



A Chair for My Mother



Use these questions with children 5 to 7 years old to discuss the following economic concepts in *A Chair for My Mother* by Vera B. Williams (ISBN: 978-0-688-04074-1): **human resources, income, saving, and savings goal.**

- 1. Human resources are the quantity and quality of human effort directed toward producing goods and services. Human resources are also known as labor. Who are the human resources in the story?**

Mama and Rosa are human resources. They both worked at the Blue Tile Diner.

- 2. Why did Mama come home with the biggest jar she could find at the diner?**

The jar was used to collect change from tips at the diner. Mama wanted Rosa and Grandma to help her start saving to buy a comfortable chair.

- 3. Income is payment people earn for the work they do. Tips are a part of a server's income. Did Rosa have an income when she helped Mama at the restaurant?**

Yes. Josephine, Mama's boss, paid Rosa when she helped at the restaurant.

- 4. Saving is keeping some income to buy things in the future. How did Rosa, Mama, and Grandma save their money?**

They put their money in a giant jar.

- 5. Where else could Rosa, Mama, and Grandma keep their savings?**

In an account at a bank or credit union.

Note: Banks and credit unions are a safe place to keep savings because the money is protected from loss (up to \$250,000 per account). Also, banks and credit unions pay interest on savings—so you can reach a savings goal a little bit faster.

- 6. A savings goal is a good or service that you want to buy in the future. What was Rosa's savings goal? Was she successful at meeting her savings goal?**

Rosa's savings goal was to buy a comfortable chair. Yes, she was able to save enough money to buy the chair.

- 7. Do you save money in a piggy bank or jar? When the bank or jar is full, where else could you keep your money?**

In an account at a bank or credit union.

- 8. Do you have a savings goal? If so, what is it?**

Answers will vary.