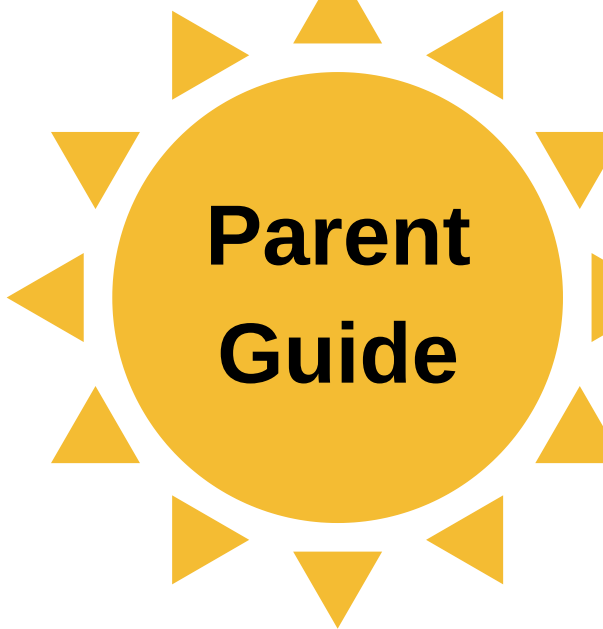


Using Children's Literature

to Teach Economics




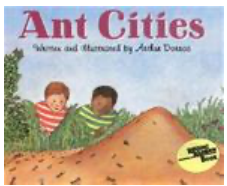
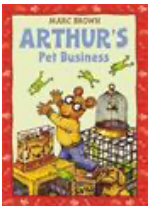

Parent
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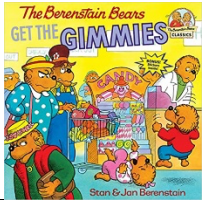
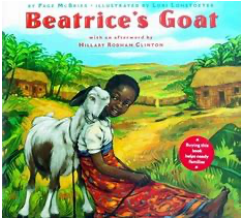
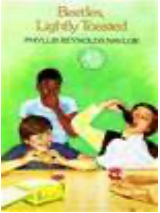

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Contact OCEE for help finding any of the
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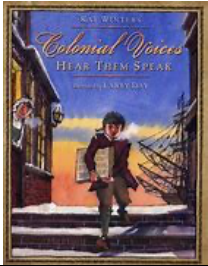
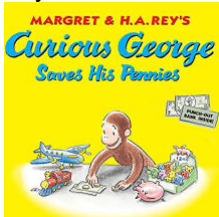

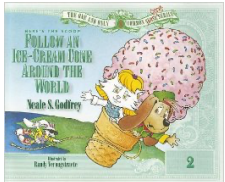
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Book	Concepts	Questions to Ask Your Child
A Chair for My Mother Author: Vera Williams 	Human Resources Savings Scarcity Wages Producer Consumers Opportunity Cost	What is the difference between a producer and a consumer ? (<i>Producers make goods and services. Consumers purchase and use goods and services.</i>) What are examples of human resources in the story? (<i>workers in diner, salespeople in store</i>) What do humans receive for their labor? (wages and salaries)
Ant Cities Author: Arthur Dorros 	Jobs Workers Taxes Producers Income Services Government	What are the jobs of some of the ants? (<i>harvester, workers, etc.</i>) Do they provide goods or services ? (<i>services</i>) When people work at their jobs, are they producers or consumers ? (<i>producers</i>)
Arthur's Pet Business Author: Marc Brown 	Goods Income Services Choices Wages Profit Entrepreneur	What were Arthur's job choices? (<i>work in a bank or a junk yard</i>) What is the difference between a good and a service ? (<i>A good is a tangible item; a service is something someone does for another person</i>) Was Arthur providing a good or a service? (<i>service</i>) Is Arthur an entrepreneur ? (<i>yes</i>) Why? (<i>He made the choice to organize and manage a business</i>)
The Babe and I Author: David Adler 	Supply Demand Scarcity Profit Inflation Income Market Price Money	Why were prices and wages so low during the Great Depression? (<i>Demand for goods and services fell greatly, lowering prices. Business had to lay workers off or pay very low wages.</i>) What job did the boy (narrator) find? What was the market price of the papers? (<i>He became a "newsie," selling newspapers for two cents each.</i>) How much profit did the boy make on each newspaper? (<i>He purchased each paper for one cent so he made an accounting profit of one cent per paper.</i>)

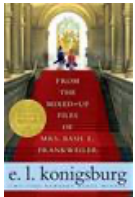


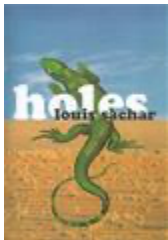
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<p>The Berenstain Bears Get the Gimmies Author: Stan and Jan Berenstain</p> 	<p>Choice Good Opportunity Cost Scarcity Want</p>	<p>What are some of the things the bears wanted? Explain that a want is a desire that can be satisfied by consuming a good or service. A good is an object that satisfies a person's wants.</p> <p>Ask if your child can have anything they want? (No) Why not? (There is not enough time, money, or goods.) Explain that this is called scarcity. Scarcity means we can have everything we want.</p>
<p>Beatrice's Goat Author: Page McBrier</p> 	<p>Income Opportunity Cost Saving Savings Goal Long-Term Short-Term Savings Goals</p>	<p>How did Beatrice earn income? (<i>Beatrice milked the goat and sold the milk.</i>) What did Beatrice do with the coins that people paid her for the milk? (<i>She saved the coins in a small woven purse.</i>)</p> <p>What was the opportunity cost of using the savings for Beatrice's uniform and books? (<i>The family opportunity cost was the blanket for the bed, a new shirt for Moses, and having to save longer for a new house.</i>)</p>
<p>Beetles, Lightly Toasted Author: Phyllis Naylor</p> 	<p>Boycott Role of Government Scarcity Price</p>	<p>What good was produced on Andy's farm? (<i>milk.</i>) Why do prices change? (<i>changes in supply and demand</i>) Andy wants to boycott the contest. What is a boycott? (<i>refusing to buy, sell, or use a good or service in an attempt to influence policy</i>) Are boycotts legal? (<i>yes</i>) Who hired the health inspector? (<i>government</i>) Why? (<i>public safety</i>) Where did the money come from to pay the inspector? (taxes)</p>
<p>Charlie Needs a Cloak Author: Tomie De Paola</p> 	<p>Productive Resources Human Resources Specialization Natural Resources Capital Resources</p>	<p>Was Charlie producing a good or service? (<i>good</i>)</p> <p>What are some examples of other kids of goods and services? (<i>Answers will vary.</i>)</p>

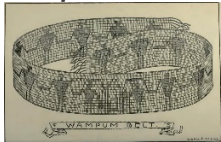
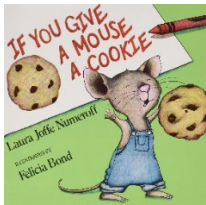
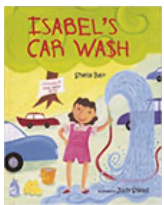

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<p>Colonial voices Hear them Speak Author: Kay Winters</p> 	<p>Choice Decision Making Goods Incentive Opportunity Cost Producers Scarcity Services Specialization Wants</p>	<p>The workers in Boston specialized in providing goods and services for the citizens. Is each one a good or service? The errand boy delivered notes and important information. (<i>service</i>) Providing lodging by the tavern keeper. (<i>service</i>) Bowls, trays, and teapots crafted by the silversmith. (<i>good</i>) Cutting and styling hair by the barber (<i>service</i>) Fine clocks made for the wealthy (<i>good</i>) Wigs made by the barber (<i>good</i>) The shoemaker made boots (<i>good</i>) Repairing broken clocks by the clockmaker. (<i>service</i>)</p>
<p>Curious George Saves His Pennies Author: Margaret and H.A. Rey</p> 	<p>Choice Decision Making Goods Incentive Scarcity Wants Earning Money Saving</p>	<p>What kind of goods, or toys did George see in the toy store? What did he want? Waiting for something we want is hard to do. Why did George have to wait to buy the train? (<i>needed to save money</i>) What did George do to earn money and save it?</p>
<p>The Doorbell Rang Author: Pat Hutchins</p> 	<p>Scarcity Productive Resources Goods</p>	<p>What is scarcity? (<i>It means not having enough of something for everyone to have all they want.</i>) Why is scarcity a problem for the children in the story? (<i>There are not enough cookies!</i>) When scarce goods are sold in stores, what do they always have? (<i>a price</i>) How do we know if one good is scarcer than another? (<i>higher price</i>)</p>
<p>Follow an Ice Cream Cone Around the World</p> 	<p>Productive Resources Market Price Raw Materials Interdependence Supply and Demand</p>	<p>Who are the producers in this story? Who are the consumers? Who demands ice cream? (<i>consumers</i>) Who supplies ice cream? (<i>producers</i>) What are raw materials? (<i>materials and ingredients used in production</i>)</p>

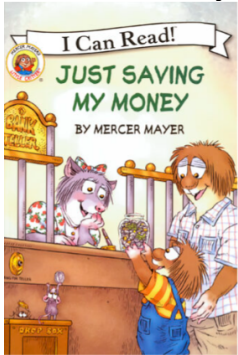
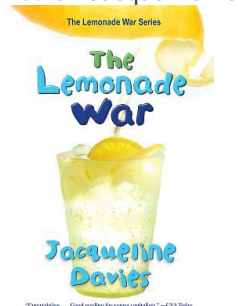

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From the Mixed Up Files of Mrs. Basil Frankweiler Author: E.L. Konigsburg 	Scarcity Goods & Services Savings Price Inflation Opportunity Cost Interdependence	<p>What is the difference between a good and a service? What services did the children depend on to help make their escapade a success? (<i>school bus, train, museum, taxi, etc.</i>) This is an example of what? (<i>interdependence</i>)</p> <p>What does scarcity mean? (<i>the condition of not being able to have all of the goods and services one wants</i>)</p>
The Giving Tree Author: Shel Silverstein 	Natural Resources Scarcity Economic Wants Price	<p>What are natural resources? (<i>gifts of nature, source of raw materials</i>)</p> <p>Why are natural resources scarce? (<i>not enough for everyone to have all they want</i>)</p> <p>What are the economic wants in this story? Did the boy really need all the tree gave him? What are the consequences when we lose control of our wants? (<i>We purchase goods and services we cannot afford. We may get into too much debt.</i>)</p>
The Goat in the Rug Author: Charles Blood 	Unit Production Assembly Line Interdependence Specialization Division of Labor Productivity	<p>Was Glenmae producing a good or a service? (<i>a good</i>)</p> <p>Did Glenmae specialize in making the rug? (<i>No, she did everything herself. She engaged in unit production.</i>)</p> <p>How long was the production time in making the rug? (<i>several weeks</i>)</p> <p>Why? (<i>Glenmae did all the work herself.</i>)</p>
Holes Author: Louis Sachar 	Scarcity Natural Resources Opportunity Cost Entrepreneur	<p>The environment of Camp Green Lake was very harsh. What natural resource was very scarce? (<i>water/rain</i>)</p> <p>How did the scarcity of Clyde Livingston's shoes affect their value? (<i>Because they were very scarce, they would command a high price at the auction.</i>)</p> <p>When we make a choice, there is always an opportunity cost. (<i>the value of our best alternative choice</i>) Stanley made many choices throughout the story. Name two and discuss the opportunity cost of each decision. (<i>Answers will vary.</i>)</p>

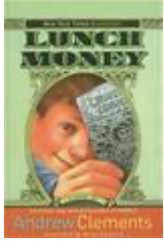

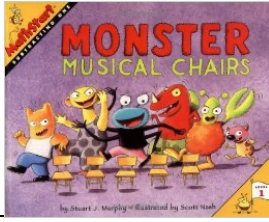
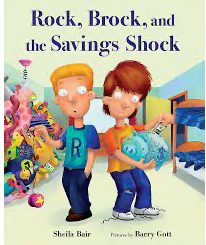
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<p>I Have No Money, Would You Take a Wampum?</p> <p>Using folklore: <i>The Wampum Bird</i></p> 	<p>Goods and Services Trade Exchange Interdependence</p>	<p>What is the barter system?</p> <p>How is the barter system shown through the story? (<i>The wampum bird is being used instead of money to trade for a good.</i>)</p> <p>Why do you think we don't use the barter system anymore? (<i>Answers will vary.</i>)</p>
<p>If you Give a Mouse a Cookie Author: Laura Joffe Numeroff</p> 	<p>Unlimited Wants Goods Services</p> <p>These questions and concepts can be applied to the Numeroff book series.</p>	<p>This mouse sure does want a lot! What are all the things he wants? Is he ever satisfied?</p> <p>Unlimited wants</p> <p>What goods does the mouse want? (<i>cookie, milk, straw, napkin, mirror, scissors, broom, blanket, pillow, paper, crayons, pen, tape</i>)</p> <p>What services does the mouse do or want? (<i>haircut, sweeping, washing floors, read a story, hang up picture</i>)</p>
<p>Isabel's Car Wash Author: Sheila Bair</p> 	<p>Entrepreneur Invest Loss Profit Risk Tax</p>	<p>The money that Isabel earned is called revenue. How much revenue did she earn? (\$20) Profit is the amount of money an entrepreneur has after paying the costs of doing business. The costs for Isabel were her loans. How much were her costs? How much was her profit? (<i>costs: \$5, profit: \$15</i>)</p> <p>What risk did Lin point out about lending Isabel money? (<i>Lin said, "But if not enough people come to your car wash, we could lose our money."</i>)</p>
<p>Island of the Blue Dolphin Author: Scott O'Dell</p> 	<p>Natural Resources Scarcity Trade Division of Labor Human Resources Capital Resources Specialization Conservation</p>	<p>What did the Aleuts want to trade for the right to hunt otter? (<i>They agreed to divide the catch.</i>)</p> <p>Did Karana have to be a producer to survive? (Yes!)</p> <p>The island's natural resources were very important to Karana. How were those resources used? (<i>build a shelter, find food, safety and security, etc.</i>) What natural resources were especially scarce? (<i>wood, elephant teeth.</i>)</p>

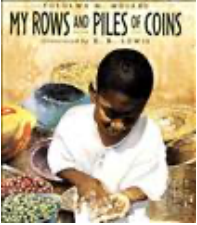


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<p>Just Saving My Money Author: Mercer Mayer</p> 	<p>Savings Financial Goals Allowance Delayed Gratification Decision Making</p>	<p>Why does Little Critter want to save his money? <i>(He has a goal in mind: to buy a new skateboard.)</i></p> <p>How does Little Critter earn his money? <i>(He completes various chores and tasks around the house to earn an allowance.)</i></p> <p>How does having a piggy bank or savings jar help Little Critter? <i>(It provides a visual representation of his savings progress and a safe place to keep his money.)</i></p> <p>What lessons does Little Critter learn about the value of money and savings throughout the story? <i>(He learns about patience, the importance of setting financial goals, and the satisfaction of achieving them through saving.)</i></p>
<p>The Lemonade War Author: Jacqueline Davies</p> 	<p>Money Saving Spend Choice Costs Benefits Opportunity Cost Decisions</p>	<p>How do business compete to get customers? <i>(They may lower their prices or advertise, answers may vary.)</i></p> <p>Price is the amount you pay for a good or service. What was the price for lemonade at Jessie's stand and at Evan's stand?</p> <p>What is a marketplace? Is the lemonade stand a marketplace? <i>(A market is anywhere there is an exchange between buyers and sellers; Yes.)</i></p>
<p>The Little Red Hen Makes a Pizza Author: Philemon Sturges</p> 	<p>Producer Consumer</p>	<p>If you had been the hen, would you have shared your pizza? <i>Explain what producers and consumers are: Producers are people who make goods and provide services. Consumers are people who buy and use goods and services to satisfy their wants.</i></p> <p>Who are the producers in the story? <i>(Little Red Hen, the duck, the dog, and the cat).</i></p> <p>Who are the consumers in the story? <i>(Little Red Hen, the duck, the dog, and the cat).</i></p> <p>What did the Little Red Hen produce? (pizza) What did the duck, the dog, and the cat produce? (They produced and service, washing the dishes). (More questions and activities can be found at St. Louis Federal Reserve Education.)</p>

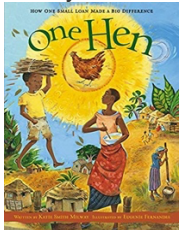

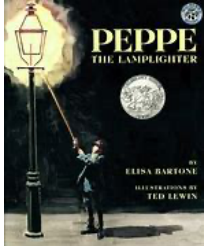
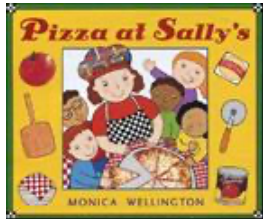
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<p>Lunch Money Author: Andrew Clements</p> 	<p>Entrepreneur Competition Capital Resources Advertising Specialization Saving and Investing Insurance Profit Human Capital</p>	<p>In what ways was Greg an entrepreneur? <i>(He was always looking for <u>opportunities</u>!)</i></p> <p>Who was initially in competition with Greg? <i>(Maura)</i> In the business world, why is competition usually good? <i>(It forces businesses to produce very efficiently so they can keep their prices competitive with other businesses. This usually leads to higher quality goods and services.)</i></p> <p>Was their book business successful in making a profit? <i>(Yes, in the end they had a thriving business, sold a lot of books, and made a profit.)</i></p>
<p>Mitchell is Moving Author: Majorie Sharmat</p> 	<p>Choices Scarcity Human Resources Capital Resources Opportunity Cost Productive Resources Natural Resources</p>	<p>What choices did Mitchell have? <i>(to move or to stay, what to pack in his suitcase)</i></p> <p>Why did he have to make a choice? (Scarcity!) <i>He couldn't both move away and stay.)</i></p>
<p>Monster Musical Chairs Author: Stuart Murphy</p> 	<p>Economic Wants Goods Scarcity</p>	<p>Why is there a scarcity problem when the music stops? <i>(There are not enough chairs for all of the monsters.)</i></p> <p>An economic want is a desire that can be satisfied by consuming a good. I am thirsty. What good may satisfy my want? <i>(Answers will vary but might include soda, water, lemonade, or juice.)</i></p>
<p>Rock, Brock & the Savings Shock Author: Sheila Blair</p> 	<p>Saving Spending Compound Interest</p>	<p>How did the twins handle their money differently? <i>(Rock spent very freely, Brock saved his money). Which twin are you most like?</i></p> <p>What deal did their grandpa give them when he gave each of them a dollar? <i>(Grandpa would double what each were able to save for the next 10 weeks, this is called compound interest).</i></p> <p>What happened to Brock's money? <i>(grew to a crateful of cash)</i> What happened to Rock's money? <i>(spent it)</i></p>



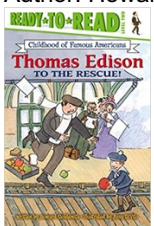
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My Rows and Piles of Coins Author: Tolowa Mollel 	Savings Delayed Benefits Spending Goods and Services	How much money did the boy have at the beginning of the story? (<i>\$0.50 in coins</i>) Why do people use money? (<i>to help exchange goods and services</i>) Name three goods that the boy saw at the market. (<i>Answers will vary.</i>) Why did the boy choose to save his money? (<i>He wanted a bicycle.</i>) What service did the boy provide? (<i>carrying goods to market for his mother.</i>)
Splat the Cat and the Lemonade Stand Rob Scotton 	Savings Delayed Benefits Spending Goods and Services Competition	What did Splat want money for? (<i>to go to the waterpark</i>) What supplies or resources did Splat need for his Lemonade stand? (<i>lemonade, cups, sign, etc.</i>) What happened when Splat arrived to get his Lemonade Stand set up? (<i>Spike had set up his own lemonade stand, he now had competition</i>) What did Splat do to attract customers to his lemonade stand? (<i>changed his sign, lowered the price, etc.</i>) How do you think Splat felt when he successfully earned enough money to buy a ticket to the waterpark?
Night of the Twisters Author: Ivy Ruckman 	Productive Resources Government Agencies Specialization Scarcity Taxes Public Goods	What government agencies or programs assisted the community after the twisters destroyed the town? (<i>Fire and Police, Civil Defense, National Guard, REACT, Government Housing, etc.</i>) How are government agencies supported? (taxes.) In this story, do you think that human resources (labor) and natural resources are of equal importance? Explain. (<i>Answers will vary.</i>)


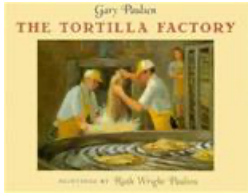
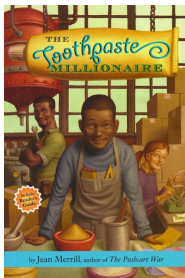
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<p>One Hen Author: Katie Smith Milway</p> 	<p>Natural Resources Human Resources Capital Resources Scarcity Entrepreneur</p>	<p>What natural, human, and capital resources are shown in this story?</p> <p>Why did the families of the village decide to save money, even though they didn't earn very much? <i>(Each family decided to save a bit of money so that one family could borrow all the savings to buy something to help that family earn more money.)</i></p>
<p>Pancakes, Pancakes! Author: Eric Carle</p> 	<p>Specialization Division of Labor Interdependence Market Productive Resources</p>	<p>What are some ways people specialize in your community? How does this make people in your community interdependent? <i>(People must depend on one another to provide goods and services.)</i></p> <p>What is a market? Brainstorm examples of different markets. <i>(stores, city markets, auctions, stock markets, etc.)</i></p> <p>How are they different? How are they the same? <i>(They always help buyers and sellers get together to exchange and to determine prices.)</i></p>
<p>Peppe the Lamplighter Author: Elisa Bartone</p> 	<p>Goods Human Resources Income Interdependence Services Specialization</p>	<p>What kinds of jobs did Peppe seek to earn income? <i>(Sweeping the floor and putting down sawdust in the butcher shop, washing glasses at the bar, making torrone and stringing hazelnuts at the candy maker, boxing cigars.)</i></p> <p>When Peppe got the job as a lamplighter, did he provide a good or a service? <i>(Service)</i></p>
<p>Pizza at Sally's Author: Monica Wellington</p> 	<p>Choices Consumer & Producer Markets Working and Earning Money Community Workers</p>	<p>What are some of the opportunity costs of the ingredients Sally chooses for her pizza?</p> <p>How is money used? <i>(Sally uses money to buy her ingredients and receives it when she sells pizza.)</i></p>


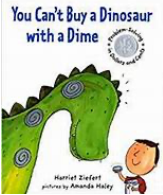
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The Sign of Beaver Author: Elizabeth George 	Natural Resources Scarcity Opportunity Cost Barter Trade Interdependence	<p>What were some of the natural resources that Matt and his father used to build their house? <i>(trees, mud for chinking, etc.)</i></p> <p>What does barter mean? <i>(exchanging goods or services without money)</i></p> <p>What barter agreement did Attean's grandfather make with Matt? <i>(Attean would teach Matt to survive if Matt taught Attean to speak and read English)</i></p>
Stone Fox Author: John Reynolds Gardiner 	Taxes Specialization Capital Resources Scarcity Opportunity Cost	<p>What kind of farm did Grandfather own? <i>(potato farm)</i> What major scarcity problem did grandfather face? <i>(He had too many expenses and not enough income from potato farming to pay his taxes)</i></p> <p>What kind of tax did Grandfather owe? <i>(property tax)</i></p> <p>What are capital resources? <i>(tools, equipment, machinery, buildings, etc.)</i> What capital resources do you think Willy and his grandfather would need to produce potatoes? <i>(plow, work animals, baskets, barn, truck, etc.)</i></p>
Thomas Edison: To the Rescue! Author: Howard Goldsmith 	Goods Inventor Innovator Entrepreneur Skills	<p>What was Tom selling at the beginning of the book? <i>(sandwiches, apples, candy)</i>. Are these goods or services? <i>(goods)</i></p> <p>What did Tom want instead of \$100 for helping Jimmy on the train tracks? <i>(to learn how to be a telegraph operator, he wanted to learn a skill)</i></p> <p>Tom said he likes to invent things? What is an inventor? <i>(someone who creates a new product)</i></p> <p>What did Tom hope electricity could run? <i>(an electric light)</i></p>
The Three Little Pigs Any Classic Version	Natural Resources Human Resources Capital Resources Scarcity Trade-offs	<p>What trade-offs did the pigs face when they made their house building decision? <i>(They traded-off the security of a sturdy brick house for the ease and low cost of building a house out of straw or sticks.)</i></p> <p>What economic lesson did the pigs learn? <i>(It may be better to invest the time and resources to produce something sturdier rather than choose the easy and inexpensive way. In this story, that was certainly the case!)</i></p>

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Book	Concepts	Questions to Ask Your Child
To Market, To Market Author: Anne Miranda 	Goods Services Consumers Natural Resources Human Resources Capital Resources Producers Raw Materials Market	<p>What does the woman purchase first at the market? (<i>a fat pig</i>) When you go to the “market” (store), what goods do you purchase? (<i>Answers will vary.</i>)</p> <p>What is a service? What services have you used or purchased? (<i>Answers will vary.</i>)</p> <p>What is a market? (<i>any place/situation where buyers and sellers interact</i>)</p> <p>By looking at the illustrations, name ten goods. (<i>Answers will vary.</i>)</p>
The Tortilla Factory Author: Gary Paulsen 	Interdependence Productive Resources Human Capital Investment Natural Resources Human Resources Capital Resources	<p>What production steps are required to produce the tortillas? (<i>farmer using productive resources to grow corn, someone picking corn, truck taking corn to factory, machines grinding corn, etc.</i>)</p> <p>What special human capital (<i>skills, training, education</i>) do human resources need to produce tortillas? (<i>knowledge in growing corn, using capital resources, etc.</i>)</p>
The Toothpaste Millionaire Author: Jean Merrill 	Entrepreneurship Unit Price Cost of Production Demand and Supply Markup Profit	<p>Why did Rufus think that toothpaste was expensive? (<i>He calculated the cost per unit and deemed it to be high.</i>)</p> <p>How does Rufus's reaction to the cost of toothpaste introduce the idea of entrepreneurship? (<i>Rufus identifies a problem - high cost - and considers creating a solution by making his own toothpaste for a cheaper price.</i>)</p> <p>What factors might Rufus need to consider if he wants to make and sell his own toothpaste? (<i>Ingredients, production costs, time, potential customer demand, competition, and pricing.</i>)</p> <p>How would the cost of producing toothpaste affect its selling price? (<i>If the production cost is high, the selling price would likely also be high to ensure a profit. If the production cost is low, Rufus can afford to sell it for less.</i>)</p>

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Uncle Jed's Barbershop Author: Marjorie Mitchell 	Goods and Services Specialization Savings Opportunity Cost Capital Resources Human and Natural Resources	Did Uncle Jed produce a good or a service ? (<i>service</i>) What is opportunity cost ? (<i>The best alternative you give up when you make a choice.</i>) What was Uncle Jed's opportunity cost when he decided to use his savings to help Sarah Jean? (<i>giving up using his savings to purchase his barber shop</i>) At the end of the story, Uncle Jed invested his savings and started his barber shop. What does it mean to invest ? (<i>People invest when they use their savings to purchase capital equipment to start or expand a business. People also invest when they acquire skills and knowledge through education.</i>)
You Can't Buy a Dinosaur with a Dime Author: Harriet Ziefert 	Saving Spending	Where did Pete save his money? (<i>In a jar.</i>) Spending means using money to buy goods or services now. What did Pete first spend his money on at Harry's Store and how much did he spend? (<i>Pete spent \$3.20 on a green dinosaur.</i>) If you had \$3.50 like Pete, what would you do with it? (<i>Answers will vary.</i>)

The Importance of Teaching Children Financial Literacy: Unlocking a Lifetime of Success

Books have the power to transport children to different worlds while teaching them important life lessons. Introducing personal finance and economic themes in children's literature can be a catalyst for cultivating financial literacy. By reading fun stories like "Splat the Cat and the Lemonade Stand" and "You Can't Buy a Dinosaur with a Dime" children not only develop their reading skills but also gain insights into earning, saving, and spending money.



Our mission is to promote financial literacy and economic education in Oklahoma.



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Book	Concepts	Questions to Ask Your Child
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The Oklahoma Council on Economic Education (OCEE) is the leading organization in Oklahoma that focuses on the economic and financial education of students from kindergarten through high school—and we have been doing so for over 60 years. OCEE is a 501(c)3, not-for-profit, educational organization whose mission is promoting financial literacy and economic education in Oklahoma.

Established in 1954, OCEE is affiliated with the Council on Economic Education – a national network of state councils and university-based centers.

Contact us for more parent or teacher resources or to help support the mission:
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