

A Reading Guide for Parents

The Berenstain Bears'

# TROUBLE WITH MONEY

by Stan & Jan Berenstain

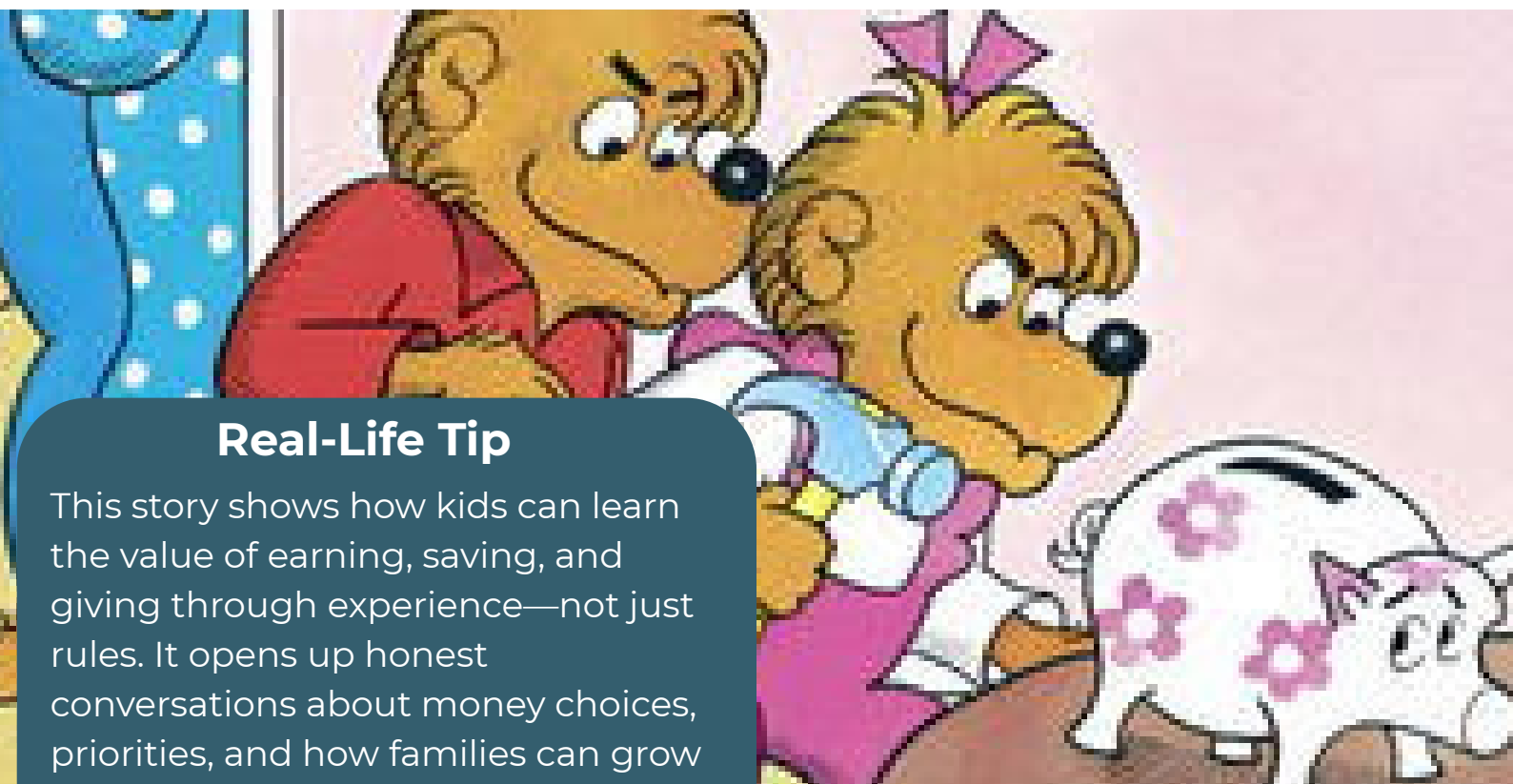
 Ages: 5+



Learning about money isn't just about saving or spending—it's about understanding what really matters.

RADIX

# Story Snapshot



## Real-Life Tip

This story shows how kids can learn the value of earning, saving, and giving through experience—not just rules. It opens up honest conversations about money choices, priorities, and how families can grow together financially.

- Brother and Sister Bear are nature experts—but when it comes to money, they're clueless. They spend every coin they earn on toys, snacks, and video games, never saving a penny. After their habits worry Mama and frustrate Papa, the cubs start earning money through creative jobs—selling flowers, berries, and even giving rainbow tours. When Papa misjudges their intentions, they surprise him with generosity, and the whole family agrees it's time to start using money more thoughtfully.

# Conversation Starters

## Before Reading:

- Do you think it's better to spend money right away or save it?
- What kinds of things would you want to use your money for?

## While Reading:

- Why do you think Papa got upset about the video game?
- What did the cubs do to start earning money?

## After Reading:

- Why did the cubs give their money to Papa?
- What do you think it means to 'save for a rainy day'?
- Why do people put money in the bank?
- How do you think Mama felt when Papa changed his mind about the allowance?
- What's something you would like to save for?
- How would you decide what to do with your allowance?



# Key Themes



## A Dollar Only Spends Once

Every dollar has just one life—you can't spend the same money on a toy and save it for something else. This theme helps kids understand that money choices are trade-offs, and learning to choose wisely is part of growing up.



## Smart Choices Take Practice

Making good financial decisions requires more than rules—it takes real experience. The cubs' journey shows that learning about money is often messy, but mistakes are part of the process.



## Earning with Creativity

By tapping into what they know (like rainbow tour spots and honey trees), Brother and Sister Bear learn that kids can create value and earn money in smart, safe ways.



## Values Over Value

Giving their earnings to Papa shows that generosity is just as important as saving. In the end, the lesson isn't about having money—it's about what you do with it, and why.

## The Berenstain Bears'

# TROUBLE WITH MONEY



### Talk about it with your kids

- Why is it important to understand the value of money?
- What happens when you spend money without thinking?
- How do you feel when you earn your own money?
- What are the pros and cons of getting an allowance?
- What kinds of things are worth spending on right away, and what should you save for?
- Why might someone think saving is boring—and how can we make it exciting?



### Activities to try at home

- **Create a 'Rainy Day' Fund Jar:** Decorate a jar for unexpected or future spending. Add coins regularly and talk about what might be a good reason to use it.
- **Play Budget Game Night:** Give your child a pretend allowance and show them how to allocate it between saving, spending, and giving.
- **Savings Goals Drawing:** Ask your child to draw what they're saving for and how long it might take. Post it near their jar or bank.
- **Bank Visit or App Walkthrough:** If age-appropriate, visit a real bank or use a child-friendly savings app to show how interest works. Use the “nest egg” and “hatching” metaphor from the book!

# Family Money Moments

## Mini Challenge: Three Part Allowance

Give your child an allowance and help them split it into three labeled containers: Spend, Save, and Give. Use stickers or visuals to show how each grows over time.

This simple system builds the habit of balancing wants, needs, and generosity—one coin at a time.

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## Daily Practice Tip:

When your child asks for something new, pause to ask: “Do you want to spend your money on this, or save it for something bigger?” It builds decision-making muscle.

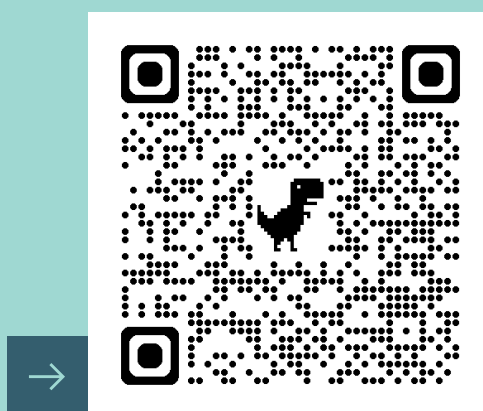


# Want more money moments?



## 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