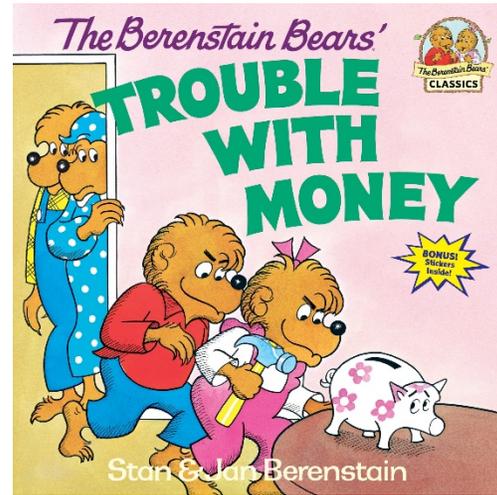


CLOVERBUD READING ADVENTURES

The Berenstain Bears Trouble with Money

By Stan Berenstain and Jan Berenstain

Mama and Papa Bear help Brother and Sister learn about money. Mama and Papa Bear think that Brother and Sister think money grows on trees. They help Brother and Sister start their own business so they can learn responsibility through managing money.



ACTIVITIES AND CRAFTS

Critter Bank



Materials: Container for each child (clean milk carton works great or oatmeal container with the lid, mason jar), markers, glue, pipe cleaners, googly eyes, ribbon or yarn, construction paper, scissors

What to do: Explain to the youth they will be making their own critter bank. Give each child a container. Encourage them to create a creature. Encourage creativity. Help create a slot for banks if needed.



Draw a Picture!

Materials: Construction paper, scissors, glue, markers, crayons

What to do: Talk about what savings means. Ask youth why they think saving money is important. Think and write down some benefits for saving money. Then, have the youth draw a picture of something they would like to save money for in the future. Then, they can show their pictures to the rest of the group and explain why they are wanting to save their money.





GAME

Needs and Wants

Supplies: Crayons, markers, paper

How to play: Explain the difference between needs and wants. For example, needs are things we must have to live and survive.

Wants are things we would like to have but we can live without. Have youth create their own needs and wants list. They can draw pictures for the items under each category.

Coin Clothespins

Supplies: Clothespins, popsicle sticks, marker, coin stickers or pictures (if you use pictures, you will need glue too)

How to play: Write a variety of different money values on the top of the popsicle sticks (up to \$1.00). Prepare the clothespins. Put one coin sticker or picture on the end of each clothespin. The youth need to add the coin clothespins to the popsicle stick to equal the amount written on the stick.



SNACKS

Food Truck

Ingredients: Play money, variety of little snacks (fruit, vegetables, crackers, fruit snacks)

What to do: Set up a club food truck. Each child gets a set amount of money. Then they need to buy their snack. Label each food item with a price so they can learn to spend their money responsibly.

Pot of Gold Pudding Snack

Ingredients: Pudding cups, spoons, gold coins

What to do: Each child can have one pudding cup, spoon, and 2 coins. Allow youth to look at chocolate coin and then place in pudding cup. This is their own Pot of Gold.



OTHER BOOKS TO READ ALOUD

Alexander, Who Used to be Rich Last Sunday, Judith Viorst

Curious George Saves His Pennies, Margret & H.A. Rey's

If You Made A Million, David M. Schwartz

4-H CLOVERBUD READING ADVENTURES

Reading Adventures are part of the Ohio 4-H Cloverbud program. This adventure was developed by Rebecca Supinger, 4-H Extension Educator, 4-H Youth Development, Ohio State University Extension. It contains well-known activities, games, and snacks. Sources are indicated where appropriate. Find more reading adventures online at ohio4h.org/cloverbudresources.

Pictures:

Coin Clothespins <https://viewsfromastepstool.com/counting-money-busy-bag/>
Raw Pixels

