**Indiana Secretary of State Connie Lawson’s**

**Financial Fitness Reading Program**

**3rd Grade through 6th Grade**

**What is Money? – Choose 2**

***What is Money, Anyway? Why dollars and coins have value***

Jennifer S. Larson – 2010

* Have you ever received a birthday card with a $10 bill inside? Or found a quarter on the sidewalk? These bills and coins are made of paper and metal. But they're far more valuable than what they're made of. Learn what makes money so special.

***What Can You Do with Money?: Earning, Spending, And Saving***

Jennifer S. Larson – 2010

* Information for young readers on earning money, saving and spending wisely, and making informed choices.

***Do I Need It? Or Do I Want It?: Making Budget Choices***

Jennifer S. Larson – 2010

* Explains how to budget money, discussing wants and needs, income, savings, and spending wisely.

***Centsibility, The Planet Girl Guide to Money***

Stacey Roderick - 2008

* Planet Girl has delivered a book that gives practical advice on a range of topics relating to money -- tips on jobs, saving, debt, spending and budgeting, how to become a girl entrepreneur, what to scrimp on (and what not to), the hidden price of cheap, how to reconcile having less than some friends and why fundraising can make girls feel priceless!

***The Buck Book: All Sorts of Things to Do with A Dollar Bill – Besides Spend It***

Anne Akers Johnson - 1993

* Trivia and facts about the dollar bill, plus instructions for things to do with a dollar rather than spend it.

***Eyewitness: Money***

Joe Cribb and Kathleen McDougall - 2005

* Examines the symbolic and material meaning of money from shekels and shells to gold, silver and credit cards.

***The Go-Around Dollar***

Barbara Johnston Adams - 1992

* A story describing how a single dollar changes hands.

***The Story of Money***

Betsy Maestro - 1995

* A history of money, beginning with the barter system in ancient times the first use of coins and paper money to the development of modern monetary systems.

***The Ultimate Kid’s Money Book***

Neale S. Godfrey - 1998

* Provides an overview of economics and money, including earning, spending, saving, checks and credit cards, banks and the history of money.

***Money Sense for Kids!***

Hollis Page Harman - 2005

* How and where is money printed? What do all those long numbers and special letters on currency mean? Find the answer to these questions and more .

**Saving for the Future– Choose 2**

***You Can’t Buy a Dinosaur with a Dime***

Harriet Ziefert – 2003

* Clink, clink, clink, clink...Clink, clink, clinkity... Money saved in a bank makes your brain think-thinkity! Children are fascinated by money: how it looks, feels, smells, and most of all, what it buys. And Pete is no exception. The rhymed verse describes how Pete saves his allowance, spends too much of it, has second thoughts, and starts over.

***Three Cups***

Tony Townsley and Mark St. Germain – 2011

* All parents want to teach their children good money habits from an early age. Many start by giving them an allowance. But it’s equally important to teach children a positive, generous attitude as they learn to use money responsibly.

***The Young Investor: Projects and Activities for making your money grow***

Katherine R. Bateman – 2010

* Explaining the language of finance and the skill of investing, this guide gives kids an early start at making their money grow. Children then learn where Wall Street is located, what stocks and bonds do, and, with the help of an adult, the right way to buy or sell a stock, mutual fund, or savings bond. Dozens of projects illustrate how to balance a checkbook, read a stock table, and understand common financial terms such as inflation, recession, and the Federal Reserve Board.

***Not Your Parents’ Money Book: Making, Saving, and Spending Your Own Money***

Jean Chatzky and Erwin Haya – 2010

* Get rid of those bad spending habits now! Learn from read kids about good approaches to smart spending.

***The Secret Life of Money: A Kid’s Guide to Cash***

Kira Vermond and Clayton Hanmer - 2012

* If discussing money is a difficult task for adults, it’s doubly so where kids are involved. Not only is the subject loaded with cryptic jargon (mortgages? Bull markets? Huh?), but it often fails to click with how a kid sees his or her world. Learn how money affects you and what you can do to be prepared to money of your own.

***The Toothpaste Millionaire***

Jean Merrill - 2006

* Sixth grader Rufus Mayflower wants to save on toothpaste. Betting he can make a gallon of his own for the same price as one tube from the store. By the time he reaches the eighth grade, Rufus makes more than a gallon – he makes a million!

***Growing Money: A Complete Investing Guide for Kids***

Gail Karlitz – 2010

* Never before has there been a time when the economy has been so much a part of our daily lives. Today’s young investors want to know the basics of finance especially how to make money grow. This complete guide explains in kid-friendly terms all about savings accounts, bonds, stocks, and even mutual funds!

**Making and Spending Money Wisely– Choose 2**

***Stone Fox***

John Reynolds Gardiner - 2010

* Stone Fox is a story about a boy who competes in a dog-sled race to win the prize money to help pay back taxes on his grandfather’s farm.

***Cool Jobs For Young Pet Lovers: Ways to Make Money Caring for Pets***

Pam Scheunemann - 2010

- Outlines the steps to getting a job and making money through pet services, and lists potential jobs for young readers, including dog walking, grooming, and pet sitting.

***Cool Jobs For Kids Who Like Kids: Ways to Make Money Working with Children***

Pam Scheunemann - 2010

* Outlines how to find a job and make money through the childcare industry, and includes such job suggestions for young readers as organizing a playgroup, babysitting younger siblings, and becoming a coach's helper.

***Cool Jobs For Super Sales Kids: Ways to Make Money Selling Stuff***

Pam Scheunemann - 2010

* Introduces young readers to the idea of working, including kid-tested projects with instructions, background information, material lists, and additional ideas.

***Cool Jobs For Handy Helpers: Ways to Make Money Doing Home Services***

Pam Scheunemann – 2010

* Outlines the steps to getting a job and making money through home services, and lists potential home service jobs for young readers.

***Cool Jobs For Yard-Working Kids, Ways to Make Money Doing Yard Work***

Pam Scheunemann – 2010

* Outlines the steps to getting a job and making money through yard work, and lists potential jobs for young readers, including mowing lawns, weeding gardens, and shoveling snow.

***Alexander, who used to be rich last Sunday***

Judith Viorst – 1987

* Last Sunday, Alexander's grandparents gave him a dollar—and he was rich. There were so many things that he could do with all of that money! He could buy as much gum as he wanted, or even a walkie-talkie, if he saved enough. But somehow the money began to disappear...

***Amelia Bedelia Means Business***

Herman Parish - 2013

* Amelia Bedelia's parents say they'll split the cost of a new bike with her, and that means Amelia Bedelia needs to put the pedal to the metal and earn some dough! With Amelia Bedelia anything can happen, and it usually does.

***The Richest Kids in America: How They Earn It, How They Spend It, How You Can Too***

Mark Victor Hansen – 2009

* Get ready to meet some amazing entrepreneurial superstars who are living their dreams and making a big difference doing it. In this book you’ll learn the key principles that catapulted each of these incredible young entrepreneurs to success and how these same principles will lead you to a life of ultimate fulfillment.

***Flat Broke***

Gary Paulsen – 2012

* Kevin struggled to overcome his knack for lying in Liar, Liar, but now Kev is broke, and he's got to find a way to make money. He's in for another round of mayhem and misunderstandings in this financial comedy of errors.

***Arthur’s TV Trouble***

Marc Brown - 1995

* When Arthur sees the advertisement for the amazing doggy Treat Timer, he knows it's the perfect gift for Pal. He sets out to earn the money to buy it, daydreaming of riches and of Pal's reaction when he sees the Treat Timer for the first time. Everything seems to be working out, too -- until a big gust of wind nearly blows Arthur's dreams of luxury away!

***Carlos and the Carnival***

Jan Romero Stevens - 2004

* Carlos ignores his father’s advice about being careful how he spends his money at the carnival and soon his pockets are empty.

***The Case of the Shrunken Allowance***

Joanne Roeklin - 1999

* Mike and his friends try to figure out why the money in his allowance jar appears to be shrinking.

***Freckle Juice***

Judy Blume - 1971

* Andrew uses five weeks of allowance to buy a secret freckle recipe providing a valuable consumer lesson concerning consumer fraud.

***Jackson Jones and the Puddle of Thorns***

Mary Quattlebaum - 1995

* When his mother gives him a garden plot for his tenth birthday, Jackson Jones hopes to earn enough money to buy a basketball, but all he seems to get is trouble.

***Jessica and the Money Mix-Up***

Jamie Suzanne - 1990

* When her father asks her to deliver money to a neighbor down the block, Jessica wants to prove how responsible she is, but she gets sidetracked and the money disappears.

***Josie’s Troubles***

Phyllis Reynolds Naylor - 1994

* Josie and Sarah break one of the legs of Sarah’s mother’s piano bench and take a series of odd jobs in order to raise the money to repair it.

***The Lemonade War***

David Page - 2009

* Pam and Julie open a lemonade stand to earn enough money to buy a video game. They argue over how to advertise and the lemonade war begins.

***Lily and Miss Liberty***

Carla Stevens - 1993

* A little girl makes crowns and sells them to help raise money for the pedestal needed for mounting France’s gift of the Statue of Liberty to this country.

***Make Four Million Dollars by Next Thursday!***

Stephen Manes - 2012

* Jason finds he attracts a lot of attention when he starts following the zany advice in a get-rich-quick book by the bizarre Dr. Silverfish.

***Max’s Money***

Teddy Slater - 1998

* Max finds out about adding and subtracting different amounts of money as he tries to borrow or earn enough to buy a birthday present for this mother.

***Not for a Billion Gazillion Dollars***

Paula Danziger - 1998

* Eleven year old Matthew, trying desperately to earn enough to buy a coveted computer program, learns the importance of money and eventually starts his own business.

***Toby the Splendid***

Isabelle Holland - 1981

* After going against her mother’s wishes and buying a horse with her baby sitting money, thirteen year old Janet works to take care of the horse in the stables, but finds she has no extra money for the riding lessons she desperately wants.