



## Recommended Financial Education Books

*The list below is just a sampling of the many books that introduce children to the basic concepts of money, saving, budgeting, earning, borrowing, investing, and more. Be sure to check age guidelines established by the publishers.*

### Books for 2025:

#### FICTION

- **A Bike Like Sergio's** by Maribeth Boelts

Ruben feels like he is the only kid without a bike. His friend Sergio reminds him that his birthday is coming, but Ruben knows that the kinds of birthday gifts he and Sergio receive are not the same. After all, when Ruben's mom sends him to Sonny's corner store for groceries, sometimes she doesn't have enough money for everything on the list. So when Ruben sees a dollar bill fall out of someone's purse, he picks it up and puts it in his pocket. But when he gets home, he discovers it's not one dollar or even five or ten—it's a hundred-dollar bill, more than enough for a new bike just like Sergio's! But what about the crossed-off groceries? And what about the woman who lost her money?

- **Count on Pablo** by Barbara deRubertis

Pablo is excited about helping his grandmother sell vegetables at the farmer's market. But no one stops to buy any. Pablo's solution is clever—and delicious! A recipe is included in this title that's sold over 100,000 copies in the US. A Math Matters series book.

- **Dirt Cheap** by Mark Hoffman

Birdie doesn't know much about money. All she knows is that she wants a new soccer ball that costs \$24.95. The fastest way to that \$24.95 is going into sales, but what to sell? All her belongings? Not much of a market for those. Birdie needs something that she has in abundance and that everyone needs. So when she sees everyone in her neighborhood working on their yards, she realizes she's hit pay dirt. Literally! Soon Birdie is raking in the dough, with profits of all varieties: quarters, dimes, nickels, pennies, even dollar bills. Now she can buy that soccer ball, but does her business plan have any holes? An industrious tale about striking it rich.

- **Ella the Banker** by Liam Sprinkle and Shamim Okolloh

Ella and her elementary school friends are off on a field trip to Pesa Bank. Adventure awaits as they explore what happens at banks. They are marveled by Nuru, the banker, as they learn the intricate ways of banking and take a ride down the famous money slide. "Ella The Banker" is a children's book co-authored by Liam Sprinkle (10 years) and his mom, Shamim Okolloh, a Little Rock based banker. Liam was inspired by his eight-year old sister, Ella, who dreams of becoming a banker like her mom. The book encourages girls to consider a career in commercial banking because women, especially women of color, are often underrepresented in the field.

- **How to Spend Wisely** by Kelly Lee

Hank the hamster had a few items he was looking to buy. He wanted to get his mom a cake for her birthday, a pair of new shoes, and a few other items. However, he didn't have enough money in his "spend" piggy bank for everything. What did he do? Find out in this fun, colorful, and educational economics book for kids. Hank's story is an excellent way to teach children the value of money,

budgeting, and the difference between needs and wants. It's a fun and engaging way to help kids understand the importance of saving, prioritizing, and making choices. A Little Economists book.

- **How Ella Grew an Electric Guitar** by Ellen Neuborne and Orly Sade

Ella and her friends have formed a band, and what they really need is the powerful sound of an electric guitar. Ella can play, but she only has an acoustic guitar — and her Dad won't replace it, pointing out that it works fine and "money doesn't grow on trees." So Ella sets her sights on saving the \$229 she'll need to buy one herself. Savings accounts and stock market investments will obviously be too slow, so it's time to give starting her own business a try. But when she takes a loss on her first day of sales, she starts to question whether she'll ever grow her savings enough to get the guitar of her dreams. Written by Orly Sade, a professor of finance, and Ellen Neuborne, a former editor for *BusinessWeek Magazine*, this book introduces tweens to the realities of planning, earning, and saving for bigger goals.

- **Isabel's Car Wash** by Sheila Barr

The Nelly Longhair doll is on sale at Murphy's Toys for ten dollars. But Isabel has only fifty cents. Isabel decides to start a car wash business; she's sure she can make money. But at the hardware store she learns that her supplies will cost five dollars! If five of her friends will invest one dollar each, she'll have enough. Will Isabel be able to pay them back and have enough left over for the Nelly doll? A Money Tales book.

- **Lemonade in Winter: A Book About Two Kids Counting Money** by Emily Jenkins

A lemonade stand in winter? Yes, that's exactly what Pauline and John-John intend to have, selling lemonade and limeade—and also lemon-limeade. With a catchy refrain (Lemon lemon LIME, Lemon LIMEADE! Lemon lemon LIME, Lemon LEMONADE!), plus simple math concepts throughout, here is a read-aloud that's great for story time and classroom use.

- **Miss Fox's Class Earns a Field Trip** by Eileen Spinelli

When Miss Fox's class sets their sights on a trip to Roller Coaster Planet, she helps them carefully budget what they need... but their fundraising doesn't go smoothly! With every addition to their savings jar through fundraising, they end up with an unexpected cost (all related to the accidental havoc that their fundraising ideas wreak on a visiting author.) Kids will laugh at the slapstick and practice their math as they watch the class' savings rise and fall, and the comically unrealistic resolution provides fodder for kids to discuss what they would have done to raise funds instead.

- **Princess Persephone and the Money Wizards: Inflation Comes to Ganymede** by Sheila Barr

Princess Persephone of Ganymede has big plans for the summer, and they include having all of her friends join her on a special vacation! Except when she talks to her friends, they all say they can't afford tickets. When Persephone learns that Ganymede's Money Wizards can print more bills, she decrees an immediate issue despite their warning that prices could soar, and her subjects rejoice as they find they have twice as many bills in their wallets as before. Except with all her subjects on a spending spree, the tickets her friends need are hard to come by, and prices are rising by the day... This rollicking entry in the Money Tales series — written by Sheila Blair, former Chair of the Federal Deposit Insurance Corporation — introduces the basics of what causes inflation in a way that will make kids eager to learn more about how money and finance works.

- **Reach for the Stars** by Michele Cho-Dorado

Follow Mimi on her journey as she tries to find a way to purchase something she desperately wants. How can a kid with no money afford such a commodity? She hatches a plan and turns a simple idea into a successful business! Introduce your young children to basic financial words like EARNING, SAVING, GIVING, INVESTING. Teach them to share their ideas and build confidence by joining Mimi as she becomes an entrepreneur, taking initiative to grow her business and manage her money. In the process, she also learns the importance and the joy of giving. Introduce basic financial concepts early through this easy and lighthearted story, while empowering kids to make big goals and to take action! Will Mimi's plan be successful? Who will she recruit to help her reach her goal? What setbacks will she encounter?

- **The Girl and The Bicycle** by Mark Pett

In a shop window, a girl spots the bike of her dreams, but it costs far more than she has saved. Her quest to find ways to earn money leads to a friendly neighbor, who offers her work in the garden. Together, the woman and the girl work side by side until she finally has saved enough — but when she returns to the shop, the bike is gone. Fortunately, after she uses her savings to do a good deed for her brother, the girl discovers that she's not the only generous person on her street! This sweet wordless story is a celebration of hard work, cross-generational friendships, and the joy that comes from generosity.

- **The Startup Squad** by Brian Weisfeld and Nicole C. Kear

When sixth grader Resa learns that the winner of the class lemonade stand competition gets a special privilege for the field trip to an amusement park, she's determined to be on top! But she's got to work with teammates, and that's where the problems start. Resa figures she can rely on Didi, her best friend, but Didi doesn't know anything about making lemonade or starting a business — and Resa quickly writes off Harriet, the class clown, and unreliable, and Amelia, the new girl, as stuck up. But when Resa starts pushing the other girls around, all three of them push back. It'll take working together to turn their lemonade stand into a recipe for success! This series opener is perfect for would-be business owners, and even includes tips from the Startup Squad and a profile of a girl entrepreneur!

- **You Can't Buy a Dinosaur with a Dime** by Harriet Ziefert

Clink, clink, clink, clink...Clink, clink, clinkity... Money saved in a bank makes your brain think-think! Children are fascinated by money how it looks, feels, smells, and most of all, what it buys. And Pete is no exception. The rhymed verse describes how Pete saves his allowance, spends too much of it, has second thoughts, and starts over. Young readers will not only applaud Pete's decisions, but join him in his computations as he saves, spends, and strategizes over future purchases. The lively combination of fact and fiction, plus humorous art, will prove both thought-provoking and thoroughly enjoyable.

## NONFICTION

- **Investing for Kids: How to Save, Invest and Grow Money** by Dylan Redling and Allison Tom

Sooner or later, kids outgrow their piggy banks — which means they're ready to learn about investing! In this helpful guide, kids follow the Dollar Duo, Mr. Finance and Investing Woman, as they learn how to earn money, start a savings plan, and discover how stocks and bonds work. Kids will explore how risk and reward work in investing, what it means to divest their portfolios, and how savvy investing can help make money grow. With up-to-date information about modern investing

techniques like impact investing and digital trading, this is the perfect get-started guide for kids ready for the next money steps.

- The Everything Kids' Money Book by Brette Sember

Kids can learn everything from how coins are made to how to invest in the stock market with this handy book! Individual chapters talk about everything from the history of money and banking to assessing needs versus wants to sharing your funds with a well-chosen charity. Fun, accessible sidebars give additional facts, while puzzles and word games scattered throughout reinforce the concepts you're learning. A glossary at the end defines terms financial terms, from allowance to withholding, that kids will use both now and in the future.

- The Kids Money Book: Earning, Saving, Spending, Investing, Donating by Jamie Kyle McGillian

If the only thing your children know about money is how to spend it, it's time to teach them a different lesson. This revised and updated edition of Jamie Kyle McGillian's thorough financial guide for kids now features the latest information and fresh, fun new illustrations. It explains how to create a budget, make big bucks, invest your earnings, and donate to charity. With advice on understanding the difference between needs and wants, getting the most from an allowance, becoming an entrepreneur, and sharing the wealth, *The Kids' Money Guide* will make a mogul out of any reader.