little now and save the rest for later? Or should she donate it all to help out a neighbor?"

CHOICES AND TRADEOFFS SAVING SPENDING SHARING INVESTING

Save It! (A Moneybunny Book)

by Cinders McLeod

NANCY PAULSEN BOOKS, 2019

9781984812407

Honey earns two carrots a week to take care of her siblings. Her five siblings are so loud and bouncy, she wishes she had a place of her own to escape to for some peace and quiet. So what's a bunny to do? Get creative and figure out a savings plan—even if it means forgoing a treat or two. This is the third book in the Moneybunnies series, following *Spend It!* and *Earn It!* UNDERSTANDING MONEY FOSTERING MONEY VALUES CHOICES AND TRADEOFFS PLANNING EARNING SAVING

Thank You, Omu!

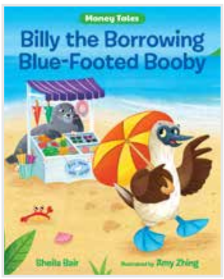
by Oge Mora

LITTLE, BROWN BOOKS FOR YOUNG READERS, 2018

9780316431248

Everyone in the neighborhood dreams of tasting Omu's delicious stew. One by one, they follow their noses toward the scrumptious scent. And one by one, Omu (pronounced AH-moo) offers a portion of her meal. Soon the pot is empty. Has she been so generous that she has nothing left for herself? Author-illustrator Oge Mora brings to life a heartwarming story of sharing and community in colorful cut-paper designs as luscious as Omu's stew, with an extra serving of love. FOSTERING MONEY VALUES WORTH, WORTHINESS, AND DIGNITY SHARING

Kindergarten to Grade 2

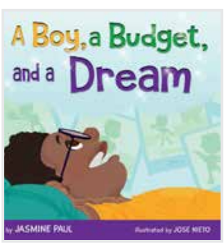


Billy the Borrowing Blue-Footed Booby
(Money Tales series)
by Sheila Bair; illustrated by Amy Zhing

ALBERT WHITMAN & CO., 2021

9780807508121

Billy the Blue-Footed Booby, who lived on the Galapagos, wanted to buy an umbrella, so he went to Selling Seal. But Billy didn't listen to Seal's explanation of what that umbrella would end up costing him. And then Billy wanted a fan like Arlene the tortoise's, a purple-striped wig like Ig the iguana's, neon-green shoes like Niels the lizard's, and Seal's anchovy grill. In this brightly illustrated and approachable story, Billy discovers the concepts of "buy now and pay later" and "needs versus wants." CHOICES AND TRADEOFFS SPENDING BORROWING



A Boy, a Budget, and a Dream
by Jasmine Paul; illustrated by Jose Nieto

CREATEFINSTEW LLC, 2020

9781736733516

Kass budgets her money carefully and expects her brother Joey to do the same. But Joey spends every dollar he earns. When he realizes he hasn't saved enough money to pay for something he's been dreaming about, Joey must either learn to budget or risk giving up his dream. UNDERSTANDING MONEY CHOICES AND TRADEOFFS PLANNING EARNING SAVING SPENDING

Breaking the Piggy Bank (Craftily Ever After series, book 6)
by Martha Maker; illustrated by Xindi Yan

LITTLE SIMON, 2019

9781534429024

Bella, Emily, Maddie, and Sam have been hard at work in their craft studio—so busy, in fact, that their supplies are starting to dwindle. It's time to stock up. To add a little money to their piggy bank, the friends decide to combine their skills and use the last of their allowance to create their very own business: a lemonade stand. But something's not quite right. While the stand looks fabulous, the lemonade is . . . not. And where are all their customers? Can these crafty entrepreneurs save their business before it's too late? Along the way, they learn about profit margins, advertising, and giving back to their community. FOSTERING MONEY VALUES CHOICES AND TRADEOFFS PLANNING EARNING SPENDING SHARING

Camping, Here I Come! Keeping a Budget

(Money Smarts: Early Bird Stories series)

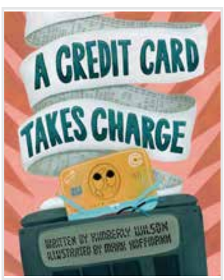
by Lisa Bullard; illustrated by Mike Byrne

LERNER, 2021

9781728424460

Can Kyle sell ten boxes of candy in time to go on his club's camping trip? In this story, readers learn how to count their money and give the right amount of change.The Money Smarts series follows characters as they learn about borrowing, earning, and saving money. Each book features critical-thinking questions and fast facts to engage readers. Other titles in the series include *Field Trip Find: Borrowing Money*; *It All Adds Up: Earning Money*; *Making Smart Choices: Needs and Wants*; *Shopping Time!: Getting a Deal*; and *The Monster Jar: Saving Money*.

UNDERSTANDING MONEY | PLANNING | EARNING | SPENDING



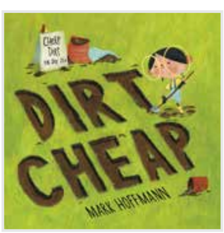
A Credit Card Takes Charge

by Kimberly Wilson; illustrated by Mary Hoffmann

PAGE STREET KIDS, 2024

9781645678847

It's vacation time, and Goldie the Credit Card is ready to bankroll this huge event. Without understanding the idea of credit and what it means to overindulge, Goldie is ready to splurge without consequences. After she receives a large bill from this glorious adventure, Goldie comes to understand debt, creating a budget, and what it means to be a responsible consumer. FOSTERING MONEY VALUES | CHOICES AND TRADEOFFS | PLANNING | SPENDING | BORROWING



Dirt Cheap

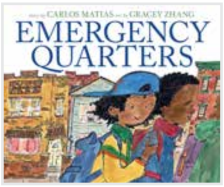
by Mark Hoffman

KNOPF BOOKS FOR YOUNG READERS, 2020

9781524719944

Birdie doesn't know much about money. All she knows is that she wants a new soccer ball that costs $24.95. The fastest way to that $24.95 is going into sales, but what to sell? All her belongings? Not much of a market for those. Birdie needs something that she has in abundance and that everyone needs. So when she sees everyone in her neighborhood working on their yards, she realizes she's hit pay dirt. Literally! Soon Birdie is raking in the dough: quarters, dimes, nickels, pennies, even dollar bills. Now she can buy that soccer ball, but does her business plan have any holes? An industrious tale about striking it rich.

FOSTERING MONEY VALUES | PLANNING | EARNING



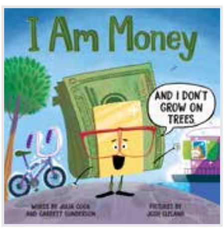
Emergency Quarters

by Carlos Matias; illustrated by Gracey Zhang

KATHERINE TEGEN BOOKS, 2024

9780063271456

This book takes us back in time when cell phones were rare, but pay phones were always nearby. Ernesto is just old enough to walk to school without his parents. Every morning, his mother gives him a quarter to be used for an emergency phone call, if needed. As he discovers his new freedom with his friends, Ernesto finds he is tempted to use the shiny quarters for treats instead of saving for emergencies. FOSTERING MONEY VALUES CHOICES AND TRADEOFFS SPENDING



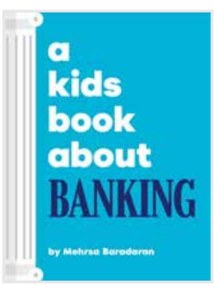
I Am Money

by Julia Cook and Garrett Gunderson; illustrated by Josh Cleland

SOURCEBOOKS EXPLORE, 2024

9781728271262

An engaging nonfiction picture book for helping younger children understand the concept of money. The main character, Money, attempts to teach children useful tips on managing money, providing information about how to earn, save, spend, and give money to others. UNDERSTANDING MONEY FOSTERING MONEY VALUES EARNING SAVING SPENDING SHARING



A Kids Book About Banking

by Mehrsa Baradaran

DK CHILDREN, 2025

9780241743027

Mehrsa Baradaran, an expert in banking law, explains how banks operate, clearing up misconceptions of banks as buildings where money is stored. Readers learn how banks allow money to flow from one place to another, providing opportunity and growth. A friendly and approachable introduction to the world of banking.
UNDERSTANDING MONEY SAVING PROTECTING BORROWING

Leena Mo, CEO

by Deena Shakir; illustrated by Nez Riaz

SALAAM READS/SIMON & SCHUSTER CHILDREN'S PUBLISHING DIVISION, 2024

9781665935654

Young inventor Leena Mo creates a robot named Helmy to help her shovel snow. Her successful robot is seen all throughout the neighborhood. Together with her friends, Leena creates a business plan that gains financial backing from neighborhood investors, and her robot idea becomes a successful business. Readers will learn how to turn creative ideas into business propositions.

UNDERSTANDING MONEY | EARNING | INVESTING

The Lemonade Stand (Emma Every Day)

by C.L Reid; illustrated by Elena Aiello

PICTURE WINDOW BOOKS, 2021

9781663909183

Emma and her best friend Lizzie decide to go into business and create a lemonade stand. Because Emma is deaf, she and Lizzie use ASL to plan out a location and determine their costs, the price to charge customers, and how to promote their business. On their opening day, Emma puts in her cochlear implants, sets up their stand, and gets ready to sell lemonade! Sales are great on the first day, but Emma and Lizzie soon learn that running a business is hard work and making money requires a lot of teamwork and a little bit of luck.

UNDERSTANDING MONEY | PLANNING | EARNING

The Missing Money (Money Monsters series)

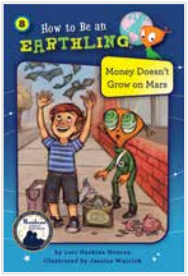
by Okeoma Moronu Schreiner; illustrated by Sandhya Prabhat

FINKIDLIT, LLC, 2019

9781733806701

The Missing Money follows Kai on his adventure to deposit his newly earned money in the bank. While on his journey, a seemingly scary ATM monster "eats" all his money! Kai struggles to understand where his money has gone, and just before attempting to break his money out, his mother sits him down to explain this confusing turn of events and helps put his mind at ease.

UNDERSTANDING MONEY | SAVING | PROTECTING



Money Doesn't Grow on Trees (Life Lessons series)

by Heath McKenzie

LAKE PRESS, 2025

9780655235316

Part of the Life Lessons series, this book helps kids understand that money is not just a plastic card or phone screen. With a good helping of humor, the author explains the concept of money, where it comes from, and what it's used for.

UNDERSTANDING MONEY · CHOICES AND TRADEOFFS · EARNING · SAVING · SPENDING · BORROWING

One Hen and Then: The Story of a Small Loan and a Big Dream

by Katie Smith Milway with Mary Beth Leatherdale; illustrated by Tequitia Andrews

KIDS CAN PRESS, 2024

9781525311260

Based on the life story of a real poultry farmer in Ghana, this book explains microfinance in kid-friendly terms. Young Kojo borrows money from his mother to purchase a hen and sells eggs to pay his mother back and buy more hens. Over time Kojo increases his flock, goes to college, buys land, receives a bank loan, hires helpers, and begins making loans to those workers. Back matter includes discussion questions, further resources, and information about microfinance and the real-life Kojo.

FOSTERING MONEY VALUES · WORTH, WORTHINESS, AND DIGNITY · PROTECTING · SHARING · BORROWING

Paper or Plastic (Money Monsters series)

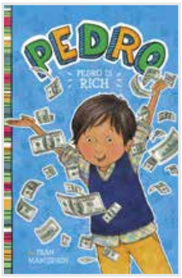
by Okeoma Moronu Schreiner; illustrated by Sandhya Prabhat

FINKIDLIT, LLC, 2020

9781733806732

Kai is off on another money adventure with his dad and his trusty unicorn by his side. Kai loves to go to the supermarket with his dad. At checkout, he even knows about "paper or plastic," but will he finally figure out what it means?

UNDERSTANDING MONEY · CHOICES AND TRADEOFFS · SPENDING



Pedro Is Rich

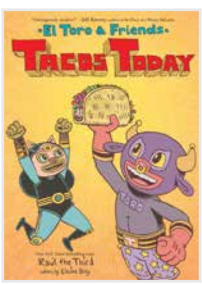
by Fran Manushkin;
illustrated by Tammie Lyon

PICTURE WINDOW BOOKS, 2021

9781663909787

When Pedro receives some money from his grandmother for his birthday, he wonders what he should do with it. His friend Katie keeps her money in a piggy bank, and his friend JoJo uses a jar. Pedro would like to make his cash grow into mountains of money! In the end, Pedro finds the perfect thing to do with his money in this early chapter book.

FOSTERING MONEY VALUES | CHOICES AND TRADEOFFS | PROTECTING



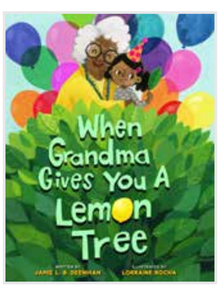
Tacos Today (El Toro and Friends)

by Raúl the Third;
illustrated by Raúl the Third

VERSIFY, 2023

9780358539377

It is time for lunch for El Toro and his friends at Ricky Ratón's School of Lucha! But as the group pools together all the change they have in their pockets, they don't have enough for their beloved tacos. This calls for a trip to Taco Square and some quick thinking that will make their taco dreams a reality. FOSTERING MONEY VALUES | EARNING



When Grandma Gives You a Lemon Tree

by Jamie L.B. Deenihan;
illustrated by Lorraine Rocha

STERLING CHILDREN'S BOOKS, 2019

9781454923817

"When life gives you lemons, make lemonade." In this imaginative take on that popular saying, a child is surprised (and disappointed) to receive a lemon tree from Grandma for her birthday. After all, she DID ask for a new gadget. But when she follows the narrator's careful—and funny—instructions, she discovers that the tree might be exactly what she wanted after all. This clever story, complete with a recipe for lemonade, celebrates the pleasures of patience, hard work, nature, community . . . and putting down the electronic devices just for a while.

FOSTERING MONEY VALUES | EARNING | SHARING | INVESTING

You Can Use Money Wisely: Spend or Save?

(Making Good Choices series)

by Connie Colwell Miller

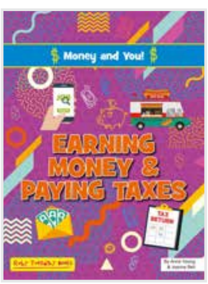
AMICUS INK, 2020

9781681519883

In this illustrated choose-your-own-ending picture book, Miles must choose between spending his hard-earned money on small items right away and saving up for a more expensive video game that he really wants. Readers make choices for Miles and read what happens next, with each story path leading to different consequences. Includes four different endings and discussion questions.

CHOICES AND TRADEOFFS | SAVING | SPENDING | BORROWING

Grades 3 to 5



Earning Money and Paying Taxes

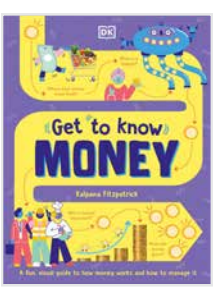
by Anna Young and Joanne Bell

RUBY TUESDAY BOOKS, 2024

9781788564014

This nonfiction book introduces kids to the world of money and provides them with easy-to-understand explanations of how money is earned, what a résumé is, and more. The book also explains what taxes are and how that money is used by the government. Additionally, there are activities to help kids build their knowledge of money.

UNDERSTANDING MONEY | WORTH, WORTHINESS, AND DIGNITY | EARNING



Get to Know Money: A Fun, Visual Guide to How Money Works and How to Look After It

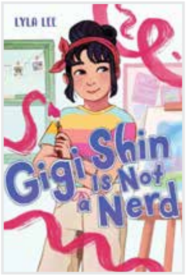
by Kalpana Fitzpatrick

DK CHILDREN, 2022

9780744034974

This introduction to personal finance is packed with colorful illustrations, activities, and practical tips on saving, spending, and growing money. Beyond the basics, this guide explores bigger topics such as how banks work, what taxes are for, and how money moves around the world, all presented in bite-sized chunks that are easy to understand.

UNDERSTANDING MONEY | PLANNING | SAVING | SPENDING | SHARING | INVESTING



Gigi Shin Is Not a Nerd

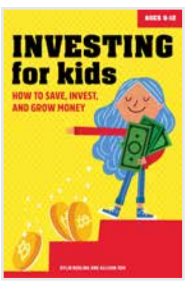
by Lyla Lee

ALADDIN, 2024

9781665939171

Seventh grader Gigi dreams of attending a prestigious art camp—but with money tight and her parents focused on other goals, she takes matters into her own hands. Gigi and her friends launch a tutoring business to raise the tuition, learning real-life lessons in budgeting, time management, and the challenges of running a small business. As they navigate conflicts, crushes, and cultural expectations, Gigi also learns the value of honesty and perseverance.

FOSTERING MONEY VALUES | CHOICES AND TRADEOFFS | WORTH, WORTHINESS, AND DIGNITY | PLANNING | EARNING



Investing for Kids: How to Save, Invest, and Grow Money

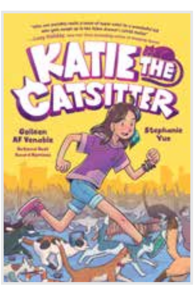
by Dylin Redling and Allison Tom

CALLISTO PUBLISHING LLC, 2020

9781647398767

Investing for Kids helps make young readers money savvy, showing them how to earn, how to start a savings plan, and ways to invest and create a future with money in the bank. With a little help from the astounding Dollar Duo—Mr. Finance and Investing Woman—this engaging guide to investing for kids ages 8 to 12 covers essential information about stocks and bonds, how to invest in them, and how they can help build wealth. The book teaches the concepts of risk and reward, as well as how to diversify a portfolio.

UNDERSTANDING MONEY | SAVING | PROTECTING | INVESTING | EARNING



Katie the Catsitter

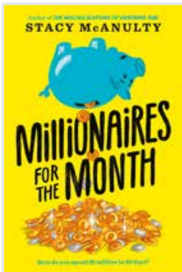
by Colleen AF Venable; illustrated by Stephanie Yue

RANDOM HOUSE, 2021

9780593306321

Katie is dreading the boring summer ahead while her best friends are all away at camp—something that's way out of Katie and her mom's budget, unless Katie can figure out a way to earn the money for camp herself. But when Katie gets a job catsitting for her mysterious upstairs neighbor, life gets interesting. First, Madeline has 217 cats (!) and they're not exactly . . . normal cats. Also, why is Madeline always out exactly when the city's most notorious villain commits crimes? Is it possible that Katie's upstairs neighbor is really a super villain? Some heroes have capes . . . Katie has cats.

CHOICES AND TRADEOFFS | EARNING



Millionaires for the Month by Stacy McAnulty

RANDOM HOUSE, 2020

9780593175255

Felix Rannells and Benji Porter were never supposed to be field-trip partners. Felix is a rule follower. Benji is a rule bender. They're not friends. And they don't have anything to talk about. Until . . . they find a wallet. A wallet that belongs to tech billionaire Laura Friendly. They're totally going to return it—but not before Benji "borrows" twenty dollars to buy hot dogs. Because twenty dollars is like a penny to a billionaire, right? But a penny has value. A penny doubled every day for thirty days is $5,368,709.12! So that's exactly how much money Laura Friendly challenges Felix and Benji to spend. Challenge accepted! But money can't buy everything or fix every problem. And spending it isn't always as easy and fun as they thought it would be. FOSTERING MONEY VALUES CHOICES AND TRADEOFFS SPENDING SHARING

Rebel Girls Money Matters: A Guide to Saving, Spending, and Everything in Between

by Alexa Von Tobel and Rebel Girls; illustrated by Morgan Goble

REBEL GIRLS, 2024

9798889640301

With an accessible and fun format, this in-depth guide shares expert advice, quizzes, and activities that teach kids how to manage their money and runs through scenarios to help them understand how it works. For example, to illustrate risk tolerance, the authors use the example of picking a partner at camp. If a partner makes you nervous by making daring choices, you likely will choose a more cautious partner for the next activity.

UNDERSTANDING MONEY PLANNING EARNING SAVING SPENDING PROTECTING INVESTING BORROWING

The Startup Squad (updated and expanded edition)

by Brian Weisfeld and Nicole C. Kear

IMPRINT, 2023

9798987051917

All great leaders start somewhere. And Teresa ("Resa" for short) is starting with the lemonade stand competition her teacher assigned to the class—but making it a success is going to be a lot harder than Resa thinks. The biggest obstacle to success: Resa's own teammates. Harriet is the class clown, Amelia is the new girl who thinks she knows best, and Didi—Resa's steadfast friend—doesn't know the first thing about making or selling lemonade. The four of them quickly realize that the recipe for success is tough to perfect, but listening to each other is the first step. And making new friends might be the most important one. This is the first of a three-book series and is followed by *Face the Music* and *Party Problems.*

FOSTERING MONEY VALUES WORTH, WORTHINESS, AND DIGNITY PLANNING EARNING

Grades 6 to 8

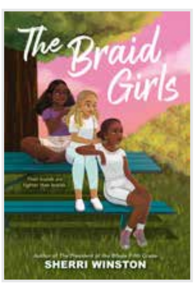
Big Money: What It Is, How We Use It, and Why Our Choices Matter

by Rebecca Donnelly

HENRY HOLT AND COMPANY, 2023

9781250853134

In this engaging introduction to economics, tailored for middle school readers, Rebecca Donnelly uses a seven-chapter, question-and-answer format to break down complex concepts—from the basics of what money is to the intricacies of behavioral economics. Relatable examples—from video games to historical currency systems—along with lively illustrations and intriguing trivia, transform potentially dry topics into thought-provoking and reader-friendly lessons. With humor and practical advice on good money habits, this book empowers young readers to understand their everyday economic choices. UNDERSTANDING MONEY FOSTERING MONEY VALUES CHOICES AND TRADEOFFS EARNING SAVING SPENDING INVESTING BORROWING



The Braid Girls

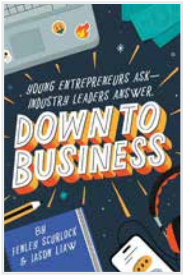
by Sherri Winston

LITTLE, BROWN BOOKS FOR YOUNG READERS, 2023

9780316461597

This middle-grade novel centers on three girls who start a hair-braiding business at summer camp to earn money for their personal goals, such as ballet lessons. The story highlights key financial literacy themes, including entrepreneurship, budgeting, and competition, as the girls set prices for their services and navigate the challenges of running a small business. When a rival braiding business emerges, they learn about market competition, customer loyalty, and the importance of teamwork and ethical business practices.

FOSTERING MONEY VALUES CHOICES AND TRADEOFFS WORTH, WORTHINESS, AND DIGNITY PLANNING EARNING



Down to Business

by Fenley Scurlock and Jason Liaw

RANDOM HOUSE, 2024

9780593651599

Two young entrepreneurs provide snapshot interviews of 51 industry leaders in businesses such as technology, finance, food, and makeup. Chapters are organized by business archetypes, describing qualities the business leader embodies, such as "The Disruptor" or "The Strategist." This book is accessible for all levels of readers with key takeaways after each chapter and hashtags for themes or concepts.

FOSTERING MONEY VALUES | WORTH, WORTHINESS, AND DIGNITY | PLANNING | EARNING | INVESTING

How to Money: Your Ultimate Visual Guide to the Basics of Finance

by Jean Chatzky, Kathryn Tuggle, and the HerMoney team; illustrated by Nina Cosford

ROARING BROOK PRESS, 2022

9781250791696

This in-depth, illustrated guidebook on how to navigate financial topics, such as budgets, credit cards, student loans, and more, is perfect for young readers who wish to understand financial literacy before tackling adulthood.

UNDERSTANDING MONEY | PLANNING | EARNING | SAVING | INVESTING | BORROWING

Money Out Loud: All the Financial Stuff No One Taught Us

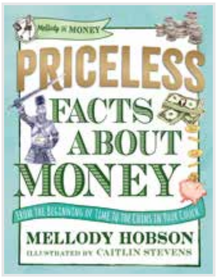
by Berna Anat; illustrated by Monique Sterling

QUILL TREE BOOKS, 2023

9780063067370

This book offers an irreverent and empowering guide to mastering personal finance. Berna Anat combines practical advice on budgeting, saving, and investing with candid reflections on how our personal money stories and experiences shape financial habits. The book uses pop-culture references and chatty expert exchanges to break down complex concepts into clear, actionable steps.

UNDERSTANDING MONEY | CHOICES AND TRADEOFFS | PLANNING | SAVING | SHARING | INVESTING | BORROWING



Priceless Facts About Money: From the Beginning of Time to the Coins in Your Couch

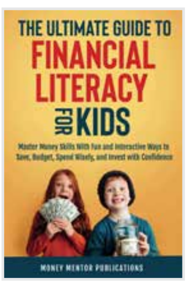
by Mellody Hobson; illustrated by Caitlin Stevens

CANDLEWICK, 2024

9781536224719

A powerhouse American businesswoman takes readers back in time to learn about early currency and banking systems before introducing modern concepts about bartering, business profit and loss margins, ATM machines, and more. Illustrations include recurring skits between a cat and bunny conversing in money idioms as well as caricatures of the author and her business partner as children learning about how money works. An informative and approachable introduction to early financial literacy.

UNDERSTANDING MONEY | EARNING | SAVING | SPENDING | INVESTING | BORROWING



The Ultimate Guide to Financial Literacy for Kids: Master Money Skills with Fun and Interactive Ways to Save, Budget, Spend Wisely and Invest with Confidence

(Financial Literacy Series)

SPANISH TITLE: *La guía definitiva de educación financiera para niños: Domina las habilidades monetarias con formas divertidas e interactivas de ahorrar, presupuestar, gastar sabiamente e invertir con confianza*

by Money Mentor Publications (Author)

INDEPENDENTLY PUBLISHED, 2024

9798321228555

This book is filled with tips and tools to help kids understand money, borrowing, investing, saving, debt, and credit. It covers the basics of money management and financial literacy and includes puzzles and activities.

UNDERSTANDING MONEY | FOSTERING MONEY VALUES | CHOICES AND TRADEOFFS | PLANNING | EARNING | SAVING | SPENDING | PROTECTING | INVESTING | BORROWING

TAKE ME WITH YOU!

Cents-ational Reads to Teach Young People about Money!

BIRTH TO PRE-K

- *How Does Money Work?* by Scott Emmons; illustrated by Greg Mako and Romney Caswell
- *The Last Marshmallow* (Storytelling Math series); **Spanish title:** *El último malvavisco* by Grace Lin
- *Madison's 1st Dollar: A Picture Book About Money* by Ebony Beckford
- *Save It!* (A Moneybunny Book) by Cinders McLeod
- *Thank You, Omu!* by Oge Mora

KINDERGARTEN TO GRADE 2

- *Billy the Borrowing Blue-Footed Booby* (Money Tales series) by Sheila Bair; illustrated by Amy Zhing
- *A Boy, a Budget, and a Dream* by Jasmine Paul; illustrated by Jose Nieto
- *Breaking the Piggy Bank* (Craftily Ever After series, book 6) by Martha Maker; illustrated by Xindi Yan
- *Camping, Here I Come! Keeping a Budget* by Lisa Bullard; illustrated by Mike Byrne
- *A Credit Card Takes Charge* by Kimberly Wilson; illustrated by Mary Hoffmann
- *Dirt Cheap* by Mark Hoffman
- *Emergency Quarters* by Carlos Matias; illustrated by Gracey Zhang
- *I Am Money* by Julia Cook and Garrett Gunderson; illustrated by Josh Cleland
- *A Kids Book About Banking* by Mehrsa Baradaran
- *Leena Mo, CEO* by Deena Shakir; illustrated by Nez Riaz
- *The Lemonade Stand* (Emma Every Day) by C.L Reid; illustrated by Elena Aiello
- *The Missing Money* (Money Monsters series) by Okeoma Moronu Schreiner; illustrated by Sandhya Prabhat
- *Money Doesn't Grow on Trees* (Life Lessons series) by Heath McKenzie
- *One Hen and Then: The Story of a Small Loan and a Big Dream* by Katie Smith Milway with Mary Beth Leatherdale; illustrated by Tequitia Andrews
- *Paper or Plastic* (Money Monsters series) by Okeoma Moronu Schreiner; illustrated by Sandhya Prabhat
- *Pedro Is Rich* by Fran Manushkin; illustrated by Tammie Lyon
- *Tacos Today* (El Toro and Friends) by Raúl the Third; illustrated by Raúl the Third
- *When Grandma Gives You a Lemon Tree* by Jamie L.B. Deenihan; illustrated by Lorraine Rocha
- *You Can Use Money Wisely: Spend or Save?* (Making Good Choices series) by Connie Colwell Miller

GRADES 3 TO 5

- *Earning Money and Paying Taxes* by Anna Young and Joanne Bell
- *Get to Know Money: A Fun, Visual Guide to How Money Works and How to Look After It* by Kalpana Fitzpatrick
- *Gigi Shin Is Not a Nerd* by Lyla Lee
- *Investing for Kids: How to Save, Invest, and Grow Money* by Dylin Redling and Allison Tom
- *Katie the Catsitter* by Colleen AF Venable; illustrated by Stephanie Yue
- *Millionaires for the Month* by Stacy McAnulty
- *Rebel Girls Money Matters: A Guide to Saving, Spending, and Everything in Between* by Alexa Von Tobel and Rebel Girls; illustrated by Morgan Goble
- *The Startup Squad* (updated and expanded edition) by Brian Weisfeld and Nicole C. Kear

GRADES 6 TO 8

- *Big Money: What It Is, How We Use It, and Why Our Choices Matter* by Rebecca Donnelly
- *The Braid Girls* by Sherri Winston
- *Down to Business* by Fenley Scurlock and Jason Liaw
- *How to Money: Your Ultimate Visual Guide to the Basics of Finance* by Jean Chatzky, Kathryn Tuggle, and the HerMoney team; illustrated by Nina Cosford
- *Money Out Loud: All the Financial Stuff No One Taught Us* by Berna Anat; illustrated by Monique Sterling
- *Priceless Facts About Money: From the Beginning of Time to the Coins in Your Couch* by Mellody Hobson; illustrated by Caitlin Stevens
- *The Ultimate Guide to Financial Literacy for Kids: Master Money Skills with Fun and Interactive Ways to Save, Budget, Spend Wisely and Invest with Confidence* (Financial Literacy Series); **Spanish title:** *La guía definitiva de educación financiera para niños: Domina las habilidades monetarias con formas divertidas e interactivas de ahorrar, presupuestar, gastar sabiamente e invertir con confianza* by Money Mentor Publications (Author)

Beyond the Story

Questions to Guide Your Financial Education Collection Development

Before you decide to add a new financial education title to your library's collection, ask yourself these questions.

FIRST IMPRESSIONS

- What will attract a child or teen to this title?
- Is the cover eye-catching?
- Are the illustrations entertaining?
- Is the story fun and engaging?
- Is the book an award-winner?

AUTHOR AND ILLUSTRATOR

- What expertise does the author have?
- Is the book written by a new author?
- Is this book self-published?

FINANCIAL EDUCATION CONTENT

- Is the information accurate and up to date?
- How prominent is personal finance as a theme in the book? Is it a major part of the story?
- Will the information still be current in one year? Five years?
- How does the information pertain to the everyday life of a child or teen?
- Does the book depict financial technology in a credible way (e.g., using electronic transactions, not just cash transactions)?

ACCESSIBILITY

- How readable is the font?
- Is the book translated into other languages?
- Is the book available in large-print, ebook, and audiobook formats?
- Is the book appropriate for those who are reading behind or beyond grade level?

AVAILABILITY

- Is the book available as a softcover and/or at a reasonable price?
- Will the book be easy to purchase?
- If the book is self-published, are replacement copies easily obtained?

TEACHING MOMENTS

- Does the book connect with the school curriculum and/or national standards for financial education?
- What teaching tools could a librarian use in conjunction with the book for class visits and other programming?
- Does the book come with discussion questions, a workbook, and/or supplemental online learning resources?

Hands-On Twists to a Financial Literacy Storytime

You've selected a great picture book for your next storytime that incorporates themes like saving, spending, and earning. How can you make the program even more engaging for kids? Here are a few easy-lift ways to incorporate hands-on activities and drive home money concepts during your storytime.

RAISE A PADDLE

"Earning" and "spending" are key concepts that appear in lots of picture books. Print "earn" and "spend" paddle templates (tinyurl.com/print-paddles) and affix them to paper plates (adding popsicle sticks for handles, if you wish). Pass out the paddles to your audience. Whenever a character earns or spends money, invite the kids to put the appropriate paddle in the air and shout "earn!" or "spend!"

HAVE A COIN "PETTING ZOO"

As credit card and mobile payments become more prevalent, some children may not come into regular contact with cash. Gather various denominations of coins and invite kids to look at them up close, discussing how much each coin is worth. For a fun twist, introduce any foreign coins you have on hand.

If your storytime book mentions coins, such as *Emergency Quarters* by Carlos Matias, you might invite the kids to hold the coins throughout the reading and shout out the name of their denomination when it appears in the story. If you would prefer to avoid real coins, you may print paper currency (dollars and coins) from tinyurl.com/printable-money.

FILLING A PIGGY BANK

If the characters in your story save money, you can demonstrate the concept with a piggy bank. Invite kids to drop a coin into the piggy bank each time the character makes a wise money decision. Kids with some money math skills can add up the total as you go.

Program Ideas We

Programs are an excellent way to take financial education and conversations about money to the next level. Here are a few ideas to get you started. Try these activities as stand-alone programs or add them to a storytime program or tween/teen book club.

PENNY PINCHERS' PARTY

Kids become party planners, creating Planning Boards for their clients while staying on budget. With a budget of $100, the players take turns selecting items from a party warehouse managed by the program facilitator. After five turns, players share their plans with the group and explain their choices. The facilitator, or the group as a whole, may opt to select a Party Champion—the participant who plans the most entertaining or creative party while keeping expenses within budget. Free materials for this game are available at programminglibrarian.org/programs/penny-pinchers-party.

PAIRS WELL WITH: *A Credit Card Takes Charge* by Kimberly Wilson

BANK OR STORE ROLEPLAY

Have kids act out going to a bank and opening a savings/checking account or applying for a loan. In a separate simulation, kids can visit a pretend store and decide which form of payment makes the most sense at the point of purchase. It could be cash, debit card, credit card, or some other form of payment. In both simulations, participants can learn about fees, interest rates, and other considerations to keep in mind when making a financial transaction (for example, will I be able to pay back any money I borrow and do so on time?).

PAIRS WELL WITH: *Paper or Plastic* by Okeoma Moronu Schreiner

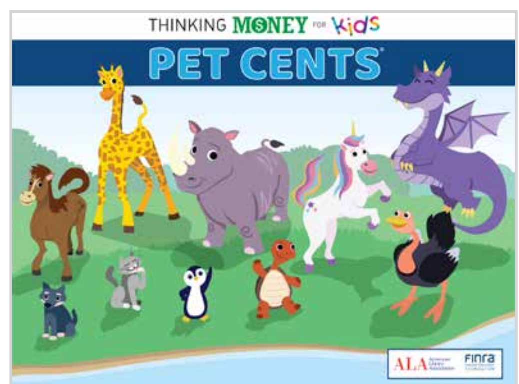
DEWEY DOLLARS CAMPAIGN

The Florence County Library System in South Carolina offered a program to incentivize young readers to explore the library's financial education collections. By reading specially designated books and completing a brief form about the money lessons they learned, participants could earn and save Dewey Dollars redeemable for small prizes. Download Dewey Dollars that you can print and cut out at tinyurl.com/dewey-dollar.

PAIRS WELL WITH: All the titles on the book list by making the books eligible for earning Dewey Dollars

PET CENTS

Players adopt a pet—and take on the financial responsibilities of pet ownership—as they visit various stations around the room. At each stop, players engage in financial transactions with an assistant/cashier (i.e., an adult or older kid), spending and receiving money until the timer runs out. Along the way, they are faced with unexpected events that could result in a financial windfall or expense. All transactions are tracked on the player's Pet Card. The goal of the game is to meet a pet's needs while retaining as much money as possible. Free materials for this game are available at programminglibrarian.org/programs/pet-cents.



PAIRS WELL WITH: *Katie the Catsitter* by Colleen AF Venable

PIGGY BANK CRAFT

Lead kids in decorating their own ceramic or cardboard piggy banks. (Try reaching out to a local credit union or craft store to see if they can provide the materials.) Afterwards, put the piggy banks on display, along with notes explaining what the children are saving for. Explore ways that kids in other countries earn, save, and use money as a way to focus on how children participate in different economies (see bit.ly/YouthSavers). You could even discuss the origins of the piggy bank (hint: it goes back hundreds of years; learn more at wikipedia.org/wiki/Piggy_bank).

PAIRS WELL WITH: *I am Money* by Julia Cook and Garrett Gunderson or *Breaking the Piggy Bank* by Martha Maker

MOCK JOB FAIR

How can younger children turn their hobbies into careers? Invite a kid-friendly career counselor for a mock job fair to explore the wide, wide world of work. Think broadly about the kinds of hobbies presented and talked about in the program. Consider presenting hobbies accessible to a variety of cultural, geographic, and socioeconomic backgrounds.

PAIRS WELL WITH: *Leena Mo, CEO* by Deena Shakir, and the "Earning It" game at tm4k.ala.org (See page 30).

FINANCIAL BADGE DAY FOR YOUNG SCOUTS

Scouting organizations have badges that require members to learn the basics of budgeting, comparison shopping, financial planning, and financial decision-making. Work with Girl Scout and/or Scouting America leaders to organize a badge day event during which scouts can learn essential money skills and meet badge requirements.

PAIRS WELL WITH: *Camping, Here I Come!: Keeping a Budget* by Lisa Bullard (for younger scouts)

MEAL PLANNING ON A BUDGET

In partnership with a nutritionist and a financial educator, take kids and parents on a field trip to a local grocery store for tips on smart meal planning and how behavioral science affects our spending choices. There are lots of money math lessons, too. Grocery stores love to be involved.

PAIRS WELL WITH: *Thank You, Omu!* by Oge Mora

PICTURE YOURSELF AN ENTREPRENEUR

Invite your teen book club or teen advisory group to create their own comic that demonstrates earning, spending, or saving money. If your library has the capacity, this program could incorporate hands-on lessons in animation.

PAIRS WELL WITH: *Down to Business* by Fenley Scurlock and Jason Liaw

MONEY MOVIE (OR TV) NIGHTS FOR TEENS

Screen a series of feature films that have money themes. Each film may be introduced by a financial educator and followed by a short workshop or activity, such as a library-based scavenger hunt to search for answers about money-related questions relevant for teens. This also works well for family audiences.

PAIRS WELL WITH: *Money Out Loud: All the Financial Stuff No One Taught Us* by Berna Anat

FAMILY FINANCIAL WELLNESS WORKSHOPS

Through intergenerational activities, help parents model good financial habits and teach their children about money. Families can learn how to make a financial plan, research money decisions, save for a goal, and prioritize spending. The program can identify roles for all family members—children, teens, and adults—in achieving a household's financial objectives.

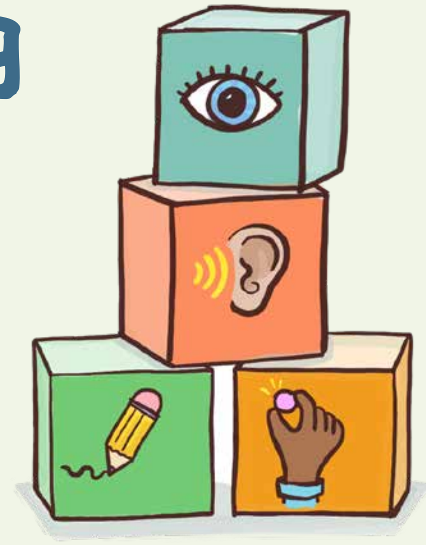
PAIRS WELL WITH: *Gigi Shin Is Not a Nerd* by Lyla Lee

BUDGET GIFTING

Invite a budgeting expert to talk about ways to save money by creating homemade gifts. The expert can lead a demo, and kids can take home a ready-to-give present. Brainstorm handmade gifts for people on your attendees' giving lists. Explore the role and meaning of gift-giving across world cultures.

PAIRS WELL WITH: *When Grandma Gives You a Lemon Tree* by Jamie L.B. Deenihan

4 Types of Learning



Children have different ways of learning (adults, too). Providing several types of learning opportunities can help you make the biggest impact with your program.

Visual learners understand and remember information by seeing. ACTIVITY SUGGESTION: Drawing, painting, photography, videography, animation

Have children create pictures of what they want to save up money for. Or after storytime, invite children to depict scenes from the book or main ideas of what they learned. Teens can create their own money-related infographics or explore animation as a way to convey financial concepts.

Auditory learners understand and remember information by hearing and listening. ACTIVITY SUGGESTION: "Shake, Shake My Piggy Bank"

Feature songs about counting coins and money. YouTube has plenty of counting coins songs to choose from with fun animations. The Richland County Public Library in South Carolina used grant funds to commission an original song—*Shake, Shake Your Piggy Bank!*—from an indie rock group for kids. View a recording at tinyurl.com/shake-shake-video and find the lyrics at tinyurl.com/shake-shake.

Kinesthetic learners understand and remember information by doing physical activities. ACTIVITY SUGGESTION: Currency Conga (Currency Hunt edition)

Get kids moving with this game that teaches currency recognition in a fast-paced, exciting race around the library. Players race to find printed images of coins and bills (taped up on walls or in stacks around the library or room) to identify specific currency or use them to complete money math challenges. The players or teams who either identify the correct currency fastest or calculate the correct money math challenge fastest, win. Find game materials at programminglibrarian.org/programs/currency-conga-currency-hunt-edition.

Reading/writing learners learn best through written words: reading and writing all manner of text, from articles to dictionaries to webpages. ACTIVITY SUGGESTION: Spending journal

Ask kids to keep a journal or photo journal of all the things they buy—or would like to buy—during a period of time. Work together to define "wants" and "needs." Have the children write out each definition, then identify into which category each purchase fits best. Fill in the journal with the answers.

Free Online Games to Teach Personal Finance Basics

ALA, in partnership with the FINRA Foundation, has created a collection of free online games to teach children basic financial skills related to earning, saving, and spending money.

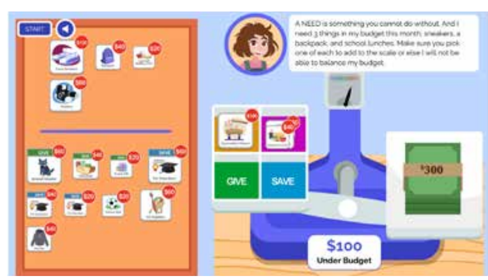
The eight games are designed for children ages 5 to 12 and include lively characters that appeal to young learners. Find them at tm4k.ala.org!

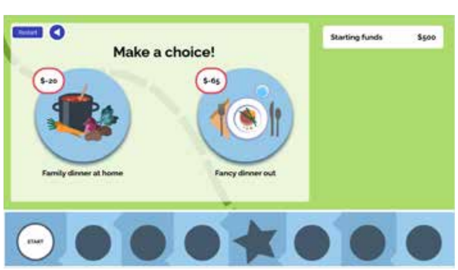
Earning It

Follow the paths of characters Grace, Emma, and Kenji to see how their childhood interests translate into successful careers and opportunities to "give back" by volunteering.

Balance My Budget

Make choices about how to meet basic needs and treat yourself with a splurge here and there, while sticking to a monthly budget.





Money Trail

Starting with $500 in your bank account, make decisions about how to earn and spend.

Let's Deal

Hear from buyers and vendors at a farmers' market as they swap goods and learn about money and bartering.

Penny Pinchers' Party

As the best party planner in town, create the perfect party by choosing free items or buying new items online, but don't forget to stay within your budget!

Pet Cents

Learn about the costs associated with owning a pet while making purchases that your pet needs and wants to keep it happy and well cared for.

Making Mooo-lah

Make strategic financial decisions to manage your own farm for a year. Will you be able to turn a profit?

Currency Catcher

"Currency" means money—both paper money and coins. In these challenges, learn about bills, coins, and what they are worth.

Resources We ♥

Continue your journey to provide financial education to your young patrons with these resources.

National Standards for Personal Financial Education (from the Jump$tart Coalition and the Council for Economic Education)
→ councilforeconed.org/national-standards-for-personal-financial-education/

Financial Literacy Education in Libraries: Guidelines and Best Practices for Service
→ bit.ly/FLEGGuidelines

Thinking Money for Kids
→ ala.org/tools/programming/thinking-money-kids

Council for Economic Education
→ councilforeconed.org

Jump$tart Coalition
→ jumpstart.org

Next Gen Personal Finance
→ ngpf.org

Federal Reserve Education
→ federalreserveeducation.org

U.S. Mint Games
→ kids.usmint.gov/games

Financial Literacy in Public Libraries LibGuide
→ libguides.ala.org/finra-ore/personalfinance

ALA American Library Association

FINRA Investor Education FOUNDATION