

Learning Financial Literacy by Ruth Gilbert, Youth Librarian

No one needs reminding that the holidays are fast approaching, along with the frenzy of Black Friday, Cyber Monday, and general gift-buying. There's always a lot of talk about presents at this time of year, but not always much discussion about the money that it takes to buy the presents. The holiday season can be a great time to introduce children to the basics of money: what it looks like, how to use it, and what it means to spend, save, make a budget, and decide between wants and needs.

Thanks to a generous grant from the American Library Association and the FINRA Investor Education Foundation, the Kirkland Town Library has some new and exciting resources to help teach your children financial literacy. Our new Launchpad tablets are loaded with games like Currency Catcher, Making Mooo-lah, Penny Pinchers' Party, and Pet Cents, and can be borrowed for a week at a time. Or you could join us for an in-person version of those games at the library. Your kids will learn how to plan a party with a budget, run a farm, and pay for pet care.

If you'd like to give your kids some practice with earning and spending money, stop by the library and earn some Book Bucks! All through the month of November, we'll be offering opportunities for children to earn library Book Bucks that they can then spend at a special holiday market in December. Children will be able to buy affordable gifts for their family using their earned Book Bucks. They'll have to decide how much they want to earn, take care of their bucks, and then decide how to spend it.

And for book titles that help to explain financial literacy skills in fun ways, look no further than the library!

"A Chair for My Mother" by Vera B. Williams is a classic picture book about saving money and resilience. After a fire destroys their belongings, a grandmother, mother, and little girl save all their coins to buy a comfy new chair.

"Pies from Nowhere: How Georgia Gilmore Sustained the Montgomery Bus Boycott" by Dee Romito and Laura Freeman addresses a sometimes forgotten aspect of financial literacy – giving. This nonfiction picture book tells the story of Georgia Gilmore, who sold her cooking and baking to raise money to bail out activists jailed in the Montgomery bus boycott. As the need for funds grew, Georgia organized more women to do the same. This title is great for teaching about the power of giving.

"Lemonade in Winter: A Book about Two Kids Counting Money" by Emily Jenkins and G. Brian Karas has a fun story and practical information about making and spending money. Pauline and her little brother John-John want to set up a lemonade stand in winter. While they stand in the cold wind they think of ways to attract customers and gradually their neighbors come out to enjoy some cold drinks. The reader gets to count coins along with the siblings every time they spend money or make a sale.

"Birdie's Billions" by Edith Cohn is a middle grade novel that addresses some big questions about money, like what happens when you don't have enough? Birdie and her mom have always gotten by, but things get tough when her mom loses her job. Miraculously, Birdie finds a huge stash of cash in an abandoned house. What's the "right" thing to do - use it to help her family, or try to find the owners?