

CASHQUEST KIDS · MONEY SMARTS · EP 01



IVY

WELCOME TO MONEY.

Every grown-up who wins with money learned ONE habit as a kid.

cashquestkids.com · kids · parents · teachers

PARENT GUIDE

EP 01

Welcome

Meet the 6 Mentors · With Ivy + All

COVER

Money Smarts EP01 — Parent Guide

Visual: Cream #F7EFDC cover with a parent and child silhouette holding hands in soft Navy #0B1B40, a Gold #E8B840 'EP01' chip top-right, a small chibi-Pixar magical-realism Ivy waving at the bottom. Title in Navy #0B1B40 serif.

EP01: Welcome — Meet the 6 Mentors. Conversation scripts, family activities, common pitfalls, and an age-by-age guide to talking about money in your home.

WELCOME_LETTER

A Letter to the Grown-Ups

Visual: A warm letter graphic on Cream #F7EFDC with Navy #0B1B40 handwriting font and a Gold #E8B840 wax seal. Chibi-Pixar magical realism Ivy in the corner waving.

Welcome. You are about to share a 10-episode money-confidence journey with your child. EP01 is the orientation episode — it introduces the 5 Money Smarts pillars (Make It, Keep It, Spend It Smart, Share It, Grow It) and the 6 mentors who carry the series. Your job this episode isn't to teach finance. Your job is to introduce the cast, validate the pillars in your own family's words, and be available to answer questions. We'll be right beside you the whole way.

EPISODE_SUMMARY

What Your Kid Just Learned (EP01 at a Glance)

Visual: A simple infographic on Cream #F7EFDC with the 5 pillars across the top in Gold #E8B840 callout chips, the 6 mentors below in chibi-Pixar magical-realism style, and a 'this week's mission' box at the bottom in Navy #0B1B40.

EP01 covers the framework, not the deep skills. Your child can now name the 5 pillars and the 6 mentors, point to which pillar matches a scenario, and pick one pillar to practice this week. They will NOT yet know how to budget, invest, or open an account — those skills appear in later episodes.

DEVELOPMENTAL_WINDOW_K2

Why This Matters at K-2

Visual: Three labeled jars (SAVE, SHARE, SPEND) on Cream #F7EFDC with a small chibi-Pixar magical-realism child placing one Gold #E8B840 coin in each. Soft Navy #0B1B40 sky behind. A small note: 'Habits start by age 7.'

Kids ages 5-8 are forming their first financial concepts. Research from Cambridge University and the Money Advice Service finds that money habits begin to set by age 7. EP01 plants the language: 'save jar,' 'share jar,' 'spend jar.' The goal isn't math; it's vocabulary. When a K-2 child can confidently say 'this coin goes to my save jar,' they're already practicing executive function and delayed gratification.

LEARNER TIP

Use real coins. Touch + sort = remember.

DEVELOPMENTAL_WINDOW_3TO5

Why This Matters at 3-5

Visual: A parent at the grocery store on Cream #F7EFDC with a thought bubble showing chibi-Pixar magical-realism Buck. The kid watches and learns. Gold #E8B840 cart, Navy #0B1B40 shelves.

Ages 8-11 are the 'tinker years' for money. Kids start asking 'How much does that cost?' and 'Why don't we just buy it?' EP01 gives them a vocabulary to organize those questions. The key parent move at this stage: be a thinking-out-loud role model. When you weigh a purchase, narrate the decision aloud — 'Is this a need or a want? What would Buck say?'

LEARNER TIP

Narration is teaching. Talking through your own money decisions out loud is one of the most powerful Money Smarts tools.

DEVELOPMENTAL_WINDOW_6TO8

Why This Matters at 6-8

Visual: A middle-school kid at a desk on Cream #F7EFDC writing in a goal notebook with chibi-Pixar magical-realism Kenji whispering encouragement. Gold #E8B840 desk lamp, Navy #0B1B40 wall.

Ages 11-14 begin abstract reasoning about money. They can hold the idea of 'future me.' This is the perfect window to introduce real consequences (small ones), let them earn outside the home (with supervision), and start a real save account. EP01's 5-pillar framework gives them a mental model for the rest of high school and beyond.

LEARNER TIP

Open a kid bank account or custodial account at this age, paired with a written goal. The combination is far more powerful than either alone.

DEVELOPMENTAL_WINDOW_9TO12

Why This Matters at 9-12

Visual: A high schooler at a kitchen table on Cream #F7EFDC reviewing a paystub with a parent. Chibi-Pixar magical-realism Ivy in the corner with a quiet thumbs-up. Gold #E8B840 highlighted line on the paystub.

High schoolers are 12-36 months from real adult money decisions: jobs, college, credit, taxes, rent. EP01 gives them the operating-system framing they need so the more advanced pillars in later episodes (and ideally Investor Lab) can land. The biggest parent move at this age: stop solving money problems for them. Let them feel the small consequences now, while the stakes are low and you're nearby.

LEARNER TIP

Let them make the small mistake. Spending all their first paycheck the same week is a \$100 lesson — and the cheapest version of that lesson they'll ever get.

COMMON_PITFALLS

5 Common Pitfalls (and How to Avoid Them)

Visual: Five numbered pitfall cards on Cream #F7EFDC, each with a chibi-Pixar magical-realism warning sign and a soft Gold #E8B840 'fix' arrow.

Most parents stumble on the same 5 things. Here's how to sidestep them.

CONVERSATION_SCRIPTS_OPENERS

Conversation Scripts — 7 Ready-to-Say Openers

Visual: A speech-bubble layout on Cream #F7EFDC with 7 numbered Navy #0B1B40 bubbles, each containing a script. A small chibi-Pixar magical-realism parent + kid pair on the left.

When in doubt, copy these openers. Each invites a real conversation without making the kid feel quizzed.

CONVERSATION_SCRIPTS_SAY_INSTEAD_OF_NO

What to Say Instead of NO

Visual: A two-column layout on Cream #F7EFDC: LEFT column 'Instead of...' in soft red, RIGHT column 'Try...' in Gold #E8B840. Chibi-Pixar magical-realism Buck in the corner with a thoughtful smile.

'No' is a wall. These swaps turn 'no' into a Money Smarts moment.

FAMILY_ACTIVITY_15MIN**Family Activity 1 — The 5-Coin Sort (15 min)**

Visual: Three labeled cups (SAVE, SHARE, SPEND) on a Cream #F7EFDC kitchen counter. Five Gold #E8B840 coins between the cups. Chibi-Pixar magical-realism parent + kid sitting at the counter, smiling. Navy #0B1B40 paper in front of them.

Materials: 5 coins, 3 cups (label SAVE, SHARE, SPEND), a piece of paper. Steps: (1) Hand your kid the 5 coins. (2) Ask them to sort the coins into the cups — every cup must get at least one coin. (3) Have them write the split on the paper and explain WHY. (4) Repeat for yourself — kid watches you decide. (5) Talk about what was different. There is no right answer.

LEARNER TIP

The talk after the sort is more important than the sort itself.

FAMILY_ACTIVITY_45MIN

Family Activity 2 — Mentor Map (45 min weekend)

Visual: A hand-drawn home map on Cream #F7EFDC with chibi-Pixar magical-realism mentor stickers in different rooms. Markers in Navy #0B1B40 and Gold #E8B840. The family stands back admiring the map.

Materials: large piece of paper, markers, the 6 mentor stickers (printable on cqk page), tape. Steps: (1) Draw a 'Money Smarts Map' of your home. Label rooms. (2) In each room, place a mentor sticker for the pillar that fits — kitchen (Buck for grocery decisions), bedroom (Kenji for goal-setting), front door (Cash for chores that earn), gift drawer (Giver), piggy-bank shelf (Penny). (3) Hang the map somewhere visible. (4) For the next week, when a money moment happens, point to the matching room. End with a Sunday reflection.

LEARNER TIP

Visible reminders win. The map on the wall does the teaching for you 100 times a week.

*REINFORCEMENT_SCHEDULE***Reinforcement Schedule (Weeks 1-4)**

Visual: A 4-week calendar on Cream #F7EFDC with each week's focus in Gold #E8B840. Tiny chibi-Pixar magical-realism mentor avatars on each week marker. Navy #0B1B40 grid lines.

EP01 is just the start. Here's a 4-week schedule that turns the orientation into a habit.

CROSS_CULTURAL_ACCESSIBILITY

Cross-Cultural & Accessibility Notes

Visual: A diverse cluster of chibi-Pixar magical-realism families on Cream #F7EFDC, each interacting with the 5-pillar framework in their own way. Gold #E8B840 sun behind. Navy #0B1B40 horizon line.

Money Smarts is designed to flex to your family's culture and needs. A few notes: (1) The 'share' pillar can include religious giving (zakat, tithe, dana, tzedakah), community mutual aid, eldercare, or any value-aligned generosity. (2) The 'earn' pillar can include culturally specific family work — the family business, the family farm, or family caregiving — even when no money changes hands. (3) For neurodivergent kids: visual jars (clear glass) help executive function. (4) For kids with auditory processing differences: print and post the mentor rules; use the visual maze as the primary intro. (5) For ELL families: the pillar words (Make/Keep/Spend Smart/Share/Grow) translate easily across languages — invite the kid to label jars in your home language.

COMMON_KID_QUESTIONS_PART1

Common Kid Questions (1 of 2)

Visual: A Q&A speech-bubble layout on Cream #F7EFDC with chibi-Pixar magical-realism kid + parent in conversation at the top. Each Q in Navy #0B1B40, each A in Gold #E8B840 underline.

Real questions kids ask after EP01, and parent-tested answers.

COMMON_KID_QUESTIONS_PART2

Common Kid Questions (2 of 2)

Visual: Continuation of the Q&A layout from the previous page on Cream #F7EFDC. More chibi-Pixar magical-realism examples in the corners.

More real questions and answers.

PITFALLS_AND_RECOVERY

When You Mess Up — How to Recover

Visual: Two side-by-side panels on Cream #F7EFDC. LEFT: a flustered parent in chibi-Pixar magical-realism style. RIGHT: the same parent calmly back-tracking with a kid. Gold #E8B840 sparkle of repair between them.

You will lose your patience. You will lecture when you meant to mentor. You will say 'no' instead of opening a Money Smarts moment. That's okay. Here's how to recover, on the spot or later.

*EXTENSION_TO_SIBLINGS***Extension — Older + Younger Siblings**

Visual: Three chibi-Pixar magical-realism siblings of different ages on Cream #F7EFDC. The oldest holds a clipboard with the mentor map. The middle one holds a save jar. The youngest holds one Gold #E8B840 coin. Navy #0B1B40 family room behind.

If you have multiple kids, run EP01 once for everyone, then split the practice. Older sibs can mentor younger sibs (this cements the framework for both). Watch for: comparison ('she got more allowance'), favoritism perceptions, and shared-jar disputes. Pre-empt by giving each kid their own private save jar AND a shared family share jar.

SPIRAL_REVIEW_PRIOR_EP

Spiral Review — From Investor Lab

Visual: An infinity loop on Cream #F7EFDC connecting two book covers (Investor Lab and Money Smarts) with a Gold #E8B840 sparkle bridge. Chibi-Pixar magical-realism Ivy at the join.

If your family watched the prior series, Investor Lab, EP01 of Money Smarts is the upstream piece. Investor Lab taught the GROW pillar. Money Smarts EP01 introduces the four pillars that feed it (Earn, Save, Spend Smart, Share). The framework is now complete. If your family is new to CashQuest Kids, no problem — Money Smarts EP01 is the perfect starting point.

*NEXT_EPISODE_PREVIEW***Next Up — EP02: Cash Takes Over**

Visual: A preview poster on Cream #F7EFDC with chibi-Pixar magical-realism Cash front and center, holding a Gold #E8B840 '\$100' coin. The other mentors fade behind. Navy #0B1B40 'EP02 PREVIEW' banner.

In EP02, Cash leads. The episode is built around the question: 'What are 4 real ways a kid your age can earn the first \$100?' Be ready for: chores-vs-allowance conversations in your home, kid-led entrepreneurship pitches, and the chance to set the family's earning rules clearly. Pre-warm by deciding (as adults) what KIND of paid work is okay in your home before EP02 lands.

*RESOURCES_BOOKS***Vetted Resources — Books**

Visual: Five book covers in chibi-Pixar magical-realism style on a Cream #F7EFDC bookshelf. Gold #E8B840 reading lamp. Navy #0B1B40 spine labels.

These books pair beautifully with EP01. None replace your conversations — they support them.

RESOURCES_PODCASTS_AND_ORGS

Vetted Resources — Podcasts & Organizations

Visual: A podcast microphone and a small library of org logos in chibi-Pixar magical-realism style on Cream #F7EFDC. Gold #E8B840 sound waves.

Family-friendly listening + reputable financial-literacy organizations to keep on your radar.

SCREEN_TIME_AND_SEL

Screen Time + Social-Emotional Framing

Visual: A family on a couch on Cream #F7EFDC watching a small TV together. Chibi-Pixar magical-realism, soft Navy #0B1B40 living-room lighting, Gold #E8B840 bowl of popcorn.

Money Smarts is designed for short, intentional screen-on-purpose use, ideally co-viewed. Suggested cadence: one episode per week, watched together, followed by ONE family activity. Pair the watch with a simple SEL check-in: 'Which mentor felt most like you today?' This builds emotional vocabulary alongside financial vocabulary.

*EXTENSION IDEAS***Extension Ideas — Beyond the 4-Week Schedule**

Visual: Six small extension cards on Cream #F7EFDC, each with a chibi-Pixar magical-realism mentor avatar in Gold #E8B840 + Navy #0B1B40.

Want to keep the momentum going? Try these once your family has the basics down.

PARENT_SELF_CHECK

Parent Self-Check

Visual: A simple 6-row checklist on Cream #F7EFDC with chibi-Pixar magical-realism Ivy in the corner offering a kind thumbs-up. Navy #0B1B40 boxes, Gold #E8B840 checkmarks.

Quick check-in for the grown-up. None of these have to be 'yes' — they're the journey, not the test.

FAMILY_PLEDGE

Family Pledge (Optional)

Visual: A scroll on Cream #F7EFDC with handwritten Navy #0B1B40 lines and a Gold #E8B840 wax seal at the bottom. A space for family signatures. Chibi-Pixar magical-realism kid + parent signing together.

Some families like to write a tiny shared pledge. Here's a starter — adapt it to your family's voice.

SUPPORTING_OTHER_CAREGIVERS

Looping in Grandparents, Co-Parents, Caregivers

Visual: A multigenerational chibi-Pixar magical-realism family scene on Cream #F7EFDC: grandparents, parents, kids, all reading the same parent guide. Gold #E8B840 picture frames on the wall.

If multiple adults raise your kid (grandparents, co-parents, nannies, after-school programs), share EP01 with them too. A common framework reduces conflict and confusion. A simple text: 'We just started a kid money series called CashQuest Kids Money Smarts. It uses 5 pillars: Make, Keep, Spend Smart, Share, Grow. Want me to share the parent guide?'

FOOTER_DISCLAIMER_PAGE

Important Notes for Families

Visual: Closing page on Cream #F7EFDC with all 6 mentors in chibi-Pixar magical-realism style waving goodbye. Navy #0B1B40 framed disclaimer card centered. Soft Gold #E8B840 border.

CashQuest Kids Money Smarts is an educational program. Nothing in this guide is personalized financial, investment, tax, legal, or insurance advice. Children under 13: no personal information should be shared online with any third party as part of these activities. All earning, saving, spending, sharing, and goal-setting activities should be supervised by a parent or guardian. Account openings, investment decisions, and tax decisions require a qualified professional. Resources and organizations referenced in this guide are independent of CashQuest Kids and are listed for informational use only.

Citations & Source References

Every external statistic, study, and framework used in this guide is sourced below. Original CashQuest editorial content is marked as such.

- 1. [kids p.5]** Cash's Rule: 'Tiny work + a smile = your first dollar.'
Source: CashQuest Kids original mentor framework (Money Smarts series, 2025).
URL: <https://flexlifefi.com/cashquest-kids>
Status: ORIGINAL-EDITORIAL
- 2. [kids p.6, kids p.26, teacher p.11]** Penny's Rule: 'Pay yourself first.' Used as a budgeting heuristic.
Source: Clason, G. S. (1926). *The Richest Man in Babylon*. Penguin (later editions).
URL: <https://www.penguinrandomhouse.com/books/318326/the-richest-man-in-babylon-by-george-s-clason/>
Status: VERIFIED
- 3. [kids p.7, kids p.26]** Buck's Rule: 'Needs before wants. Then pick the one want that makes you smile most.'
Source: CashQuest Kids original mentor framework (Money Smarts series, 2025).
URL: <https://flexlifefi.com/cashquest-kids>
Status: ORIGINAL-EDITORIAL
- 4. [kids p.8, kids p.26]** Giver's Rule: 'Give on purpose. Tiny gifts, big feelings.'
Source: CashQuest Kids original mentor framework (Money Smarts series, 2025).
URL: <https://flexlifefi.com/cashquest-kids>
Status: ORIGINAL-EDITORIAL
- 5. [kids p.9, kids p.26]** Kenji's Rule: 'Write it. Date it. Do it.' (written-goal framing)
Source: Matthews, G. (2015). *Goal Research Summary*. Dominican University of California. (Inspires the 'write it down' framing; original study tested goal participation, not a specific quantification.)
URL: <https://scholar.dominican.edu/news-releases/266/>
Status: VERIFIED · framing inspired; CashQuest's exact 3-part 'Write/Date/Do' phrasing is ORIGINAL-EDITORIAL
- 6. [kids p.14, parent p.15, teacher p.7, teacher p.9, teacher p.18, teacher p.25, teacher p.28]** 10/10/80 starter split (10% save, 10% share, 80% spend smart) framed as the CashQuest 'Three Jars' starter recipe.
Source: Three-Jars (Save/Share/Spend) framing popularized by Beth Kobliner (2017), *Make Your Kid a Money Genius*. Simon & Schuster. CashQuest's specific 10/10/80 ratio is original editorial.
URL: <https://www.simonandschuster.com/books/Make-Your-Kid-a-Money-Genius-Even-If-Youre-Not/Beth-Kobliner/9781476766812>
Status: ORIGINAL-EDITORIAL · CashQuest's specific 10/10/80 ratio; underlying Three Jars method credited to Kobliner (2017)
- 7. [parent p.4]** 'Money habits begin to set by age 7.' Attributed to Cambridge University / Money Advice Service research.
Source: Whitebread, D., & Bingham, S. (2013). *Habit Formation and Learning in Young Children*. Money Advice Service / University of Cambridge.
URL: <https://mascdn.azureedge.net/cms/the-money-advice-service-habit-formation-and-learning-in-young-children-may2013.pdf>
Status: VERIFIED
- 8. [parent p.21]** Recommended companion books: *The Berenstain Bears' Trouble With Money*; *Lemonade in Winter*; *Heads Up Money*; *I Want More Pizza*; *The Opposite of Spoiled* (Ron Lieber).
Source: Berenstain, S., & Berenstain, J. (1983). *The Berenstain Bears' Trouble With Money*. Random House. · Jenkins, E. (2012). *Lemonade in Winter*. Schwartz & Wade. · DK (2017). *Heads Up Money*. DK Children. · Cagan, S. (2014). *I Want More Pizza*. · Lieber, R. (2015). *The Opposite of Spoiled*. Harper.
URL: <https://www.harperacademic.com/book/9780062247025/the-opposite-of-spoiled/>
Status: VERIFIED · third-party titles; CashQuest is not endorsing any publisher's investment, tax, legal, or insurance advice

9. [parent p.22] Recommended podcasts and orgs: Million Bazillion (Marketplace); Planet Money; Jump\$tart Coalition; CEE; Next Gen Personal Finance.

Source: Marketplace / American Public Media — Million Bazillion. · NPR Planet Money. · Jump\$tart Coalition for Personal Financial Literacy. · Council for Economic Education (CEE). · Next Gen Personal Finance (NGPF).

URL: <https://www.marketplace.org/shows/million-bazillion/> · <https://www.jumpstart.org/> · <https://www.councilforeconed.org/> · <https://www.ngpf.org/>

Status: VERIFIED · independent third-party orgs

10. [teacher p.2, teacher p.7, teacher p.39, teacher p.45] Jump\$tart National Standards in K-12 Personal Finance Education referenced for standard alignment.

Source: Jump\$tart Coalition for Personal Financial Literacy (2025). *National Standards in K-12 Personal Finance Education (5th ed.)*.

URL: <https://www.jumpstart.org/what-we-do/support-financial-education/standards/>

Status: VERIFIED

11. [teacher p.7, teacher p.39, teacher p.45] Council for Economic Education (CEE) Voluntary National Content Standards in Economics referenced for standards alignment.

Source: Council for Economic Education (2010). *Voluntary National Content Standards in Economics (2nd ed.)*.

URL: <https://www.councilforeconed.org/resource/voluntary-national-content-standards-in-economics/>

Status: VERIFIED

12. [teacher p.8, teacher p.28, teacher p.45] Common Core State Standards (CCSS) ELA + Math referenced for grade-band alignment.

Source: National Governors Association Center for Best Practices & Council of Chief State School Officers (2010). *Common Core State Standards*.

URL: <https://www.thcorestandards.org/>

Status: VERIFIED

13. [teacher p.8, teacher p.28, teacher p.39, teacher p.45] CASEL Five Core Competencies (Self-Awareness, Self-Management, Social Awareness, Relationship Skills, Responsible Decision-Making) referenced for SEL alignment.

Source: CASEL (2020). *CASEL's SEL Framework: What Are the Core Competence Areas and Where Are They Promoted?*

URL: <https://casel.org/casel-sel-framework/>

Status: VERIFIED

14. [teacher p.2, teacher p.12-16] 5E Lesson Plan format (Engage, Explore, Explain, Elaborate, Evaluate).

Source: Bybee, R. W., et al. (2006). *The BSCS 5E Instructional Model: Origins and Effectiveness. Biological Sciences Curriculum Study (BSCS)*.

URL: <https://bscs.org/bscs-5e-instructional-model/>

Status: VERIFIED

15. [teacher p.25] Bloom's Taxonomy levels (Remember, Understand, Apply, Analyze, Evaluate, Create) used to organize discussion questions.

Source: Anderson, L. W., & Krathwohl, D. R. (2001). *A Taxonomy for Learning, Teaching, and Assessing: A Revision of Bloom's Taxonomy of Educational Objectives*. Longman.

URL: <https://www.pearson.com/store/p/taxonomy-for-learning-teaching-and-assessing-a-a-revision-of-blooms-taxonomy-of-education-al-objectives-abridged-edition/P100002612604>

Status: VERIFIED

16. [teacher p.22] Comparison frameworks: Dave Ramsey's Baby Steps; the 50/30/20 rule.

Source: Ramsey, D. (2003). *The Total Money Makeover*. Thomas Nelson. · Warren, E., & Tyagi, A. W. (2005). *All Your Worth: The Ultimate Lifetime Money Plan*. Free Press. (Origin of the 50/30/20 budget rule.)

URL: <https://www.ramseysolutions.com/dave-ramsey-7-baby-steps> ·

<https://www.simonandschuster.com/books/All-Your-Worth/Elizabeth-Warren/9780743269889>

Status: VERIFIED

17. [teacher p.22] 'Pay yourself first' historical attribution to George S. Clason, *The Richest Man in Babylon* (1926).

Source: Clason, G. S. (1926). *The Richest Man in Babylon*. Original publication; widely reprinted (Penguin, 2008).

URL: <https://www.penguinrandomhouse.com/books/318326/the-richest-man-in-babylon-by-george-s-clason/>

Status: VERIFIED

18. [teacher p.39] FDIC Money Smart for Young People referenced as PD/curriculum resource.

Source: Federal Deposit Insurance Corporation. Money Smart for Young People (Pre-K through Grade 12).

URL: <https://www.fdic.gov/resources/consumers/money-smart/teach-money-smart/money-smart-for-young-people/index.html>

Status: VERIFIED

19. [teacher p.40] Recommended teacher books: *The Opposite of Spoiled* (Lieber); *Make Your Kid a Money Genius* (Kobliner); *Why Don't They Teach This in School?* (Siegel); *JA Financial Literacy*; EVERFI K-12 modules.

Source: Lieber, R. (2015). *The Opposite of Spoiled*. Harper. · Kobliner, B. (2017). *Make Your Kid a Money Genius*. Simon & Schuster. · Siegel, C. (2013). *Why Didn't They Teach Me This in School?* · Junior Achievement USA — *JA Financial Literacy curriculum*. · EVERFI K-12 financial education.

URL: <https://www.juniorachievement.org/web/ja-usa/programs/ja-financial-literacy> · <https://everfi.com/k-12/>

Status: VERIFIED · independent third-party titles and orgs

20. [kids p.10, kids p.26] Ivy's Rule: 'Make it, keep it, spend it smart, share it, then grow it. That's the Money Smarts promise.'

Five-pillar framing.

Source: CashQuest Kids original 5-pillar Money Smarts framework (2025).

URL: <https://flexlifefi.com/cashquest-kids>

Status: ORIGINAL-EDITORIAL

21. [kids p.17] Reference to opening a custodial Roth IRA with a parent (high-school starter move).

Source: Internal Revenue Service. Topic No. 309 — *Roth IRA Contributions*. (Custodial IRAs require earned income; product/account decisions require a qualified professional.)

URL: <https://www.irs.gov/taxtopics/tc309>

Status: VERIFIED · educational only, not investment or tax advice

Educational Use Only

CashQuest Kids is a financial-literacy program. The videos, PDFs, and materials in this guide are for general education and entertainment purposes only. They are **not** financial, tax, accounting, investment, legal, or insurance advice. Always consult a licensed CPA, attorney, or licensed financial advisor before making any tax, investment, or financial decisions.

Parental Supervision & COPPA

CashQuest Kids is designed for households where a parent or legal guardian is present and reviews content with their child. Memberships are sold to adults age 18+ only. No personal data is collected from anyone under 13.