

Financial Literacy: Family Activities *Dog Days* (2013) By Karen English

- 1. Books About Money and Saving (Throughout the book) There are many great picture books and chapter books to teach kids about money. Find these at your local library and read them together as a family:
 - *The Penny Pot* by Stuart J. Murphy
 - Rock, Brock, and the Savings Shock by Sheila Bair
 - Alexander, Who Used to Be Rich Last Sunday by Judith Viorst
 - Those Shoes by Maribeth Boelts
 - *A Bike Like Sergio*'s by Maribeth Boelts
 - Amelia Bedelia Means Business by Herman Parish
 - Lemonade in Winter: A Book About Two Kids Counting Money by Emily Jenkins and G. Brian Karas
 - *Bunny Money* by Rosemary Wells
 - A Smart Girl's Guide: Money by Nancy Holyoke
- 2. Inspiring Young Inventors (Throughout the book) There are some great picture books to inspire young inventors. Read these together as a family:
 - I Built a Car by Chris Van Dusen
 - *The Most Magnificent Thing* by Ashley Spires
 - Rosie Revere, Engineer by Andrea Beaty
 - *Balloons Over Broadway: The True Story of the Puppeteer of Macy's Parade* by Melissa Sweet
 - *Earmuffs for Everyone!: How Chester Greenwood Became Known as the Inventor of Earmuffs* by Meghan McCarthy
 - Mr. Ferris and His Wheel by Kathryn Gibbs Davis and Gilbert Ford



Every Family. Every School. Every Night.*

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3. Shop Local (Throughout the book) – There are many local businesses in *Dog Days*. Why is it important to shop locally? To create a sense of community; to keep money in the local economy; to create jobs; to help the environment; to preserve choices for the local population; and to keep tax dollars in your community.

Explore local businesses in your town. Eat at local restaurants. Buy from farmers at a local farmer's market. Talk with owners of local businesses. Maybe your child will grow up to raise vegetables or sell books in your hometown!

- 4. Cost of Owning a Pet (Chapter Two) Lots of kids want a dog, but they must promise to do all of the work walking, bathing, and feeding. Owning a pet is expensive! What would it cost for your family to buy and care for a dog like Carlotta? What will you need to buy for it? How much will it cost to feed it? Are there medical expenses? Use the **Yearly Cost of Owning a Dog** page in *Family Financial Literacy Worksheets* to estimate how much it might cost to take care of your own Carlotta for one year.
- 5. New Snow Globe (Chapter Two) Gavin and his friend break his sister's snow globe. Aunt Myrtle says Gavin should have to pay his sister back to replace the snow globe. Ask your child what chores – in the house or in the neighborhood – they can do to earn money. Use the **Household and Neighborhood Chores** page in *Family Financial Literacy Worksheets*. How much should you charge for each chore? How much could you earn in a week doing extra chores?
- 6. Save Your Pennies! (Chapter Five) Now that you have earned some extra money, are you going to spend it right away, or save it for something else? What are you willing to give up in order to save for something else? See the Save Your Pennies! page from *Family Financial Literacy Worksheets* for some math exercises on saving and spending.





7. Make Your Own Chew-Chew (Chapter Six) – There are many ideas online for DIY (Do It Yourself) dog toys. Here is one website with ideas you can make at home:

https://www.care.com/c/stories/6147/17-diy-dog-toys-how-to-make-fun-safe-toys-f/

Estimate the cost of making a toy at home; then compare it to the price of an actual toy at a pet store. Could you make a profit making these toys? Think carefully about all the costs that go into making the toy.

- 8. Sack Lunch vs. School Lunch (Chapter Eight) On p. 101, Gavin brings a sandwich, an apple, and chips to school for lunch, rather than buying lunch at school. It is fun to go out to dinner, but it is often less expensive to make food at home. What is your favorite dinner to eat out? How much does it cost to buy that meal at a restaurant? Look at a grocery store website, and figure out how much it would cost to make a similar meal at home. Which costs more?
- 9. Out of Debt (Chapter Nine) Gavin is happy when he no longer owes a debt to Danielle. What does it mean to be in debt? Talk about debt and interest in your family. What do you buy that you need to borrow money for? A house? A car? Appliances? Can you save money ahead of time to limit your debt? It is important to plan ahead to avoid borrowing too much for college?
- 10. A New Business (End of the Book) You have read about Gavin's dog care business. What new business does your community needs? Who would be the customers? What goods or services would a new business provide? What prices could you charge for those goods and services? Can you make a marketing plan to convince customers to come to your business? Make a print advertisement or even film a TV commercial! Use the Business Plan page in *Family Financial Literacy Worksheets* to organize your ideas.





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