



KIDS CHEAT SHEET

Welcome

Enter the Lab · With Ivy the Owl

EP 01

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CASHQUEST KIDS · INVESTOR LAB

Investor Lab Episode 01 — Teacher Guide

Visual: Chibi-Pixar classroom with a navy chalkboard, cream desks, and a teacher's gold-rimmed mug. Ivy stands beside the chalkboard holding the gold beaker as a teaching prop. Sparkles drift gently.

Welcome, educator. This guide turns Episode 01 into a 30-45 minute lesson with hook, mini-lesson, activity, and exit ticket. It aligns to Jump\$tart Saving & Investing Standard 1.

Standards Alignment

Visual: A cream standards binder on a navy teacher's desk with a gold spine label. Sticky-note tabs in gold mark the page. Ivy's beaker icon as a tab marker.

Jump\$tart Saving & Investing Standard 1: Discuss how saving contributes to financial well-being and how investing builds wealth over time. CEE Earning Income & Saving Standards (kid-band). Adapt to state framework as needed.

Learning Objectives

Visual: Four gold target icons on a cream wall, each with an arrow stuck in the bullseye. Navy frame. Tiny chibi Ivy at the bottom holding a clipboard.

By the end of class students can: 1) define investment in their own words. 2) tell spend, save, and invest apart. 3) explain why time matters. 4) give one example of risk and reward.

Materials Needed

Visual: A cream supply tray on a navy table holding three labeled gold-rimmed jars, a small navy whiteboard, a baggie of beans, and a tiny potted sprout. Soft top-lighting.

Cheat sheet printout (1 per student). Chart paper or whiteboard. 3 jars or cups labeled Spend, Save, Invest. A handful of dry beans or buttons as tokens. Optional: one real plant or seed.

Hook (5 minutes)

Visual: Teacher (chibi) at the front of the classroom holding the gold beaker poster overhead. Six chibi student hands raised eagerly. Cream desks, navy walls, gold pendant light.

Hold up the gold beaker image. Ask: 'If you could put anything inside this beaker and have it grow over time, what would you pick?' Take 3-4 answers. Reveal: today we learn how grown-ups try to grow money this way.

Mini-Lesson (10 minutes)

Visual: Chart paper on an easel with three gold column headers and student sticky notes underneath in cream. A chibi student stands on tiptoe to add a sticky. Ivy hovers in the corner as an icon.

Walk through cheat sheet pages 3-6 as a read-aloud. Anchor charts on chart paper: 'Spend / Save / Invest' with one student example under each. Define risk and reward together. Define time as the secret ingredient.

Activity — Three Jars (15 minutes)

Visual: Three gold-rimmed jars on a cream table with bean tokens beside them. Two chibi kids place tokens with thoughtful faces. Navy classroom background, soft gold key-light.

Give each student 10 bean tokens. Ask them to split tokens across the Spend, Save, and Invest jars based on what they would do. No right answer. Share at tables. Notice patterns. Discuss why patterns differ.

Differentiation

Visual: Three stacked chibi staircases on cream paper, each labeled K-2, 3-5, 6-8. Tiny student figures climb. Gold handrails. Navy background.

K-2 (if used): focus on spend vs save only. Use 'grow' for invest. 3-5: full lesson as written. 6-8 stretch: introduce 'horizon' and 'volatility' as Tier 3 vocabulary. ELL: pre-teach beaker, invest, patience with picture cards.

Discussion Questions

Visual: Four chibi-Pixar speech bubbles in cream over a navy circle-time rug. Students sit cross-legged. Ivy floats above as a teaching icon.

1) Why might one kid put more in Save and another in Invest? 2) What makes waiting hard? 3) Why does Ivy say time is a superpower? 4) Can grown-ups lose money when they invest? Why is that part of risk?

Exit Ticket

Visual: A cream half-sheet on a navy desk. A chibi pencil draws a tiny gold beaker. Inside the beaker a sprout and a heart. Sparkles rise. Gold border.

Hand each student a half-sheet. Prompt: 'In one sentence, what is an investment? Draw the gold beaker and one thing you would put in it to grow.' Collect to assess for objective 1.

Assessment Rubric

Visual: A cream rubric grid on a navy clipboard. Four gold rows with check boxes. A tiny chibi Ivy gives a thumbs up beside row 4.

4 = Defines investment + names time/risk + example. 3 = Defines investment + one supporting idea. 2 = Partial definition. 1 = Restates spend or save. Reteach: revisit pages 3-6 of cheat sheet, then re-prompt.

Looking Ahead & Compliance Note

Visual: A navy classroom door labeled 'Episode 02 — Next Lab' with a gold #2 nameplate. Ivy waves goodbye in chibi form. A small cream sign reads 'Education Only'.

Episode 02 introduces shares. Plan a 10-minute spiral review of spend/save/invest before starting. Remind students that Investor Lab is for learning only. No product names. No advice. Encourage family conversation.

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