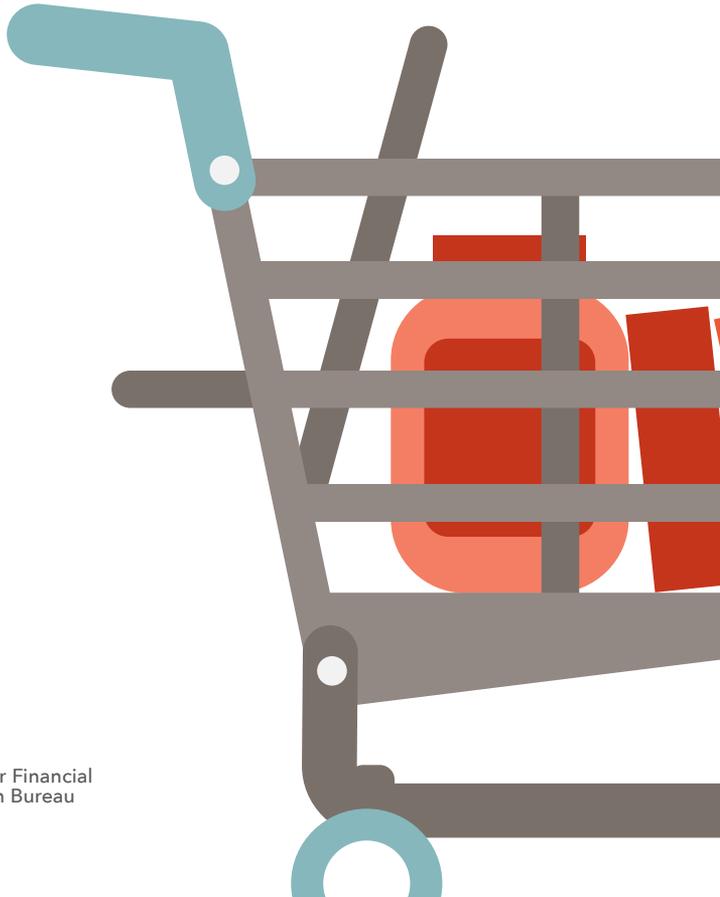


MONEY AS YOU GROW BOOK CLUB

# Parent reading guide for “Just Shopping with Mom” by Mercer Mayer

 Ages 4+



Consumer Financial  
Protection Bureau

# Welcome

This guide will help you teach your child money management skills while reading “Just Shopping with Mom” by Mercer Mayer. 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

Mom goes food shopping with three youngsters. One has trouble accepting “no” for an answer.



# 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. 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.

## 2. Spending

You need money to buy things. These things have different prices. Money can be spent only once—after buying something, a person needs more money to buy something else.

**How kids show it:** They make spending choices with their own money (real or play money). **(Ages 7+)** Can tell the value of different coins and bills.

### 3. Self-control

Sometimes we can't have what we want right away and 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 challenge of shopping with children is an experience all parents share. Kids are easy targets for colorful store displays and check-out counter goodies. It is only natural for them to want things that look tempting.
- In the story, Mom decided what was important for her children to have. She let her children each pick one book. After shopping, they all got ice cream cones. Talking about rules before shopping may help children cooperate. Finding ways for children to help with shopping may make it a positive experience.



## 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:

- Where did the family go shopping?
- How did the children help Mom at the store? How did little sister help at the store?
- How has your child helped at the store?
- What things did little sister think it was important to have? What did Mom think was important to have?
- What was the best part of the shopping trip?
- What can children do to help make shopping easier for parents and kids?



# Something to do

## Wordless shopping list

**Ages 4+**

This activity will help your child understand shopping priorities.

Many times younger children want to help at the store but are unable to read a list. Help them find items purchased regularly by saving labels and gluing them on large pieces of paper. This will become your child's personal shopping list. Your child can find the items by matching the pictures on the list to the pictures in the store.

## Playing store

**Ages 4+**

This activity will help the child create positive interactions around shopping.

Help the child create a Play Store. Save empty packages of food, medicine and household items. Help make price tags and play money for the store. Be a shopper in the store. Then, switch places and let your child buy something from you.

## Sack math

**Ages 6+**

This activity will teach children about prioritizing spending. Try this activity in the Play Store. On different pieces of paper, write various money amounts (\$2, \$3, \$5) to spend at the play store. Have each child pick a paper with an amount to spend. The goal is to buy a sack of groceries that comes as close to the amount to spend as possible. Parents can help the child with the adding. Add up each shopper's bag and see who can fill a sack closest to the spending amount.

## Role play

**Ages 8+**

This activity will increase awareness of positive interactions around shopping. This game enables parents and kids to see with each other's eyes. Try this role reversal in the Play Store. Then try it in a real store. First, parents and kids pretend to be each other on a shopping trip. Switch roles. Ham it up. Use each other's expressions and gestures. Have fun!

After the game, tell each other how it felt to switch roles. Did you learn anything about the other? Will you change your shopping behavior?

# 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.

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