Welcome

This guide will help you teach your child money management skills while reading “Tia Isa Wants a Car” by Meg Medina. 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

Tia Isa (Aunt Isa) is saving money to buy a car. Her niece earns money to help her aunt buy the car.
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. 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.

2. Saving

Some things cost more money than we have at one time. Saving means putting 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. Follow-through

Sticking with a plan to reach a goal can be hard. It takes effort, skill, and sometimes help from others.

How kids show it: They can identify who they can turn to for help reaching a goal, or what tools or tricks might help them stick with a plan.
Something to think about

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

- A car is important for Tia Isa and her family. It takes Tia Isa a long time to save for her goal of a car.
- Some of Tia Isa’s family does not think she needs a car, and others help her work on her goal.
- Tia Isa had two money goals at the same time – saving for a car and sending money to her family.
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 do you think a car was so important to Tia Isa? Did Tia Isa want or need a car?
- Why was it so hard for Tia Isa to save money?
- What did different family members think about Tia Isa’s goal?
- The niece wanted to help her aunt reach her goal. What did the niece do to earn money?
- How does Tia Isa keep track of the money she saves? How does her niece keep track of her money? If you saved money, where would you keep it?
- How did the family celebrate Tia Isa reaching her goal?
Something to do

Set a savings goal as a family  
Ages 3+

Together, list some goals that your family could begin to save for. Explain how saving a little bit each week helps reach the goal. Talk about things they may have to give up. Talk about how much you have to save and then keep track of your progress with a chart using stickers and markers. Your child can also draw a picture of what your family is saving for and color the picture in as you get closer to your goal. Look around your home for containers that would make a good place to save a small amount of money. If you child is curious about saving larger amounts, talk about keeping money in the bank.

Family skills  
Ages 6+

Each of us has skills that make us special. List the different jobs the niece did to earn money. What skills do you think are important to do that job? Which of those jobs would the different members of your family be good at?

As a family, talk about how it felt to share with others. What did you learn about yourself and other people? Would you like to do this or something different to share in the future?
Spanish words in the story

Tía - aunt
un pisicorre - a small bus
Sí - yes
Así - like that
Tío - uncle
Rrrridículo - ridiculous, silly
Señor - Mr.
Niña - girl
la vieja - the old woman
mi vida - my dear
Español - Spanish
Abuelo - grandfather
Besito - kiss
Vamos - let’s go
ese mismo - that same
mi hija - my daughter, my little one
los padres - parents
primos - cousins
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  
Jingle Dancer by Cynthia Leitich Smith  
The Berenstain Bears & Mama’s New Job by Stan & Jan Berenstain  

A Chair for My Mother by Vera Williams  
Just Shopping with Mom by Mercer Mayer  
The Berenstain Bears’ Trouble with Money by Stan & Jan Berenstain  

Alexander, Who Used to Be Rich Last Sunday by Judith Viorst  
Lemonade in Winter by Emily Jenkins  
The Purse by Kathy Caple  

But I’ve Used All of My Pocket Change by Lauren Child  
My Rows and Piles of Coins by Tololwa M. Mollel  
The Rag Coat by Lauren Mills  

Count on Pablo by Barbara deRubertis  
Ox-Cart Man by Donald Hall  
Those Shoes by Maribeth Boelts  

Cuenta con Pablo by Barbara deRubertis  
Sally Jean, the Bicycle Queen by Cari Best  
Tia Isa Wants a Car by Meg Medina  

Curious George Saves His Pennies by Margaret and H.A. Rey  
Sam and the Lucky Money by Karen Chinn  
Tía Isa Quiere un Carro by Meg Medina  

How Much Is That Doggie in the Window? by Bob Merrill  
Sheep in a Shop by Nancy Shaw  

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.

Consumer Financial Protection Bureau  
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