

A Reading Guide for Parents

ROCK, BROCK AND THE SAVINGS SHOCK

by Sheila Bair

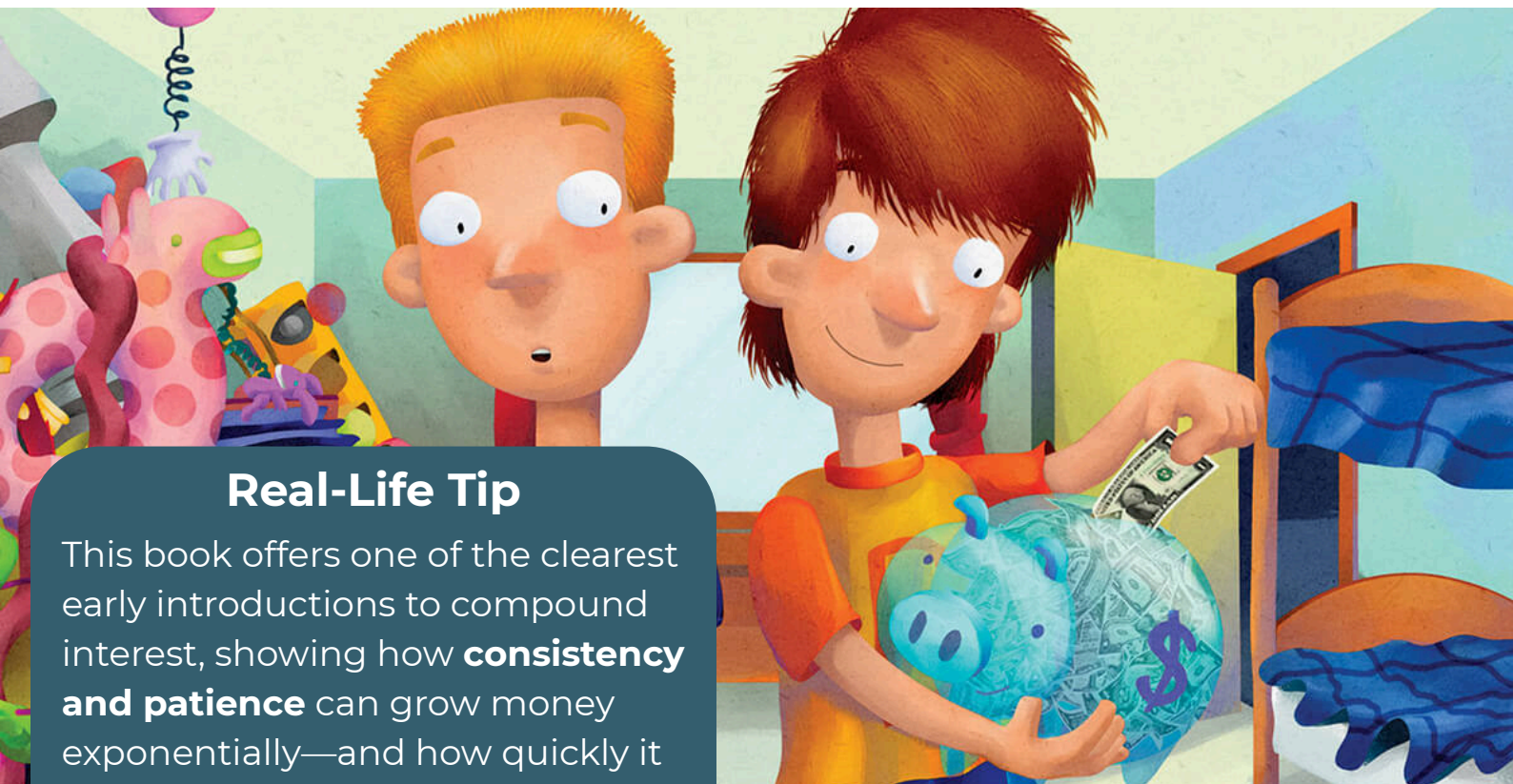
 Ages: 5+



Save it or spend
it? One choice,
two brothers, and
a shocking result.

RADIX

Story Snapshot



Real-Life Tip

This book offers one of the clearest early introductions to compound interest, showing how **consistency and patience** can grow money exponentially—and how quickly it can vanish if we spend without thinking.



Twin brothers Rock and Brock are given the same opportunity: their grandpa offers them \$1 each week for 10 weeks, with a twist—if they save it, he'll double their savings the next week. Brock spends his right away, while Rock saves consistently. By the end of the 10 weeks, Rock has a small fortune, and Brock... has nothing but bubble gum wrappers. Eventually, Brock has a change of heart and realizes the power of smart saving.

Conversation Starters

Before Reading:

- What would you do if someone gave you a dollar every week?
- Do you think it's better to save money or spend it right away?

While Reading:

- What's happening when Grandpa doubles Rock's money?
- Why do you think Brock keeps spending—even when he sees his brother saving?

After Reading:

- How did Rock end up with so much more money?
- What does this story teach about saving early and often?
- Have you ever spent money quickly and regretted it?
- What would you do differently if you were Brock?
- What's something you'd be willing to wait for if you knew your money would grow?



Key Themes



Saving Builds Momentum

Rock's steady saving—and his grandpa's match—demonstrates how money can grow over time when you don't spend it right away. Kids see the payoff of consistency and discipline.



Compound Interest is Powerful

The story introduces this advanced concept in a visual, kid-friendly way: money that grows on top of money, week after week. It's a key building block for future financial literacy.



Spending Feels Good.. Until It's Gone

Brock's short-term splurges seem fun at first—but quickly leave him with nothing to show. The story contrasts instant gratification with long-term rewards.



Change is Always Possible

Even after making mistakes, Brock has a chance to change course. Kids learn that learning from poor money decisions is part of the process—and it's never too late to start saving.

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Talk about it with your kids

- What is interest? Why is earning money from money exciting?
- What makes it hard to save instead of spend?
- What kind of things are worth waiting for?
- How can someone start saving even with just a little?
- Do you think Brock learned an important lesson?



Activities to try at home

- **Savings Match Challenge:** Match your child's savings for one week—just like Grandpa! Track how fast their total grows when they save instead of spend.
- **Visual Compound Jar:** Add coins to a clear jar each day, doubling the amount (start with a penny). See how fast it fills!
- **Spend vs. Save Tracker:** Help your child track their allowance and choices each week: what they spent, saved, and how they feel about it.
- **"Want It or Wait for It?" Game:** List fun items (toy, snack, game). Ask if they'd rather have it now or wait a week for something better. Discuss.

Family Money Moments

Mini Challenge: Compounding in Action

Younger kids (ages 4-6):

Give your child a small coin and promise to double it each day they leave it in their “savings jar”. At the end of the week, count how much it grew.

Helps them see the benefit of patience and introduces basic compound growth.

Older kids (ages 6+):

Set a weekly savings goal and offer a small “interest boost” if they meet it. Let them decide each week: spend, save, or watch it grow?

Builds early habits around goal setting, delayed gratification, and basic interest rewards.

Daily Practice Tip:

Talk about one thing you could buy today, but are choosing to save for something better. Let your child in on your own saving habits.

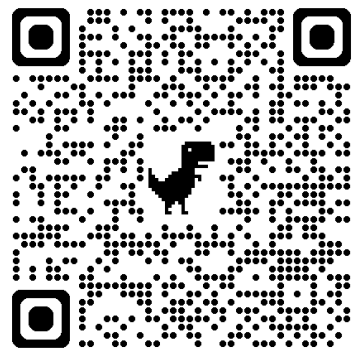


Want more money moments?



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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