



Saving Money Is Fun **KIDS CLUB!**

We'll
Share \$
Save \$
Spend Smart
Tool!®

Help Kids Learn About the Value of Money!

Questions and activities for discussion or thinking for children Pre-K, K-3

Written by John Lanza for use by credit unions, financial institutions, parents and teachers worldwide

Based on the book "Joe The Monkey and Friends Learn About Spending Smart" written by John Lanza

READING GUIDE

Designed to be used in conjunction with the **CHILDREN'S Book!**



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READING ^{Too!} GUIDE

for
Learn About
Spending Smart

Joe the
Monkey
and Friends



for
Teachers and Parents

by John Lanza

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First Edition

General Reading Notes

- **Have Fun!** Be VERY animated when you read the book. Have fun when you read.
- **Get In Character!** Use different voices for each of the characters.
- **What's Your Style?** Be aware of your reading style. If you like to read the entire story first and then have the children ask questions, make sure you set those expectations beforehand so that students and/or teachers don't interrupt your flow.
- **Prepare!** Read all three books in sequence and make sure you have three jars to fully discuss each one. Include images of each book along with an image of a full jar set (with money inside).



Activity Ideas

Smart Shopper

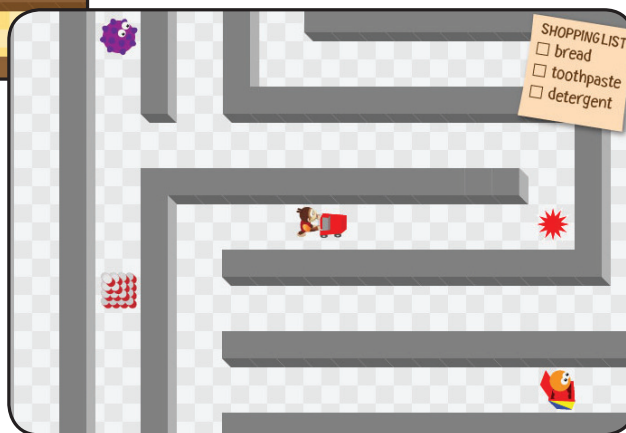
Give your kids a list when you go shopping. Have them lead the way and find the best bargains using the unit prices listed on each price tag. You may need to explain what a unit price is. You can even give them the balance of what you saved as a reward. See if you can find something more expensive that you'd be willing to pay more money for due to its quality (e.g. organic food, etc.) so that they understand, like Joe and his friends discover in the book, that spending less isn't always spending smart.

Buyer's Remorse

Tell your kids about a product or products you've bought that you later wish you had not. Then ask them to find an item that they wish they hadn't bought. Once you've opened up to them, they will almost always open up to you.

Go Online

Play Joe's Shopping Spree games on the site.



Understanding the Power of Ads

Pull out some advertisements and discuss what marketers are doing to try and convince you to buy whatever it is you're selling. Please see the mock advertisement on the following page that you can use with your lesson. You can tell your kids that these are some tricks that advertisers and marketers use to make things seem more "magical" (again, pulling from the book) than they really are.



WE'RE ALMOST OUT (aka Scarcity)
They create a false sense of urgency to make you feel like you need to buy because there's not many left.

WHITE LIES (aka Bending the "proof")
For example, 9 out of 10 mammals LOVE Stuff! You don't have any idea whom they asked or if they even asked anyone.

ODD PRICING
Consumers are more likely to buy something that is just under a higher number - \$4.99 rather than \$5.

SPECIAL SALES
Buy one get one free (BOGO) or buy one get something else free For example, Big Giant gives away a free Thing to help get people in the door to buy the new Stuff.

Citation - Some of the above are from:

9 Sneaky Marketing Tricks We Fall for Every Time We Shop From decoy pricing to BOGOs, a catalog of manipulations by David Griner

12 Hidden Tricks Advertisers Use to Sell You Stuff article by Liz Stinson, based on the book by Marc Andrews

Topics for Discussion

- Piggs spent all of his Spend Smart money on stuff. Can you explain why you think he might have made a better choice?
- Talk about peer pressure. Piggs feels pressure to get more stuff because other people are getting it. This is called peer pressure when your friends make you feel like you have to get or do something that maybe you don't want to do. Can you tell me about a time that you've experienced peer pressure?
- Vargas sees that there's a special on Stuff in a magazine advertisement. Discuss what advertisements are designed to do? Do the UNDERSTANDING THE POWER OF ADS activity in the previous section. Discuss all the places where you might advertisements.
- Discuss warranties and why companies offer them and what they might tell you about a product. A longer warranty can indicate that a company believes in their product's quality, perhaps more so than a company that doesn't offer a warranty for a similar product.
- In the book, Joe and Piggs try and boycott Big Giant. Discuss the word boycott and what it means - to cease consumer relations with a company (at least in the case of what happens in the book). Ask the students if they have heard or read about boycotting. Ask them if they have an idea of how the boycott in the book might have been more effective.
- Discuss sales and marketing tactics. Marmoset gets a free Thing with her Stuff. Explain that this might get more people interested in Thing and that by buying more stuff, they will incentivize Piggs and friends to get even MORE stuff. It also gets people INTO the store. Consider doing the UNDERSTANDING THE POWER OF ADS activity in the previous section. You can even discuss that Vine offers an incentive (a free lesson). Discuss which incentive is more valuable to the customer.
- Discuss entrepreneurship and owning a small business. There's obviously a lot that could be discussed regarding this topic, but a few quick thoughts include making a profit, giving back, offering quality products and service, sustaining a community. These all relate in some way to the book or the book sires.
- Discuss some other ideas Joe (and his friends) might have used to help save Vine when it was in trouble.
- Do you think it was ok for Joe to use the money in all three of his jars to help out Vine? Why?



There are likely a lot of other great money activities that could work with this book. If you'd like to share your ideas (and possibly have them published in an upcoming version of this Reading Guide), please email us at:

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Contributors (and parents!)

John Lanza is the Chief Mammal at Snigglezoo Entertainment, Creator of The Money Mammals and the author of *Joe the Monkey Saves for a Goal*.



Notes

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