

Help young earners make dollars and sense out of personal finance with these money-themed books. **By Monika Schröder**

Many American households are in debt, and the current economic crisis has shown how important it is to make informed decisions when it comes to money. Fortunately, elementary curriculum standards include basic economic principles that help students understand the purpose of saving money and learn the difference between wants and needs. Financial literacy—the ability to make sound choices when managing personal finances—is beginning to make its way into the school curriculum. Raising students’ level of financial literacy has become the focus of several state and federal initiatives. (See the “Web Connections” sidebar on p.60.) This article showcases four middle-grade novels, two picture books, and two informational guides on the topic of money that can tie into economics and math instruction as well as meet language-arts benchmarks.

Novels

The following four novels for intermediate readers take different approaches

to the ways and reasons that children earn money. The characters in these novels have widely varying motives: one is driven by summer boredom, another enters a competition with a sibling, one devises a desperate plan to help her family out of homelessness, and a fourth just admires Bill Gates and wants to be a millionaire.

The Get Rich Quick Club. By Dan Gutman. 2004. 128p. HarperCollins, \$16.89 (9780060534417); HarperTrophy, paper, \$5.99 (9780060534424).

Gr. 3–5. Eleven-year-old Gina, whose role model is Bill Gates, wants to make a million dollars by the end of summer break. She forms the Get Rich Quick Club with two friends and the annoying neighborhood twins to help her reach this goal. After the club members develop bylaws and a mission, they decide to fake a picture of a UFO and sell it to a tabloid. For a moment, it looks like the kids will strike it rich, but before they can make money from their UFO scam, their fraud is detected. The humorous

tone and quick action make this book a good choice for reluctant readers.

For Discussion

- At the end of the book, the children discuss other ideas to make quick money. Ask students to write a sequel to *The Get Rich Quick Club*.
- Dan Gutman is known for his humorous books. Discuss the style elements Gutman uses to make the book funny: exaggeration, supplying subtitles for one girl’s thick Australian accent, Gina’s confident and at times flip-pant narration.
- Throughout the story, Gina keeps track of the profit and loss statement for the club’s enterprise. Ask students to find definitions for the terms.

How to Steal a Dog. By Barbara O’Connor. 2007. 176p. Farrar/Frances Foster, \$16 (9780374334970).

Gr. 4–8. After Georgina’s father leaves and her mother can’t pay the

WEB CONNECTIONS

For online resources that improve students' financial literacy, visit the **Book Links Web site** at <http://www.ala.org/booklinks> and click on "Web Connections."

rent, the family is evicted from their apartment and forced to sleep in their car. Georgina is desperate about her situation and tries to hide it from her teacher and friends. When she sees a missing-dog poster, she comes up with the idea of stealing a dog to receive reward money from its rich owner. As Georgina follows through with her carefully devised plan, she wrestles with her conscience. At the end of the story, Georgina and her family live in a house again, the dog is back with its owner, and Georgina has learned a valuable lesson.

For Discussion

- Georgina starts out with a simple plan that quickly unravels as she grapples with her guilty conscience. Ask students to keep track of Georgina's thoughts while she follows through with her plan either by marking the respective text passages with sticky notes or copying the text into their notebooks. Here are some examples: "My head was swimming with so many mixed-up thoughts I couldn't get myself to say *anything*" (p.96). "I knew my silence was like stirring. And the more I was stirring, the worse it was stinking" (p.150). "I felt a big blanket of shame fall over me" (p.160).
- Discuss Georgina's inner development and the lesson she learns from stealing the dog.
- One subject of the book is homelessness. How is homelessness depicted? Compare and contrast the ways Georgina and Mookie,

the wanderer she befriends, deal with being homeless.

Lawn Boy. By Gary Paulsen. 2007. 96p. Random/Wendy Lamb, \$12.99 (9780385746861).

Gr. 5–8. When the 12-year-old narrator receives a lawn mower for his birthday, he decides to overcome the summer doldrums by making money mowing lawns. He meets Arnold, an investor and day trader, who offers him stock investments in return for a mowed lawn. As the narrator's business grows, Arnold recommends that the young entrepreneur outsource some of the work and involves him in more investments, including the sponsorship of a prizefighter.

For Discussion

- Each chapter title relates to a lesson the narrator learns through his business endeavors, such as "Capital Growth Coupled with the Principles of Production Expansion" or "The Law of Increasing Product Demand versus Flat Production Capacity." Use this slapstick tale to illustrate core economic principles and terms. Make a chart that connects each of the chapter titles and events with an economic definition.

The Lemonade War. By Jacqueline Davies. 2007. 192p. Houghton, \$16 (9780618750436).

Gr. 3–6. When Evan learns that his younger sister Jessie will be skipping third grade and joining his fourth-grade class, their usually cordial relationship quickly deteriorates. Against gender stereotypes, Jessie is good in school, but admits feelings are "her weakest subject," while her brother, although the weaker student, has better social skills. The siblings' conflict heats up when they engage in a competition over who can make more money selling lemonade during the last week of summer vacation. Each chapter begins

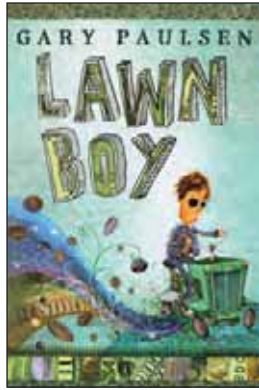
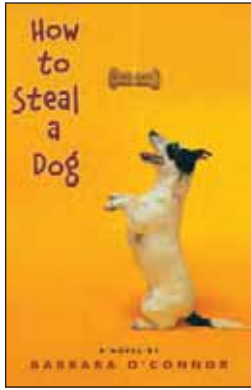
with the definition of a business term, such as *joint venture* or *underselling*. More economic concepts are defined throughout as Jessie reads a business book to boost her sales. Readers will enjoy the ups and downs of the siblings' attempts to outshine each other with their respective business models.

For Discussion

- The siblings' genial relationship quickly changes to a rivalry when they learn that they will be in the same class. Discuss students' experiences with feeling competitive toward a friend or sibling.
- Point out the math problems in the book and develop similar or better solutions.

Discussing All Four Novels

- Distribute the four novels to different groups in your class and have students read them in literature circles.
- Ask each group to prepare a short presentation about their book, including information about how the main character tried to earn money, how successful he or she was in executing a plan, how realistic the plan seemed, and so on. Note the answers to these questions on chart paper and compare the four novels in a classroom discussion.
- These novels depict questionable moral choices. Georgina in *How to Steal a Dog* and the children in *The Get Rich Quick Club* act dishonestly to make money. Jessie and Evan are mean to each other during their competition in *The Lemonade War*. Discuss the moral choices the main characters make. Can they be rectified? How do the authors portray lying and stealing in the books? How does being overly concerned about money negatively affect interpersonal relationships?



- While the four books have similar themes, they differ in style and tone. *Lawn Boy* and *The Get Rich Quick Club* use improbable and slapstick plot elements. How does the satirical and exaggerated tone of both books influence their theme and message?
- Invite students to write a story about their own attempts to earn money.
- Discuss the math concepts and economic principles in *Lawn Boy* and *The Lemonade War*.

Picture Books

Sheila Bair knows money. Her current and former job titles include assistant secretary for financial institutions at the U.S. Treasury, chair of the Federal Deposit Insurance Corporation, and senior vice president for government relations at the New York Stock Exchange. In her spare time, she writes children's picture books about saving money.

Isabel's Car Wash. By Sheila Bair. 2008. 32p. Albert Whitman, \$15.95 (9780807536520).

Gr. 1–5. This book simplifies a complicated topic effectively and can be used to illustrate how to raise capital for a business. Isabel wants a doll that costs \$10, but she only has 50 cents. She decides to earn the difference washing cars and finds investors who give her money for the supplies. Isabel earns enough money to buy her

doll, and the investors make a small profit on their loans. An author's note explains the basics of the stock market. If you have read *Lawn Boy* with your class, you might want to read this picture book aloud and draw comparisons between the two businesses.

Rock, Brock, and the Savings Shock. By Sheila Bair. 2006. 32p. Albert Whitman, \$15.95 (9780807570944).

Gr. 1–3. Brothers Rock and Brock learn the dramatic impact of matched savings one summer when their grandfather offers to pay them a dollar for every dollar they save. At the end of the summer, Brock has accumulated \$512, while his brother has zero.


Informational Books

A Kid's Guide to Earning Money. By Tamra Orr. 2008. 48p. Mitchell Lane, \$20.95 (9781584156437).

Gr. 3–6. For grade-schoolers who want to start earning some cash, this chatty, interactive guide offers practical suggestions for finding jobs, from babysitting and dogwalking to delivering newspapers. Part of the Money Matters: A Kid's Guide to Money series, the book begins with a fictionalized fifth-grade class making plans to earn money for a museum trip. Included is useful advice on setting price points, how to cut costs, and what the labor laws allow for kids under 18, as well as a frank view of the negatives associated with the working world. Color photos and "Money

Makers" sidebars with tips and extra facts add interest and appeal.

It's a Money Thing: A Girl's Guide to Managing Money. By the Women's Foundation of California. 2008. 100p. Chronicle, \$12.99 (9780811844277).

Gr. 6–12. The Women's Foundation of California, a non-profit organization dedicated to the education and advancement of girls, published this helpful money guide for teenage girls that could also serve as a textbook for a financial literacy class. In the foreword, Kathleen Brown, the former treasurer of the State of California, reveals how she, at the age of 34, discovered the importance of financial literacy when she suddenly found herself the single mother of three. She states, "The more you know now, the more financially healthy you'll be in the future." Chapter 4, titled "It's Your Lifestyle, Girlfriend!" explains various paycheck deductions, including FICA and federal income taxes, and shows the connection between lifestyle choices and the amount of money left over at the end of the month, with many real-life examples. The guide also addresses credit cards and their pitfalls and gives tips on how to save money and how to invest carefully in the stock market. 

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