

A Reading Guide for Parents

# BUNNY MONEY

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 Ages: 3+



Max and Ruby set out to buy a gift—and get a lesson in money management along the way.

RADIX

# Story Snapshot



## Real-Life Tip

This story introduces young kids to the concept that money is finite, and unexpected expenses can get in the way of big plans—a simple but powerful lesson in budgeting.



Ruby takes Max to the store to buy Grandma a birthday gift with their saved-up money. But along the way, things don't go as planned—Max gets thirsty, hungry, and his clothes get messy. Each detour costs money, and little by little, their budget starts to shrink. When they finally find the perfect gift, they realize they don't have enough left to buy it. Ruby must make a tough decision—but in the end, they still make Grandma's birthday special.

# Conversation Starters

## Before Reading:

- Have you ever saved up to buy a gift for someone?
- What would you do if something important came up and you had to spend your money?

## While Reading:

- What happens each time Max needs something?
- Why is their money disappearing so quickly?

## After Reading:

- What could Ruby have done to stay on budget?"
- "What would you have done differently if you were Max or Ruby?"
- "Have you ever spent money on something small and then didn't have enough for something big?"
- "Why is it important to plan ahead and save a little extra?"



# Key Themes



## A Budget Can Break Quickly

Ruby plans to buy a gift with a set amount, but Max's little emergencies keep chipping away at it. Kids learn that even small purchases add up quickly.



## Spending Means Making Choices

The story highlights trade-offs: if you spend money on snacks and soda, you might not have enough for the gift you planned to buy. Every dollar has a job.



## Unexpected Costs are Part of Life

From laundry to snacks, Ruby and Max face unplanned spending. This introduces the idea that it's smart to leave room in your budget for surprises.



## Creativity Saves the Day

Even without money for the gift they wanted, Ruby finds a creative solution. Kids learn that resourcefulness is part of being money-smart.



# BUNNY MONEY



## Talk about it with your kids

- What's a budget? Why do people make one?
- What can happen if we spend without thinking?
- What's a smart way to handle surprise expenses?
- Why is it helpful to save for things that really matter—like a gift or goal?



## Activities to try at home

- **Gift Budget Game:** Give your child a pretend \$10. Let them “shop” for a gift for someone (use catalogs, printed pages, or a real store). Track what they can and can't afford.
- **Unexpected Expense Roleplay:** Act out a scenario where your child has to make money choices when surprises pop up (e.g., “You dropped your muffin, but you're hungry so you need to buy another snack”).
- **Sticker Budget Tracker:** Use stickers or tokens to represent dollars. Have your child “spend” on snack, toy, or gift categories—and talk about what happens when they run out.
- **Plan a Real Gift:** Choose an upcoming birthday or holiday and work with your child to plan, budget, and save for a real gift.

# Family Money Moments

## Mini Challenge: Max's Money Meter

Draw a simple “money meter” with your child—like a thermometer that goes up or down as they “spend” or “save” pretend coins throughout the day. Roleplay Max's day and let them track how the money disappears.

Teaches kids that even small decisions affect how much money is left, and visualizes the idea of a budget running out.

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## Daily Practice Tip:

When planning a purchase or outing, include your child in the budget conversation. Ask: “What should we spend on—and what could we skip?”

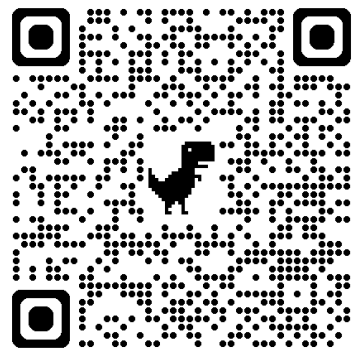


# Want more money moments?



## 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.



Screenshot, save to photos, then press and hold QR code on photo