

Parent reading guide for  
"Sam and the Lucky Money"  
by Karen Chinn

 Ages 4-8








Money as You Grow Bookshelf



# Welcome

This guide will help you teach your child money management skills while reading “Sam and the Lucky Money” by Karen Chinn. It will accomplish this by:

-  Helping you explain the key ideas covered in the book, and then providing you with signs your child understands the key ideas and can use them in daily life.
-  Giving you things to think about before reading the book with your child. These can help you spot key points in the book or spark ideas to discuss later.
-  Helping you prepare for an enjoyable reading time with your child.
-  Providing questions to talk about with your child.
-  Suggesting activities that help your child put ideas and lessons into action.



# The story

Sam is excited to go shopping in Chinatown on Chinese New Year's day. Sam is sad that he does not have enough money to buy something special, until he has a surprise meeting with a stranger.



# Key ideas

By the time you finish this discussion guide, your child will be able to **point to examples** of these key ideas in the book you read and discuss **real-life examples, too**. Use these definitions to explain the ideas. We've also included ways children can show they are ready to use them in their daily lives

## 1. Prioritizing

Sometimes we need to make choices about what we want or do. These choices can change from day to day. Prioritizing is arranging things in order of their importance to us.

**How kids show it:** They can prioritize choices when they want two or more things at the same time.

## 2. Sharing and borrowing

There are two kinds of sharing: Something shared that does not have to be returned or paid for is a gift. Something borrowed must be returned.

**How kids show it:** They can explain the difference between lending and giving something away.

## 3. Staying true to yourself

Sometimes we might feel left out if we don't have what other

people have. Knowing what's important to you and not comparing yourself to others can help you feel good about your decisions.

**How kids show it:** They can name one special thing they like about themselves and one thing that makes each family member special too. **(Ages 7+)** They can discuss why it's okay that different people use their money for different things.

# Something to think about

First, read the book yourself and think about these ideas:

- Sam got a gift of money to buy anything he wants. There are many things he would like.
- Everyone has to prioritize what they want to buy with the money they have.
- When there are many choices, it can be harder to make a decision.
- Sometimes other people have less than we have and they might need something we already have.
- Sam decided to help someone stay warm instead of buying a treat with his money.





## Before you read

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 quiet time for stories and make it part of your daily routine.
- Find a cozy, quiet place to read.
- Make sure your child can see the pictures.
- Talk about the pictures and characters in the book.
- Read with expression in your voice. Give each character in the story his or her own voice.
- Keep the story time short enough to leave them wanting more.
- Look for ways during the day to bring up the messages in the story.
- Continue to read aloud together even if your child can read alone.



# Something to talk about

Before you begin to read the story with your child, look at the cover of the book together. Ask what the story might be about.

As you read the story with your child, talk about these ideas:

- Sam was trying to make a decision about how to spend the money he got from his grandparents.
- What were some things that Sam thought about buying with his money?
- Why was it hard for the Sam to decide what to buy?
- Sam did not have enough money to get what he wanted. How did Sam feel when he could not buy a toy?
- Why do you think Sam gave away his money instead of buying a toy?
- How do you think Sam felt after he gave away his money? Ask your child how they would feel if they gave their money to someone else.
- Ask if your child has ever given something to someone. Share some of your own examples of giving or sharing.



# Something to do

## Gratefulness

**Ages 4+**

Talking about what you are grateful for helps to focus on the good things in life instead of comparing yourself to others. One way to increase gratitude in your family is to have a “thanking” time in the day where you say what good things happened today. Each person can share what they are thankful for. As a parent, you can share personal qualities that you are grateful for in yourself and in other family and friends. For example, “I’m thankful for my son because he gives really good hugs.”

## Create a needs and wants chart

**Ages 5+**

Creating a list of needs and a list of wants as a family is a good way to talk about what’s important to have and what’s nice to have. You can write words on a piece of paper, draw pictures, or cut pictures out of magazines or newspaper. Work together to sort the list or pictures into needs and wants. Talk about each picture as you sort them. What makes it a need or a want?

You and your child can each create your own list of needs and wants using the pictures. Sort the pictures, and then each share your list. What is different between your list and your child’s list? Do you have any of the same things? If so, what things?

Practice prioritizing from your list or pictures of needs and wants. Play a game where each person can only pick three items that are needs and three items that are wants. Was it hard to choose from your list? How did you decide which items to pick?

## **Sharing with others**

**Ages 5+**

Have your child go through his or her toys, clothes, and other items. Talk with your child about which ones are his or her favorite items. Are there some items that used to be special, but your child has outgrown? Set aside clothes that don't fit or toys and books your child does not use anymore. This is a good way to clean up around the house too.

While your child is making the pile, ask questions about each thing he or she sets aside. Where did it come from? How did you feel when you got it? How long did you use it? Who do you think would like to use this now?

Talk about how to share your no-longer needed items with other people. Would you like to give away things to someone you know or to a local program? Some families also trade clothes and toys, or sell items at a rummage sale or thrift store. Talk about what you can do with your items.

# About this guide

Money as You Grow Bookshelf is a research-based program designed to help parents, caregivers, and others teach children ages 4 through 10 money skills through reading, activities, and play.

Money as You Grow Bookshelf is an updated version of the University of Nevada Extension's Money on the Bookshelf program. In collaboration with The University of Wisconsin-Madison Center for Financial Security and the University of Wisconsin-Extension Family Living Programs, we are working together to expand the program and make it available to libraries, educators, and parents nationally.

For more tools and resources for parents, visit [consumerfinance.gov/MoneyAsYouGrow](https://consumerfinance.gov/MoneyAsYouGrow).

The Center for Financial Security is a research center that seeks to help the public build financial knowledge and skills, increase access to financial services and increase the financial security of families. The University of Wisconsin-Extension is part of the National Institute of Food and Agriculture's (NIFA) Cooperative Extension System, which brings vital, practical information to agricultural producers, small business owners, consumers, families, and young people.





## MONEY AS YOU GROW BOOKSHELF

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Ask about these other Money as You Grow Bookshelf books and parent guides:

**A Bargain for Frances**  
by Russell Hoban

**A Chair for My Mother**  
by Vera Williams

**Alexander, Who Used to Be Rich Last Sunday**  
by Judith Viorst

**The Berenstain Bears & Mama's New Job**  
by Stan & Jan Berenstain

**The Berenstain Bears' Trouble With Money**  
by Stan & Jan Berenstain

**But I've Used All of My Pocket Change**  
by Lauren Child

**Count on Pablo**  
by Barbara deRubertis

**Cuenta con Pablo**  
by Barbara deRubertis

**Curious George Saves His Pennies**  
by Margaret and H.A.Rey

**How Much Is That Doggie in the Window?**  
by Bob Merrill

**Jingle Dancer**  
by Cynthia Leitich Smith

**Just Shopping With Mom**  
by Mercer Mayer

**Lemonade in Winter**  
by Emily Jenkins

**My Rows and Piles of Coins**  
by Tololwa M.Mollel

**Ox-Cart Man**  
by Donald Hall

**The Purse**  
by Kathy Caple

**The Rag Coat**  
by Lauren Mills

**Sally Jean, the Bicycle Queen**  
by Cari Best

**Sam and the Lucky Money**  
by Karen Chinn

**Sheep in a Shop**  
by Nancy Shaw

**Those Shoes**  
by Maribeth Boelts

**Tia Isa Wants a Car**  
by Meg Medina

**Tía Isa Quiere un Carro**  
by Meg Medina

For more tips and activities for parents and caregivers, and to download Money as You Grow Bookshelf parent reading guides, visit [consumerfinance.gov/MoneyAsYouGrow](https://consumerfinance.gov/MoneyAsYouGrow).



Classroom Guide for SAM AND THE LUCKY MONEY by Karen Chinn illustrated by Cornelius Van Wright and Ying-Hwa Hu. Reading Level Interest Level: Grades K-3 Reading Level: Grade 3 (Reading level based on the Spache Readability Formula) Accelerated Reader® Level/Points: 3.3/.5 Lexile Measure®: 660 AD Scholastic Reading Counts!®,ç: 3.5 Themes Chinese New Year, Homelessness, Giving Synopsis Sam can hardly wait to go shopping with his mom. It's Chinese New Year's day and his grandparents have given him the traditional gift of lucky money -- red envelopes called leisees (lay-sees). 5. How do you think Sam will spend his lucky money? AFTER READING After reading, discuss the story. Some questions to generate discussion are: 1. What gift did Sam receive? It's Chinese New Year and Sam's grandparents have given him the traditional gift of lucky money--red envelopes. This year Sam is finally old enough to spend it any way he chooses and plans to shop in his favorite place--Chinatown! But when Sam realizes that his grandparents' gift is not enough to get the things he wants, his excitement turns to disappointment. Then a surprise encounter with a stranger changes his mood.