

Personal Financial Literacy Suggested Reading List

Title	Author	Publisher	Grade	Summary
A Chair for My Mother	Williams, Vera B	Mulberry Books	K – 3	A child, her waitress mother and her grandmother save dimes to buy a comfortable armchair after all their furniture is lost in a fire.
A Dollar for Penny	Glass, Julie & Allen, Joy	Random House	K – 3	Penny learns about currency when she sets up a lemonade stand to earn money for her mother's birthday card.
A Handful of Thieves	Bawden, Nina	Clarion Books	3 - 7	When a confidence man steals Fred's grandmother's savings, Fred and his four friends set out to find him and steal it back.
A High-Fiving Gift For Mom	Bradley, Judy	McGraw Hill	K	At the annual teachers' fair, Christopher faces temptations such as ice cream and face painting while trying to stretch his money far enough to buy a Mother's Day gift.
A Job for Jenny Archer	Conford, Ellen	Little, Brown	K – 3	Convinced that her family is poor because her parents refuse to get her a horse or a swimming pool, nine-year-old Jenny Archer follows her own path to making money, including a plunge into real estate that puts her home on the market.
A Quarter from the Tooth Fairy	Holtzman, Caren	Scholastic	K - 3	A boy has trouble thinking of ways he can spend the quarter he got from the tooth fairy. He learns about money and the different coin combination that make up a quarter.
ABC's of Personal Finance, The	Pool, John C and Frick, Robert, L	Durrell Institute	7 - 12	An essential, life-long money management guide that will help the reader make plans and choices to take control of their financial future.
Alexander Who Used To Be Rich Last Sunday	Viorst, Judith	Antheneum	3	When Alexander and his money are quickly parted, he realizes how many things a dollar can do.
All Kinds of Money	Adler, David	F Watts	3	Discusses the history of money from the mediums of exchange used by primitive societies to the currency, and variations thereof, used in today's highly complex world.
Angelina's Lucky Penny	Mason, James & Craig, Helen	Pleasant Co. Pub.	K – 3	When Angelina finds a lucky penny, she decides that she no longer needs to practice her ballet.
Annie's Pet	Brenner, Barbara	Bantam Books	K	On her way to the pet shop to buy an animal with her birthday money, Annie buys a toy, a collar, a dish and a leash, then discovers she has no money left for a pet.
Arthur's Funny Money	Hoban, Lillian	Harper & Row	K- 3	When Violet has trouble with numbers and Arthur is penniless, they go into business and solve both of their problems.
Arthur's Pet Business	Brown, Marc	Little, Brown & Co	K – 3	Arthur's determination to prove he is responsible enough to have a puppy brings him a menagerie of animals to care for.

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Arthur's TV Trouble	Brown, Marc	Little, Brown & Co	1 – 4	Follow Arthur's efforts to get money to buy a product he sees promoted on TV. He considers his current savings, tries to get an advance on his allowance, and does jobs in the neighborhood.
Bathwater Gang Gets Down to Business, The	Spinelli, Jerry	Little, Brown & Co	K – 3	When the Bathwater Gang fails to make money with its pet-cleaning business, Bertie comes up with a slightly dishonest idea to ensure success.
Ben's First Savings Account	Brighter Child – Brighter Choices	Farmers State Bank	K - 3	Delightful story of young Ben the elephant and his Grandmother who tells him it is time for his first savings account, he may be 8, but that's the perfect time to start your future.
Benny's Pennies	Brisson, Pat	Bantam, Doubleday, Dell	K – 1	Benny sets off in the morning with five shiny new pennies to spend and eventually buys something for everyone.
Brundibar	Sendak, Maurice	Hyperion	K – 3	When Aninku and Pepicek discover their mother is sick, they rush to town for milk to make her better. They attempt to earn money by singing but run into trouble in the form of Brundibar,. They are eelped defeat the bully, and triumphantly return home.
Buck Book: All Sorts of Things to Do With a Dollar Bill – Besides Spend It, The	Johnson, Anne Akers	Klutz	3 - 7	Trivia and facts about the dollar bill, plus instructions for things to do with a dollar rather than spend it,
Bunny Money	Wells, Rosemary	Puffin	Pre K - K	Max and Ruby take the bus downtown to buy a birthday gift for their grandma, but they spend so much money on emergencies that they don't have enough for bus fare home.
Carlos and the Carnival	Stevens, Jan Romero	Northland	1 - 3	Carlos ignores his father's advice about being careful how he spends his money at the carnival, and soon his pockets are empty.
Case of the Shrunken Allowance, The	Roeklin, Joanne	Scholastic	1 - 3	Mike and his friends try to figure out why the money in his allowance jar appears to be shrinking. Includes related math activities.
Chicken Sunday	Polacco, Patricia	Philomel	1 – 3	Two brothers and their Polish-American friend want to purchase a special gift for the brothers' grandmother. Mr. Kodinski suggests they make Psyanky eggs and sell them in his store
Circle of Gold	Boyd, Candy D	Scholastic	3 – 6	Ten-year-old Mattie copes with the loss of her father and her mixed feelings towards her mother who is under pressure to support the family.
Clever Cat	Collington, Peter	Knopf	K – 3	When Mr. and Mrs. Ford discover that Tibbs the cat can get his own food, they give him a house key and a credit card. When the cat begins to use the credit card for fine dining and movies, his card is taken away and the family tells the cat to get a job.
Count Your Money With the Polk Street School	Giff, Patricia Reilly	Dell	K- 3	Ms. Rooney's class is learning about money and saving to take a trip, while two best friends learn to get along.

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Cranberry Summer	Devlin, Wende and Harry	Four Winds Press	K	When the circus moves on from Cranberryport and leave a donkey behind, Maggie and Mr. Whiskers try to find the money to feed her
Deena's Lucky Penny	De Rubertis, Barbara	Kane Press	K - 1	While pondering how to buy her mother a birthday present with no money, Deena finds a penny and follows a process of discovery about money.
Etta Can Get It	Adams, Phyliss	Follett Publishing	K – 1	The Troll family attempts to earn money by working various jobs. After trying a car wash, lawn service and pet grooming services unsuccessfully, the family finds success performing tricks and selling cakes.
Eyewitness: Money	Cribb, Joe & McDougall, Kathleen	D K Publishing	4 – 6	Examines, in text and photographs, the symbolic and material meaning of money, from shekels, shells, and beads to gold, silver, checks, and credit cards. Also discusses how coins and banknotes are made, the value of money during wartime, and how to collect coins.
Feathers	Gordon, Ruth	Macmillan	K – 3	When the town bath house burns down, the foolish citizens of Chelm worry about the safety of the money they must collect to build a new one.
Follow the Money	Leedy, Lorene	Holiday House	K – 4	A freshly minted quarter chattily narrates this lively look at currency including stops at the grocery store and a boy's piggy bank, among other destinations.
For Rent	Martin, Charles E	Greenwillow	2 – 4	Island children spruce up a little shed in a cove and turn it into rental property. They discover that being landlords is hard work but the rent from the shed helps pay for a class trip to Washington DC.
Fox on the Job	Marshall, James	Dial Books for Young Readers	K – 3	Fox tries to earn the money for a new bicycle in several different jobs.
Freckle Juice	Blume, Judy	Yearling	4 – 6	Andrew uses five weeks of allowance to buy a secret freckle recipe providing a valuable consumer lesson concerning consumer fraud.
Go-Around Dollar, The	Adams, Barbara Johnston	Four Winds Press	3	A story describing how a single dollar changes hand accompanied by facts about the one-dollar bill.
How Much is That Doggie in the Window	Merrill, Bob	Gareth Stevens	Pre K - K	Longing to buy a special puppy, a boy tries to earn the money he needs but ends up spending it on family members, who ultimately surprise him with a special gift.

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How the Second Grade Got \$8,205.50 to Visit the Statue of Liberty	Zimelman, Nathan	Albert Whitman	K - 3	The second grade tries a variety of schemes to raise money for a trip to the Statue of Liberty.
If You Give a Mouse a Cookie	Numeroff, Laura Joffe	Harper Collins	K – 3	A young man discovers that if you give a mouse a cookie, the mouse will then request a glass of milk, a straw, a napkin, a mirror and more.
If You Made A Million	Schwartz, David M	Lothrop	K – 3	Describes the various forms money can take, including coins, paper money and personal checks, and how it can be used to make purchases, pay off loans or build interest in the bank.
Jackson Jones and the Puddle of Thorns	Quattlebaum, Mary	Delacorte	3 - 7	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.
Jelly Beans for Sale	McMillan, Bruce	Scholastic	K – 3	An introduction to counting and numbers features delicious illustrations of colorful jelly beans and clasps of four kinds of coins as well as an informative history of the jelly bean.
Jessica and the Money Mix-Up	Suzanne, Jamie	Bantam	3 - 7	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	Naylor, Phyllis Reynolds	Atheneum	3 - 7	Josie and Sarah, two West Virginia fourth-graders, 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.
Just Shopping With Mom	Mayer, Mercer		Pre K – K	Little Critter is having a ton of trouble with his little sister. When the family goes shopping, his sister pulls groceries off the shelves, finds a way to get lost, and cries when she can't have all the candy in the candy aisle. The day is a disaster – until Little Critter's mother invents a way to put a smile back on everyone's face.
Kid’s Guide to Money: Earning It, Saving It, Spending It, Growing It, Sharing It	Otofinski, Steve	Scholastic	7 - 12	Explains ways kids can earn money; how to save for a big purchase; how to get the most value for your money; how the stock market works; plus money moments in history.
Kids Money Book	Byers, Patricia & Preston, Julia	Liberty Publishing	K – 3	All about money for children.
Kids’ Allowance Book, The	Nathan, Amy	Walker & Company	3 - 7	A guide to all aspects of allowances, including how to get one, how to save it, and how to use it wisely.
Lemonade for Sale	Ling, Bettina	Millbrook Press	K - 3	With the help of her friends, Kate overcomes several obstacles and sells enough lemonade in the neighborhood park to buy her father a birthday present.
Lemonade War, The	Page, David	Willowwisp Press		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.

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Lily and Miss Liberty	Stevens, Carla	Scholastic	3 - 7	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.
Littlejim's Gift: An Appalachian Christmas Story	Houston, Gloria	Philomel Books	K - 3	Hoping to convince his stern father that he will soon be a man, almost-eleven-year-old Littlejim uses his hard-earned savings for his sister's Christmas gift.
Lunch Line, The	Nagel, Karen Berman	Scholastic	K - 3	In the school cafeteria at lunchtime, Kim eyes all the tasty food and tries to figure out what she can buy with her dollar.
Make Four Million Dollars By Next Thursday	Manes, Stephen	Bantam	3 - 7	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.
Make Lemonade	Wolff, Virginia Euwer	H Holt	7 - 12	LaVaughn needed a part-time job. What she got was a baby-sitting gig with Jolly, an unwed teen mother. With two kids hanging in the balance, they need to make the best out of life -- and they can only do it for themselves and each other.
Making Cents: Every Kids Guide to Money (How to Make It, What to Do With It)	Wilkinson, Elizabeth	Little, Brown & Co	K - 3	Explores the concept of money and illustrates several way to earn it.
Mama Bear	Sun, Chyng Feung	Houghton Mifflin Co	K	When Mei-Mei fails in her attempt to earn money through a cookie sale for the expensive toy bear she wants for Christmas, her mother helps her see a special gift she has had all along.
Matthew and the Midnight Money Van	Morgan, Allen	Annick Press Limited	K - 3	A tale of Matthew's adventures with the midnight money van man, who is willing to split the proceeds if Matthew helps him clean up.
Max Makes a Million	Kalman, Maira	Viking	K - 3	When Max the dog finally sells his book of poetry, he's able to fulfill his lifelong dream of traveling to Paris.
Max Malone Makes a Million	Herman, Charlotte	H Holt	K - 3	Max Malone and his best friend, Gordy, are continually frustrated in his attempts to get rich, while his neighbor, little Austin Healy, makes money at every turn.
Max's Money	Slater, Teddy	Scholastic	2 - 4	Max finds out about adding and subtracting different amounts of money as the tries to borrow or earn enough to buy a birthday present for his mother.
Money Hungary	Flake, Sharon G.	Huperion	Young Adult	All thirteen-year-old Raspberry can think of is making money so that she and her mother never have to worry about living on the streets again.
Money, Money, Money: The Meaning of the Art and Symbols on United States Paper Currency	Parker, Nancy Winslow	HarperCollins Publishers	K - 3	There's a short course in American history in your wallet, and Parker brings it to life by explaining what's on the front and back of U.S. paper currency, from \$1 to \$100,000.

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Money Tree, The	Stewart, Sarah	Farrar, Straus and Giroux	Pre K – K	In summer the leaves on the strange tree growing in Miss McGillicuddy's yard are harvested by many people, but when Miss McGillicuddy thinks about needing firewood for the winter, she realizes the tree may have another use.
Money Troubles	Cosby, Bill	Scholastic	1-4	While trying to raise enough money for a telescope, Little Bill finds out about generosity and the needs of others.
Monster Money Book, The	Leedy, Loreen	Holiday House	K	The members of the Monster Club discuss money and how to manage it.
Music, Music For Everyone	Williams, Vera B	Mulberry Books	1	Rosa plays her accordion with her friends in the Oak Street Band, earning money to help her mother with expenses while her grandmother is sick.
My Mother Lost Her Job Today	Delton, Judy	Albert Whitman	1 – 3	Six-year-old Barbara Anne's mother loses her job and Barbara Anne is fearful that nothing will ever be the same. Her mother reassures her that things will be OK.
Nickel Plated Beauty, The	Beatty Patricia	Morrow Junior Books	7 - 12	In the Washington Territory of 1886, the seven resourceful Kimball children devote themselves to earning enough money to buy their mother a new stove.
Nickels, Dimes and Dollars: How Currency Works	Fodor, R.V.	Morrow	K – 3	Basic information on the history of money, supply and demand, the Federal Reserve System, international exchange, inflation, and managing money, including stock investing.
Not for a Billion Gazillion Dollars	Danziger, Paula	Delacorte Press	3 - 6	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. Sequel to "Earth to Matthew."
Our Garage Sale	Rockwell, Anne	Greenwillow Books	K	A young boy describes many things in his house and the garage sale that his family has to sell them.
Owen Foote, Money Man	Weston, Martha	Houghton Mifflin	12 +	Ingenious eight-year-old Owen wants to make money for the things he absolutely needs, such as plastic vomit, but he tries to come up with some alternatives to earning an allowance, which sounds like too much work.
Papa Lucky's Shadow	Daly, Niki	Margaret K McElderry Books	K – 3	With his granddaughter's help, Papa Lucky takes his love of dancing out on the street and makes some extra money.
Penny Pot: Counting Coins	Murphy, Stuart	HarpinCollins	2	Follow along and count coins with Jessie and her friends as they are transformed into a clown, a monster, and more at the face painting booth.
Pigs Will Be Pigs	Axelrod, Amy	Simon & Schuster Books for Young Readers	K – 3	The hungry Pig family learns about money and buying power as they turn their house upside down looking for enough money to buy dinner at the local restaurant.

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Poor Girl, Rich Girl	Wilson, Johnniece Marshall	Scholastic	3 - 7	Miranda tries to make enough money over the summer to get rid of her ugly old glasses so that she can look gorgeous.
Purse, The	Caple, Kathy	Houghton, Mifflin Co	1	After spending her money on a purse, Katie is now faced with the problem of getting some money to put into it.
Real World Math: Money & Other Numbers in Your Life	Guthrie, Donna	Millbrook Press	7 - 12	A guide outlining how math is used in everyday situations such as banking, using credit, and buying a car. Offers tips on ways to avoid problems with money.
Richest Kids in Town, The	Kehret, Pet	Cobblehill	3 - 5	Two boys have a savings goal. They develop a variety of money-making schemes that don't quite work out.
Round and Round the Money Goes What Money Is & How We Use It	Verger, Melvin and Gilda	Ideals Children's Books	K - 3	Discusses how the practice of using coins and paper money evolved and explains the circle money travels as it is earned, saved, and spent.
Sam and the Lucky Money	Chinn, Karen	Lee & Low Books	K - 3	This year Sam gets to spend his New Year's gift money any way he chooses. Shopping carefully in his favorite Chinatown stores, he is disappointed to find that everything he wants is too expensive. Deciding to forgo a tasty sweet or a new toy for himself, Sam donates his money instead to a barefoot homeless man.
Sheep in a Shop	Shaw, Nancy	Houghton Mifflin	K	Sheep hunt for a birthday present and make havoc of the shop, only to discover they haven't any money to pay for things.
Slugger's Car Wash	Murphy, Stuart J	HarperCollins	1 - 3	When the 21st Street Sluggers, a baseball team, have a car wash to raise money, they learn to keep careful track of their dollars and cents.
Something for Sara	Nieger, Sandra	Child's World	1 - 2	Sara learns how to make change and to manage her money as she visits a laundromat and store. Her mother helps her to understand saving, spending and sharing.
Something Special For Me	Williams, Vera B	Greenwillow	K - 3	Little Rosa has difficulty choosing a birthday present for herself. Knowing that he family has saved the money for a long time makes it difficult to choose a gift - she finally decides on a gift she can share with her family.
Story of Money, The	Maestro, Betsy	Clarion Books	3 - 7	A history of money, beginning with the barter system in ancient times, to the first use of coins and paper money, to the development of modern monetary systems.
Straight Talk About Money	Rendon, Marion B & Kranz, Rachel	Facts of File	12 +	Discusses money, the economy, ways of earning and saving money, and its significance in society.
Summer Business	Martin, Charles	Greenwillow Books	K - 3	By running small businesses catering to summer visitors on their island home, Heather and her friends earn enough money for a trip to the Harvest Fair on the mainland.

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Teddy Bear for Sale	Herman, Gail	Scholastic	K	A teddy bear decides to run away from his store because he's not wanted, then finds a boy who buys him.
The Bernstein Bears – Trouble with Money	Bernstein, Stan & Jan	Random House	K	Brother and Sister Bear learn some important lessons about earning and spending money.
Toby the Splendid	Holland, Leslie	Walker	3 - 7	After going against her mother's wishes and buying a horse with her baby sitting money, thirteen-year-old Janet works for his upkeep in the stables but finds she has no extra money for the riding lessons she desperately wants.
Toothpaste Millionaire, The	Merrill, Jean	Houghton Mifflin	3 - 6	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!
Twenty Six Letters and 99 Cents	Hoban, Tana	Greenwillow Books	K	Pictures of letters and numbers matched with coins that add up to those numbers.
Ultimate Kid's Money Book, The	Godfrey, Neale S	Simon & Schuster	3 - 7	Provides an overview of economics and money, including earning, spending, saving, checks and credit cards, banks, and the history of money.
Uncle Jed's Barbershop	Mitchell, Margaree King	Simon & Schuster Books for Young Readers	K – 3	Despite serious obstacles and setbacks, Sarah Jean's Uncle Jed, the only black barber in the county, pursues his dream of saving enough money to open his own barbershop.
Young Investor, The	Bateman, Katherine R	Chicago Review Press	12 +	Suggests how to make your money grow, discussing savings, investing, stocks, and the economy.

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