

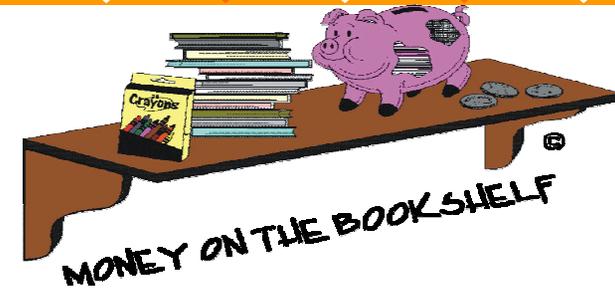
Tips for Reading with Children

- 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 regular story time. Quiet times are great! Try reading together after dinner clean-up or before bed. Try to keep the same reading time each day.
- Find a cozy, quiet place to read the story. Call it your “reading spot.” Cuddle on the couch together or ask your child to sit on your lap. Reading aloud is one of the best ways to spend quality time with your child.
- Make sure the children can see the pictures. Hold the book up or lay it in your lap. Talk about the pictures and characters in the book. Read with expression in your voice. If the story is scary, read with a spooky voice. Give each character in the story his or her own voice. This will make reading more interactive and fun.
- Keep the story time short enough to leave them wanting more later. When your child does ask for more, allow him or her to choose the story. Your child may choose the same book over and over again. This may seem boring. It means your child is becoming more familiar with language.
- Look for ways during the day to add to messages in the story. Watch for opportunities to relate everyday experiences to what your child has read. Ask him or her who you’ve read about that did something similar to this.
- Continue to read aloud together once your child can read alone. Keep the fun going by taking turns. The more people your child sees and hears reading aloud, the more he or she will be turned on to books and learning.



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Oklahoma Home and Community Education

District Leaders Lesson

2009

Developed by

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Family and Consumer Sciences

Extension Educators



A Financial Literacy Program

For

Children (Ages 4-10 years old)

And Their Families

What is Money on the Bookshelf?

Money on the Bookshelf is a curriculum developed by the Nevada Cooperative Extension Service. It features a lending library of children's books with an emphasis on financial literacy.

Money on the Bookshelf targets parents of young children, ages four through ten.

The program involves a lending library with 12 English-version children's books and 4 Spanish-version children's books. A list of the books with ISBN Numbers is included in the curriculum. Parents borrow the children's books for a specific length of time and are given a parent guide to use with the book at home. The parent guides have activities and suggested discussions to help children understand the financial concepts presented in the books and to stimulate conversation in the home setting.

The purpose of this family financial literacy education program is to provide parents and children with opportunities to have *positive* interactions about money and to enhance the financial and lifelong learning skills of both parents and children.

Money on the Bookshelf is designed to help parents teach their children money management through reading children's books and completing accompanying activities.



What is "Family Financial Literacy?"

Financial literacy includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future, and respond competently to life events that affect everyday financial decisions, including events in the general economy.

To achieve financial literacy, a person needs to have experience with money. It is vitally important that children begin to learn about money and its use when they are young. Counting coins is an early skill. Measuring the cost of things with coins comes later. Planning how to use money and the concept of saving is more difficult to understand and come later yet. Including children in discussions about financial resources and helping plan how to use those resources helps avoid arguments.

How Can OHCE Members Use "Money on the Bookshelf?"

Money on the Bookshelf can be used several different ways within a local OHCE group or as a county OHCE project. Below is a list of suggestions:

- Purchase the curriculum and donate the lending library to:
 - a local school library
 - a local public library for a summer reading program.
 - a kindergarten class at a local school.
 - a local Head Start program.
 - After-School program.
 - Preschool or Day Care Program.
 - Mother's Day out Program.
- Purchase the curriculum, develop the lending library, and conduct parent programs for:
 - Local library summer reading programs or after-school reading programs.
 - Local Head Start parent meetings.
 - Local school grandparenting/mentoring programs.

After you conduct the program, either on the county or local level, write an OHCE state award report to be entered in Cultural Enrichment or Resource Management. Consult state and county goals to see where the program will best "fit" with these areas.

Money on the Bookshelf has been utilized by many different families. Because several financial concepts are introduced in this curriculum, families are receptive to this program.

How to Find *Money on the Bookshelf* Curriculum

Visit the website <http://www.unce.unr.edu/programs/sites/moneybookshelf/> to access the curriculum. If you do not have access to the web, visit your county OSU Cooperative Extension Service for assistance.