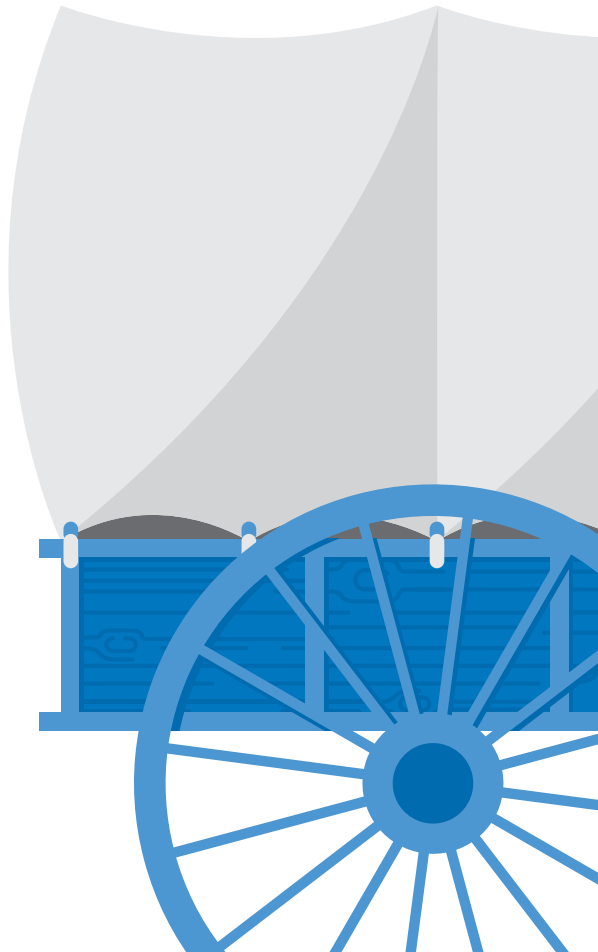


MONEY AS YOU GROW BOOK CLUB

Parent reading guide for "Ox-Cart Man" by Donald Hall






 Ages 4+



Consumer Financial
Protection Bureau

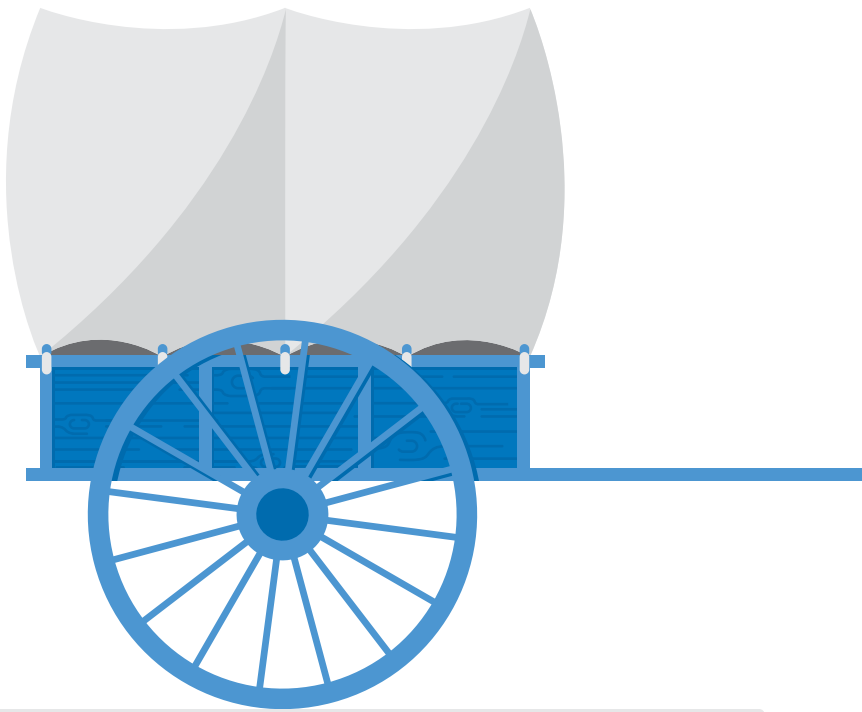
Welcome

This guide will help you teach your child money management skills while reading “Ox-Cart Man” by Donald Hall. 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

A farm family uses their time, energy, and talents to make or grow almost everything they need. They also make and grow extra things to take to market and sell.



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. Earning

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

How kids show it: They can identify the different jobs people in the family and in the community do to earn money. They have a safe place to keep money and keep track of how much they have.

2. Setting goals

A goal is something you want to do or to have. When you set a goal, you make a plan to reach it by a certain time. You then follow the plan until you succeed. Reaching a goal feels good. Celebrate your success and the successes of others.

How kids show it: They can follow a multi-step plan to reach a goal (with a little help and encouragement).

3. 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 choice 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.

4. 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.

Something to think about

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

- In the olden days, most people lived on farms. They made and grew almost all the things they needed to live.
- The farm family in the story used its talents to make or grow the things they needed. These skills are human resources.
- The family also used natural resources like the wood from trees.
- The goal of the farm family was to use all kinds of resources to get what they needed.



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:

- Why did the farm family work so hard to make and grow everything?
- What were some skills and talents the family used?
- What were some natural resources the family used?
- Talk about the kinds of resources your family has.
- How do these resources help your family get what it needs?



Something to do

Play job charades

Ages 4+

This activity will help your child learn how his or her skills help the family.

Ask your children to silently act out the jobs they have at home. The whole family tries to guess what the job is. Talk about how doing these jobs helps your family.

Family goal

Ages 8+

This activity will help your child set a goal and plan the use of family skills to reach that goal.

Have your family talk about something they would like to do together. Some ideas might be to go on a picnic, go on a hike, or go to the library. Agree on one idea and write it down.

Talk about, and make a list of things that need doing to reach your goal. What skills (human resources) do family members have to reach the goal? Match these special skills with the things that need doing to help the family reach the goal.

Family human resources chart

Ages 6+

This activity will help your child learn how all family members help to get the work done.

Talk about the jobs done by each member of the family in Ox-Cart Man. Some of the things they did are listed on the chart.

Father	Mother	Daughter	Son	Family
Stitched harness	Spun yarn	Embroidered linens	Carved brooms	Made maple syrup Made candles

Talk about the jobs done by each member of your own family. Use the blank boxes to list things each member of your family does to get the work done. Talk about the human resources used to get the family work done.

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.

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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