

A Reading Guide for Parents

A SMART GIRL'S GUIDE: MONEY

by Nancy Holyoke



Ages: 10+



Because smart girls
don't just spend—they
plan, earn, save, and
grow.

RADIX

Story Snapshot



Real-Life Tip

This book works as both a read-through and a reference. It's best paired with real-life application—like managing allowance, earning through small jobs, or budgeting for a goal.



This engaging, quiz-filled guide gives preteens real-world tools to manage money with confidence. It covers everything from how to make money, smart shopping habits, budgeting strategies, emotional spending, and the basics of banking and investing. It empowers girls to take ownership of their money choices—without making it boring.

Conversation Starters

Before Reading:

- How do you feel when you have money to spend? How about when you don't?
- What's something you wish you could buy right now?

While Reading:

- What kind of money style do you think you have—saver, spender, giver?
- What business idea sounds fun to you?

After Reading:

- What's one habit from the book you want to try?
- Do you think budgeting would help you feel more in control of your money?
- What do you want your money to help you do—now and later?



Key Themes



Earning Builds Confidence

From babysitting to handmade jewelry, readers are shown that making money is within their control. Earning for themselves builds confidence and independence.



Budgeting is a Life Skill

Through easy examples and visuals, girls learn how to track spending, balance wants and needs, and divide money into categories—skills that apply for life.



Learn the Tools of the Trade

The book explains credit, debit, savings accounts, interest, and even investing in a simple way. It shows that understanding how money grows is just as important as how it's spent.



Your Emotions Impact Your Wallet

The book helps girls recognize how their feelings—boredom, jealousy, excitement—can influence spending. It encourages mindful decisions rather than impulse buys.

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Talk about it with your kids

- What are the pros and cons of earning your own money?
- How can you track your spending or saving in a way that works for you?
- Why is it important to understand credit before using it?
- If you had to divide \$100 between spending, saving, giving, and investing, how would you do it—and why?
- Why do you think emotions affect the way we spend money?
- What does it mean to spend according to your values?
- Why is it important to learn about money—even before you have a job?
- What's one money lesson you wish everyone your age knew?
- What does being 'money confident' mean to you?



Activities to try at home

- **Money Tracker Journal:** Create a simple weekly spending tracker together.
- **Start Something Small:** Choose one business idea from the book and try it for a weekend.
- **Smart Shopper Challenge:** Compare prices for a wishlist item online or in stores. Find the best value.
- **Goal-Based Budget Plan:** Help your child create a real budget for something they want to save for, using the book's "divide and conquer" approach.

Family Money Moments

Mini Challenge: Budget a Dream Day

Tweens (ages 10-12):

Ask your child to plan a full day out (movie, snack, lunch, activity) with a budget cap—say \$50. See how they allocate the funds and where they make trade-offs.

Reinforces budgeting, value-based spending, and creative problem-solving.

Teens (ages 13+):

Let your child manage a small budget for back-to-school shopping or a family meal. Ask them to stretch the money for maximum value.

Develops real-world budgeting skills with a focus on needs vs. wants and cost comparison.

Daily Practice Tip:

Ask: “What’s something small you did today that helped you grow your money skills?”—like saying no to a small impulse spend, tracking an expense, or setting a goal.

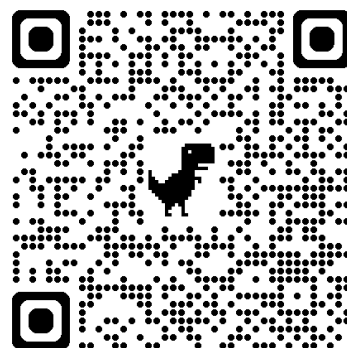


Want more money moments?



See the full book list

We've curated a full list of age-appropriate, story-driven books to help kids build a strong foundation in financial confidence.



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