

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

KIDS K-12 WITH GRADE-BA

EP 01

## Welcome

Meet the 6 Mentors · With Ivy + All

6-8 DEEP

### COVER

## Money Smarts EP01 — Welcome

Visual: Chibi-Pixar magical realism cover. All 6 mentors arranged in a soft 'team photo' arc on a Cream #F7EFDC background. Big shimmering Navy #0B1B40 title 'Money Smarts' with a Gold #E8B840 underline glow. Episode chip top-right reads 'EP01' in Gold pill on Navy. Ivy front-and-center in a leafy green hoodie holding a glowing piggy bank lantern. Cash holds a paper bag of coins with a sparkle. Penny hugs a tiny ceramic pig. Buck holds a pretend shopping cart with a single apple. Giver cradles a wrapped gift with a ribbon. Kenji holds a pocket notebook with a star sticker. Soft golden bokeh. PG, smiling, friendly faces, warm overall lighting.

Money Smarts. Episode 01: Welcome. Meet the 6 mentors who will help you make it, keep it, spend it smart, share it, and grow it. A CashQuest Kids cheat sheet for the whole family.

*STORY\_INTRO*

## A Letter From Ivy

*Visual: Ivy seated cross-legged on a Cream #F7EFDC reading rug, soft Navy #0B1B40 night-sky window behind her with one Gold #E8B840 star. Open notebook on her lap with the words 'Money Smarts' written in cursive. Chibi-Pixar magical realism, gentle smile, warm lamp glow.*

Hi friend. I'm Ivy. Last series, I showed you how money can grow when you invest it. But before you can grow money, you have to make some. Then you have to keep it, spend it smart, and share it. That's a lot. Don't worry — I brought help. Five friends are here to walk this whole journey with you. Turn the page and meet them. We'll go slow. We'll have fun. And by the end of this series you'll have your very own Money Smarts toolkit.

**LEARNER TIP**

You don't have to remember it all today. Each episode adds one piece to your toolkit.

## STORY\_INTRO

## From Investor Lab to Money Smarts

*Visual: Split panel. LEFT: a tiny seed packet labeled 'Money Smarts' on Cream #F7EFDC. RIGHT: a growing sapling labeled 'Investor Lab' on Navy #0B1B40 sky with Gold #E8B840 leaves. Magical sparkle bridge between the two panels. Chibi-Pixar style.*

If you watched Investor Lab, you already know money can GROW. Money Smarts is the part that comes BEFORE growing. Think of it like this: before you can plant a garden, you need seeds. Money is the seed. Money Smarts is how you get more seeds — and decide which ones to plant, which to save, and which to share.

**SIDEBAR CALLOUT**

Investor Lab = how money GROWS. Money Smarts = how you GET money to grow.

**BIG\_IDEA\_CARD**

# The Big Idea

*Visual: Five glowing emblem icons in a row on a Cream #F7EFDC background. Each emblem in Gold #E8B840 with a Navy #0B1B40 outline: a coin (MAKE), a piggy bank (KEEP), a shopping bag with a checkmark (SPEND SMART), a heart-shaped gift (SHARE), and a sprouting plant (GROW). Chibi-Pixar magical realism, soft sparkles between emblems.*

Money Smarts has 5 superpowers: MAKE IT. KEEP IT. SPEND IT SMART. SHARE IT. GROW IT. Each mentor is a guide for one of these superpowers. You don't have to master them all at once. Pick one. Practice it. Then pick the next.

Superpower	Mentor	What it means
Make It	Cash	Earn money in kid-sized ways
Keep It	Penny	Save part of every dollar
Spend It Smart	Buck	Choose needs before wants
Share It	Giver	Give a little, feel a lot
Grow It	Ivy + the team	Make money work while you sleep (later episodes)

*MENTOR\_INTRO\_CARD*

## Meet Cash — Your Earning Mentor

*Visual: Cash standing on Cream #F7EFDC with a Gold #E8B840 sun behind him. He's holding a brown paper bag overflowing with coins and a hand-painted lemonade sign. Navy #0B1B40 baseball cap. Confident, friendly grin. Chibi-Pixar magical realism, sparkle of inspiration above his head shaped like a lightbulb.*

Cash teaches you how to **MAKE** money. Chores. Side hustles. Lemonade stands. Big ideas. He believes every kid has at least one talent worth a few dollars — you just have to spot it. With a parent's help, Cash will show you how to start tiny and stack tiny wins until you have your first real dollars.

### LEARNER TIP

Cash's rule: 'Tiny work + a smile = your first dollar.'

*MENTOR\_INTRO\_CARD*

## Meet Penny — Your Saving Mentor

*Visual: Penny hugging a soft pink ceramic piggy bank on a Cream #F7EFDC background. A tiny coin slot on the pig glows Gold #E8B840. Her hair has a Navy #0B1B40 ribbon. Magical sparkle drifting from the coin slot. Chibi-Pixar magical realism, gentle smile.*

Penny teaches you how to KEEP money. Her rule is famous: pay yourself first. Every single time. That means before you spend a dollar, a piece of it goes into your save jar. Even one coin counts. Penny will show you how a save jar can become a real bank account, and how saving is the secret to never running out.

### LEARNER TIP

Penny's rule: 'Pay yourself first. Every. Single. Time.'

*MENTOR\_INTRO\_CARD*

## Meet Buck — Your Smart-Spender Mentor

*Visual: Buck holding a tiny shopping cart with one apple inside on a Cream #F7EFDC background. He looks at a pretend price tag with a thoughtful smile. Navy #0B1B40 sweater, Gold #E8B840 sneakers. Chibi-Pixar magical realism, thinking sparkle by his ear.*

Buck teaches you how to SPEND money the smart way. His big question: 'Is this a NEED or a WANT?' Needs are things you have to have to live, learn, and stay safe. Wants are things you'd love to have. Both are okay. But Buck says smart spenders take care of needs first, then choose ONE want they really love.

### LEARNER TIP

Buck's rule: 'Needs before wants. Then pick the one want that makes you smile most.'

*MENTOR\_INTRO\_CARD*

## Meet Giver — Your Sharing Mentor

*Visual: Giver wrapping a tiny present with a Gold #E8B840 ribbon on a Cream #F7EFDC background. A soft Navy #0B1B40 heart glow above the gift. Chibi-Pixar magical realism, kind sparkly eyes, a small smile.*

Giver teaches you why SHARING actually makes you happier. When you give a little — to family, to a friend, to a cause you care about — your brain gives you a tiny happy zap. Giver doesn't say 'give big.' Giver says 'give on purpose.' Even a tiny gift, given with love, counts.

### LEARNER TIP

Giver's rule: 'Give on purpose. Tiny gifts, big feelings.'

*MENTOR\_INTRO\_CARD*

## Meet Kenji — Your Goal-Setting Mentor

*Visual: Kenji holding a small pocket notebook with a Gold #E8B840 star sticker on the cover, Navy #0B1B40 jacket, on a Cream #F7EFDC background. A pencil tucked behind his ear. Chibi-Pixar magical realism, focused-but-friendly face, sparkle on the star.*

Kenji teaches you how to turn money into a DREAM. His rule has three parts: WRITE IT, DATE IT, DO IT. When you write your goal down, give it a date, and check it off little by little, money stops being numbers and starts being magic. Kenji's notebook is his secret weapon. You'll get one too.

### LEARNER TIP

Kenji's rule: 'Write it. Date it. Do it.'

MENTOR\_INTRO\_CARD

## Meet Ivy — Your Host & Growth Guide

*Visual: Ivy in her leafy green hoodie holding a small glowing piggy-bank lantern on a Cream #F7EFDC background. Behind her, all five other mentors stand in a soft team-photo arc. Gold #E8B840 sparkle around Ivy. Chibi-Pixar magical realism, warm welcoming smile.*

Ivy is your host through the Money Smarts series, and she'll lead you back into Investor Lab when you're ready to GROW your money. Ivy's job is to keep the team together and remind you that every superpower works better with the others. You'll see her in every episode.

### LEARNER TIP

Ivy's rule: 'Make it, keep it, spend it smart, share it, then grow it. That's the Money Smarts promise.'

GRADE\_BAND\_K2

## K-2 Read-Aloud — Five Big Words

*Visual: Five large picture-book panels on a Cream #F7EFDC spread. Each panel has one word in big Navy #0B1B40 letters with the matching mentor in chibi-Pixar magical-realism style and a Gold #E8B840 star sticker. Easy-to-tap big icons.*

Grown-up reads aloud, kid points to the picture. Today we learned five big words. MAKE. KEEP. SPEND SMART. SHARE. GROW. Each word has a friend who helps. Cash helps you MAKE. Penny helps you KEEP. Buck helps you SPEND SMART. Giver helps you SHARE. Ivy helps you GROW. Can you point to Cash? Can you point to Penny? Great job!

**Interactive Prompt:** Point to the friend who helps you SHARE. (Answer: Giver.)  
Now point to the friend who helps you SAVE. (Answer: Penny.)

GRADE\_BAND\_K2

## K-2 Read-Aloud — A Day With My Coins

*Visual: Storybook spread on Cream #F7EFDC. Three labeled jars in Navy #0B1B40 line: SAVE (Penny stickered), SHARE (Giver stickered), SPEND (Buck stickered). Five Gold #E8B840 coins floating above, with arrows showing one coin into SAVE, one into SHARE, three into SPEND. Chibi-Pixar magical realism.*

Pretend you have 5 shiny coins. (Hold up 5 fingers!) One coin goes in the SAVE jar (that's Penny). One coin goes in the SHARE jar (that's Giver). Three coins are for SPENDING SMART on a snack you really love (that's Buck). Did you forget MAKE? That's how the coins got in your pocket — Cash helped! And Ivy says you are doing GREAT.

**Interactive Prompt:** Use 5 real pennies or buttons. Sort them: 1 to SAVE, 1 to SHARE, 3 to SPEND. Hi-five a grown-up when you finish.

GRADE\_BAND\_3TO5

## 3-5 Independent Reader — Your Money Toolkit

*Visual: Open toolbox on Cream #F7EFDC labeled 'My Money Toolkit' in Navy #0B1B40. Inside: a tiny coin (Cash), a tiny piggy bank (Penny), a tiny shopping bag (Buck), a tiny gift box (Giver), a tiny notebook (Kenji). Chibi-Pixar magical realism with Gold #E8B840 toolbox latches.*

By 3rd grade you can think of money like a toolkit. Each Money Smarts mentor is a tool. You don't use a hammer to tighten a screw, and you don't use only one money tool either. If you want to buy a gift for a friend's birthday next month, you'll use Cash (to earn the money), Penny (to save it weekly), Buck (to spend smart on the gift), and Giver (to give it on purpose). Four mentors, one mission.

Tool	Mentor	When to use it
Earn	Cash	When you have a goal that needs more money than you have now.
Save	Penny	Always. Every single time you get money.
Spend Smart	Buck	Whenever you're about to buy something — pause and ask 'need or want?'
Share	Giver	When someone you love (or a cause you care about) needs help.
Plan	Kenji	When your goal is more than a week away.

GRADE\_BAND\_3TO5

## 3-5 Independent Reader — Pay Yourself First

*Visual: Two characters on Cream #F7EFDC: present-you (smiling kid) handing a single Gold #E8B840 coin into a piggy bank held by future-you (slightly older smiling kid). Penny supervises with a kind grin. Chibi-Pixar magical realism, sparkle trail from coin.*

Penny's rule sounds backwards at first. 'Pay YOURSELF first?' Yep. The idea is: the moment money lands in your pocket, BEFORE you spend a single penny, you put a little aside for future-you. Future-you is the version of you who has goals, dreams, and surprises ahead. Future-you is going to be SO grateful that present-you saved a tiny bit.

### LEARNER TIP

Try the 10/10/80 starter: 10% save, 10% share, 80% spend smart. As you grow, you can change the recipe.

## GRADE\_BAND\_6TO8

## 6-8 Deeper Application — From Pillars to Plan

*Visual: A roadmap on Cream #F7EFDC with three signposts: GOAL (Gold #E8B840 flag), TIMELINE (Navy #0B1B40 calendar), SYSTEM (silver gears). The road sparkles. Kenji walks the road with a small backpack. Chibi-Pixar magical realism.*

By middle school, you're ready to turn the 5 pillars into a real PLAN. A plan has three parts: a GOAL (what you want), a TIMELINE (when you want it), and a SYSTEM (how the money flows). Example: Goal = save \$60 for a concert ticket. Timeline = 12 weeks. System = \$5 saved weekly from chores + birthday money. Math:  $\$5 \times 12 = \$60$ . Done. The pillars give you the tools; the plan gives you the path.

Plan piece	Question to ask	Example
Goal	What exactly do I want?	\$60 concert ticket
Timeline	By when?	12 weeks
System	How will the money flow?	\$5/week from chores
Check-in	When will I review?	Every Sunday with a parent

GRADE\_BAND\_6TO8

## 6-8 Deeper Application — The Five Pillars in One Week

*Visual: A week-long calendar on Cream #F7EFDC, each day labeled with the matching mentor in chibi-Pixar magical realism style. Sunday is a reflection icon (Navy #0B1B40 mirror with Gold #E8B840 frame).*

Want to test all 5 pillars in one week? Try this: MONDAY (Cash) — earn \$5 helping a neighbor (with parent supervision). TUESDAY (Penny) — put \$1 in your save jar before you do anything else. WEDNESDAY (Buck) — write a 'Need or Want?' question for any purchase you're tempted by. THURSDAY (Giver) — choose a small way to share (a kind note + 50 cents to a class fund). FRIDAY (Kenji) — write your weekend goal in a notebook with a date. SATURDAY — check it off. SUNDAY — reflect: which pillar was easiest? Which was hardest?

### LEARNER TIP

Reflection beats perfection. The pillar you struggle with is the one that grows you most.

GRADE\_BAND\_9TO12

## 9-12 Real-World — Money Smarts as a Life Operating System

Visual: A glowing 'OS' interface on a Navy #0B1B40 phone screen with 5 app icons in Gold #E8B840: Earn, Keep, Spend Smart, Share, Grow. The phone sits on a Cream #F7EFDC desk next to a notebook. Chibi-Pixar magical realism, soft glow.

By high school, the 5 Money Smarts pillars stop being a kid framework and start being a life operating system. EARN → KEEP → SPEND SMART → SHARE → GROW maps directly to how working adults manage cash flow: income, savings rate, spending plan, charitable giving, and investing. The earlier you install this OS, the easier college, first jobs, and adulthood become. Three early advantages: (1) compounding time on your side, (2) habits that beat willpower, (3) a savings rate that funds your future opportunities.

Money Smarts pillar	Adult equivalent	High-school starter move
Make It (Cash)	Income / earnings	Part-time job, freelance gig, scholarship hunt
Keep It (Penny)	Savings rate	Automate transfer to a savings account on payday
Spend It Smart (Buck)	Spending plan	Track 30 days of spending in a free app or notebook
Share It (Giver)	Charitable giving / community	Volunteer hours + small recurring gift
Grow It (Ivy + team)	Investing / retirement	Open a custodial Roth IRA with a parent (research first)

GRADE\_BAND\_9TO12

## 9-12 Real-World — Habits Now, Outcomes Later

*Visual: A growing tree on a Cream #F7EFDC field. Roots labeled 'habits.' Trunk labeled 'consistency.' Branches labeled with each pillar in Gold #E8B840. Sky is Navy #0B1B40 with one bright sparkle. Chibi-Pixar magical realism.*

The biggest secret of personal finance: habits beat willpower. A high schooler who saves \$20 every two weeks builds the same neural pathway a 35-year-old uses to save \$2,000 every two weeks. The number scales; the habit stays the same. Money Smarts is your habit-installer. By the end of this 10-episode series, you will have practiced all 5 pillars in real life — and that practice is the asset that compounds for the rest of your life.

### LEARNER TIP

Pick ONE pillar to make a streak this month. Track it on a sticky note. Celebrate small.

## LEARNER\_TIPS\_SIDEBAR

# Learner Tips — All Grade Bands

Visual: Sidebar layout on Cream #F7EFDC with 6 small tip cards stacked vertically. Each card has the matching mentor's tiny chibi avatar in Gold #E8B840 + Navy #0B1B40.

Quick tips to keep with you all series long.

### Tips List

- TIP 1 — You don't need a lot of money to practice Money Smarts. A single coin works.
- TIP 2 — Every pillar gets stronger when you practice it on purpose, even tiny.
- TIP 3 — Always include a grown-up in money decisions. They help you stay safe.
- TIP 4 — Mistakes are part of learning. Tell your grown-up, fix it, try again.
- TIP 5 — Streaks beat sprints. 1 coin every week beats 7 coins one week.
- TIP 6 — Reflect on Sunday. The Sunday check-in is the secret weapon.

## HELPFUL\_HINTS\_FROM\_MENTOR

# Helpful Hints from Ivy

*Visual: Ivy at a small chalkboard on Cream #F7EFDC with three numbered hints in Navy #0B1B40 chalk. Gold #E8B840 sparkles around her hands. Chibi-Pixar magical realism, warm encouraging smile.*

Hi friend, Ivy here. Three quick hints I wish someone told me when I was your age.

- 1) The 5 pillars don't compete; they support each other. Saving makes spending smarter. Sharing makes earning sweeter.
- 2) The mentor you 'don't like' is usually the one you need most. If Buck (smart-spender) feels boring, that's a clue.
- 3) Every grown-up you trust is a Money Smarts coach in disguise. Ask them their stories.

## INTERACTIVE\_ACTIVITY\_SORT\_IT

## Sort-It! Pillar Match

Visual: Worksheet-style page on Cream #F7EFDC with scenario boxes in Navy #0B1B40 and circle-the-mentor answer choices in Gold #E8B840 chibi-Pixar avatars.

Read each scenario. Decide which pillar (and mentor) it belongs to. Then circle the answer.

### Scenarios

Text	Options	Answer	Pillar
I rake leaves for my neighbor (with grown-up's permission) and earn \$5.	['Cash', 'Penny', 'Buck', 'Giver', 'Kenji']	Cash	Make It
Before I buy anything, I put \$1 of my \$5 in my save jar.	['Cash', 'Penny', 'Buck', 'Giver', 'Kenji']	Penny	Keep It
I want a candy AND a notebook. I only have money for one. I pick the notebook for school.	['Cash', 'Penny', 'Buck', 'Giver', 'Kenji']	Buck	Spend It Smart
My friend forgot lunch money. I share half my snack money with them.	['Cash', 'Penny', 'Buck', 'Giver', 'Kenji']	Giver	Share It
I write 'Save \$30 for art kit by July 4' in my notebook with a date.	['Cash', 'Penny', 'Buck', 'Giver', 'Kenji']	Kenji	Plan / Goal-Setting

*INTERACTIVE\_ACTIVITY\_TRY\_IT*

## Try-It! 5-Coin Challenge

*Visual: Three labeled jars on Cream #F7EFDC: SAVE (with Penny chibi sticker), SHARE (with Giver chibi sticker), SPEND (with Buck chibi sticker). Five Gold #E8B840 coins lined up below the jars with little arrows showing the kid can drag them anywhere. Chibi-Pixar magical realism.*

Get 5 real coins (with a grown-up's help). Lay out 3 jars or cups labeled SAVE, SHARE, SPEND. The challenge: Sort your 5 coins so that EVERY jar gets at least one coin. There is no single right answer. Decide what feels right for THIS week, write your choice in the table below, and then explain WHY you chose that split to a grown-up.

Jar	How many coins	Why I chose this
SAVE	_____	_____ _____
SHARE	_____	_____ _____
SPEND	_____	_____ _____

*INTERACTIVE\_ACTIVITY\_REFLECT\_IT*

## Reflect-It! My Mentor Match

*Visual: Two large journal-page boxes on Cream #F7EFDC with chibi-Pixar mentor portraits floating around the edges. Gold #E8B840 lined paper in each box. Pencil icon at corner.*

Which mentor do you think will be your favorite this series? Which one do you think will be the hardest to listen to? (That one might end up teaching you the most!) Write a sentence about each in your private journal — no one needs to see it but you.

### Reflection Prompts

- My favorite mentor right now is \_\_\_\_\_ because \_\_\_\_\_.
- The hardest mentor for me to listen to is \_\_\_\_\_ because \_\_\_\_\_.
- One small thing I want to try this week is \_\_\_\_\_.

*INTERACTIVE\_ACTIVITY\_CREATE*

## Make-It! Design Your Own Money Smarts Badge

*Visual: A large empty design box centered on Cream #F7EFDC with a Gold #E8B840 dotted border and small chibi-Pixar examples of Money Smarts elements scattered around the edges (coin, piggy bank, shopping bag, gift, notebook, sprout). Pencil icon at corner.*

Designers, time to create. Draw your own Money Smarts badge in the box. It can be any shape. Use the brand colors (Navy, Gold, Cream) if you want. Add at least 3 of these elements: a coin, a piggy bank, a shopping bag, a gift, a notebook, a sprout. When you finish, sign it. This badge means: 'I am training to be a Money Smarts kid.'

*SPIRAL\_REVIEW*

## Spiral Review — From Investor Lab to Now

*Visual: An infinity loop on Cream #F7EFDC labeled at points: Earn → Save → Spend Smart → Share → Grow → Earn. Each label in Navy #0B1B40 with a tiny Gold #E8B840 mentor sticker. Chibi-Pixar magical realism.*

If you watched Investor Lab, you already know: money can grow when it's invested. Money Smarts adds the upstream pieces. EARN feeds SAVE. SAVE feeds INVEST. INVEST grows. SHARE keeps your heart in shape the whole way. By the end of this series, you'll have the FULL loop.

Series	Big Idea	Where it fits
Investor Lab (prior series)	Money grows when you invest it.	End of the loop — the GROW pillar.
Money Smarts EP01 (today)	Meet the 5 pillars + 6 mentors.	Beginning of the loop — orientation.
Money Smarts EP02 (next)	4 real ways a kid earns the first \$100.	MAKE IT pillar — Cash takes over.

**MENTOR\_RULE\_CARD**

# The Mentor Rule

*Visual: Six rule cards arranged in a 2x3 grid on Cream #F7EFDC. Each card has the mentor avatar in chibi-Pixar magical-realism style on the left, the rule in Navy #0B1B40 on the right, and a tiny Gold #E8B840 sparkle.*

Every mentor has a one-line rule. If you remember nothing else from this episode, remember these.

**Rules**

Mentor	Rule
Cash	Tiny work + a smile = your first dollar.
Penny	Pay yourself first. Every. Single. Time.
Buck	Needs before wants. Then pick the one want that makes you smile most.
Giver	Give on purpose. Tiny gifts, big feelings.
Kenji	Write it. Date it. Do it.
Ivy	Make it, keep it, spend it smart, share it, then grow it.

*MISSION\_OF\_THE\_WEEK*

## Mission of the Week

*Visual: A glowing mission scroll on Cream #F7EFDC with a Gold #E8B840 wax seal. The scroll lists the 5 pillars and the kid checks ONE. Background has soft Navy #0B1B40 stars. Chibi-Pixar magical realism.*

Your mission, should you choose to accept it: this week, practice ONE pillar on purpose, every day. Pick the pillar that calls to you. Tell a grown-up which one you picked. At the end of the week, share what you noticed.

### Mission Options

- MAKE IT — Find one tiny way to earn (with a grown-up's help).
- KEEP IT — Save at least one coin every day for 7 days.
- SPEND SMART — Pause before every purchase and ask 'need or want?'
- SHARE — Do one tiny generous act every day for 7 days.
- PLAN — Write one money goal in a notebook with a date.

*FUN\_PAGE\_MAZE*

## Fun Page — Mentor Maze

*Visual: A friendly maze on Cream #F7EFDC. Walls in Navy #0B1B40, path in soft Gold #E8B840 dashes. Each mentor stands at a checkpoint in chibi-Pixar magical-realism style. Ivy at the start. Sparkles along the path.*

Help Ivy walk through the maze and meet each mentor in order: Cash, then Penny, then Buck, then Giver, then Kenji. Trace the path with your finger or a pencil.

*FUN\_PAGE\_WORD\_SEARCH*

## Fun Page — Money Smarts Word Search

*Visual: A 12x12 word search grid on Cream #F7EFDC with letters in Navy #0B1B40 on a soft white grid. Title in Gold #E8B840. Tiny chibi-Pixar mentor stickers in the corners.*

Find these words: MAKE, KEEP, SPEND, SHARE, GROW, CASH, PENNY, BUCK, GIVER, KENJI, IVY, GOAL.

### Word List

- MAKE
- KEEP
- SPEND
- SHARE
- GROW
- CASH
- PENNY
- BUCK
- GIVER
- KENJI
- IVY
- GOAL

*PARENT\_WITH\_KID\_PROMPT*

## Talk With a Grown-Up

*Visual: Two chibi-Pixar magical-realism characters (a kid and a grown-up) sitting together on a Cream #F7EFDC porch swing with mugs. Soft Gold #E8B840 sunset behind. Speech bubbles with the conversation prompts.*

Sit with a grown-up for 5 minutes today and ask them these questions. There are no right or wrong answers. Just listen and tell them thank you for sharing.

### Conversation Prompts

- When you were my age, what was your first way of earning money?
- What is one thing you wish you had saved more for, when you were younger?
- What is something you are proud you shared, big or small?
- What is one money goal you have right now?

*NEXT\_EPISODE\_HOOK*

## Next Episode — Cash Takes Over

*Visual: Cash front and center on Cream #F7EFDC with a glowing Gold #E8B840 '100' coin behind him. The other 5 mentors fade slightly into the background, smiling and cheering. Navy #0B1B40 banner at top reads 'EP02 PREVIEW'. Chibi-Pixar magical realism.*

In EP02, Cash steps to the front of the team. He'll show you four real ways a kid your age can earn your first \$100. Real ideas. Kid-sized. Parent-supervised. We'll see you there!

FOOTER\_DISCLAIMER\_PAGE

## Important Notes for the Whole Family

*Visual: Closing page on Cream #F7EFDC with all 6 mentors in a small group hug at the bottom. Above them, a Navy #0B1B40 framed notice with the disclaimer text. Soft Gold #E8B840 border. Chibi-Pixar magical realism.*

CashQuest Kids Money Smarts is an educational program. Nothing in this book is personalized financial, investment, tax, legal, or insurance advice. Every action item — earning, saving, spending, sharing, planning — should be supervised by a parent or guardian. Children under 13: no personal information should be shared online. Always include a trusted adult in money decisions. We hope this series helps your whole family talk about money with confidence and fun.

## 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

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**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

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**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

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