

# Miss Choosy Makes a Choice





## A Series of Financial Education Booklets for Children – Bank of Israel

As parents and educators, we want to equip our children with the knowledge and skills they need to grow into independent, successful adults who can take responsibility for their financial future. Managing money wisely is one of the most important life skills in today's increasingly complex world—yet it's a subject we don't always tend to teach our children.

It is easiest to form good habits early. The sooner we help children understand what money is, how to manage it, and how to make prudent financial choices, the more likely they are to

become smart, responsible consumers who can make sound financial decisions and secure their economic well-being.

The Small Change series, published by the Bank of Israel, introduces young readers to basic financial concepts and the principles of good money management. Aimed at children aged five to ten, each booklet focuses on a different topic in financial education – encouraging saving, smart consumer habits, using different payment methods, and learning about the history of money.

### **A Moment of Financial Education**

**At the end of every booklet, you'll find discussion points to help you talk with your children about the story and the ideas it raises.**



## Miss Choosy Makes a Choice

Our thanks go to everyone who contributed to the creation of these booklets, especially:  
The Financial Education Unit in the Communications, Public Affairs, and Community Relations  
Division at the Bank of Israel, for initiating the project and developing the content.

Dr. Hadassah Kaplan, for writing the rhymed stories.

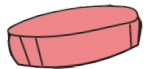
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the writing process and for developing the discussion questions and accompanying lesson plans.

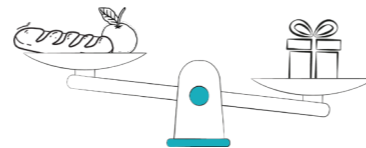
Ruti Zakovitz, for editing.

Grace Michaeli, for translating the series into English.

Look for the  
**PINK COIN**  
on every pair of pages!

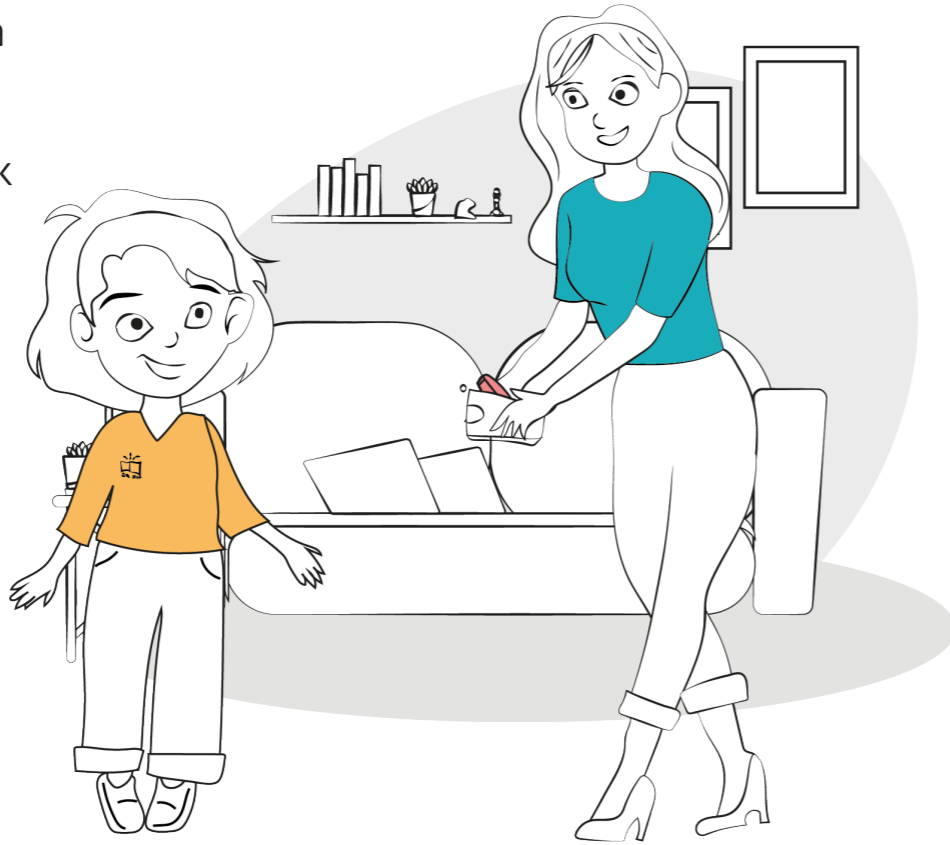


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## The difference between wanting and needing

One day, Mom said to Miss Choosy, without warning, "I'm sorry, honey, I'm in a rush this morning. I didn't have time to pack your lunch today, but you're a clever girl – you'll find your way."



Here are twenty shekels to get yourself lunch, A delicious sandwich and an apple to munch." Mom smiled softly and said no more, then off she went, out through the door.

So, Miss Choosy sat down and thought  
A sandwich and apple? No, I think not.  
But maybe instead of something to eat,  
I'll buy myself a **small gift** or a treat.



Miss Choosy thought,  
she pondered plenty  
if I don't eat  
my tummy will be empty!

If she didn't eat,  
she'd struggle in class,  
just dreaming away  
as the minutes pass.

She would miss the lesson,  
and in the end,  
she'd have to borrow  
notes from her friend.

Instead of a gift, it seemed  
much better,  
to buy an apple  
and a sandwich with cheddar.



Do you think Miss Choosy  
was wise,  
for choosing  
lunch instead of some prize.

Miss Choosy chose the brighter way,  
she wouldn't buy a gift that day.  
She knew that a gift could surely wait,  
for when she had a reason to celebrate!



When you're not sure what to get,  
think of Miss Choosy and don't forget!  
She chose the sandwich, and indeed,  
that was exactly what she'd need.



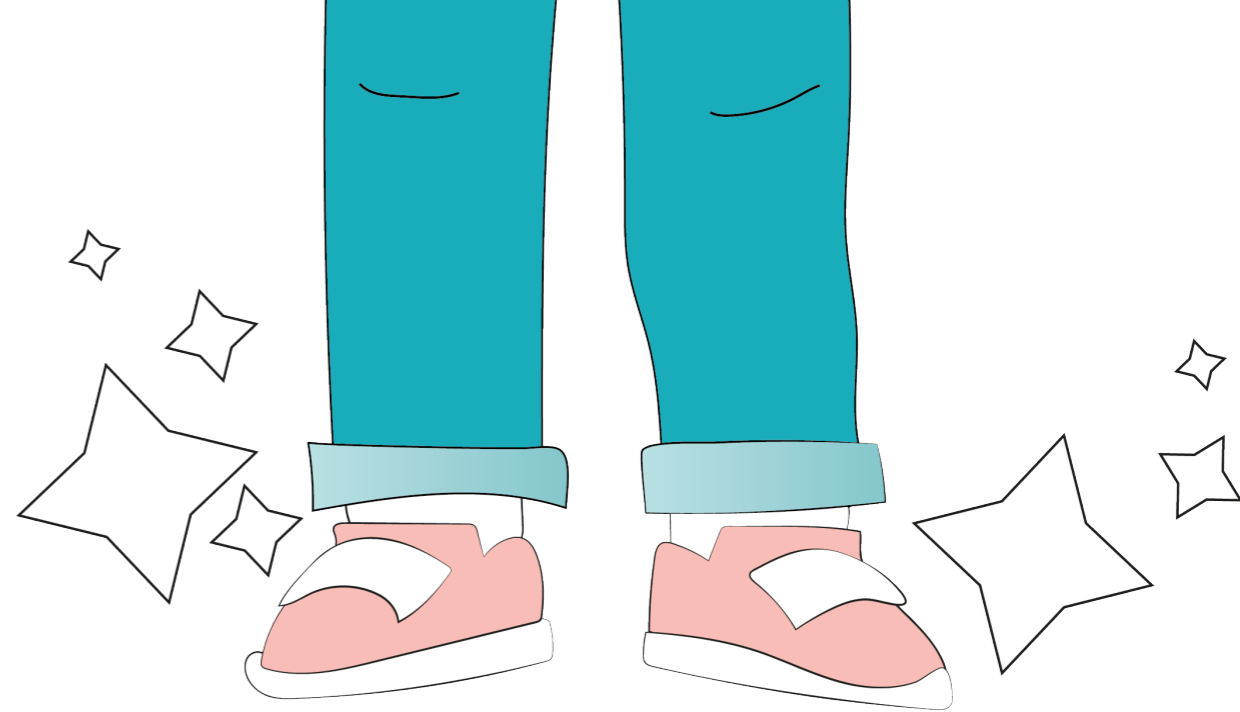
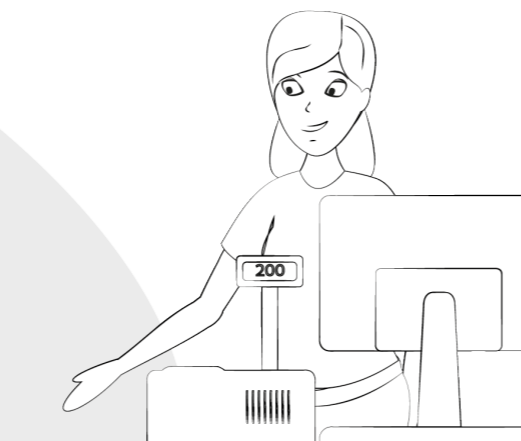
## Comparing Prices



One day Miss Choosy went to the store, and saw awesome shoes – to adore! She spotted pink shoes on display, and wished to buy them right away.



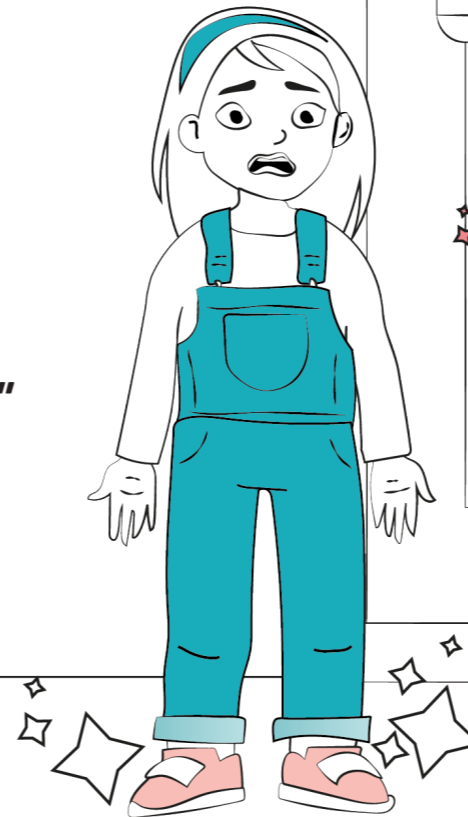
Miss Choosy paid two hundred shekels flat,  
and got the pretty shoes, imagine that!



She put them on, they fit just right,  
then left the store, her smile so bright.

But as she walked a little more,  
she spotted a pair of shoes in another store.  
They were pink like hers, the same design,  
displayed in the window with a sign.

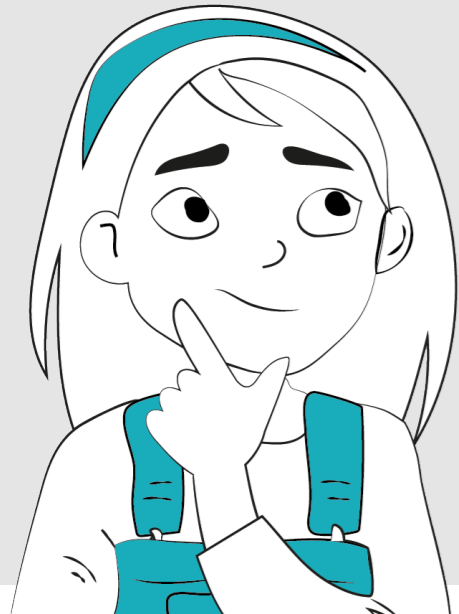
Miss Choosy read the sign and turned pale,  
the words in red said, "FINAL SALE!"  
The same shoes were half the price –  
**"Oh, the shoes I bought had cost me twice."**



She was hasty, and should've checked before...  
now she had paid one hundred shekels more!



Miss Choosy thought and then she knew,  
keeping a notebook was the right thing to do:



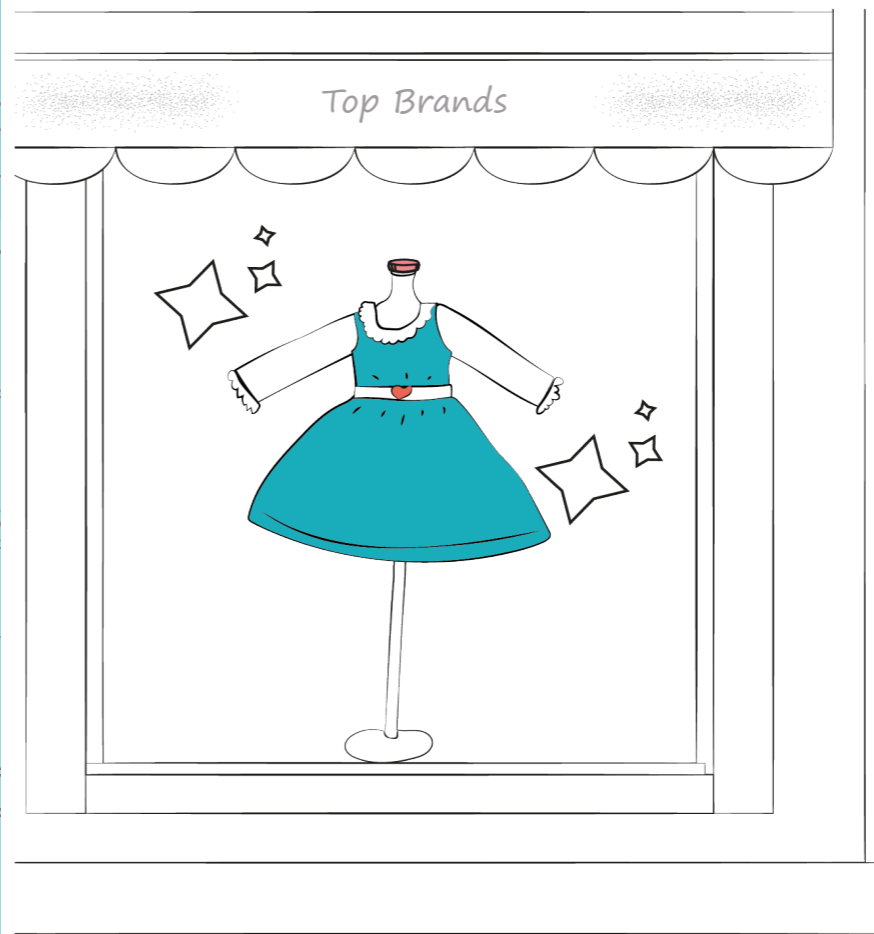
"The next time I go on a shopping spree,  
I'll shop around and find  
what's best for me!  
And when I shop online, of course I'll try,  
to check a few sites before I buy.  
I'll check the prices, every deal,  
and pick the one that's most ideal!"



Shoe Shop	Price
Shoe & Shop	150 NIS
FootBoot	100 NIS
WalkingRUs	200 NIS



## We Don't Have to Buy Brands



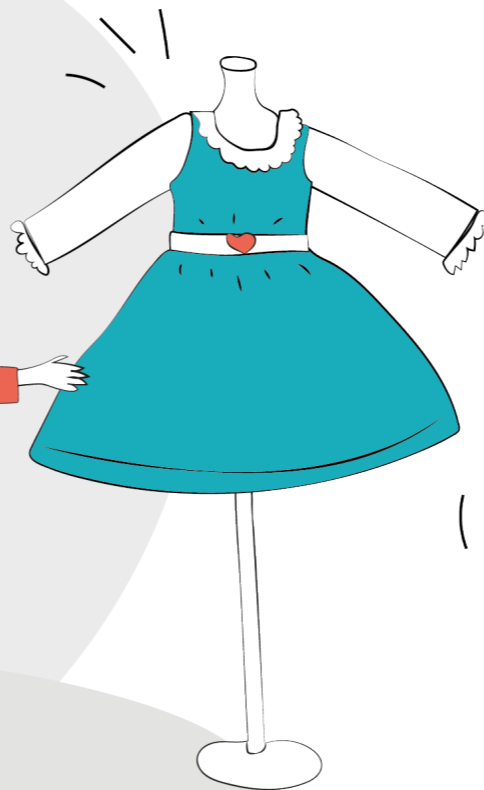
The next day, Miss Choosy found the perfect dress, her heart leapt with joy, crying, "Oh yes!"



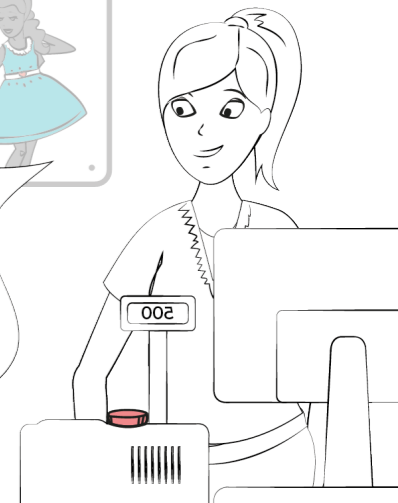


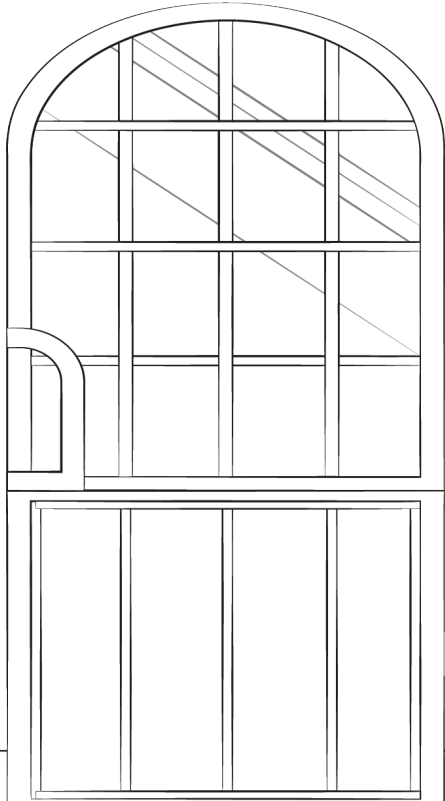
She asked the saleswoman  
in a breeze,

"How much  
does the dress  
cost, please?"



"Three hundred shekels –  
it's a lovely dress,  
just like one worn  
by a famous actress!"



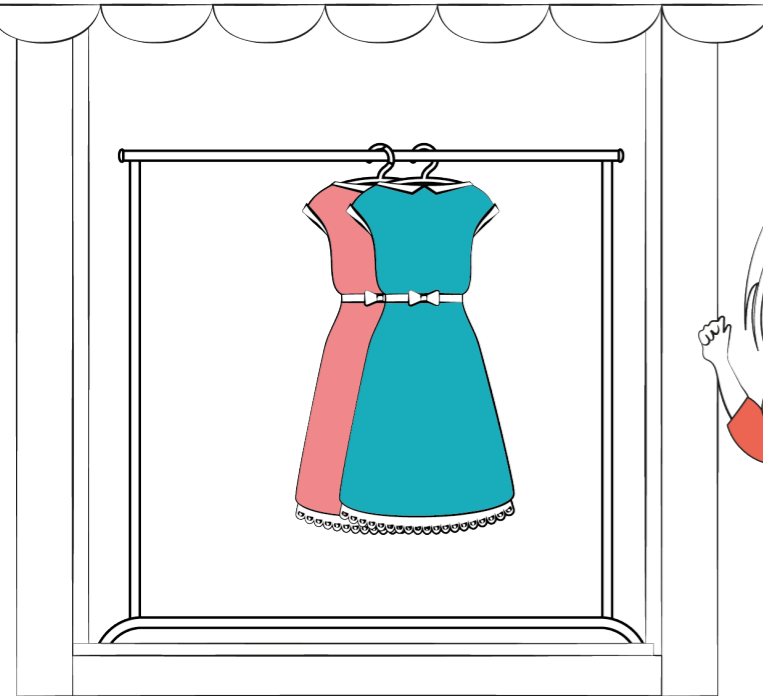


Miss Choosy thought  
wouldn't it be funny,  
to pay for a single dress  
so much money?  
So what if this is what  
the stars wear?  
I've got my own style –  
I don't care!



I shouldn't pay such a price, she knew,  
that wouldn't be  
**the smart thing to do.**  
"No, thank you" she said  
with determination,  
then crossed the street  
without hesitation.

Popular Dresses  
That Girls Love



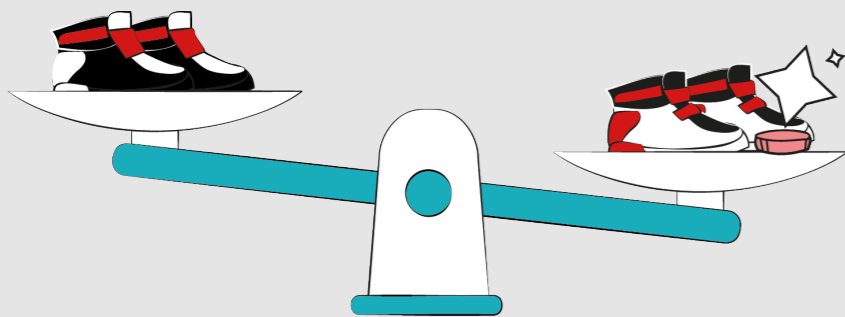
And what was in the shop  
across the street?  
Miss Choosy found  
a dress just as sweet!

It didn't belong  
to anyone famous or rich,  
but Miss Choosy loved  
every ruffle and stitch.



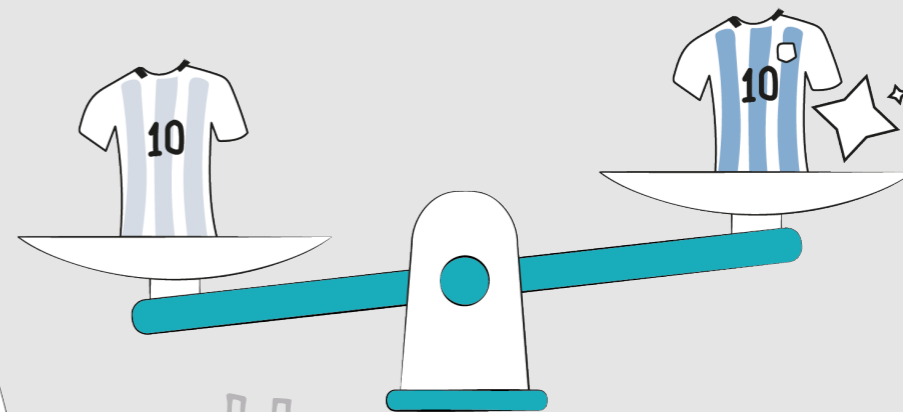
It cost one hundred shekels,  
she was glad.  
Miss Choosy knew that was  
the sum she had!  
It's not about the brand, style or hue,  
the price of the find is important too!

If that's the position you find yourself at,  
and you cannot choose between this or that,



if one has a brand and a fancy name,  
but the other's as good, or nearly the same,

Then be sure to remember this:  
The price is a part that you cannot miss!  
Are you buying shoes, a bag, or a toy car –  
just because it's owned by a star?  
Everyone should choose  
and **trust their own way**,  
and never spend more than they can pay.



## A Moment of Financial Education

Talk with your children about the story and the ideas it raises.

To make smart, thoughtful financial choices – just like Miss Choosy – let's remember a few key principles:

### Needs vs. Wants:



Is what I want to buy something I truly need, or just something I'd like to have? It's important to explore this question without judgment, with the genuine goal of helping children understand the difference between needs and wants.

### Price Comparison:



Did I check more than one place before buying to find the best price? Sometimes taking the time to compare can help us make wiser choices – and even save a few extra shekels.

### Brands:



Why do I want this particular brand? Is it really worth paying more just because others have it? What makes this product seem "better" than similar, less expensive options? It's natural for children to want to imitate people they admire or to crave brand-name items. The important conversation here is about the why behind those choices.

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## Let's Practice with the Children

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Now let's practice making smart purchases – so we can choose as wisely as Miss Choosy!

### Ask your children:

What was the last thing you bought, or that someone bought for you? (weekly or monthly).

### Review the decision-making principles together and ask guiding questions:

- Was this purchase based on a need or a want? Would Miss Choosy have agreed with your decision?
- Did you check whether the same product was available elsewhere for a lower price? What would Miss Choosy have done?
- Why did you choose this specific item? Is it a brand name, a social media trend, or something recommended by influencers or advertisements? (Encourage children to think critically about ads and online trends.)

## So, What Have We Learned?

Before making any purchase – big or small – let's remember Miss Choosy and ask ourselves:



Is the price difference between the brand and a similar alternative worth it?



Am I buying this because I genuinely want it, or because I feel outside pressure (from friends, salespeople, or ads)?



Did I compare prices to find the best deal?



Do I really need this item, and is buying it important to me?

The Small Change series, published by the Bank of Israel, helps parents and teachers talk with children aged five to ten about money and introduce them to essential financial skills.



### **Mr. Saver and Mr. Spender**

Explains the importance of saving for the future: how to set goals, delay gratification, and avoid unnecessary spending.

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### **Mr. Payment**

Teaches how money is earned, how it comes out of "the machine in the wall", and how to pay using a credit card or payment app.

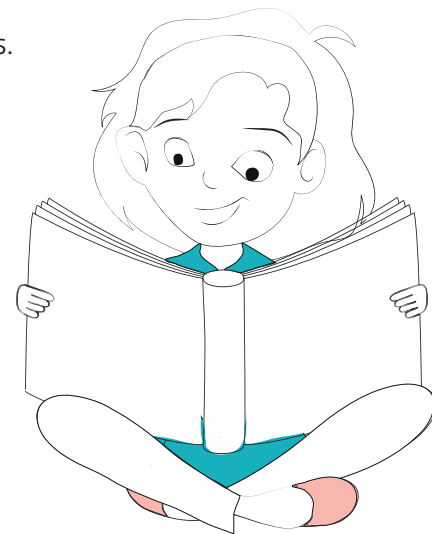
### **Miss Choosy Makes a Choice**

Helps children make smart consumer choices: distinguishing between wants and needs, comparing prices before buying, and resisting the lure of expensive brands.

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### **Miss Coin**

Tells the story of money's journey, from the days of bartering to the many forms of currency we use today.



For more activities related to the booklets, scan the code or visit the Bank of Israel's website: [www.boi.org.il](http://www.boi.org.il)



# Small Change

A Series of Financial Education Booklets for Children

Bank of Israel

The "Small Change" series published by the Bank of Israel is intended to teach children elementary terms and principles of proper conduct with money.

The series includes several booklets that are appropriate for young children (ages 5-10). Each booklet deals with a different topic in financial education: encouraging saving, proper consumer conduct, the use of means of payment, and the history of currency.

**Miss Choosy** will help teach children how to make proper consumer choices, how to differentiate between what they want and what they need, how to compare prices before buying, and how not to be tempted to by brands that are too expensive.

**Miss Choosy makes proper consumer decisions by choosing from various options: Will she buy a sandwich, or a gift? Which shoes will she choose? Will she buy a dress like a famous actress?**

