

Help Kids  
Learn About  
the Value of  
Money!

We'll  
**Share**  
\$  
**Save**  
\$  
**Spend**  
**Smart**  
Too!®

Questions and activities for  
discussion or thinking for  
children Pre-K, K-3

Contributions by  
Kerrie Davis and John Lanza  
and developed with  
Rogue Federal Credit Union  
for use by credit unions,  
financial institutions,  
parents and teachers  
worldwide

Based on the book  
written by John Lanza

# READING GUIDE



Designed to be used  
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**CHILDREN'S  
BOOK!**

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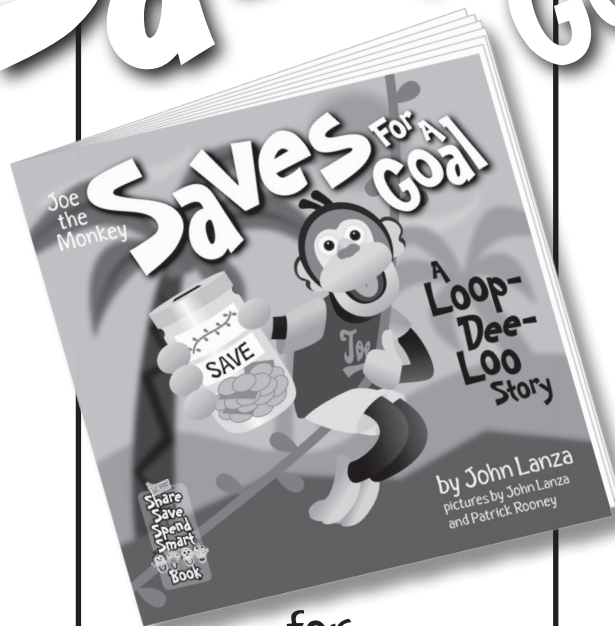


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# READING GUIDE

Joe  
the  
Monkey

# Saves For A Goal



for  
Teachers and Parents

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# General Reading Notes

- Be VERY animated when you read the book. Use different voices for each of the characters.
- If you are displaying the book as you read, introduce some fun tension when Vargas is introduced by pulling the book in towards you and revealing Vargas' image after reading the first few sentences.
- If you are reading to preschoolers, be VERY deliberate about the counting. Use your fingers to guide them along. They won't all necessarily know that  $4+4=8$ , but if you hold up four fingers on each hand and count the fingers as you read, they will be able to do the math.
- Before you read the book, ask the kids what a goal is. Ask them if they save money. After you've read the book, ask them these same questions and see how they respond.
- Be aware of your reading style. If you like to read the entire story first and then have the children ask questions, make sure you set those expectations beforehand so that students and/or teachers don't interrupt your flow.



# Topics for Discussion

(adjust according to attention span!)

- What did Joe’s mom and dad tell him when Joe asked them to buy him the SuperVine 3000?
- What are some things Joe’s mom could have on her list of things she needs to buy for he family? Do you think they are needs or wants? What are needs and wants? What’s more important -- taking care of our needs or our wants first? Why?
- What does Marmoset mean by “charity?” Can you give some examples? Do you think she made the right decision by giving \$2 to Joe?
- Grades 1-2: How much more is \$20 than \$4? How did you get to that answer? An alternate way to ask this question is, “If Joe has \$4, how much more does he need to get to \$20?”
- If Clara hadn’t shared with Joe her idea about setting a goal, do you think Joe would have ever gotten his vine? How else might he have gotten his vine?
- Now that Joe has \$8, how much more does he need to get to \$20?
- What other ways could Joe have found to get/earn extra money? *[NOTE: Kids usually come up with a lot of ways to earn money. Many of them have to do chores before they get their allowance.]*
- Do you think Joe would have regretted his decision if he had spent all of his money on green vines instead of getting the SuperVine 3000?
- Vargas convinced Joe to get the candy with him. Have you ever had a friend tempt you to do or buy something you shouldn’t have?
- Have you ever bought something then regretted it? What would you do differently next time?
- What are some smart ideas that could have helped Joe make sure he stuck to his savings goal? *[NOTE: Kids usually come up with ideas such as “give the money to mom and dad for safe keeping” or “hide the money” (although they seem to miss the part that if Joe “hides” it, Joe can probably find it again!). It’s a good idea to bring up the strategies of waiting two to three days before spending the money to make sure you really want it and asking yourself why you think you need the item.]*
- Do you think it will be easier for Joe to set another goal? Why? Have you ever set a goal?
- Do you think saving money is a wise thing to do? Why or why not?
- How do you think it makes Joe feel to know that he accomplished something he set out to do?



# Activity Ideas

**K-3:** Have the children write their own story featuring Joe saving for a different goal in a series of 4-6 panels. Ask them to include a beginning (for what does he want to save and why?), middle (what difficulties does he encounter when saving) and end (how does he overcome these difficulties and save for his goal).

**K-3:** Try the first activity with Clara J. Camel, Marmoset the Monkey or, if the students know the Money Mammals DVD, Piggie the Bank.

**Pre, K-3:** Talk to the teacher beforehand and have her ask the children to bring in used (and cleaned) Gatorade bottles (the ones with the wide mouth that are big enough for quarters). Then have the kids create their own banks. They can design and cut out a special SAVE design to paste onto the front of their banks, or you can refer to the DVD teaching guide Lesson 5, Activity 2, for labels that you can copy for them to color and affix to the jars. Lastly, have the kids decide on a goal for which they can save and have them paste the goal on the jar along with the amount for which they need to save -- just like Joe.

**Pre, K-2:** Bring twenty \$1 dollar bills and a jar with you so that as you read, you can count out the bills and place them in the jar (don't forget to decorate it to look like Joe's jar). You can even have kids come up and help direct the counting so that they get the feel of the bills. To bring home the point at the the end, empty the jar and deliberately count the twenty bills.

**1-3:** The class can figure out how long it would take to have enough money to buy various items if they are saving for a goal.

**K-3:** What are some ways we could add up to \$1 using coins?

**1-3:** Skip counting by 4s - not an easy thing (second graders learn their 2, 5, and 10 multiplication facts).



There are likely a lot of other great money activities that could work with this book. If you'd like to share your ideas (and possibly have them published in an upcoming version of this Reading Guide), please email us at:

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# Notes

