

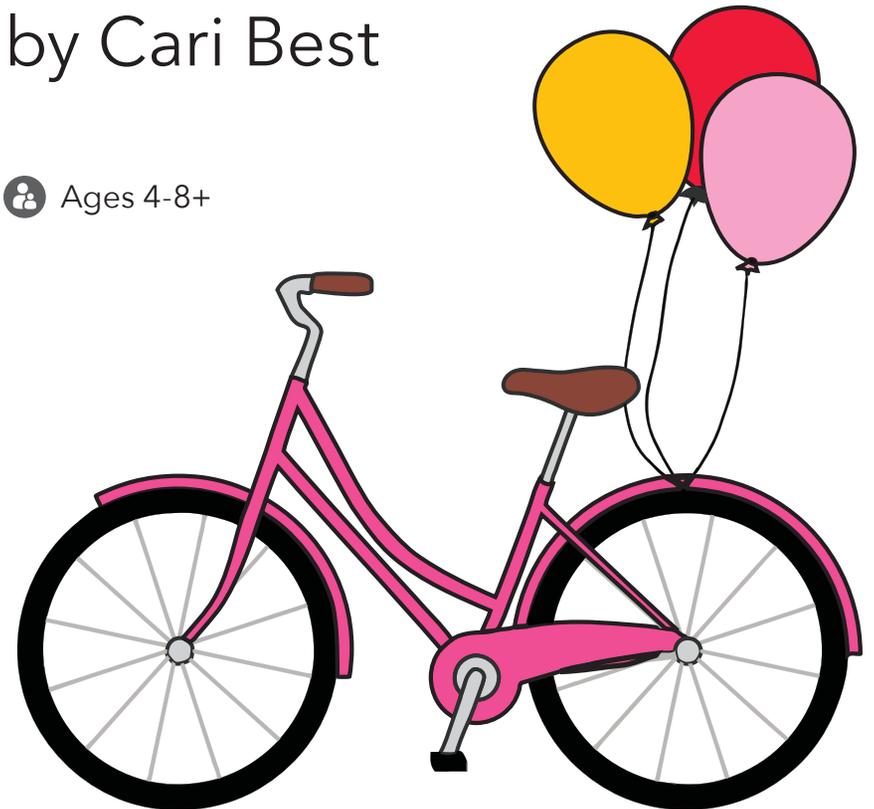
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DOLLARS DURING DEVELOPMENT

## Parent reading guide for "Sally Jean, the Bicycle Queen" by Cari Best

 Ages 4-8+



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

## DOLLARS DURING DEVELOPMENT BOOK CLUB

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Parent reading guide | Ages 4-8+

## Welcome

This guide will help you teach your child money management skills while reading "Sally Jean, the Bicycle Queen" by Cari Best. 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

Sally Jean loves to ride her bicycle. When Sally Jean grows too big for her bike, her parents tell her she must wait. Sally Jean comes up with ways to raise money and reuse old parts to make a bigger bike.



## 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

slips in a jar with lid. Shake up the “Problems” and pick one slip of paper from the jar. As a family talk about a few ideas that would make this problem better. What makes this a problem? What skills does each family member have to solve the problem? Sometimes there is no ideal solution, but we do the best with what we have.

### **Picture your wants**

**Ages 5+**

In this book, Sally Jean’s family had several needs to pay for, such as new glasses and a dentist bill. The family did not have the money to buy a new bicycle because that was a want. Talk with your child about a ‘want’ that he or she has. Your child can draw a picture of this want. It can be fun to want something, yet that doesn’t always mean you can get it. Can your child make something that would be just as fun as this want, just like Sally Jean made a bike from used parts? Are there ways your child can work towards getting that want by earning money at home or in the neighborhood? If your child needs to wait until a special time, like a birthday or holiday, to get this want, you can use a calendar to write down the time needed to wait.

## **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. Solving problems**

As things happen to us, we try to deal with them. Problem solving means finding what works best for us and taking action to make things better.

**How children show it:** Can describe problems and come up with a few ideas to make things better.

### **2. Earning**

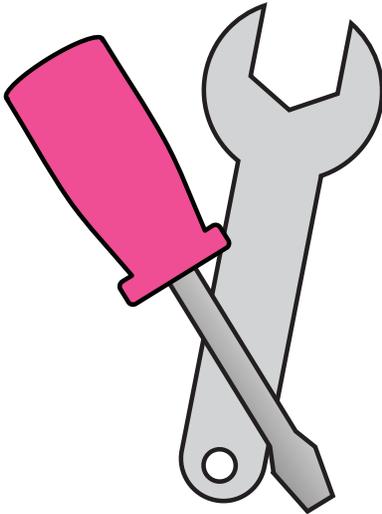
People use their time and skills to make money. Paper money and coins have different values.

**How children show it:** Can identify the different jobs people in the family and community do to earn money. Has a safe place to keep money and keeps track of how much they have.

### 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 children show it:** Parents talk about times when they were able to wait and how they were able to do it. Have children identify times of waiting they may have done.



## Something to do

### Solving problems

**Ages 4+**

Here are a few activities for children of different ages to practice problem-solving skills.

#### Pick the pattern

**Ages 4+**

You can use coins or different colored beads or blocks for this game. Arrange these items by different patterns, such as big to small, different colors, or circles and squares. Let your child guess what the pattern is and talk about the reasons behind this guess. Can your child add the next few items to continue the pattern? Next, let your child create their own pattern and let the parent guess what it is. This activity helps with early counting skills too.

#### Sharing

**Ages 7+**

Sit down as a family and each person writes two problems on slips of paper. Remember, problems are not always bad. A problem can also mean deciding between too many good choices. After writing a problem on each slip of paper, place the

- How did Sally Jean get a bigger bicycle?
- Sally Jean knows how to work with tools and make a bike, but not everyone knows how to do that. If you wanted something like a bike or a toy, what are you able to do to help you get what you wanted?

## Something to think about

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

- Sally Jean grew up loving to bicycle and being outside.
- Sally Jean got too big for her bicycle. Her parents had other bills to pay first and could not buy her a new bike.
- When Sally Jean wanted a bigger bike, she used her skills to earn money teaching other children how to fix their bikes.
- Sally Jean recycled old bike parts to build a bigger bike for herself. Then she gave her old bike to a younger child who did not have a bike.

## 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:

- Sally Jean loves to ride on a bicycle? Have you ever ridden on a bike?
- What kinds of things did Sally Jean see when she rode a bike around her neighborhood?
- What do you call a bicycle with three wheels? Count how many wheels a bicycle with training wheels has.
- Sally Jean's parents showed her how to make her 2-wheel bicycle grow with her. What did they teach her?
- What happened when Sally Jean grew too big for her bicycle? Have you ever gotten too big to use a favorite toy?
- Why was it hard for Sally Jean to wait? Have you ever had to wait for something you wanted? What does waiting feel like?