






Parent reading guide for  
"My Rows and Piles of Coins"  
by Tololwa M. Mollel

 Ages 4-7



# Welcome

This guide will help you teach your child money management skills while reading “My Rows and Piles of Coins” by Tololwa M. Mollel. 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 in Tanzania, a country in Africa, works hard and saves all his money for months. He wants to buy a bicycle to help his mother carry items to sell at the market.



# 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. Setting goals

A goal is something you want to do or to have. When you set a goal, you make a plan to reach your goal 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).

## 2. Saving

Some things cost more money than we have at one time. Saving means putting some money aside until we have enough to buy what we want.

**How kids show it:** They keep money in a safe place and keep track of the amount saved for future spending. (Ages 7+) They can explain why money saved in a bank or credit union is still a personal belonging.

### 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 kids show it:** They can talk about times when they were able to wait and how they were able to do it.

# Something to think about

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

- The young boy, Sarumi, earns coins from his mother for helping her carry goods to town on market days.
- Sarumi's goal is to save enough money to buy a bicycle to help his mother carry her items to sell at the market.
- Sarumi puts his coins in his secret money box and watches his money grow. Does your child have a secret place where he or she puts special things? Sarumi is proud when he saves his money and learns to ride a bike, but he is sad when he still does not have enough money to buy his own bicycle.
- The market is full of wonderful things that Sarumi would like to buy, but a bicycle is more important to him.
- Sarumi's mother Yeyo and his father Murete reward the boy's saving by giving him the family bicycle and letting him keep his coins. Then Sarumi sets a new savings goal to buy a cart to tow behind his bicycle.

## 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

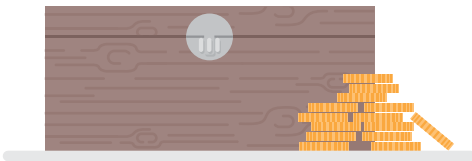
Before you begin to read the story with your child, look at the cover of the book together. Ask what the story might be about.

As you read the story with your child, talk about these ideas:

- Why did Sarumi want to save his money? What are some things you would like to save for?
- Sarumi saw lots of treats and toys at the market. How does a Tanzanian market compare to an American store?
- Do you think it was hard for Sarumi to not buy anything at the market? Have you been tempted to buy a toy or treat when you are saving for something else?
- Sarumi wants to buy a bike to help his mom get to the market. How does your family get to the store or school?
- Notice how the rows of coins get bigger during the story. Sarumi saved his money in a secret money box. Do you think this is a safe place for money? If you had money, where would you keep it?
- When we are saving our money for something special, it takes a long time and hard work to have enough money to buy that item. Why did the man selling bicycles laugh when Sarumi gave him his coins? How do you think Sarumi felt about his goal of saving for a bicycle after the man laughed at him?



- Sarumi gave the vendor 350 coins—how much was that in Tanzanian currency? Do you know how that compares to American currency, or how you would figure that out?
- When his parents gave him the bicycle and returned his coins, what did Sarumi decide to do with his money? Do you think Sarumi will reach his goal of buying a cart?
- Sarumi likes to help his mother and father. What kinds of things do you do to help your family?



# Something to do

## Create a goal chart

Ages 4+

Making a chart will help your child identify and keep track of something he or she wants. It might be something that costs money or it could also be for a special event or a privilege, like staying up past bedtime or having a friend over.

- If your child is working toward earning a privilege or other treat, figure how many stickers or tokens it would take to reach that goal and how to earn the tokens (good behavior, special chores, etc.). It helps young children to track their progress by seeing it on a goal chart. One idea to make a chart is to draw as many boxes as there are tokens or stickers needed to earn the goal. For each earned token, let your child color or put a sticker in a box. Your child can watch the chart fill up until they reach their goal, and then celebrate with their special treat or privilege!
- Share with your child a time you had to wait to save enough money to buy something. Tell your child how you kept track of your goal and how much you had saved. Was it easy or hard? What helped you stick to your savings goal? You can make your own goal chart too and fill in the chart at the same time your child does.

## **Puppet or stuffed animal role playing**

**Ages 4+**

This activity helps young children learn how to identify one thing that they want and cannot have right now. It also helps with hard feelings that come with having to wait. Have your child write or draw a thing or activity he or she wants to have or do. Talk with your child about his or her wishes or wants. Use puppets or stuffed animals to act out a play, for example: "Your friend (or brother or sister) was given one of the new action figures that you have been wishing to have for weeks. How do you think this makes the puppets in our story feel?"

## **Song "I Am Waiting"**

**Ages 3-4**

This song is a good way for young children to take their mind off waiting. The song is sung to the tune of Frere Jacques:

"I am waiting, I am waiting,  
For my turn, for my turn  
I am very patient, I am very patient  
I can wait. I can wait!"

# 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 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 BOOK CLUB

---

Ask about these other Money as You Grow Book Club books and parent guides. ISBNs for paperback versions are included below:



### Count on Pablo

by Barbara deRubertis  
ISBN # 9781575650906



### The Rag Coat

by Lauren Mills  
ISBN # 9780316574075



### Cuenta con Pablo

by Barbara deRubertis  
ISBN # 9781575651514



### Those Shoes

by Maribeth Boelts  
ISBN # 9780763642846



### Curious George Saves His Pennies

by Margaret and H.A. Rey  
ISBN # 9780547935768



### Tía Isa Wants a Car

by Meg Medina  
ISBN # 9780763657529



### Lemonade in Winter

by Emily Jenkins  
ISBN # 9780375858833



### Tía Isa Quiere un Carro

by Meg Medina  
ISBN # 9780606238014

To learn more about the Money as You Grow Book Club, or download other parent reading guides, visit [consumerfinance.gov/MoneyAsYouGrow](https://consumerfinance.gov/MoneyAsYouGrow).