



# A Bargain For Frances

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Ages 5 and up

Parent Guide

Key Ideas: Problem Solving, Decision Making, and Goal Setting

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## Before You Read

The goal of *Money on the Bookshelf* is to help parents talk with their children about money. Each story deals with some special ideas about money. The Parent Guide will help you talk about and use these ideas.

## Ideas, Definitions and Objectives

### Idea: Problem Solving

Definition: As things happen to us, we try to deal with them. Problem solving means finding what works best for us.

Objective: to identify the problem and what to do about it to make things better.

### Idea: Decision Making

Definition: Many times there are different ways to do things or different ways to use resources. Decision making means making a choice among what to do or what to use.

Objective: to identify the possible choices we have and select the one that we believe will bring the best results.

### Idea: Goal Setting

Definition: There are always things we want to do or to have. Goal setting is choosing something to work for.

Objective: to decide what is important to do or to have.

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## The Story

Frances saves and saves for a china tea set.  
Thelma tricks her into buying an old plastic tea set.  
Thelma says there are no “backsides” on the bargain.  
Frances finds a way to get what she really wants.



## Something To Think About

*First, read the book yourself and think about these ideas.*

Mother warned Frances to be careful when playing with Thelma.  
Frances had a plan for her allowance.  
She was saving this money to buy a china tea set.  
Thelma tricked Frances into giving up her goal of a china tea set.  
Frances found a way to get Thelma to take back the plastic tea set.  
Frances taught Thelma that being friends was more fun than being careful.

## Something to Talk About

*Before you begin to read the story with your children, look at the cover of the book with them. Ask what they think the story will be about.*

*As you read the story with your children, talk about these ideas.*

Why did Mother want Frances to be careful?  
What was Frances' goal?  
How did Thelma get Frances to buy the plastic tea set?  
What problems did Frances need to solve?  
What decisions did Frances make to help her solve the problem?

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What was more important to Frances than the china tea set?

## Something To Do

### First Time Allowance (Ages 5 and up)

**This activity will help your child understand goal setting with his or her money.**

An allowance is one way to teach a child how to manage money.

Frances managed her money by saving it for a blue china tea set.

Having a goal made it easier for Frances to manage her money.

Below is a set of helpful hints for setting up a child's first allowance.

Age five is a good time to start giving your child an allowance.

Fifty cents to a dollar is a good amount for a child just starting to manage money.

Decide with your child how often to give the allowance.

Help your child solve the problem of how to spend the allowance.

### Picture a Savings Goal (Ages 6 and up)

**This activity will teach your child to focus on a savings goal.**

Frances had a savings goal.

She wanted a real china tea set with pictures of birds and a Chinese house.

A picture of your child's savings goal may help keep him or her focused on the goal.

Have your child draw or cut out a picture of the thing they want.

Help your child tape the savings goal picture to his or her bank or penny jar.

This picture helps your child remember for what he or she is saving.

Your child feels a sense of achievement when he or she reaches the goal.

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## Test the Claims of TV Commercial (Ages 8 and up)

This activity will help your child learn to make decisions.

Thelma tricked Frances with her advertising.

Frances was saving for a china tea set, but Thelma persuaded her to buy the plastic set.

Just as Thelma persuaded Frances, TV ads persuade children.

When ads on TV tempt your child with a toy or other product, find out more. Go to the store and examine the product. Have your child answer these questions about it:

Does it really do what they say on TV?

Is it as much fun as they say on TV?

Is it right for your child's age?

Is it safe? Will it last?

Many times your child will see that the item does not look like what he or she saw on TV. Explain to your child that TV ads use special words, music and settings to make us want to buy. Teach your child to "check products out before buying."

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