

## **Piggy (Bank) Tales**

### **Introduction**

Piggy (Bank) Tales is based on a research-based financial literacy program that targets caregivers and children ages 12 months - 5 years. It has been modified and is designed to be used as a four week unit for children who are attending regularly scheduled story times at their local library. This is a free program with no income guidelines, and no library card is required to participate.

The Piggy (Bank) Tales program has two goals, one is for parents/caregivers and the other is for their children. The first goal aimed at the adults is to use financial themes to effectively involve parents/caregivers in the development of their children's emergent literacy skills, foster an early dialogue between parents/caregivers and their children about financial matters and increase their own financial knowledge. The goal for children is intended to introduce them to the six pre-reading skills emphasized in emergent literacy research (narrative skills, phonological awareness, letter knowledge, print motivation, vocabulary and print awareness) and give them some familiarity with simple financial concepts.

The two goals enable parents/caregivers and their children to learn simultaneously at different levels.

## **How-tos**

The unit is divided into four sections: Earning, Saving, Spending, and Sharing. It is recommended that all four units are used in sequence as the concepts build on one another.

There are sample lesson plans included for each concept. The "Toddler Time" lesson plan is intended for children ages 2-3 and may be further modified for a lap-sitting program such as Mother Goose on the Loose by simplifying the content. "Story Hour" is geared to children ages 3-6. The lesson plans are intended as a suggestion only- the librarian may choose to use any of the books included in the kits as well as any formats/materials that work for their library and their programming style. You may add or create flannel board stories, fingerplays, songs and puppets etc. to the basic lesson plan to reinforce the concepts.

In each kit are included books that the adults may check out each week to reinforce the themes.

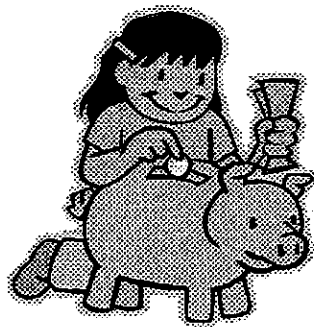
You may also develop your own "Chores" around the library that the children can perform to earn additional 'coins.' Children receive a candy coin at the first session for attending as well as a gold coin (or larger coin for the younger children). Children earn one coin for attending each session and then may earn an additional coin during each session for performing 'chores' that the librarian sets. A child may earn a maximum of 8 coins per 4-week Unit. These coins are stored at the library (the bank) in the Piggy Bank Bags that the children decorate the first week. Children shop for items in the "Library Store" at the end of the Sharing story hour. It is suggested that a variety of items and a variety of prices be represented so that every child can buy something with his/her coins. The kits contain some small prizes that may be used as well as books etc. from your prizes.

Bookmarks are given to the adult at each session to reinforce the concepts and give additional ideas for at-home activities.

As these kits circulate among the county libraries, it is our hope that this program will address a need for 'conversation starters' between children and adults about responsible behavior with money. This need was supported by the results of a focus group held at the Altoona Area Public Library. Nearly all of the individuals present at the focus group reported

having negative experiences when it came to learning about money. Most of the individuals also reported having little or no education from their parents about spending, saving, credit, etc. As one of the group members stated, "A lot of parents don't assume the responsibility of teaching their children about money. A positive tone needs to be set for children between the ages of 3-5 whenever it comes to spending money." (AAPL Focus Group, March 2009).

Librarians can use this forum to serve as mentors and models for techniques in storybook reading while showing that financial literacy can be fun and enjoyable for all ages.



# Earning

## **Objectives:**

The parent/grandparent/caregiver will learn how to begin the conversation with their child(ren) about money and how it is earned. The child(ren) will learn about ways they can earn money.

## **Possible Books to be used:** (Choose your favorites)

*Pigs will be Pigs, Walter Warthog's Wonderful Wagon, Every Cowgirl Needs a Horse, Pinkalicious and the Pink Drink, Pretty Penny Sets up Shop, Sweet Potato Pie, Dollars and Cents for Harriet, Just Saving my Money, Just Shopping with Mom, Pig Pig Gets a Job, Junior's Adventures: The Boxed Set.*

## **Activity:** Describe the Piggy Tales Program

Briefly discuss the overall program with the children, parents and caregivers. Explain that we will cover all four topics: Earning, Saving, Spending and Sharing. Explain that they can "earn" play money during each session and will be able to "spend" their coins during the last session. They will "earn" a coin for attending each session plus they will get a chance to "earn" another coin each class by helping the librarian. Share the "Earning, Saving, Spending, Sharing" rhyme with them and explain that we will sing this rhyme each class to remind us of what we are learning.

## **Activity:** Book

Present the book(s) of your choice to the children, parents and caregivers. Talk about the cover(s), the author(s) and the illustrator(s). Model the proper way to hold a book and read it.

## **Activity:** Flannel Board

Present the story "Little (Red) Blue Riding Hood: a Story about Earning." Encourage participation of the group in the re-telling of this classic fairy tale with a twist.

**Activity:** Fingerplay and chores

Talk about ways to earn money, with some examples from Little (Red) Blue Riding Hood: chores, gifts etc. Teach children the “Baby Kangaroo” fingerplay.

Teach children the “Wind, Oh Wind” song to use with the scarves. Encourage children to use the scarves to ‘dust’ the story room as you sing “This is the way we dust the room.” Children receive a coin when they return their scarves after dusting the room.

**Activity:** Paper Piggy Bank

Encourage all children to complete the paper piggy bank and put their coins in the bag. Explain that the bag will be like a bank account and the librarian (the bank) will keep the coins safe each week until the children spend them.

**Follow-up:**

While the children complete the craft, distribute the “Earning” bookmark to parents and caregivers. Use this opportunity to answer any questions that they may have about talking to their children about money. Encourage them to borrow extra books from the kit to read at home.

Use the money “Standee” to take digital photos of each child.

Collect the piggy bank bags and coins. Store for next class.

# Saving

## **Objectives:**

The parent/grandparent/caregiver will learn how to continue the dialog with their child(ren) about money and how it is saved.  
The child(ren) will learn about ways they can save money.

## **Possible Books to be used:** (Choose your favorites)

*Those Shoes, Start Saving Henry, Walter Warthog's Wonderful Wagon, Every Cowgirl Needs a Horse, Money Mama & the Three Little Pigs, Dollars and Cents for Harriet, Just Saving My Money, Pig Pig Gets a Job, My Rows and Piles of Coins, Money Money, Honey Bunny, Alexander, Who Used to be Rich Last Sunday, Bunny Money, The Can Man, A Chair for my Mother, You Can't Buy a Dinosaur with a Dime.*

## **Activity:** Review

Quickly review any information the children remember about Earning. Pass out a coin to each child for attending. Sing "Earning, Spending, Saving, Sharing" song. Remind them that they can "earn" play money during each session and will be able to "spend" their coins during the last session.

They will "earn" a coin for attending each session plus they will get a chance to "earn" another coin each class by helping the librarian.

## **Activity:** Book

Present the book(s) of your choice to the children, parents and caregivers. Talk about the cover(s), the author(s) and the illustrator(s). Model the proper way to hold a book and read it.

## **Activity:** Flannel Board

Present the story "The Three Little Pigs: a Story about Saving."  
Encourage participation of the group in the comic re-telling of this classic story.

## **Activity:** Fingerplay and chores

Talk about why you should save money, with some examples from the Three Little Pigs. Teach children the "The Coins go Rolling" fingerplay.

Repeat the "Wind, Oh Wind" song with the scarves. Encourage children to use the scarves to 'dust' the story room as you sing "This is the way we dust the room." Children receive a coin when they return their scarves after dusting the room.

**Activity:** Ceramic Piggy Bank decoration (Older Children) or Piggy Puppet.

Encourage all children to decorate their ceramic piggy bank or their piggy puppet.

**Follow-up:**

While the children complete the craft, distribute the "Saving" bookmark to parents and caregivers. Use this opportunity to answer any questions that they may have about talking to their children about money. Encourage them to borrow extra books from the kit to read at home.

Have children put their coins in their piggy bank bags from last week. Explain that the bag will be like a bank account and the librarian (the bank) will keep the coins safe each week until the children spend them.

Collect the piggy bank bags and coins. Store for next class.



# Spending

## **Objectives:**

The parent/grandparent/caregiver will learn how to discuss spending money wisely with their child(ren). They will learn about "wants" and "needs."

The child(ren) will learn about the difference between "wants" and "needs" and importance of spending their resources wisely.

## **Possible Books to be used:** (Choose your favorites)

*Those Shoes, Start Saving Henry, Walter Warthog's Wonderful Wagon, Little Croc's Purse, Just Saving My Money, Just Shopping with Mom, Pig Pig Gets a Job, My Rows and Piles of Coins, Junior's Adventures, Money Money, Honey Bunny, Sheep in a Shop, Alexander, Who Used to be Rich Last Sunday, The Can Man, A Chair for my Mother, You Can't Buy a Dinosaur with a Dime.*

## **Activity:** Review

Quickly review any information the children remember about Earning and Saving. Pass out a coin to each child for attending. Sing "Earning, Spending, Saving, Sharing" song. Remind them that they have been "**earning**" play money during each session, they have been "**saving**" their coins and will be able to "**spend**" their coins during the last session. They will "earn" a coin for attending each session plus they will get a chance to "earn" another coin each class by helping the librarian.

## **Activity:** Book

Present the book(s) of your choice to the children, parents and caregivers. Talk about the cover(s), the author(s) and the illustrator(s). Model the proper way to hold a book and read it.

## **Activity:** Flannel Board

Can present "Little (Red) Blue Riding Hood" to concentrate on 'wants vs. needs.'

Encourage participation of the group in determining 'wants vs. needs.'

**Activity:** Fingerplay and chores

Talk about why you should save money, with some examples from the Three Little Pigs. Teach children the "3 Little Nickels" fingerplay.

Repeat the "Wind, Oh Wind" song with the scarves. Encourage children to use the scarves to 'dust' the story room as you sing "This is the way we dust the room." Children receive a coin when they return their scarves after dusting the room.

**Activity:** Color and create your own 'dollar bills.'

Encourage all children to decorate their 'dollar bills.'

**Follow-up:**

While the children complete the craft, distribute the "Spending" bookmark to parents and caregivers. Use this opportunity to answer any questions that they may have about talking to their children about money. Encourage them to borrow extra books from the kit to read at home.

Have children put their coins in their piggy bank bags from last week. Explain that the bag will be like a bank account and the librarian (the bank) will keep the coins safe each week until the children spend them.

Collect the piggy bank bags and coins. Store for next class.

# Sharing

## **Objectives:**

The parent/grandparent/caregiver will discuss the concept of sharing with their child(ren). They will learn that sometimes it's OK not to share. The child(ren) will identify ways they can share.

## **Possible Books to be used:** (Choose your favorites)

*Walter Warthog's Wonderful Wagon*, *The Doorbell Rang*, *Share and Take Turns*, *Reach out and Give*, *Junior's Adventures*, *Money Money*, *Honey Bunny*, *How Much is that Doggie in the Window?*, *The Can Man*

## **Activity:** Review

Quickly review any information the children remember about Earning, Saving and Spending. Pass out a coin to each child for attending. Sing "Earning, Spending, Saving, Sharing" song. Remind them that they have been "**earning**" play money during each session, they have been "**saving**" their coins and will be able to "**spend**" their coins during the last session. They will also "**share**" a treat with their friends. Briefly discuss what it means to share with a friend.

They have "earned" a coin for attending each session plus received another coin during each class by helping the librarian.

## **Activity:** Book

Present the book(s) of your choice to the children, parents and caregivers. Talk about the cover(s), the author(s) and the illustrator(s). Model the proper way to hold a book and read it.

## **Activity:** Flannel Board

Can present "The Doorbell Rang" as a participatory activity by cutting out paper cookies to use on flannel board. Children will approach flannel board during the telling of the story and will manipulate the cookies.

Repeat the "Wind, Oh Wind" song with the scarves. Encourage children to use the scarves to 'dust' the story room as you sing "This is the way we dust the room." Children receive a coin when they return their scarves after dusting the room.

**Possible Activity:** Food Experience

Talk about why you would share with a friend. Children use shared food products on table (icing, sprinkles, raisins) etc to decorate cookies. Can also use shared ingredients such as cheerios, banana chips, raisins, etc. to have each child make their own 'trail mix.'

**Activity:** "Shopping" at the Library Store.

Piggy Bank Bags are distributed to each child. Each child and his/her parent or caregiver makes choices as to what to 'buy' from the library prizes. Sales are rung up on toy cash registers. Make sure the children give you the coins as they buy their merchandise. Coins are retained for the next session of Piggy Bank Tales.

**Follow-up:**

While the children complete the craft, distribute the "Sharing" bookmark to parents and caregivers. Use this opportunity to answer any questions that they may have about talking to their children about money. Have them return the borrowed parent resources materials and extra books from the kit.

Have parents complete the follow-up survey.

**Materials needed:**

Food experience items  
Prizes  
Toy Cash Register  
Bookmarks  
Follow-up survey