

MONEY AS YOU GROW BOOK CLUB

Parent reading guide for
"Sheep in a Shop"
by Nancy Shaw






 Ages 4+



Consumer Financial
Protection Bureau

Welcome

This guide will help you teach your child money management skills while reading “Sheep in a Shop” by Nancy Shaw. 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

Some sheep go shopping for a birthday gift. They find they do not have enough money to pay for it. They decide to solve their problem by trading.



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. 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.

2. Solving problems

When problems come up, we try to deal with them. Solving problems means finding what works best for us and taking action to make things better.

How kids show it: They can describe problems and come up with a few ideas to make things better.

Something to think about

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

- The sheep in the story have to choose a birthday gift. There are many things to choose from.
- We all have to make many decisions every day.
- When there are many choices, it is harder to make a decision.
- Like the sheep in the story, children are natural traders. Children like to trade with each other. This is solving a problem to get what they want.

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:

- The sheep were trying to make a decision. What was the decision?
- Why was it hard for the sheep to decide? (The sheep did not have enough money.) How did they solve this problem?
- Ask your child what “trade” means.
- Ask if your child has ever traded for something. Talk about trading.
- What can your family do, make, or grow to trade with others?



Something to do

Baa baa black sheep

Ages 4+

This activity will help your child understand how the sheep solved their money problem.

Share this nursery rhyme with your child. Talk about how it relates to the sheared sheep in the story. (The sheep traded their wool.)

Baa baa black sheep, have you any wool?

Yes sir, yes sir, three bags full.

One for my master,

One for my dame,

One for (your child's name) who lives down the lane.

Baa baa black sheep,

have you any wool?

Yes sir, yes sir, three bags full.

Neighborhood swap meet

Ages 6+

This activity will give your child practice in making decisions.

Get together with some neighborhood pals and trade or swap your unwanted stuff for something else. Here is how to do it: Have a kids' meeting and decide where and when to have the swap meet. Decide how many toys or other items each child can bring to trade or swap. Decide how to do the trading. The children could draw numbers to see who goes first. Decide how many trades to make at each turn. Talk about what other rules you may need.

If you choose to use this activity, also be sure to talk about it with the parents of all the children who will participate.

A decision-making method the children might learn is looking at all possible choices before making a trade. A problem-solving concept learned might be that waiting to choose may mean the item they want is not available because someone else picked it first.

Hold the swap meet. Have fun!

Problem solving for a birthday gift

Ages 8+

This activity will help your child find ways to get a gift to give.

Your child has a problem. He or she has no money for a birthday gift for someone. You have no sheep to shear. Try some of these ideas.

- Trading for something. Maybe your child has something to trade for a gift.
- Maybe your child can earn money doing odd jobs around the neighborhood.
- Maybe your child can make a gift from things you have around the house. Some ideas could be:
 - Puzzle Piece Pins: Glue some old puzzle pieces together. Make sure they are not too big. Glue a small safety pin on the back. This will work as the clasp. Your child now has a piece of jewelry that will make a great birthday gift.
 - Puzzle Piece Frames: Find some old puzzle pieces. Cut a square shape from a cardboard box. Then cut the middle out of the square. Glue some puzzle pieces around the frame. Use the frame with a special picture you draw for the birthday person.



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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