

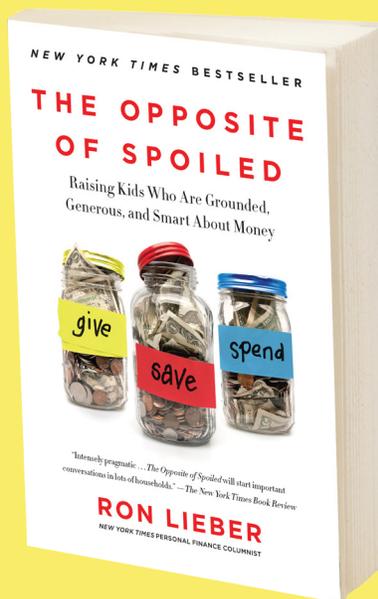
23 PICTURE BOOKS THAT WILL TEACH YOUR CHILD ABOUT MONEY

BY RON LIEBER

Hi, my name is Ron Lieber, and I'm the author of *The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money*. Kids learn about money in all sorts of ways, and picture books can offer windows into lives, communities and neighborhoods that they don't usually encounter. So with the help of Elizabeth Lefever, and of YiLing Chen-Josephson of The Picture Book Club, I've decided to share my list of favorite books that touch on themes of money, work, social class and related issues. Did I not include your favorite book? Please send me a note via ronlieber.com and suggest it.

WANT TO GIVE THESE BOOKS AS A GIFT?

I've teamed up with The Picture Book Club (www.thepicturebookclub.com) to make some of these books available for purchase as a package or as part of a monthly subscription. They make a great and unique baby gift.



WORKING AND SAVING

MY ROWS AND PILES OF COINS

BY TOLOLWA M. MOLLEL • ILLUSTRATED BY E.B. LEWIS

A boy in Tanzania in the 1960s works to save enough money for a bicycle, which will make carting goods to town much easier. Once he believes he has enough, however, he is met with a surprise.

THE GIRL AND THE BICYCLE

BY MARK PETT

Another child, another bicycle, another surprise, but this book has no words, so it's up to the reader to imagine the dialogue between the young girl and the older woman for whom she does odd jobs as the seasons pass and she diligently saves her money.

CHICKEN SUNDAY

BY PATRICIA POLACCO

Young Patricia often spends Sundays with her two friends, whose grandma takes them to church and feeds them a lavish lunch of fried chicken and all the trimmings. To thank her, they hope to buy her a bonnet, but the shopkeeper they must purchase it from believes that their intentions are mischievous. Eventually, they win him over and he helps them devise a plan to pay for the gift.

A CHAIR FOR MY MOTHER

BY VERA B. WILLIAMS

A girl, her diner-waitress mom and a grandmother save money in a glass jar to replace furniture lost in a fire. The final shopping sequence is glorious and reminds me of watching my older daughter make her first big purchase with all of the money she had slowly saved over time.



RICH AND POOR

LAST STOP ON MARKET STREET

BY MATT DE LA PEÑA • ILLUSTRATED BY CHRISTIAN ROBINSON

Why do some kids have more than others? And why don't I have what other kids have and live where other kids do? As a boy rides across town on a bus with his grandmother, she finds a way to answer these questions that allows him to see the beauty in life, no matter how or where you live it.

THE TABLE WHERE RICH PEOPLE SIT

BY BYRD BAYLOR • ILLUSTRATED BY PETER PARNALL

Are my grandparents rich? Are we poor? Who is the richest kid in the class? Children toss the "r" word around frequently, sometimes wielding it as a weapon. And their questions about who is and is not rich will come fast and furious throughout childhood. So how should parents define the term? This book, about a girl who isn't all that satisfied with her family's place on the social class continuum, tracks her progress as she learns the value of blooming cacti, the sounds of owls and other beautiful things in nature that surround her family.

COAT OF MANY COLORS

BY DOLLY PARTON • ILLUSTRATED BY JUDITH SUTTON

Yes, that Dolly Parton. But no, not Joseph's coat from the biblical story. Parton grew up poor, and this book is about a girl not unlike her whose mother made her a coat out of a variety of rags when winter arrived. Kids from wealthier families tease her at school, at which point she teaches them a valuable lesson about what it really means to be rich. When you're done reading, watch a video of Parton singing the song of the same name.

EACH KINDNESS

BY JACQUELINE WOODSON • ILLUSTRATED BY E.B. WILSON

There's a new girl in town, her name is Maya, and Chloe and her friends don't want to play with her because she wears worn clothes and plays with old-fashioned toys. Maya plays by herself and soon stops coming to school, at which point Chloe's teacher delivers a lesson that changes everything.

SOMEBODY'S NEW PAJAMAS

BY ISAAC JACKSON • ILLUSTRATED BY DAVID SOMAN

Robert and Jerome have a sleepover at Robert's home. Jerome has pajamas. Robert doesn't. Turns out plenty of families don't spend money on sleeping clothes—and may not have the money to spend. Robert's choice of sleeping attire when he eventually goes to Jerome's place for the night will warm your heart. This book is out of print but easy to find online.

WHERE CHILDREN SLEEP

BY JAMES MOLLISON

Photographic portraits of children and their bedrooms, all over the world, including explanatory captions. A Japanese girl has a mother who spends \$1,000 each month on her dresses while a girl in Nepal has worked in a granite quarry since she was three years old. One important note: One of the children pictured in this book is pregnant, which will raise many questions for younger kids, including some you may not be ready to answer.

WANTS AND NEEDS

THE CLOUD SPINNER

BY MICHAEL CATCHPOOL • ILLUSTRATED BY ALISON JAY

Teaching kids the difference between wants and needs is so hard in part because it can seem so abstract. In this story, a boy with a special skill—weaving cloth from the clouds—spins just enough to cover his head when it is warm and shield him from the cold when it is chilly. But things change dramatically when the king discovers his skill and begins making demands.

THOSE SHOES

BY MARIBETH BOELTS • ILLUSTRATED BY NOAH Z. JONES

Another classic of the wants vs. needs canon, Jeremy wants sneakers like those of his schoolmates so much that he's willing to wear a thrift store pair in the wrong size. This turns out to be not so much fun, and slowly, he assembles a list of the things that he does have that mean just as much to him as a new pair of trendy shoes might. Kids who do have the latest shoes will benefit from this book just as much as those who don't.

JUST ENOUGH AND NOT TOO MUCH

BY KAETHE ZEMACH

How much is enough? It's one of the great, cosmic questions of this or any era, and children struggle with it constantly, in categories from treats to toys. Here, Simon the Fiddler gathers so much stuff that it eventually crowds him out of his cottage. So what will he learn about the things that really matter? This book is out of print but easy to find online.

ALEXANDER, WHO USED TO BE RICH LAST SUNDAY

BY JUDITH VIORST • ILLUSTRATED BY RAY CRUZ

In this lesser known chronicle of Alexander's antics, his day is still quite terrible and horrible because he can't keep from spending the money that he got from his grandparents. Saving it would allow him to have enough for a walkie talkie, but his impulses get the best of him. Viorst's trademark humor and Alexander's priceless facial expressions, as drawn by Cruz, persist in this book.

GIVING AND GETTING

JOSEPH HAD A LITTLE OVERCOAT

BY SIMMS TABACK

One of three books about coats on our list (though there are others out there!), this too is not about that biblical Joseph and his multi-colored coat. Instead, this Joseph wears his coat until it frays and then repeatedly turns whatever fabric is left into something else that is fabulously useful. The book has holes in the pages, which allow readers to guess what Joseph might be doing with the coat next. A different book, *I Had a Favorite Dress*, updates the concept with a girl's beloved frock.

PITCHING IN FOR EUBIE

BY JERDINE NOLAN • ILLUSTRATED BY E.B. LEWIS

A family rallies around when an older daughter gets into college and her scholarship won't cover all the costs. What can Lily, the youngest, do to help when other members of the family are all working hard to help out? I love that the book puts a number on the shortfall, allowing children to begin to conceptualize what each family member might need to earn, over how many hours, to reach their goal.

BEATRICE'S GOAT

BY PAGE MCBRIER • ILLUSTRATED BY LORI LOHSTOETER

Many families enjoy giving through Heifer International, the global non-profit that stakes families to livestock and tools to help them develop recurring income. This book helps children further imagine what a single animal can do to help a family meet its basic needs—and send more of its children to school.

THE CAN MAN

BY LAURA E. WILLIAMS • ILLUSTRATED BY CRAIG ORBACK

A local homeless man named Mr. Peters makes money by collecting cans. A local boy named Tim wants a skateboard and decides to get in on the can business. Is he ingenious, or a jerk? Spoiler alert: Tim gets his skateboard, but not in the way you might think. This is an especially great book for the many children who like collecting cans and exchanging them for money.

UNCLE WILLIE AND THE SOUP KITCHEN

BY DYANE DISALVO-RYAN

Kids have lots of questions about the people they see on the street asking for money, and they want to know what they can do to help. This book doesn't tell much of a story, but it does take readers inside the workings of a soup kitchen where the protagonist's uncle works. It may inspire many kids to try volunteering in a soup kitchen themselves.

PARENTS AND CHILDREN

A NEW COAT FOR ANNA

BY HARRIET ZIEFERT • ILLUSTRATED BY ANITA LOBEL

While we don't want to rub it in, so many grownups (and not just parents) make sacrifices for our children. This book, set in the dark days of shortages after World War II, tells the story of a mother's devotion as she painstakingly gathers the material and craftspeople to make her daughter a much-needed coat. At the end, Anna seems to understand and invites everyone who helped to celebrate.

HAPPY LIKE SOCCER

BY MARIBETH BOELTS • ILLUSTRATED BY LAUREN CASTILLO

The best book that I've ever read on the sociology of affluence and its effect on families describes the "arrogance" of youth soccer, with its not so subtle expectation that every family has a driver who can shuttle kids back and forth to practice, a grownup who can coach and multiple relatives who will come and cheer their little player on. Well, it doesn't always work that way. Some family members have to, you know, work for a living, even when the games are going on. *Happy Like Soccer* tells the story of a family like that one, and it's a subtle but important reminder for kids that not all families are alike or have the same flexibility.

OX-CART MAN

BY DONALD HALL • ILLUSTRATED BY BARBARA COONEY

How did rural families make a living in the old days (or in the "olden towns," as my older daughter used to put it)? As this book tells the tale, the ox-cart man would pack the wool from his sheep and the things his wife knit and the brooms his sons made and the feathers from their geese into the cart. Then, he'd take it all to market to sell, including the ox. With the coins he earned, he would buy goods the family needed and then return home to start the process over again.

GENERAL

THE "PRETTY PENNY" SERIES

BY DEVON KINCH

The name is a bit much—couldn't it have just been Penny and served the same evocative purpose? Nevertheless, these four books, set in the present, cover the basics of saving, spending, earning and giving in a way that every small child will understand. Penny helps a friend whose allowance has run short, earns money to throw a party for her grandmother and experiences other financial adventures.