

**Parent Reading Guide for**  
"Brandon Buys a Toy"  
by Janice Stevenson

For Ages: 4+





This guide is designed to help you teach your child key financial and life skills while reading the story, "Brandon Buys a Toy."

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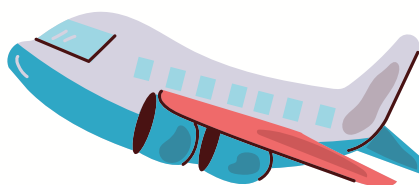
# BRANDON

## BUYS A TOY!

## Welcome

This guide will help you teach your child valuable lessons on earning, saving, and goal setting by:

- Helping you explain the key ideas covered in the story.
- Giving you things to think about before reading the book with your child.
- Providing questions to talk about with your child.
- Suggesting activities that help your child put these lessons into action.



# The Story

Brandon is a boy who has a BIG dream. He spots the perfect toy, a Navy airplane and his mission is to buy that dream airplane. But with an empty money jar, he must learn how to earn what he needs in order to reach his goal. With his father's encouragement, Brandon makes a plan and learns what it means to work hard to earn money, the importance of saving, and the pride in meeting a goal.

Brandon Buys a Toy is a fun and beautifully illustrated story that teaches kids the basics of money, patience, and hard work.



# Key Ideas

By the time you finish this discussion guide, your child will be able to point to examples of these key ideas in the book and discuss real-life examples.

## 1. Earning

- **Definition:** Earning means receiving money or other rewards in exchange for work, effort, or services.
- **How kids show it:** They can name specific tasks they can do to earn money (chores, helping neighbors, etc.).

## 2. Saving and Goal Setting

- **Definition:** Saving is setting aside money instead of spending it right away to buy something more expensive or important later. A goal is the desired item you are saving for.
- **How kids show it:** They can identify something they want and set a realistic plan to save money over a period of time to buy it.

## 3. Delayed Gratification

- **Definition:** Delayed gratification is the ability to wait for something better in the future, even if you want a smaller reward right now (like waiting six weeks for the airplane instead of spending the money on candy).
- **How kids show it:** They can choose to save money for a bigger item instead of spending it immediately on smaller, less important things.



# Something to Think About

## (Before Reading)



Read the book yourself first and consider these points. They can help you spot key moments to pause, discuss, or spark ideas for later conversation.

- **Motivation:** Brandon's motivation for the toy is deeper than just wanting a toy; he connects the Navy airplane to his desire to "help people." This is what makes the long saving process worth it. Ask your child about their deep motivations for wanting certain things.
- **The Power of Small Amounts:** Brandon realizes that saving just \$1 a week for allowance isn't enough, but when he combines it with an extra dollar for a chore (sweeping), his savings double to \$2 per week. This small change makes his goal achievable much faster.
- **The Meaning of Ownership:** Because Brandon worked and waited for six weeks, the final purchase meant something more to him than if Papa had simply bought it for him. The wrinkled \$12 felt "wonderful" because he earned it.

Set the stage for a great reading time with your child

- Choose a quiet, cozy time for the story, and make sure your child can clearly see the pictures.
- Read with expression! Give Brandon and Papa distinct voices.
- Look at the cover/title together and ask what they think the story will be about.
- Ask "what might happen next" at points where Brandon makes a decision (e.g., when he decides to save the money instead of buying candy).



# Something to Think About (During and After Reading)

## Earning and Chores

- What did Brandon do to earn extra money? Who helped him come up with ideas?
- Do you have chores you do at home? Do you get paid for them? Why or why not?
- What is something you would like to do to earn money?

## Saving and Goals

- How much did the airplane cost? How many weeks did it take Brandon to save for it? (6 weeks)
- Why did Papa want Brandon to earn the money himself?
- Brandon had to save the money for six weeks, have you ever saved for something? How long did it take?
- What is something important you would like to save up for right now?

## Making Choices

- Brandon said he always spent his \$1 allowance on candy. What did he have to give up (or skip) to save his money for the airplane?
- What is the difference between want and need? Did Brandon need the airplane, or did he want it?
- Brandon felt proud when he handed the cashier his money. Why was he so proud?



# Something to Do

## Set Up a Savings Jar or Envelope System (Ages 4+)

- Help your child choose a goal (a toy, a book, an ice cream outing) and find a clear jar or container to be their "Savings Jar."
- Decorate the jar or envelope together, perhaps drawing a picture of the goal item on the side.
- If they receive money (allowance, birthday money), help them decide how much to save toward the goal and how much they can spend on small things.
- Talk about how often you will count the money together and track their progress toward the goal price.

## The Chore Contract (Ages 5+)

Formalize the idea of earning.

- Something I learned last year:
- My goals are:
- I want to try:
- I want to visit:
- Write a simple calendar or chart that shows the chore, the reward, and a place to check off when it is done. This connects work directly to earning.



## Saving vs. Spending (Ages 6+)

Use real-life examples to practice delayed gratification.

- Take your child to a dollar store or a section of a store where items are between \$1-\$5.
- Give them a few dollars. Point out a small, inexpensive toy they can buy right now, and then point out a larger, more desirable toy they could buy if they saved their money for a few weeks.
- Discuss the choice: Do they want the small, immediate reward, or the bigger reward later? Remind them of Brandon's choice between candy and the airplane.



**More on:**

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# My earning goal

My goal:

How much will it cost?

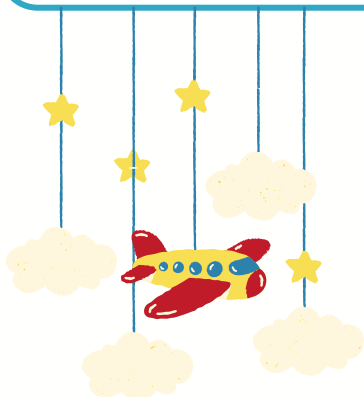


How long do I need to save my allowance for?

Weekly allowance to go towards the goal:



What are some other ways to earn money?

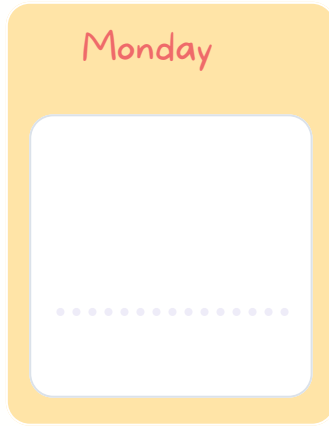


# Chore calendar

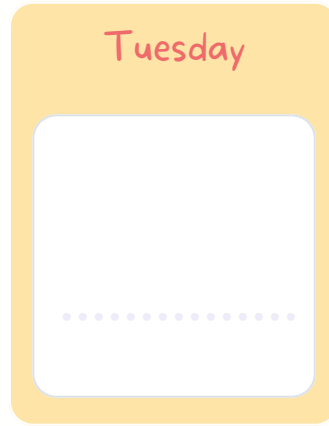
Sunday

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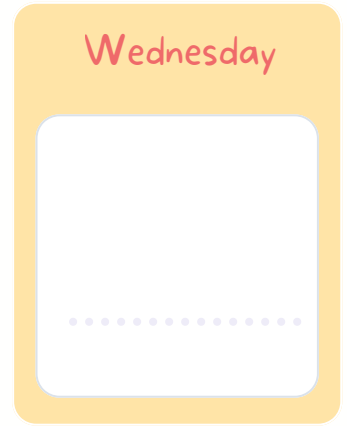
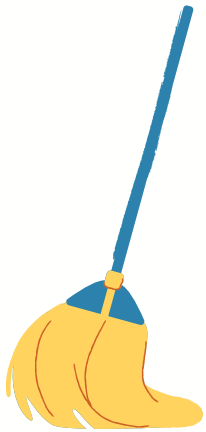
Monday

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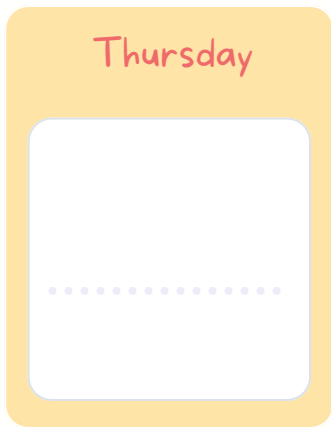
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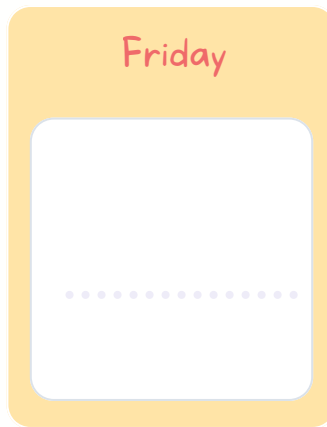
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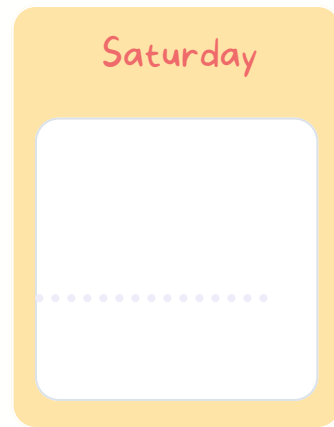
Thursday

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Friday

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Saturday

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## List of age-appropriate chores

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Rewards

A piece of light brown paper with a torn edge, held in place by two pieces of yellow tape at the top. The word "Rewards" is written in the center.

# About the Author



Janice Stevenson is a Certified Public Accountant (CPA) and CERTIFIED FINANCIAL PLANNER® professional, with a deep passion for financial education. After years of helping adults navigate complex financial strategies through her company Ten Talents Tax & Financial Planning, Janice recognized a crucial need to introduce these essential concepts at an early age.

Through Ten Talents Teachings, Janice combines professional expertise with a love for storytelling to make financial literacy fun and accessible for children and their families.



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