National Teach Children to Save Day

The list below is just a sampling of the many books that introduce children to the basic concepts of money, saving, budgeting, earning, borrowing, investing and more. Prices listed are for the least expensive edition of each book and are subject to change. Age guidelines are established by the publishers.

Ages 4 to 8

Alexander, Who Used to Be Rich Last Sunday by Judith Viorst (Aladdin, $6.99). Alexander's grandparents give him a dollar, but by the end of the day all he has left in his pockets are bus tokens in this introduction to money and finance.

Arthur's Funny Money by Lillian Hoban (HarperTrophy, $3.99). When Violet the Monkey has a numbers problem and Arthur is penniless, they go into business and solve both problems.

Bank Tellers (Community Workers) by Robert B. Noyed and Cynthia Fitterer Klingel (Compass Point Books, $14.46). Young readers learn what happens at a bank and the work that bank employees do.

The Berenstain Bears' Dollars and Sense by Stan and Jan Berenstain (Random House, $3.99). When Brother and Sister Bear don't know how to manage their allowances, Mama comes up with a terrific idea to help them learn the value of money and how to save it – a checkbook. A set of tear-out checks is included in
the book.

The Berenstain Bears Get the Gimmies by Stan and Jan Berenstain (Random House, $3.25). Brother and Sister Bear want everything in sight, and they throw tantrums when they don't get what they want. Wisely Mama and Papa deal with this childhood malady by teaching the cubs about the family budget and the importance of appreciating all that they have already.

The Berenstain Bears' Trouble With Money by Stan and Jan Berenstain (Random House, $3.25). To earn coins for the Astro Bear video game, Brother and Sister Bear find ways to work for money. How they find the middle ground between being spendthrifts and little misers makes for a funny, realistic story.

Bunny Money by Rosemary Wells and Rachel Axler (Puffin Books $5.99). Ruby and Max want to buy Grandma birthday presents but unexpected events leave the pair with less and less money, giving readers a lesson in early math.

Coin County: A Bank in a Book by Jim Talbot (Innovative Kids, $9.99). Rhyming verse leads children down the savings path through the Penny Candy Shop, the Five-and-Ten-Cents-Store, and Quarter Quarry. The journey ends at Dollar Roundup, where they discover the many ways coins add up to dollars.

A Dollar for Penny by Julie Glass (Random House Books for Young Readers, $3.99). Penny starts the day selling lemonade for one cent, but soon is charging a nickel, a dime, a quarter, then fifty cents. She uses her profits – one dollar – to buy Mom a birthday card.

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Ages 4 to 8 (continued)

Follow the Money! by Loreen Leedy (Holiday House, $6.95). A new quarter named George narrates this book about his journey from the mint to the Federal Reserve to the local bank, grocery store, vending machine, piggy bank, storm drain, pockets and cash registers. Along the way, children learn math lessons and facts about money.

The Go-Around Dollar by Barbara Johnston Adams (Simon & Schuster, $11.53). Matt finds a dollar on his way home and buys shoelaces from Eric, who buys bubblegum. Jennifer gets the dollar in change at the store… and the dollar travels from person to person, teaching kids facts about currency along the way.

If You Made a Million by David M. Schwartz (HarperTrophy, $6.99). Marvelosissimo the Mathematical Magician and his team feed fish, paint pots, transplant trees and baby -sit ogres to earn money. At the same time, they learn about currency, saving, paying off loans and more.

Just a Piggy Bank by Gina and Mercer Mayer (Golden Books Publishing Co., $3.29). Little Critter learns the importance of saving money in this Mercer Mayer classic.

Less Than Zero by Stuart J. Murphy (HarperTrophy, $4.99). While trying to save enough money to buy a new ice scooter, Perry the Penguin learns about managing his money and about negative numbers.

Lucky the Golden Goose by John D. Wrenn (Red Truck Publishing, Inc., $9.95). A goose that gets tired of having Farmer Fred pluck his down feathers to sell comes up with a plan to make some money of his own. His plan teaches kids about saving, investing and compound interest.

Money (DK Eyewitness Books) by Joe Cribb, Laura Buller (DK Children, $10.87). Full of pictures, this book covers the history of money, how coins and currency are made, forgeries and fakes, money and trade, checks, coin collections, foreign currency, a timeline of banking and more.

Money Mama & the Three Little Pigs by Lori Mackey (P4K Publishing, $13.57). This simple, colorful book introduces children to the concepts of saving, giving and investing.

Money Planner for Kids by Larry Burkett (Faith Kidz, $9.99). Kids learn about contentment by thinking about future purchases, comparison shopping, making a list, budgeting and more.

Money Troubles by Bill Cosby (Cartwheel Books, $3.99). Little Bill wants to discover a comet, but first he needs to buy a $100 telescope. His three funny money-raising schemes teach him the value of money and charity.

The Monster Money Book by Loreen Leedy (Holiday House, $6.95). A monsters' club introduces children to concepts such as dues, allowance, earning money, profit, borrowing, investing, giving money away, spending for fun, saving, banks and checks.

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Ages 4 to 8 (continued)

My Rows and Piles of Coins by Tololwa M. Mollel (Clarion Books, $10.20,). A Tanzanian boy saves coins to buy a bicycle so he can help his parents carry goods to market. But in spite of all he has saved, he does not have enough money. What he decides to do with his savings teaches children about the power of giving.

Pigs Will Be Pigs: Fun With Math and Money by Amy Axelrod (Aladdin, $6.99). The Pig family's refrigerator is bare, so they decide to eat out. What do they do for cash? Instead of stopping by the ATM, they start looking through drawers, under beds and in pockets, finding a grand total of $34.67 – enough for dinner for a family of four.

Rock, Brock and the Savings Shock by Sheila Bair (Albert Whitman & Company, $12.44). Twin brothers are very different, especially in the way they deal with money: Rock is a spender and Brock is a saver. Their grandfather hires them to do chores and then encourages them to save by matching the total amount of money that they have accumulated from their pay each week. Brock manages to amass $512 in 10 weeks, while Rock spends his money as soon as he earns it. Ultimately, Brock uses his proceeds to buy a fancy telescope and some gifts for family members, generously putting his remaining $50 dollars into a joint savings account that he shares with his brother. Evidently Rock learned his lesson as the tale ends with the twins in their old age as millionaires.

Round and Round the Money Goes: What Money Is and How We Use It by Melvin & Gilda Berger (Ideals Publications, $3.95). Children learn the development of money from its origins in the barter system to its modern usage as cash, checks, and credit cards.

The Story of Money by Betsy C. Maestro (HarperTrophy, $7.99). Kids learn why a small piece of yellow metal is worth more than a big loaf of bread, and a little piece of green paper is worth more than either.

Uncle Jed's Barbershop by Margaree King Mitchell (Aladdin, $6.99). Despite segregation and the Great Depression, Sarah Jean's Uncle Jed, the only black barber in the county, finally saves enough money to open his own business.

Ages 8 to 12

The Amazing Days of Abby Hayes: Have Wheels, Will Travel by Anne Mazer (Apple, $4.99). Abby is sick of using her sister's old inline skates and wants to buy a new pair with purple wheels. But when she ends up spending the money she earns from odd jobs on other things, she has to rethink her plan.

Double Fudge by Judy Blume (Puffin, $5.99). Fans of Superfudge and Fudge-a-Mania will welcome the return of seventh-grader Peter Hatcher and his brother, Fudge. This time they visit Washington, D.C., where money-obsessed Peter and his family tour the Bureau of Engraving and Printing.

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Ages 8 to 12 (continued)

Eyewitness: Money by Joe Cribb (DK CHILDREN, $15.99). Beautiful photographs help provide an overview of money, from the earliest times to present day.

Lunch Money by Andrew Clements (Simon & Schuster Children's Publishing, $10.85). Greg Kenton has always had a natural talent for making money – despite the rivalry of his neighbor Maura Shaw. Then, just before sixth grade, Greg discovers that almost every kid at school has an extra quarter or two to spend every day. Multiply a few quarters by a few hundred kids and school suddenly looks like a piggy bank.

Mom, Can You Buy Me This? By Kathryn Durham (Pen and Paper, $11.95). Ryan encounters Mr. Tax, Ms. Interest, Mr. Inflation, Ms. Brokerage and more after asking, "Mom, can you buy me this?"

Money Hungry by Sharon G. Flake (Jump at the Sun, $5.99). Raspberry Hill has lived on the streets, sleeping in an abandoned car. At 13, she vows never to live like that again and becomes obsessed with earning and saving money. But when a $200 loan to a friend causes problems at home, she learns how to forgive and set limits.

Money Sense for Kids! by Hollis Page Hartman (Barron's Educational Series, Inc., $8.76). Amusing "case studies" and lively, engaging activities teach kids how to be smart consumers and wise investors.

The Money Tree by Sarah Stewart (Farrar, Straus and Giroux, $6.95). Miss McGillicuddy is surprised to see a tree in her yard sprouting dollar bills and happy to let strangers pick the dollars off the branches. But when the tree is no longer there, she's just as happy as before.

Not for a Billion Gazillion Dollars by Paula Danzinger (Putnam Juvenile, $4.99). Matthew spends the summer before seventh grade trying to earn enough money to buy a coveted computer program.

Opening a Bank Account by Stuart Schwartz (Capstone Press, $21.26). Opening checking and savings accounts, and what their purposes are, are described to help children understand the banking process.

The Toothpaste Millionaire by Jean Merrill (Houghton Mifflin Co., $5.86). Sixth-grader Rufus Mayflower thinks he can make a gallon of toothpaste for the same price he'd pay for a tube. With a plan and help from his friends, he does that and more, making a million by eighth grade.

The Totally Awesome Money Book for Kids (second edition) by Adriane C. Berg and Arthur Berg Bochner (Newmarket Press, $10.36). Written by a child and his mother, this book uses cartoons, drawings, quizzes, games, riddles, stories, and short chapters to teach the basics of saving, investing, borrowing, working, and taxes.

Reading Raises Interest materials were produced by the Wisconsin Bankers Foundation (WBF). WBF (IRS Public Charity Employer Identification Number 46-3791061) is a Wisconsin non-stock corporation organized for charitable and education purposes dedicated to promoting financial literacy and financial responsibility to the public and to broaden consumer empowerment in the financial services industry primarily through research and education.