



Little Stories, Lasting Skills

A warm starting point for money, kindness, and courage

Read together, talk it through, and let good habits grow.

SHAD EDDIE MONGRUE

Free preview edition · pages 1–2
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Why This Shelf Matters

A picture book can spark more than a quiet moment. It gives you and a child a friendly way to talk about choices, feelings, and everyday habits.

- ◆ Money habits include the values, routines, and rules people use in daily financial life.¹
- ◆ Children typically begin developing money habits and values during middle childhood.¹
- ◆ Those habits continue developing through adolescence and influence financial behavior in adulthood.¹
- ◆ Reading together can strengthen caregiver relationships and support early brain development and attachment.²
- ◆ The AAP recommends shared reading from birth through at least kindergarten.²

A story gives you something to explore together. When a character chooses whether to save, share, or spend, you can talk about needs, wants, generosity, and patience. A story about kindness or courage can help a child name feelings and consider how choices affect others. This is educational, not professional financial advice. Your attention and an open conversation are a strong place to begin. Next, try a quick activity with a book you already have.

INSIDE THIS BOOK

Start with a simple activity, build your understanding of money habits, and try a week of small steps. Then explore the planned picture books and early readers coming to this shelf.

02

Start With One Story

Try a shared story and a short conversation today. Choose a picture book you already have, then connect one moment to a choice your child might recognize.

- ◆ Pick a relaxed moment and invite your child to choose a book for you to read together.
- ◆ Pause when a character faces a choice, shows kindness, or takes on a challenge.
- ◆ Ask what the character might be thinking, then give your child time to answer.
- ◆ Draw save, share, and spend spaces, and ask where the character's choice might fit.

Let the child lead part of the conversation. If the book is not about money, talk about patience, sharing, or making a thoughtful choice. You do not need to correct every answer; listen and ask what makes the child think that way. Close by asking what they might try next time. This easy routine needs no supplies or formal lesson plan. Next, make these conversations easier with a few simple ideas.

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Keep reading: four more pages are waiting

You've read the free pages. Here's what the rest of this book covers:

- 3 Make Big Ideas Simple
- 4 A Week of Small Steps
- 5 Build Skills Through Stories
- 6 Take the Next Story Home

BY THE END OF THIS SHELF, YOU WILL

- ◆ A clearer way to talk about everyday money choices
- ◆ Simple reading activities that invite questions and connection
- ◆ A beginner-friendly understanding of how money habits develop
- ◆ Practical ways to discuss patience, kindness, and thoughtful choices
- ◆ More stories to explore through future picture books and early readers

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 Consumer Financial Protection Bureau**, Financial habits and norms (Dec. 12, 2024). <https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/learn/financial-habits-norms/>
- 2 American Academy of Pediatrics**, Early Literacy and Math. <https://www.aap.org/en/patient-care/early-childhood/early-childhood-health-and-development/early-literacy/>