



**SOUTH DAKOTA STATE
UNIVERSITY EXTENSION**

Growing Active
READERS

But I've Used All of My Pocket Change

Target Age: Pre-K to Kindergarten

About the book:

But I've Used All of My Pocket Change

by Lauren Child

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Lola has money and is excited to buy a toy in the gift shop on a trip to the ZOO. But Lola spends a little money here and there, and before she knows it, she does not have enough left for her toy. It takes Charlie's kindness to help her see the importance of waiting and saving.

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 have also included ways children can show they are ready to use them in their daily lives.

1. **Making decisions** – Many times there are diverse ways to use money. Taking the time to ask questions, learn about different choices, and compare what is good and bad about each choice helps reach good decisions.

How kids show it: They can look at a few choices and select the one that will bring the best results.

2. **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.

3. **Self-control** – Sometimes we cannot have what we want right away and need to wait. Choosing not to spend money can sometimes be a good decision.

How kids show it: They can talk about times when they were able to wait and how they were able to do it.

Something to think about

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

- Lola and Charlie have both saved up some money. Before they go to the zoo with their grandparents, the kids talk about what they will buy from the zoo shop.
- In this story, Lola makes some decisions that she feels bad about later. She eats her sandwich before lunch but then is hungry at lunchtime. She uses up all her films before they go to the zoo. She also buys a balloon and some milk before they get to the zoo shop. How does her brother Charlie react?
- The next day, Lola changes her behavior and uses self-control. She saves her money. She also reads her book all the way through, rather than skipping to the end, and she saves her snack for later.
- At the end of the story, Charlie does not have enough money to buy his book at the store. Lola gives him some money she saved.

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:

- Lola and Charlie have saved up their money and want to go shopping at the zoo store. Have you ever saved money to buy something you want?

- Lola has a hard time saving her lunch, her bubble bath and her camera. Do you ever have a hard time waiting or saving something for later?
- Lola decides to buy a balloon and some pink milk at the zoo, but then she doesn't have money to buy a toy seal. How do you think Lola feels about her spending decisions?
- At the zoo shop, Charlie decides to give Lola his money, but then he can't buy his book. How do you think Charlie feels?
- Have you ever not had enough money to buy something you wanted? What did you do?
- After the trip to the zoo, Lola gets better at saving her money and not skipping ahead in her book. How is Lola's behavior different now than at the start of the story?
- At the bookstore, why is Lola happy when she gives Charlie some of her money? Have you been able to help someone? How did this feel?

Something to do

Practice making decisions (Ages 3+): In this story, Lola gets better at making decisions when she is not happy with earlier decisions. Look for times to let your child choose between two or three options that are okay with you. Some ideas include picking out a snack at the store, getting dressed, or choosing a bedtime book. After your child decides, ask about the reasons behind the choice: What do you like best about apples for a snack? Or: Why did you pick your red shirt today? Learning how to make decisions and paying attention to how your decisions turn out is even more important than the actual decisions.

Self-control games (Ages 3+): Playing can help children learn how to wait, follow directions, pay attention, and practice controlling their behavior. Games that help build these skills include Follow the Leader, Simon Says, on light/off light or red light/green light, marching in place – go fast or slow, or to music and stop when the music ends. Talk about the game when you are done playing. What makes the game fun? What's hard about the game? Are there times when your child has an easier or harder time playing these games, like when they are hungry tired, or excited?

Planning and Shopping (Ages 5+): Before you go to the grocery store, look at the store flyers or ads with your child to see what one sale is. What foods does your family like? Which would be a healthy choice? Figure out together what you could make for dinner with the sale items and write these items on a grocery list. If your store had paper flyers, your child could circle all the items that you plan to buy. When you are at the store, talk with your child about what you are going to buy and how much money it will be. Say things like: "it would be nice to buy this treat, but I'm going to use this money to buy a bag of carrots to help keep our family healthy.," "We have \$5 to buy fruit. What fruit should we buy with our money?"