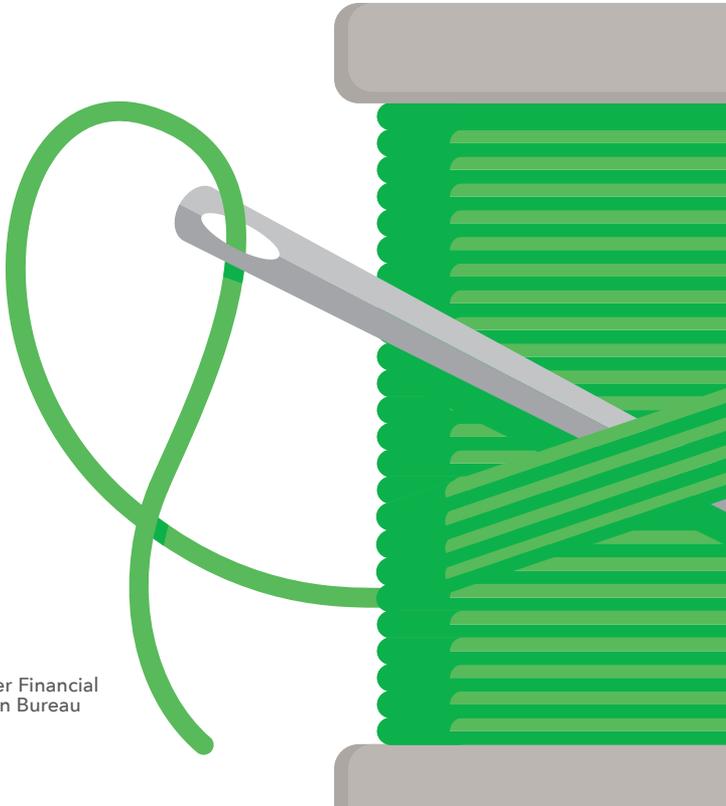


MONEY AS YOU GROW BOOK CLUB

Parent reading guide for "The Berenstain Bears and Mama's New Job" by Stan and Jan Berenstain

 Ages 4+



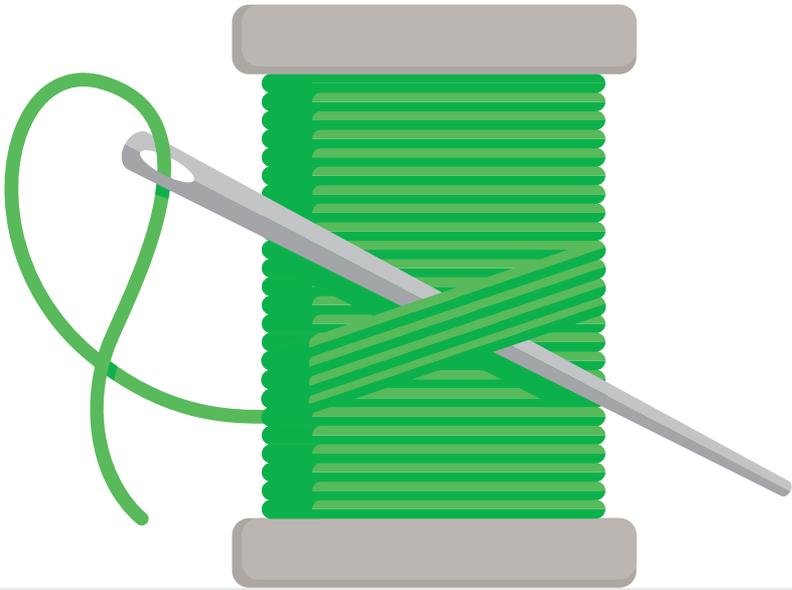
Welcome

This guide will help you teach your child money management skills while reading “The Berenstain Bears & Mama’s New Job” by Stan and Jan Berenstain. It will accomplish 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

When Mama becomes a “business bear,” the way work gets done around the house changes. Other members of the Bear family learn how to help more.



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. Setting goals

A goal is something you want to do or to have. When you set a goal, you make a plan to reach it by a certain time. You then follow the plan until you succeed. Reaching a goal feels good. Celebrate your success and the successes of others.

How kids show it: They can follow a multi-step plan to reach a goal (with a little help and encouragement).

2. Earning

People use their time and skills to get money. Paper money and coins have different values.

How kids show it: They can identify the different jobs people in the family and in the community do to earn money. They have a safe place to keep money and keep track of how much they have.

3. Spending

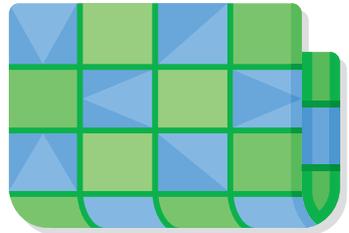
You need money to buy things. These things have different prices. Money can be spent only once – after buying something, a person needs more money to buy something else.

How kids show it: They make spending choices with their own money (real or play money). (**Ages 7+**) They can tell the value of different coins and bills.

Something to think about

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

- Sometimes we have a talent that we can use as a resource.
- Mama's skill at making quilts is a resource.
- Papa's woodworking skill is a resource. The family used these skills to earn money. Mama's new job made her happy and excited.
- The family had to make adjustments to Mama's new job.
- They used their own time and skills to take over some of Mama's household jobs.
- They cooked dinner and did other things Mama usually did. Mama was proud of her family.
- Papa and the cubs were proud of Mama.
- The family recognized each other's successes by going out to dinner. We need to recognize a job done well.



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:

- What hobby did each family member enjoy? How did Mama's hobby become a job?
- Does your child have a hobby?
- How did the Bear family feel about Mama being a "business bear?" What was the family afraid of losing?
- What did Papa and the cubs do to help themselves and each other when Mama went to work?
- What successes made the family proud? How did they recognize their successes?
- What have the members of your family done that was a success? What can your family do to show they are proud and happy about the success?



Something to do

Grow an indoor plant

Ages 4+

These home-grown gardens will help your child learn different ways to use resources. You do not need a piece of land to grow something. Help your child use jars and food from home to start a houseplant. Your child will have a pretty plant and maybe a new hobby.

Grow a potato plant: Select a sweet potato or yam with lots of “eyes” since your vine will appear from them. Wash the potato. Fill a jar or glass with water. Stick three or four toothpicks around the center of the potato. The toothpicks will hold the potato up in the jar of water. One-third of the potato should be in the water. Put the jar in a sunny spot in your home. The potato will use lots of water as it grows. Keep the jar filled with water. The yam sprouts vine-like foliage in about a week. It flowers in trailing clusters. The flowers are green and bell-shaped.

You can also try growing other plants from groceries. Save the top half-inch of a carrot. Plant it in a container of damp sand or place it in a shallow pan of water. Cover the carrot top about halfway with either the sand or water. Put it in a warm and sunny spot in your home. After about one week, a fern-like plant will start to grow. You can also try this with radishes, beets, turnips and parsnips.

Recognize mom's or dad's success

Ages 6+

This activity will help your child recognize success.

Have your child pretend to be a newspaper or television reporter. As a reporter, have your child find out exactly what mom or dad does at work. Help your child think of questions for the interview. Your child could ask where mom works. What is the name of dad's job? What is mom's title? What is the best thing about dad's job? What is the worst thing? Help your child write down the answers. Plan a family get-together where your child reports to the family about the job and recognizes mom's or dad's success!

About this guide

The Money as You Grow Book Club 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.

The Money as You Grow Book Club 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 is an independent federal agency. We write and enforce rules that keep banks and other financial companies operating fairly. We also help educate and empower consumers. For more about tools and resources for parents, 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.

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