

The Berenstain Bears' Trouble with Money

By Stan and Jan Berenstain

Ages 4 and up

Parent Guide

Key Ideas: Recognizing Resources, Allocating Resources, and Saving

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: Recognizing Resources

Definition: Money is limited so we need to find other resources to use to get what we need. Recognizing resources means finding different ways to use what we have to get what we need.

Objective: to recognize and plan to use skills, talents, and unusual things to get what we need.

Idea: Allocating Resources

Definition: Our resources include things like skills, time, and money. When we choose what to use to get the things we need, we are allocating resources.

Objective: to plan how to use different resources to get what we need.

Idea: Saving

Definition: Some things cost more money than we have at one time. Saving means putting money aside until we have enough to buy what we want.

Objective: to recognize that saving money can help us get what we need and want.

The Story

Brother and Sister Bear spend money as soon as they get it. Mama and Papa Bear want the cubs to learn that there is more to know about money than just how to spend it.

Something to Think About

First, read the book yourself and think about these ideas

Just like the Bear Family, children know that money is fun to have and spend!

Just like Mama Bear, many parents worry about the way their children spend money.

The cubs spent their money as fast as they got it!

Children can learn that money is only one resource the family uses to get what it needs and wants.

The cubs used human and natural resources to earn money.

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.

At first, where did the Bear cubs get their money?

How did they spend their money?

Where do your children get their money?

How do you and your children feel about how they get and use their money?

What other resources besides money do you and your children use to get what the family needs and wants?

What other resources did the cubs use to earn money?

How did Mama and Papa Bear feel about how the cubs earned money?

Why did the cubs want to earn money?

What did Papa Bear want the cubs to learn about money?

What did the Bear family do to help the cubs learn to save money?

What did the Bear family do to help the cubs learn to plan ahead?

Something To Do

Resource Coupon Book (Ages 4 and up)

Use this activity to help your children learn that money does not grow on trees.

Talk with your children about extra things they can do around the house to earn money.

As a family, decide how much each job is worth. Help the children make coupon books for these jobs.

When they want to earn some money, have them complete one of the jobs and exchange their coupon for money.

Money Phrases (Ages 6 and up)

Use this activity to teach about figures of speech that deal with money. Just like Papa Bear, parents often use money phrases with children that they not understand.

Say the phrases below to your child.

Talk about what each saying means.

Money does not grow on trees.

I am not made of money.

Save for a rainy day.

Have a nest egg.

Do not be a spendthrift.

Can you and your child think of more sayings?

Help your child make pictures about the sayings.

Design an Allowance (Ages 8 and up)

This activity will help your child recognize an allowance as a resource. An allowance can help your child learn to budget, or allocate, his or her money. It helps your child know exactly how much he or she has to spend.

Help your child come up with an allowance plan.

This will help your child allocate money resources.

Decide with your child how much to give for the allowance.

Decide with your child how often to give the allowance.

Talk with your child about how to spend the allowance.

Talk with your child about how to save some of the allowance.

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