



Financial Literacy Book List

The resources on this book list can help students, educators, parents and community members develop deeper understandings of financial literacy concepts.

Elementary Students

Recommended by [Practical Money Skills](#)

- ***The Great Tooth Fairy Rip-off*** by Dori Hillestad, 1996
Joey tries to negotiate with the Tooth Fairy for the amount he thinks his tooth is really worth, but he gets a surprise and learns the values of work, money and saving when the Tooth Fairy starts bargaining back.
- ***Benny's Pennies*** by Pat Brisson, 1995
Benny sets off in the morning with five shiny new pennies to spend and eventually buys something for his mother, brother, sister, dog and cat.
- ***The Lunch Line*** by Karen Berman Nadel (math activities by Marilyn Burns), 1996
In the school cafeteria at lunchtime, Kim eyes all the tasty food and tries to figure out what she can buy with her dollar.
- ***Pigs Will Be Pigs: Fun With Math and Money*** by Sharon McGinley-Nally, 1997
The hungry Pig family learns about money and buying power as they turn the house upside-down looking for enough money to buy dinner at the local restaurant.
- ***The Kids' Allowance Book*** by Amy Nathan and Debbie Palen, 2006
A guide to all aspects of allowances, including how to get one, how to save it, and how to use it wisely.

Recommended by [KidFund.us](#)

- ***Bunny Money*** by Rosemary Wells, 2000 (3-7 years)
A true classic! You know that feeling when you have money, and then all of a sudden it's gone? So does Ruby! An adorable story for younger kids.
- ***Lemonade in Winter: A Book About Two Kids Counting Money*** by Emily Jenkins and G. Brian Karas, 2012 (3-7 years)
Who sells lemonade in the winter? You'll have to read to find out! Teach your kids how to be entrepreneurs with this cute relatable story.
- ***The Berenstain Bears' Trouble With Money*** by Stan Berenstain, 2009 (4-7 years)
A simple tale about entrepreneurship, because money, unfortunately, doesn't grow on trees (to the chagrin of Brother and Sister).

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- ***One Cent, Two Cent, Old Cent, New Cent*** by Dr. Seuss, 2008 (4-8 years)
Dr. Seuss will teach children all about money, from banking to currencies and much more! Children will love this direct learning experience.
- ***Two of Everything*** by Lily Toy Hong, 1993 (4-8 years)
Sometimes you stumble across a miracle, which is exactly what happens for Mr. Haktak! He finds a magic pot that doubles everything he places inside, and the rest is history!
- ***One Plastic Bag*** by Miranda Paul, 2015 (5-8 years)
Although this book isn't directly about money, it teaches the wonders of recycling. Isatou Ceesay decides that the heaps of plastic bags accumulating in her hometown could be used other ways. Dive in to find out more!
- ***A Bike Like Sergio's*** by Maribeth Boelts, 2016 (5-8 years)
This realistic look at socioeconomics comes in a simple, child-friendly package. Not everyone can afford the same things, which can be hard to understand.
- ***Those Shoes*** by Maribeth Boelts, 2016 (5-8 years)
Deciphering the difference between want and need can be tough for a youngster, but it's an important lesson to learn. Jeremy wants a new pair of shoes, but eventually learns to appreciate what he already has instead of pining for something he can't afford.
- ***The Go Around Dollar*** by Barbara Adams, 1992 (6-9 years)
Have you ever wanted to know the past life of that dollar in your wallet? Here's a fun story that looks at just that!
- ***Alexander, Who Used to Be Rich Last Sunday*** by Judith Viorst, 2012 (6-9 years)
Alexander gets a dollar from his grandparents, at which point he has all the opportunities in the world! Unfortunately, the money starts to disappear, teaching him a tough but useful lesson.
- ***Rock, Brock, and the Savings Shock*** by Shelia Bair, 2014 (7-10 years)
A classic story about saving versus spending. One of the most important lessons your children will learn, so teach them early!
- ***The Penny Pot*** by Stuart J. Murphy and Lynne Cravath 1998, (7-9 years)
Math and money go hand in hand, and this story will make some of those connections obvious. Stuart shows children that they use math every day, an interesting and valuable lesson!



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Middle School Students

Recommended by [Smart Money Mamas](#)

- ***How to Turn \$100 into \$1,000,000: Earn! Save! Invest*** by James McKenna and Jeannine Glista, 2016
This book will teach your child how to set goals, budget, earn money through working and entrepreneurship, and invest. It's honest and does not underestimate children's ability to understand money. In writing accessible to middle schoolers, the book explains big concepts like compound interest, credit card debt, mutual funds and how to write a good business plan.
- ***Lunch Money*** by Andrew Clements, 2012
This is a story of a boy named Greg, who loves money. After noticing that his classmates have extra cash at lunchtime for snacks, he spends his summer developing a comic book he can sell at lunchtime. The book presents the development of Greg's business, his reaction to a classmate who becomes a competitor, and the benefits of teamwork and perseverance when your business runs into roadblocks. This book is excellent for younger middle schoolers, who are at an age where they can benefit from learning money and entrepreneurship concepts.
- ***Growing Money*** by Gail Karlitz, 2010
This book serves as a basic introduction to investing for middle school students. Readers will learn what bonds and stocks are, how to buy and sell stocks, the basics of mutual and index funds, and how to spot a scam. The author uses fun, real-world examples to explain its points. It also features short quizzes throughout the book to help reinforce concepts and help young people learn about their money personalities.
- ***The Toothpaste Millionaire*** by Jean Merrill, 2006
This book can spark great discussions on frugality, making things yourself, investing and starting a business. Sixth-grader Rufus Mayflower is outraged by the price of toothpaste and sets out to see if he can make it cheaper. He and his good friend Kate MacKinstrey develop a production plan and begin selling less expensive toothpaste.
- ***Better Than a Lemonade Stand: Small Business Ideas for Kids*** by Daryl Bernstein and Rob Husberg, 2012
This book has a host of business ideas for youth. It covers what the business would do, the supplies your child would need, and how much time it will take. It includes hints on running an efficient business and how much to charge.



Financial Literacy Book List

High School Students

Recommended by [Investopedia](#)

- ***The Motley Fool Investment Guide for Teens: 8 Steps to Having More Money Than Your Parents Ever Dreamed Of*** by David Gardner and Tom Gardner, with Selena Marajian, 2002
This book offers a witty, edgy and easy-to-read style, and provides a road map for a successful financial journey from investing, saving, budgeting and spending. Plus, it does a great job reminding teens that “every dollar you spend is an *investment*.”
- ***O.M.G.: Official Money Guide for Teenagers*** by Susan Beacham and Michael Beacham, 2014
This personal finance book, winner of the 2015 Excellence in Financial Literacy Education award, includes tips for teens to avoid “awkward money moments,” to protect themselves from identity theft and more. For readers with short attention spans, the 48 pages are chock-full of tips, money charts, advice and suggestions for making smart financial choices.
- ***The Complete Guide to Personal Finance For Teenagers and College Students*** (revised 2nd edition) by Tamsen Butler, 2015
Recommended by *Forbes* magazine and winner of the 2010 Next Generation Indie Book Awards, this book is entertaining and useful. The chapter “Creditors and the Games They Play” is especially good for teens headed off to college, where they will be targeted by credit card companies.
- ***The Wealthy Barber Everyone’s Common Sense Guide to Becoming Financially Independent*** (updated 3rd edition) by David Chilton, 1997 (Note: There is a 2011 update titled *The Wealthy Barber Returns: Dramatically Older and Marginally Wiser, David Chilton Offers His Unique Perspectives on the World of Money*)
Perfect for those who like financial advice delivered with a narrative arc, the story centers on three young protagonists and a fictional barber. The young people’s parents send them to the barber, who has turned a low-wage job into a successful financial future (complete with millions in the bank). The barber tells his story, offering solid financial advice on everything from wills to taxes. More homespun than hip, it offers clear, concise and down-to-earth lessons.
- ***The Richest Kids in America: How They Earn It, How They Spend It, How You Can Too*** by Mark Victor Hansen, 2009
The kids in this book (ages 9 to 23) are great role models for budding entrepreneurs, young investors and those seeking a positive financial future.



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- ***Financial Basics: A Money Management Guide for Students*** (2nd edition) by Susan Knox, 2016
This book is geared toward college students, but the lessons imparted (on debit and credit cards, student loans, emergency funds and more) can be used by teens, too. Think of it as a college prep course in book form. Knox never patronizes her audience, and she includes worksheets to get the reader started on a financial plan.
- ***Why Didn't They Teach Me This in School? 99 Personal Money Management Principles to Live*** by Cary Siegel, 2013
While directed to graduates, this book is appropriate for students in the upper grades of high school. It provides a crash course in money management, with 99 principles divided into lessons that include debit and credit, investing, housing, spending and budgeting, and even one titled "life." The latter addresses handling the financial aspects of personal relationships with friends, romantic prospects, colleagues and others. An easy read with a good hook, it offers plenty of solid advice about money and adulthood.





Financial Literacy Book List

Parents (For Discussions With Children)

Recommended by [KidFund.us](https://www.kidfund.us)

- ***Make Your Kid a Money Genius*** by Beth Kobliner, 2017
A guide that teaches parents how to talk to their kids about money. Instill values in your kids that will make them successful. It turns out you don't need to be a money genius to raise money-savvy kids!
- ***Get a Financial Life: Personal Finance in Your Twenties and Thirties*** by Beth Kobliner, 2000
Millennials are at a severe disadvantage when it comes to finances. They're in debt, rents are high, and they experienced one of the worst economic downturns in recent memory. This book offers advice on concrete actions you can take to gain control of your financial life.
- ***Smart Money Smart Kids: Raising the Next Generation to Win with Money*** by Dave Ramsey and Rachel Cruz, 2014
This book equips parents to teach their children how to win with money. Starting with the basics like working, spending, saving and giving, it moves into challenging issues like avoiding debt for life, paying cash for college and battling discontentment. The authors present a no-nonsense, common-sense approach.



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Adults

Recommended by [Natalie Bacon](#)

- ***The Money Book for the Young, Fabulous and Broke*** by Suze Orman, 2007
Specifically written for young adults, this book has everything needed to start a personal finance journey. It discusses budgeting, building an emergency fund, buying a car and more — all in a way that’s easy to read and understand.
- ***The Total Money Makeover*** by Dave Ramsey, 2013
This book provides a specific plan for getting out of debt and building wealth. A great resource if you don’t know where to start and you feel overwhelmed.
- ***I Will Teach You to be Rich*** by Ramit Sethi, 2009
This book covers everything you need to know about the “big picture” of creating a financial plan. It explains investing, getting out of debt and building wealth.
- ***Your Money or Your Life*** by Vicki Robin and Joe Dominguez, 2018
This book focuses on the deeper issues of personal finance, such as matching personal values with financial choices. It helps readers figure out what they want in life and direct financial decisions accordingly. It will help readers reconsider how they spend money every day.
- ***The Millionaire Next Door***, by Thomas Stanley and William Danko, 2010
If you like evidence and reports, shows exactly how the wealthy upper middle class got there.
- ***The Art of Money: A Life-Changing Guide to Financial Happiness*** by Bari Tessler, 2018
In this book, the author’s gentle techniques weave together emotional depth, big picture visioning, and refreshingly accessible, nitty-gritty money practices to help anyone transform their relationship with money and, in so doing, transform their life.
- ***Rich Dad Poor Dad: What The Rich Teach Their Kids About Money — That the Poor and Middle Class Do Not!*** by Robert Kiyosaki, 2011
Something of a memoir with lessons attached, the book’s author walks readers through childhood reminiscences, a contrast between his own not-very-wealthy father and his friend’s dad, who happened to be one of the richest residents of Hawaii. The comparison shines a spotlight on how to best manage money or lack of it, and on helping your children do so as well.

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