

Making Sense of Dollars and Cents

Books about Money

by Sheri McDonald and Sally Rasch

Elementary school

Teaching the concept of money has built-in relevance for students, and it entails difficult concepts that often involve upper-level thinking skills. These skills, as well as practical applications of lessons on money, can be experienced through the use of picture books. Many picture books lend themselves to introducing and reinforcing skills taught while providing lessons on the value of money. David M. Schwartz's *If You Made a Million* and Loreen Leedy's *Follow the Money* are excellent choices for teaching skills; Judith Viorst's *Alexander, Who Used to Be Rich Last Sunday* helps illustrate the value of money. Others, such as Taylor Morrison's *The Buffalo Nickel*, provide teachers with a vehicle to integrate social studies and math. Tololwa M. Mollel's *My Rows and Piles of Coins*, set in Tanzania, and Karen Chinn's *Sam and the Lucky Money*, set during Chinese New Year, offer cultural awareness integrated with a money lesson. Books such as Margie Palatini's *The Three Silly Billies* and Amy Axelrod's *Pigs Will Be Pigs* are fun read-alouds that feature math interactions. These books, along with the others listed below, will add spark to a unit on money.

Dollars, Cents, and More

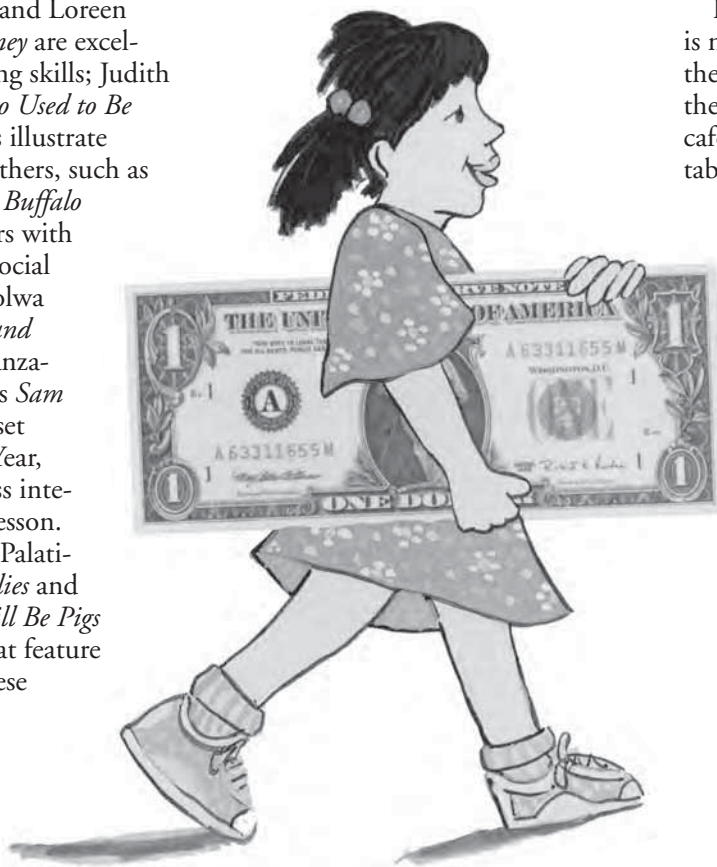
Adams, Barbara Johnston. *The Go-Around Dollar*. Illus. by Joyce Audy Zarins. 1992. 32p. Simon & Schuster, \$16.95 (0-02-700031-1).

K–Gr. 5. The text of this book has two components: a story about the journey a dollar bill takes after being found by two boys, and information about the currency. Have students

make a flow chart for the path the dollar bill takes in the story. Word problems could also be written for each time the dollar bill changes hands.

Axelrod, Amy. *Pigs Will Be Pigs: Fun with Math and Money*. Illus. by Sharon McGinley-Nally. 1994. 40p. Simon & Schuster, \$15.95 (0-02-765415-X); Aladdin, paper, \$6.99 (0-689-81219-1).

K–Gr. 4. When the pigs find there is no food or money in the house, they go on a money hunt to finance their dinner out. Create a classroom café with borrowed restaurant menus, tablecloths, and table settings to extend the story. Make pretend purses and wallets with varying amounts of play money and encourage students to order meals based on how much money each person has.



A little girl sets out to spend her allowance in *The Big Buck Adventure* by Shelley Gill and Deborah Tobola, illustrated by Grace Lin.

Web Connections

These and other Web sites about money may be found on the **Book Links Web site** at <http://www.ala.org/BookLinks>. Click on the “Web Connections” link to access the list.

- **The Core Knowledge Foundation’s “Money, Money, Money!”** at <http://www.coreknowledge.org/CK/resrcs/lessons/298Money.htm> is a well-organized 11-lesson unit on money for early-elementary students. Included are complete descriptions, activities, games, and a book list.
- **At “Fedville,”** hosted by the **Federal Reserve Bank of San Francisco, part of the Federal Reserve System,** at <http://www.frbsf.org/education/fedville>, kids enter into the life of the town, finding jobs, earning and spending money, establishing savings accounts, and more.

Chinn, Karen. *Sam and the Lucky Money*. Illus. by Cornelius Van Wright and Ying-Hwa Hu. 1995. 32p. Lee & Low, \$16.95 (1-880000-13-X); paper, \$7.95 (1-880000-53-9).

K–Gr. 4. Sam visits shops in Chinatown, trying to decide how to spend the money he received for Chinese New Year. In the classroom, divide the class into groups and assign each group a shop Sam visits. Have students write word problems about money related to the shop and then visit each other’s shops and solve the word problems.

DeRubertis, Barbara. *Deena’s Lucky Penny*. Illus. by Joan Holub and Cynthia Fisher. 1999. 32p. Kane, paper, \$4.95 (1-57565-091-6).

Gr. 1–2. In this book from the Math Matters series, Deena wonders where she’ll get the money to buy her mother a birthday present, until she finds a penny in the grass. A neighbor gives her four more, she trades in all five for a nickel, and eventually (with

some help from family and friends) she has a dollar to spend.

Gill, Shelley, and Deborah Tobola. *The Big Buck Adventure*. Illus. by Grace Lin. 2000. 32p. Charlesbridge, \$16.95 (0-881062-94-4); paper, \$6.95 (0-881062-95-2).

K–Gr. 4. A girl receives one dollar for her allowance and searches all over town for the best way to spend her money. Create a classroom store of small objects and give them a variety of prices. Then provide each child with one dollar of play money and have students practice making purchases and figuring out what assortments of items total one dollar.

Leedy, Loreen. *Follow the Money*. 2002. 32p. Holiday, \$17.95 (0-8234-1587-2); paper, \$6.95 (0-8234-1794-8).

K–Gr. 6. Using the point of view of a newly minted quarter, this story follows the coin’s path as it is spent and respent before making its way to the bank and into a savings account. The text provides math problems for the reader to work throughout the story. A sequencing story-mapping activity would work well with this book.

Leedy, Loreen. *The Monster Money Book*. 1992. 32p. Holiday, \$17.95 (0-8234-0922-8); paper, \$6.95 (0-8234-1558-9).

K–Gr. 6. Members of the monster club must decide how to spend the \$54 collected from their dues. Money vocabulary words and a few money math problems are integrated throughout the story. After sharing

the book, create “monster” vocabulary cards (cards cut out in the shape of monsters) with money words and their definitions.

Maestro, Betsy. *The Story of Money*. 1995. 48p. HarperTrophy, paper, \$7.99 (0-688-13304-5).

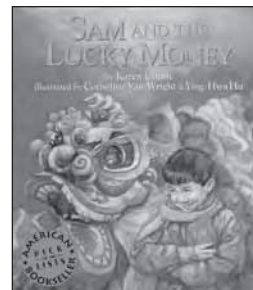
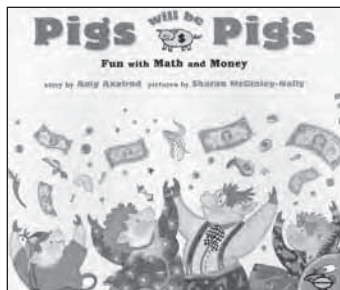
Gr. 2–5. This overview of the history of money from prehistory to modern day features clear, direct text outlining global economic development, zeroing in briefly on the evolution of America’s monetary system. Sweeping double-page spreads and smaller paintings add a sense of story to the facts.

McGillian, Jamie Kyle. *The Kids’ Money Book: Earning, Saving, Spending, Investing, Donating*. Illus. by Ian Phillips. 2003. 96p. Sterling, paper, \$5.95 (1-4027-1765-2).

Gr. 3–7. Easy chapters focus on the history of money, why money matters, making money, using money, and saving money. These chapters would be great introductions to money or economics lessons. Or, use this in a listening-comprehension lesson that features informational books.

Mollel, Tololwa M. *My Rows and Piles of Coins*. Illus. by E. B. Lewis. 1999. 32p. Clarion, \$15 (0-395-75186-1).

Preschool–Gr. 6. This story, set in Tanzania, tells the tale of a boy named Saruni who earns coins and saves them for a trip to the market to purchase his one desire—a new bicycle. Readers can use checkers or counters to count Saruni’s money by 10s as the story is read.



Morrison, Taylor. *The Buffalo Nickel*. 2002. 32p. Houghton/Walter Lorraine, \$16 (0-618-10855-6).

Gr. 2–8. This picture-book biography of James Fraser introduces the man who sculpted the buffalo nickel. The text covers the art, history, and process for developing and minting coins. Discuss the tremendous amount of decision-making needed to finalize the appearance of currency, and have students create a flow chart of the steps. Students could also research another country's currency and identify the artwork, artists, and reasons each design was chosen to represent that country.

Palatini, Margie. *The Three Silly Billies*. Illus. by Barry Moser. 2005. 32p. Simon & Schuster, \$15.95 (0-689-85862-0).

K–Gr. 7. This book is a fun romp with built-in math problems. Three billy goats try to cross a bridge in their old jalopy and are stopped by a troll demanding a toll. Even after pooling their money, the goats do not have enough, so they wait for others in order to have more resources to combine. After the three bears, Red Riding Hood, and Jack come along, they form a car pool and cross the bridge together. Have students make up word problems to go with each new character's arrival at the bridge. If toll roads or toll bridges are common in your community, discuss their importance.

Parker, Nancy Winslow. *Money, Money, Money: The Meaning of the Art and Symbols on United States Paper Currency*. 1995. 32p. HarperCollins, \$16.99 (0-06-023411-3).

Gr. 3–6. There's a short course in

American history in your wallet, and Parker brings it to life by explaining what's on the front and the back of U.S. paper currency, from \$1 to \$100,000. Readers will find interesting facts about the objects and people pictured, accompanied by Parker's clever, colorful illustrations.

Schwartz, David M. *If You Made a Million*. Illus. by Steven Kellogg. 1989. 40p. HarperCollins, \$16.99 (0-688-07017-5); HarperTrophy, paper, \$6.99 (0-688-13634-6).

Gr. 1–6. In this introduction to finance, a magician takes a young boy with his first penny through the various forms of currency and shows how a small amount of money can begin to multiply. Follow this with a lesson on money combinations with equivalent values. The last line lends itself to great journal topics, such as "So what would you do if you made a million dollars?" (or 100? or 10?).

Stewart, Sarah. *The Money Tree*. Illus. by David Small. 1991. 40p. Farrar, \$17 (0-374-35014-0); Sunburst, paper, \$6.95 (0-374-45295-4).

Gr. 1–6. Starting in January a money tree begins to grow in Miss McGillicuddy's yard. Each month brings new surprises from the tree as more and more people come to harvest its gifts. By December, Miss McGillicuddy chooses to chop down the tree. Read this book aloud to introduce a lesson on money in math class or a social studies economics lesson. For

Series Connections

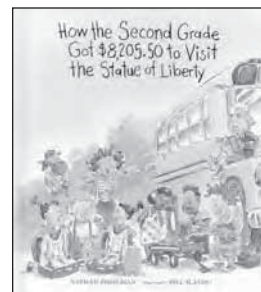
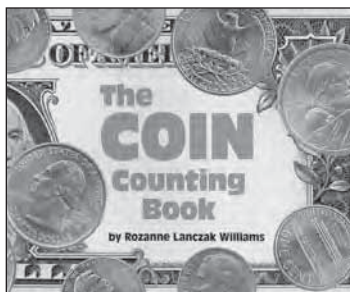
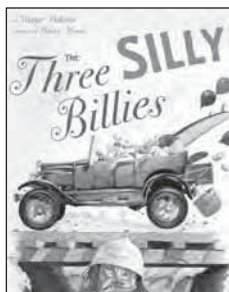
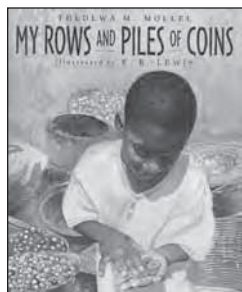
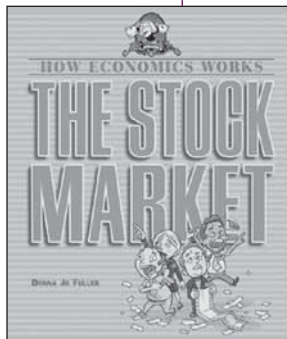
- **How Economics Works.** Lerner. Individual books, 48p., \$25.26. Gr. 4–6. These books introduce economic concepts to young readers; full-color photos add interest. *Banking* covers the history of banks, types of banks, and services banks provide; *Earning Money* focuses on ways real-life kids can do just that and introduces basic business strategies; and *The Stock Market* begins with a history of stock markets and features investment basics. Glossaries, indexes, and lists of further reading and Web sites are included.

- **Learning about Money.** Capstone. Individual books, 24p., \$15.95. K–Gr. 3. Four books, *Earning Money*, *Saving Money*, *Spending Money*, and *What Is Money?* offer basic information about economics. Full-color photos and charts clarify key points, and a hands-on project, glossary, bibliography, and Web link close each volume.

another book where money grows on trees, see Nancy Kelly Allen's *Once upon a Dime: A Math Adventure* (Charlesbridge, 1999).

Thomas, Keltie. *The Kids Guide to Money Cent\$*. Illus. by Stephen MacEachern. 2004. 56p. Kids Can, \$14.95 (1-55337-389-8); paper, \$7.95 (1-55337-390-1).

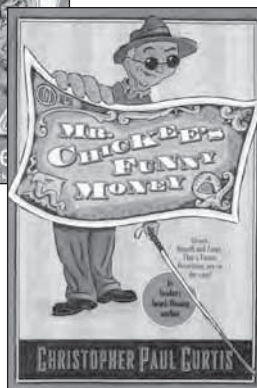
Gr. 2–6. Each section covers money topics such as what banks



Novels about Money

The following novels about spending, earning, and saving could be read aloud, booktalked, or simply displayed during a unit on money.

- Clements, Andrew. *Lunch Money*. 2005. 224p. Simon & Schuster, \$15.95 (0-689-86683-6). Gr. 4-7.
- Curtis, Christopher Paul. *Mr. Chickee's Funny Money*. 2005. 160p. Random/Wendy Lamb, \$15.95 (0-385-32772-2). Gr. 4-6.
- Fitzgerald, John D. *The Great Brain*. 1967; reissued 2000. 192p. Dial, \$9.99 (0-8037-2590-6); Puffin, paper, \$4.99 (0-14-240058-0). Gr. 3-6.
- Friedman, Laurie. *In Business with Mallory*. Illus. by Barbara Pollak. 2006. 160p. Carolrhoda, \$15.95 (1-57505-925-8). Gr. 2-4.



- Gutman, Dan. *The Get Rich Quick Club*. 2004. 128p. HarperCollins, \$15.99 (0-06-053440-0). Gr. 3-5.
- Hugaard, Kay. *No Place*. 1999. 140p. Milkweed, \$15.95 (1-57131-616-7); paper, \$6.95 (1-57131-617-5). Gr. 4-6.
- Lubar, David. *Dog Days*. 2004. 80p. Darby Creek, \$15.95 (1-58196-013-1); paper, \$4.99 (1-58196-025-5). Gr. 3-6.
- Manes, Stephen. *Make Four Million Dollars by Next Thursday*. 1991. 96p. Yearling, paper, \$4.99 (0-440-41370-2). Gr. 3-5.
- Namioka, Lensey. *Yang the Eldest and His Odd Jobs*. 2000. 128p. Little Brown/Megan Tingley, \$14.95 (0-316-59011-8). Gr. 3-7.
- Quattlebaum, Mary. *Jackson Jones and the Puddle of Thorns*. 1994. 128p. Yearling, paper, \$5.50 (0-440-41066-5). Gr. 3-6.

are, the value of shopping around, and the concept of “buyer beware.” Have students keep their own money diaries with “Your Cash Flow,” or create budgets with “Budgeting for Goals.”

Viorst, Judith. *Alexander, Who Used to Be Rich Last Sunday*. Illus. by Ray Cruz. 1978. 32p. Simon & Schuster/Atheneum, \$16.95 (0-689-30602-4); Aladdin, paper, \$6.99 (0-689-71199-9).

K-Gr. 3. Alexander realizes the value of a dollar as his money quickly leaves the safety of his pocket. Provide readers with play money coins to count when reading this story. Discuss coin combinations that have equivalent values.

Wells, Rosemary. *Bunny Money*. 1997. 32p. Viking, \$15.99 (0-670-88688-2); Puffin, paper, \$5.99 (0-14-056750-X).

Preschool-Gr. 1. Max and Ruby start out with a wallet full of money when they go shopping for Grand-

ma's birthday present. Ruby plans to buy something elaborate, but Max spends the money little by little throughout the day. By the end of the trip, they barely have enough for the simple gift Max had in mind all along. Have students work the story backwards to try to figure out how much money Max and Ruby had at the beginning.

Williams, Rozanne Lanczak. *The Coin Counting Book*. 2001. 32p. Charlesbridge, \$16.95 (0-88106-325-8); paper, \$6.95 (0-88106-326-6).

K-Gr. 4. Fun rhymes count coins in different combinations and describe the value of each. Advanced money concepts are introduced, including how one coin can be exchanged for others and still represent the same amount of money. Photographs of money being exchanged for products reinforce the value of coins. This book is a great lead-in for a lesson on counting money and works well with Axelrod's *Pigs Will Be Pigs*, above.

Zimelman, Nathan. *How the Second Grade Got \$8,205.50 to Visit the Statue of Liberty*. Illus. by Bill Slavin. 1992. 32p. Albert Whitman, \$15.95 (0-8075-3431-5).

K-Gr. 3. Written in the style of a treasurer's report (as interpreted by second-grader Susan Olson), this hilarious picture book details the trials and triumphs of a group of children raising money for a class trip. The unintentional foiling of a bank robbery turns into a windfall for the class in this deadpan story that would make a fine read-aloud. Also see Zimelman's *Sold!* (Charlesbridge, 2000), in which a boy unwittingly spends weeks of his allowance at an auction.

Books about Bartering

Haskins, Lori. *No Money? No Problem!* Illus. by John Nez. 2004. 32p. Kane, paper, \$4.99 (1-57565-141-6).

K-Gr. 3. In this Social Studies Connects book, Amy learns that by bartering with others she can acquire the video game she wants from a

friend. Side notes tell the history of bartering as well as problems encountered in the past with the barter system. Have students make a flow chart of Amy's bartering.

Herrera, Juan Felipe. *Grandma and Me at the Flea/Los Meros Meros Rema-teros*. Illus. by Anita DeLucio-Brock. 2002. 32p. Children's Book Press, \$15.95 (0-89239-171-5).

K-Gr. 4. In this bilingual picture book, Juanito goes with his grandmother to the flea market, where she is a vendor. All day long he helps the other vendors and makes trades with various merchants. Overt messages about giving, receiving, and reuse are balanced by lyrical bilingual text (both languages on each spread) that celebrates the energy and warmth of the story. Ask students if they have ever been to a flea market or other market, such as a farmer's market, and have them describe their experiences.

O'Neill, Alexis. *Estela's Swap*. Illus. by Enrique O. Sanchez. 2002. 32p. Lee & Low, \$16.95 (1-58430-044-2).

K-Gr. 3. Estela is excited about trying to sell something at the swap meet for the first time. She intends to sell her music box for money for dance lessons, but she has no takers. After watching her father bargaining, she swaps the box for a skirt to wear to the lessons she hopes to be able to attend soon.

Torres, Leyla. *Saturday Sancocho*. 1995. 32p. Farrar/Sunburst, paper, \$6.95 (0-374-46451-0).

K-Gr. 3. One Saturday, Mama Ana and Papa Angelino find they have only eggs in the refrigerator and are unable to make *sancocho* (chicken stew). They go with their granddaughter, Maria Lili, to the market, and use the eggs to barter for chicken and vegetables to make the stew. Bright, lively watercolors capture the action and flavor of the marketplace, which is alive with colorful characters and unusual foods. Pair this with *Market!* by Ted Lewin (HarperCol-

lins, 1996) or Lewin's picture book *How Much? Visiting Markets around the World* (HarperCollins, 2006).

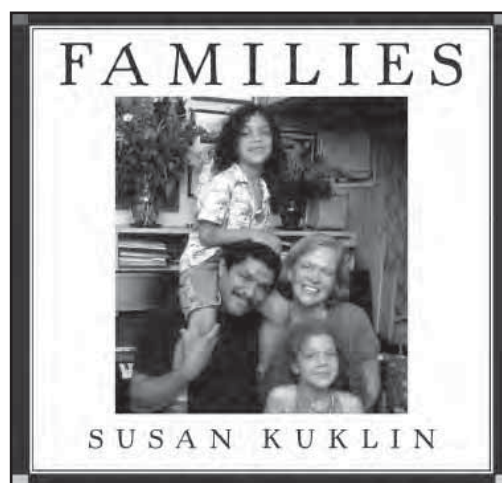
Ziefert, Harriet. *Let's Trade*. Illus. by Mary Morgan. 1989. 32p. Viking, o.p.

K-Gr. 2. In this easy reader, three children trade their lunches with each other and argue over whether or

not the trades are fair. Have students make a flow chart of the trades, then ask if they think the trades were fair, and why or why not.

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—*Kirkus Reviews*, STARRED REVIEW

★“This book will be both attractive to browsers and an excellent impetus for discussing relationships and diversity in America.”

—*School Library Journal*, STARRED REVIEW

In frank, funny, and touching interviews, children from fifteen different families talk about the ups and downs of their home lives. Reflecting the kaleidoscopic diversity of America, this book is a celebration of all families.

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