Welcome

This guide will help you teach your child money management skills while reading “Those Shoes” by Maribeth Boelts. 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

Jeremy wants a pair of shoes like the ones everyone at school seems to be wearing. His grandma has enough money to buy Jeremy a new pair of boots, not the shoes he wants. When his old shoes fall apart, Jeremy needs to make choices about what is important to him.
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. Sharing and borrowing

There are two kinds of sharing: Something shared that does not have to be returned or paid for is a gift. Something borrowed or lent must be returned.

**How kids show it:** They can explain the difference between lending and giving something away.
3. Staying true to yourself

Sometimes we might feel left out if we don’t have what other people have. Knowing what’s important to you and not comparing yourself to others can help you feel good about your decisions.

How kids show it: They can name one special thing they like about themselves and one thing that makes each family member special too. (Ages 7+) They can discuss why it’s okay that different people use their money for different things.
Something to think about

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

- Jeremy feels left out and wants to fit in with the rest of the boys in his class.
- Jeremy's grandma has been saving money to buy him winter boots.
- Jeremy and his grandma compare prices at the shoe store and thrift shop.
- Jeremy chooses to spend his own money on the thrift shop shoes. Then he chooses to not wear the shoes because they are too small for him.
- On his own, Jeremy gives the shoes to Antonio.
- Jeremy wears his new boots at the end of the story and can play outside with his friend.
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:

- Jeremy really wants the black high tops with the two stripes. Why does he want them so badly? How is he feeling?
- Grandma says there is no room for “want,” there is only room for “need.” What do you think she means?
- Jeremy needs to wear a pair of shoes from the counselor at school. Why doesn't he like them? Have you ever had to wear something you didn't like but needed to wear? What was it?
- Grandma saved money for Jeremy’s new boots. Have you ever saved money to buy something? How do you save money?
- Grandma and Jeremy go to thrift stores. A thrift store sells secondhand clothes and other items. What is a good thing about these stores?
- Grandma lets Jeremy make his own decision about buying the shoes. What kinds of decisions have you made?
- Jeremy buys the shoes with his own money even though they are too small. Was this a good or bad idea? What would you do?
- At first Jeremy doesn't want to give Antonio his shoes. Why was it hard for Jeremy to make a decision?
- Have you ever given something to someone that they needed but didn't ask for? How did that feel?
Something to do

Create a needs and wants chart  Ages 5+

Create a list of needs your family has and a list of wants your family has. You can write words on a piece of paper, draw pictures, or cut pictures out of magazines or newspaper. Work together to sort the list or pictures into needs and wants. Talk about each picture as you sort them. What makes it a need or a want?

You and your child can each create your own list of needs and wants using the pictures. Sort the pictures, then each share your list and talk about the differences. What is different between your list and your child’s list? Do you have any of the same things? If so, what things?

Sharing with others  Ages 5+

Have your child go through his or her toys, clothes, and other items. Set aside clothes that don’t fit or toys and books your child does not use anymore. This is a good way to clean up the child’s room together, too. While your child is making the pile, ask questions about each thing he or she sets aside. Where did it come from? How did you feel when you got it? How long did you use it for? Who do you think would like to use this now?
Talk about how to share your extra items with other people. Would you like to give away things to someone you know or to a local program? Some families also trade clothes and toys, or sell their items at a rummage sale or thrift store.

**Giving back to the community**  
* Ages 5+

Make a list of volunteer activities or ways that people can share and give in your community. Examples may include donating to thrift stores or helping to serve meals to others. Some stores have a jar on the counter to collect money for a good cause. Point out these different examples to your child and talk about the different ways people help each other. How do you feel when you help others? Has there been a time where other people helped your family? How did that feel?
About this guide

Money as You Grow Bookshelf 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.

Money as You Grow Bookshelf 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 regulates the offering and provision of consumer financial products and services under the federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions. For more, 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.
MONEY AS YOU GROW BOOKSHELF

With Money as You Grow Bookshelf, you can build your child’s money skills while you read together.

A Bargain for Frances by Russell Hoban
A Chair for My Mother by Vera Williams
Alexander, Who Used to Be Rich Last Sunday by Judith Viorst
But I’ve Used All of My Pocket Change by Lauren Child
Count on Pablo by Barbara deRubertis
Cuenta con Pablo by Barbara deRubertis
Curious George Saves His Pennies by Margaret and H.A. Rey
How Much Is That Doggie in the Window? by Bob Merrill

Jingle Dancer by Cynthia Leitich Smith
Just Shopping with Mom by Mercer Mayer
Lemonade in Winter by Emily Jenkins
My Rows and Piles of Coins by Tololwa M. Mollel
Ox-Cart Man by Donald Hall
Sally Jean, the Bicycle Queen by Cari Best
Sam and the Lucky Money by Karen Chinn
Sheep in a Shop by Nancy Shaw

The Berenstain Bears & Mama’s New Job by Stan & Jan Berenstain
The Berenstain Bears’ Trouble with Money by Stan & Jan Berenstain
The Purse by Kathy Caple
The Rag Coat by Lauren Mills
Those Shoes by Maribeth Boelts
Tia Isa Wants a Car by Meg Medina
Tia Isa Quiere un Carro by Meg Medina

For more tips and activities for parents and caregivers, and to check for the latest Money as You Grow Bookshelf guides and information, visit consumerfinance.gov/MoneyAsYouGrow.