

CASHQUEST KIDS · MONEY SMARTS · EP 01



IVY

## WELCOME TO MONEY.

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

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K-12 TEACHERS, HOMESCH

EP 01

## Welcome

Meet the 6 Mentors · With Ivy + All

### COVER

## Money Smarts EP01 — Teacher Guide (K-12)

Visual: Cream #F7EFDC cover. Title in Navy #0B1B40 serif. Gold #E8B840 'EP01' chip top-right. Chibi-Pixar magical-realism teacher at a chalkboard with the 5 pillars in chalk + 6 mentor stickers around the frame. Grade-band selector chips along the bottom: K-2 / 3-5 / 6-8 / 9-12.

EP01: Welcome — Meet the 6 Mentors. Full K-12 lesson plans, standards alignment, differentiation, assessments, and family-school connection materials.

**LESSON\_AT\_A\_GLANCE****Lesson at a Glance**

*Visual: An info-graphic on Cream #F7EFDC with 4 quadrants: TIME (30-45 min), MATERIALS (low-prep), STANDARDS (multiple), GRADE BANDS (K-12). Each quadrant has a chibi-Pixar magical-realism mentor icon in Gold #E8B840 + Navy #0B1B40.*

EP01 introduces the 5 Money Smarts pillars and 6 mentors as the orientation episode for a 10-episode K-12 financial-literacy series. Designed as a single 30-45 minute lesson scalable across grade bands. Materials are minimal (coins, cups, paper). Designed to be co-taught with a parent guide for family-school connection.

Item	Detail
Estimated time	30-45 minutes (scalable)
Grade bands	K-2, 3-5, 6-8, 9-12
Lesson type	Orientation / overview
Materials	5 coins or counters per student, 3 cups labeled SAVE/SHARE/SPEND, EP01 video, kids book
Format	5E lesson plan (3-5 full version, others adapted)
Standards	Jump\$tart, CEE, CCSS ELA, CCSS Math, CASEL

## LEARNING\_OBJECTIVES\_K2

# Learning Objectives — K-2

*Visual: A whiteboard on Cream #F7EFDC with handwritten Navy #0B1B40 'I can' statements. Chibi-Pixar magical-realism Cash + Penny + Buck small in the corner.*

By the end of EP01, K-2 students will be able to:

### Objectives

- I can name the 5 Money Smarts pillars (Make, Keep, Spend Smart, Share, Grow).
- I can match each mentor to one pillar with picture support.
- I can sort 5 coins into SAVE / SHARE / SPEND cups with help.
- I can use the words 'save,' 'share,' and 'spend' in a complete sentence.

## LEARNING\_OBJECTIVES\_3TO5

# Learning Objectives — 3-5

*Visual: A whiteboard on Cream #F7EFDC with handwritten Navy #0B1B40 'I can' statements and a chibi-Pixar magical-realism Buck + Kenji small in the corner.*

By the end of EP01, 3-5 students will be able to:

### Objectives

- I can describe the 5 Money Smarts pillars in my own words.
- I can identify which pillar a real-life scenario belongs to.
- I can explain why 'pay yourself first' is helpful.
- I can write one personal money goal using Kenji's 'write it, date it, do it' format.

## LEARNING\_OBJECTIVES\_6TO8

# Learning Objectives — 6-8

*Visual: A whiteboard on Cream #F7EFDC with handwritten Navy #0B1B40 'I can' statements and chibi-Pixar magical-realism Penny + Kenji small in the corner.*

By the end of EP01, 6-8 students will be able to:

### Objectives

- I can analyze a personal spending decision using the 5 pillars.
- I can build a 12-week save plan using a goal, timeline, and weekly amount.
- I can compute simple ratios for spending splits (e.g., 10/10/80).
- I can defend my pillar choice for a given scenario in a partner discussion.

## LEARNING\_OBJECTIVES\_9TO12

# Learning Objectives — 9-12

*Visual: A whiteboard on Cream #F7EFDC with handwritten Navy #0B1B40 'I can' statements and chibi-Pixar magical-realism Ivy small in the corner with a clipboard.*

By the end of EP01, 9-12 students will be able to:

### Objectives

- I can map the 5 Money Smarts pillars to adult financial responsibilities (income, savings rate, spending plan, giving, investing).
- I can articulate the long-term value of habit formation in personal finance.
- I can evaluate a real-world case study (paystub or budget) using the 5 pillars.
- I can present a personal Money Smarts plan in a 2-minute peer pitch.

**STANDARDS\_ALIGNMENT\_JUMPSTART\_CEE****Standards Alignment — Jump\$tart & CEE**

Visual: A standards table on Cream #F7EFDC with Navy #0B1B40 grid lines and Gold #E8B840 highlight bars for the standards introduced. Chibi-Pixar magical-realism Ivy at top corner.

EP01 introduces all 5 pillars at survey depth. Specific standards are addressed in later episodes; below maps the introductory exposure provided in EP01.

Framework	Standard	EP01 Exposure
Jump\$tart National Standards	Standard 5: Earning Income (Knowledge Statement: people earn income through wages and self-employment)	Survey-level: introduced via Cash mentor.
Jump\$tart National Standards	Standard 3: Saving (Knowledge Statement: saving is income not spent today)	Survey-level: introduced via Penny mentor.
Jump\$tart National Standards	Standard 2: Spending (Knowledge Statement: spending decisions involve trade-offs)	Survey-level: introduced via Buck mentor (needs vs wants).
Jump\$tart National Standards	Cross-cutting: Goal-setting	Introduced via Kenji mentor.
CEE National Standards (Personal Finance)	Earning Income, Saving, Spending Decisions, Goal Setting	Survey-level introduction across all five pillars.
CEE National Standards (Economics)	Scarcity & Choice (Standard 1)	Embedded in needs vs wants framing.

STANDARDS\_ALIGNMENT\_CCSS\_CASEL**Standards Alignment — CCSS & CASEL**

Visual: A continuation table on Cream #F7EFDC. Same Navy #0B1B40 grid + Gold #E8B840 highlight style. Chibi-Pixar magical-realism Penny + Kenji small in the corner.

Below are CCSS ELA, CCSS Math, and CASEL SEL alignments by grade band.

Grade band	CCSS ELA	CCSS Math	CASEL
K-2	SL.K-2.1 Participate in collaborative conversations; RL.K-2.1 Ask & answer questions about details	K.CC.A.1 Count to 100; K.OA.A.1 Represent addition with objects (sorting 5 coins)	Self-Awareness; Responsible Decision-Making
3-5	SL.3-5.1 Engage in collaborative discussion; RI.3-5.2 Determine main idea	3.OA.D.8 Solve two-step word problems; 4.OA.A.3 Multistep word problems	Self-Management; Responsible Decision-Making
6-8	SL.6-8.1 Engage effectively in discussion; RI.6-8.2 Determine central idea; W.6-8.4 Produce clear writing	6.RP.A.3 Use ratios; 7.RP.A.3 Use proportional relationships (10/10/80 split)	Self-Awareness; Self-Management; Social Awareness
9-12	SL.9-12.1 Initiate & participate in discussion; RI.9-12.2 Determine central ideas; W.9-12.4 Produce clear writing	S-IC.B.6 Evaluate reports based on data (case study); A-CED.A.2 Create equations in two variables	All 5 CASEL competencies

*I CAN STATEMENTS SUMMARY***I Can Statements — Posted on Wall**

*Visual: A printable poster layout on Cream #F7EFDC with 4 grade-band columns. Each column has bold Navy #0B1B40 'I can' statements and a chibi-Pixar magical-realism mentor avatar in Gold #E8B840 at the top.*

Print and post on the classroom wall during the EP01 lesson and all reinforcement activities.

**I Can Grid**

Band	Statements
K-2	['I can name the 5 Money Smarts pillars.', 'I can sort 5 coins into 3 cups.', 'I can match a mentor to a pillar.']
3-5	['I can describe each pillar in my own words.', 'I can match scenarios to the right pillar.', 'I can write a money goal with a date.']
6-8	['I can build a 12-week save plan.', 'I can compute a 10/10/80 split.', 'I can defend my pillar choice in discussion.']
9-12	['I can map pillars to adult finances.', 'I can analyze a real-world case study.', 'I can present my Money Smarts plan.']

## VOCABULARY\_PRE\_TEACH\_K5

**Vocabulary Pre-Teach — K-2 & 3-5**

*Visual: A vocab table on Cream #F7EFDC with Navy #0B1B40 grid + Gold #E8B840 word cells. Chibi-Pixar magical-realism mentor avatars next to each word.*

Define + illustrate before the lesson. Use student-facing definitions.

Word	K-2 definition	3-5 definition
Save	Put money away for later.	Set aside money now so future-you has options.
Share	Give some to someone else.	Give money or help on purpose to a person or cause you care about.
Spend	Use money to get something.	Use money to buy a thing or service.
Earn	Get money for doing work.	Receive money in exchange for work or value created.
Goal	Something you want to do.	A specific, dated outcome you want to reach.
Need	Something you must have.	Something required to live, learn, or stay safe.
Want	Something you'd like.	Something you'd love to have but can live without.

## VOCABULARY\_PRE\_TEACH\_6TO12

**Vocabulary Pre-Teach — 6-8 & 9-12**

Visual: A vocab table on Cream #F7EFDC, similar style as previous. Chibi-Pixar magical-realism Ivy + Kenji small in the corner.

More technical definitions appropriate for older bands.

Word	6-8 definition	9-12 definition
Pay yourself first	The habit of saving a portion of any income before spending the rest.	A budgeting heuristic prioritizing automatic transfer to savings before discretionary spending.
Spending plan / budget	A plan for how you'll spend, save, and share your income across a time period.	A structured allocation of income across categories (needs, savings, wants, giving, investing).
Income	Money coming in from work, gifts, or other sources.	Earnings received from labor, business, or investments over a defined period.
Savings rate	The percentage of your income you save instead of spending.	Savings divided by income, often expressed as a percentage; a leading indicator of long-term financial health.
Investing	Putting money to work so it can grow over time.	Allocating money to assets with the expectation of return; involves risk and time horizon (covered in Investor Lab).
Compound interest	Earning interest on top of interest you already earned.	Interest calculated on principal plus accumulated interest, compounding over time.
Trade-off	Giving up one thing to get another.	An economic decision in which choosing one option requires forgoing another (opportunity cost).

## 5E\_LESSON\_PLAN\_3TO5\_ENGAGE

### 5E Lesson Plan (3-5) — ENGAGE (5 min)

*Visual: A teacher at the front of a chibi-Pixar magical-realism classroom on Cream #F7EFDC, holding up 5 Gold #E8B840 coins. Students are leaning forward with curious faces. Navy #0B1B40 chalkboard behind.*

**HOOK:** Hold up 5 real coins. Ask: 'If I gave you these 5 coins right now, where would you put them?' Take 3-4 student responses without commenting. Tell them today they'll meet 6 helpers who make decisions like this easier — and there's no single right answer.

**Teacher Script:** Eyes up here, friends. I have 5 coins in my hand. (Pause.) If I gave them to you RIGHT NOW, where would they go? Don't tell me yet — turn to your partner and tell them. (60-second turn-and-talk.) Cool. Today we meet 6 helpers who make this kind of decision way easier. They're called the Money Smarts mentors. Let's meet them.

## 5E\_LESSON\_PLAN\_3TO5\_EXPLORE

# 5E Lesson Plan (3-5) — EXPLORE (10 min)

*Visual: A class watching the EP01 video on a screen on Cream #F7EFDC. Chibi-Pixar magical-realism students with their kids books open. Soft Navy #0B1B40 lighting; Gold #E8B840 screen glow.*

Watch EP01 video together (≈8 min). Students follow along in their kids book. Pause once at the mid-point: 'Which mentor is your favorite so far?' Quick partner share, then continue.

### Teacher Facilitation Notes

- Pre-load the video and mute notifications.
- Distribute kids books open to page 4 (the Big Idea card).
- Pause exactly once at the EP01 mid-point.
- Resist the urge to lecture during the video. Watch with them.

## 5E\_LESSON\_PLAN\_3TO5\_EXPLAIN

# 5E Lesson Plan (3-5) — EXPLAIN (10 min)

*Visual: A teacher at a chalkboard on Cream #F7EFDC writing 5 columns in Navy #0B1B40 chalk. Chibi-Pixar magical-realism students raising hands. Gold #E8B840 student chalk highlights.*

Anchor chart time. Draw 5 columns on the board: MAKE, KEEP, SPEND SMART, SHARE, GROW. Ask: 'Who teaches us MAKE?' (Cash) — write Cash. Repeat for each pillar. Then ask: 'Why do we have FIVE? Why not just ONE big rule?' Lead a 3-minute discussion. Capture student answers.

### Discussion Questions

- Why does saving matter even when you only have 5 coins?
- What's something you'd say is a NEED in your home?
- What's something you'd say is a WANT?
- Why might 'sharing' help YOU feel good (not just the other person)?
- Why does Kenji say 'WRITE it, DATE it, DO it'? What's the date for?

## 5E\_LESSON\_PLAN\_3TO5\_ELABORATE

# 5E Lesson Plan (3-5) — ELABORATE (10 min)

*Visual: Pairs of students at desks on Cream #F7EFDC sorting 5 Gold #E8B840 counters into 3 Navy #0B1B40 cups. Chibi-Pixar magical-realism teacher walking between them with a clipboard.*

Coin Sort Lab. Each pair of students gets 5 counters and 3 cups (SAVE/SHARE/SPEND). They sort, defending their split to each other. Then partners rotate: explain another pair's split. Teacher floats and asks: 'What's your reasoning?'

### Differentiation During Lab

- ELL learners: pair with a fluent partner; provide a sentence frame ('I put \_\_\_ coins in \_\_\_ because \_\_\_').
- Kids needing extra support: reduce to 3 coins instead of 5.
- Gifted: ask 'Now sort the SAME 5 coins for someone with a totally different goal. How does the split change?'
- Kids with motor needs: provide larger coins or magnetic tokens.

## 5E\_LESSON\_PLAN\_3TO5\_EVALUATE

# 5E Lesson Plan (3-5) — EVALUATE (5 min)

*Visual: Sticky notes on a chibi-Pixar magical-realism classroom door on Cream #F7EFDC. Each note in Gold #E8B840. Navy #0B1B40 marker handwriting.*

Exit ticket. Students answer THREE quick prompts on a sticky note: (1) Name one mentor you remember. (2) Which pillar will you practice this week? (3) One thing you wonder. Collect tickets and use as the launch for the next session.

### Exit Ticket Prompts

- One mentor I remember:
- One pillar I'll practice this week:
- One thing I wonder:

*ADAPTED\_LESSON\_K2\_SHORT***Adapted Lesson Plan — K-2 (sensory + short)**

*Visual: A K-2 classroom on Cream #F7EFDC with low tables, big chibi-Pixar magical-realism mentor posters on the wall in Gold #E8B840 + Navy #0B1B40, and a circle rug.*

20-minute version. Heavy sensory + visual. Smaller chunks. Below is the full sequence.

**Lesson Sequence**

Step	What	Purpose
1. Circle (3 min)	Pass around 5 large coin counters. Each child names the color (or number) of one coin.	Tactile bridge to abstract money.
2. Sing (2 min)	'Make it, Keep it, Spend it Smart, Share it, Grow it' chant with hand motions (clap, pocket, shopping cart, gift, sprout).	Embed pillar names with movement.
3. Watch K-2 segment (5 min)	Show the kid book pages 11-12 read-aloud OR a 5-min cut of EP01 if available.	Anchor visuals.
4. Sort lab (8 min)	Each child sorts 5 coins into SAVE/SHARE/SPEND cups with adult support.	Hands-on practice.
5. Closing (2 min)	Each child says one mentor name they remember.	Recall + celebrate.

**ADAPTED\_LESSON\_6TO8\_PROJECT****Adapted Lesson Plan — 6-8 (deeper math + project)**

Visual: A middle-school classroom on Cream #F7EFDC with chibi-Pixar magical-realism students at desks, a whiteboard with a 10/10/80 calculation in Navy #0B1B40, and Gold #E8B840 calculator icons.

60-minute version. Adds explicit ratio math + a take-home mini-project.

**Lesson Sequence**

Step	What
1. Hook (5 min)	Class poll: 'What would you do with \$100 right now?' Capture top 3 answers.
2. Watch (8 min)	Watch EP01 with student kids book in hand.
3. Pillar walk-through (10 min)	Students complete a graphic organizer mapping each mentor → pillar → 1 real example from their own life.
4. Math lab (15 min)	Compute the 10/10/80 split for \$100, \$250, \$1000. Then propose your own split with justification.
5. 12-week save plan (15 min)	Each student writes a goal, picks a timeline, calculates the weekly savings needed.
6. Mini-pitch (5 min)	3 student volunteers share their plans aloud. Class applauds.
7. Take-home project (assigned, 1 week)	Track every spending decision for 7 days. Categorize each as a pillar (Make/Keep/Spend Smart/Share/Plan). Bring back a 1-page reflection.

**ADAPTED\_LESSON\_9TO12\_CASE****Adapted Lesson Plan — 9-12 (case study + simulation)**

Visual: A high-school classroom on Cream #F7EFDC with chibi-Pixar magical-realism students at desks, a whiteboard with a sample paystub in Navy #0B1B40, and Gold #E8B840 highlighter marks.

75-90 minute version. Centers a real-world case study and a peer pitch.

**Lesson Sequence**

Step	What
1. Hook (5 min)	Display a sample paystub (anonymized). 'What is this person's monthly take-home?' Quick discussion.
2. Mini-lecture (10 min)	Map the 5 pillars to adult financial vocabulary using the table on page 17 of the kids book.
3. Case study (30 min)	Distribute one of three case-study profiles (each anonymized). Students work in groups of 3-4 to apply the 5 pillars and recommend ONE next-step action per pillar. Emphasize NOT giving investment advice.
4. Group share (15 min)	Each group presents their pillar-by-pillar recommendations. Class critiques constructively.
5. Personal Money Smarts pitch (15 min)	Each student writes a 2-minute personal Money Smarts plan and pairs up to deliver it.
6. Reflection (5 min)	Quick exit ticket: 'What habit will you try this month?'

## DIFFERENTIATION\_ELL

# Differentiation — English Language Learners (ELL)

*Visual: A chibi-Pixar magical-realism multilingual classroom on Cream #F7EFDC with sentence-frame posters in multiple languages on the wall in Navy #0B1B40 + Gold #E8B840.*

ELL strategies for EP01 across grade bands.

### ELL Supports

- Provide bilingual mentor cards (English + home language).
- Use sentence frames: 'This coin goes to \_\_\_ because \_\_\_.' / 'I think this is a \_\_\_ (need/want) because \_\_\_.'
- Pair ELL students with a buddy for partner share routines.
- Encourage labeling jars in the home language alongside English.
- Pre-teach the 7 vocab words from the page-10 chart.
- Use total physical response (TPR) for the 5 pillars (clap-pocket-cart-gift-sprout).

## DIFFERENTIATION\_IEP

# Differentiation — Students with IEPs / 504 Plans

*Visual: A chibi-Pixar magical-realism inclusive classroom on Cream #F7EFDC with assistive devices (large-print books, fidget tools, headphones) in Navy #0B1B40 + Gold #E8B840.*

Common accommodations and supports for EP01.

### Iep Supports

- Provide enlarged kids book pages or digital text-to-speech versions.
- Reduce coin count to 3 instead of 5 for the sort lab.
- Allow extended time on the exit ticket.
- Offer a verbal-response option in place of written exit ticket.
- Use clear glass jars to support visual processing.
- Provide a printable mentor-name reference card to reduce working-memory load.
- For students with sensory sensitivities, offer noise-canceling headphones during video viewing.

## DIFFERENTIATION\_GIFTED

# Differentiation — Gifted & Talented Extensions

*Visual: A chibi-Pixar magical-realism small-group huddle on Cream #F7EFDC with students at a table with laptops, a notebook, and a globe. Gold #E8B840 sparkle of inspiration.*

Push the thinking deeper without leaving the framework.

### Gifted Extensions

- Compare the 5-pillar model to one other personal-finance framework (e.g., Dave Ramsey's baby steps, or the 50/30/20 rule). Build a side-by-side analysis.
- Research how 'pay yourself first' became a popular heuristic (origin: George Clason's *The Richest Man in Babylon*, 1926). Present a 3-minute mini-bio.
- Design a 6th 'mentor' for a Money Smarts pillar that doesn't exist yet (e.g., 'Track' for budgeting, or 'Borrow' for credit). Justify the new pillar.
- Build a kid-version of a 30-day 'no spend' challenge with rules adapted for K-5.
- Interview a family member about their first earning experience. Synthesize into a profile.

*MULTI\_MODAL\_SUPPORTS***Multi-Modal Learning Supports**

*Visual: A 4-quadrant grid on Cream #F7EFD C: VISUAL / AUDITORY / KINESTHETIC / READ-WRITE. Each quadrant has chibi-Pixar magical-realism icons in Gold #E8B840 + Navy #0B1B40.*

EP01 by learning style. Pick at least one of each.

Modality	EP01 support
Visual	Mentor poster wall, jar setup, 5-pillar anchor chart, infographic in kids book.
Auditory	EP01 video audio, read-aloud K-2 pages, mentor-rule chant.
Kinesthetic	Coin sort lab, mentor maze, hand-motion chant, mentor map activity.
Read-Write	Kids book reading, exit-ticket sticky note, 12-week save-plan worksheet, journal reflection.

*MATERIALS\_LIST***Materials List by Grade Band**

*Visual: A chibi-Pixar magical-realism supply table on Cream #F7EFDC with coins, cups, sticky notes, calculators, and a laptop. Gold #E8B840 supply tags.*

Everything you'll need. Most items are everyday classroom supplies.

Grade band	Per-student	Per-class	Optional
K-2	5 large coin counters; 3 small cups	EP01 video; mentor poster set; chant card	Bilingual mentor cards
3-5	5 coins/counters; 3 cups; sticky notes; pencil	EP01 video; anchor chart paper; markers	Calculator
6-8	Notebook; calculator; goal worksheet	EP01 video; whiteboard; mini-pitch timer	Take-home tracker template
9-12	Notebook; calculator; case-study handout	EP01 video; sample anonymized paystub; presentation timer	Sticky-wall for group critique

*DISCUSSION\_QUESTIONS\_BLOOMS***Discussion Questions by Bloom's Level**

*Visual: A pyramid layout on Cream #F7EFDC with Bloom's levels labeled in Navy #0B1B40, sample questions inside each level in Gold #E8B840 boxes. Chibi-Pixar magical-realism teacher at the side.*

Pick questions that match the depth you want.

Bloom's Level	Sample Question
Remember	Name the 5 Money Smarts pillars.
Understand	In your own words, explain what 'pay yourself first' means.
Apply	Sort these 5 coins into SAVE / SHARE / SPEND and defend your split.
Analyze	Compare the 5-pillar model to a budgeting rule you've heard before. What's similar, what's different?
Evaluate	Is the 10/10/80 split a good fit for a 12-year-old? Why or why not?
Create	Design your own Money Smarts mentor for a 6th pillar. What pillar, what rule?

**FORMATIVE\_ASSESSMENT\_OPTIONS****Formative Assessment Options (3+)**

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

Quick checks for understanding throughout the lesson.

**Options**

Name	What	Time
Exit Ticket — 3-prompt sticky	Mentor recall, pillar choice, wonder.	2 min
Partner Share — Pillar Pitch	Each student picks one pillar and gives a 30-second 'why I picked this' to a partner.	3 min
Journal Prompt — Future-Me Letter	Write a 5-sentence letter from present-you to future-you about which pillar you'll start with this week.	5 min
Thumb Check — 5 Pillars	Teacher names a pillar; students show thumbs-up if they can name the matching mentor in 3 seconds.	1 min
Card Sort — Scenario Match	Students sort 8 scenario cards under the 5 pillar headers in pairs.	5 min

**SUMMATIVE\_ASSESSMENT\_RUBRIC****Summative Assessment + Rubric**

Visual: A rubric grid on Cream #F7EFDC with Navy #0B1B40 column headers and Gold #E8B840 score cells. Chibi-Pixar magical-realism Kenji at the side, holding the master rubric.

End-of-EP01 summative: students produce a 1-page 'My Money Smarts Plan' artifact. Rubric below uses a 1-4 scale across 4 criteria.

Criterion	1 — Beginning	2 — Developing	3 — Proficient	4 — Advanced
Mentor recall	Names 0-2 mentors.	Names 3-4 mentors.	Names all 6 mentors.	Names all 6 + 1-line rule for each.
Pillar understanding	Confuses pillars.	Names pillars but mixes up examples.	Names all 5 pillars and gives 1 correct example each.	Names all 5, gives correct examples, AND explains how they connect.
Personal application	No personal pillar choice.	Picks a pillar but no plan.	Picks a pillar with a 1-week plan.	Picks a pillar, 1-week plan, AND a written goal with date.
Reflection / voice	No reflection.	1-line reflection.	3-line reflection with reasoning.	Reflection includes 'what I'll do if I struggle' bonus.

**Scoring Note:** Total possible = 16. Mastery = 12+. Below 8 = re-teach a target pillar.

**CROSS\_CURRICULAR\_EXTENSIONS****Cross-Curricular Extensions**

Visual: A 5-quadrant pinwheel on Cream #F7EFDC with subject icons in Gold #E8B840 + Navy #0B1B40. Chibi-Pixar magical-realism Ivy at the center.

EP01 plays well with other subjects.

Subject	Extension idea
Math	Compute 10/10/80 splits for \$50, \$100, \$500. Compare ratios. (CCSS 6.RP.A.3)
ELA	Write a 1-page mentor profile in narrative voice. (CCSS W.4.3 / W.7.3)
Social Studies	Compare 'sharing' traditions across 3 cultures (zakat, tithe, dana, mutual aid).
Art	Design your own Money Smarts badge using brand colors (Navy / Gold / Cream).
SEL	Connect each pillar to a CASEL competency. Self-Awareness for goal-setting; Responsible Decision-Making for spending.

## FAMILY\_SCHOOL\_CONNECTION\_LETTER

# Family-School Connection — Parent Letter Template

*Visual: A letter graphic on Cream #F7EFDC with a chibi-Pixar magical-realism teacher signature at the bottom and a Gold #E8B840 envelope icon. Navy #0B1B40 letterhead.*

Send home this letter the day of the EP01 lesson. Customize the bracketed fields.

**Letter Template:** Dear [GUARDIAN], Today our class began a 10-episode K-12 financial-literacy series called CashQuest Kids Money Smarts. EP01 introduces 5 pillars (Make, Keep, Spend Smart, Share, Grow) and 6 mentors (Cash, Penny, Buck, Giver, Kenji, Ivy). Your child is bringing home a kid-friendly cheat sheet and a parent guide. This week's mission: practice ONE pillar together. A great starter is the 5-coin sort: hand your child 5 coins, set out 3 cups (SAVE / SHARE / SPEND), and let them decide the split. Talk about the 'why' more than the math. There's no right answer. If you'd like to chat about how to support this at home, please reach out. Sincerely, [TEACHER]

*FAMILY\_SCHOOL\_AT\_HOME*

## Family-School Connection — At-Home Activity

*Visual: A chibi-Pixar magical-realism family at a kitchen table on Cream #F7EFDC with 5 Gold #E8B840 coins and 3 Navy #0B1B40 cups. The kid is leading.*

A kid-led 10-minute family activity for the night of the lesson.

### Activity Steps

- 1. Kid sets out 3 cups (SAVE/SHARE/SPEND) and 5 real coins.
- 2. Kid teaches the parent the 5 pillars + 6 mentors.
- 3. Parent sorts the 5 coins. Kid asks why.
- 4. Switch — kid sorts. Parent asks why.
- 5. Together: pick one pillar to practice as a family this week.

*SPIRAL\_REVIEW\_PRIOR\_EP*

## Spiral Review — From Prior Series

*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 students completed Investor Lab, EP01 of Money Smarts is the upstream foundation. Investor Lab covers GROW; Money Smarts covers Make / Keep / Spend Smart / Share — the upstream feeder pillars. If students are new to CashQuest, EP01 stands alone as the perfect starting point.

### *NEXT\_EPISODE\_BRIDGE*

## Bridge to EP02 — Cash Takes Over

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

EP02 centers Cash and the question 'What are 4 real ways a kid can earn the first \$100?' Pre-warm by asking students to brainstorm 1 way THEY think a kid could earn money. Capture the brainstorm — refer back when EP02 starts.

**COMMON\_MISCONCEPTIONS****Common Student Misconceptions + How to Address**

Visual: A 2-column table on Cream #F7EFDC: misconception in Navy #0B1B40, fix in Gold #E8B840. Chibi-Pixar magical-realism Buck pondering at the side.

Anticipate and pre-empt these.

Misconception	How to address
'Saving means I can never spend.'	Saving = spending later. Same money, different timeline.
'You only need one of the pillars.'	The pillars work as a system. Strong saving with no earning = nothing to save.
'Sharing means giving away most of what I have.'	Giver's rule is 'give on purpose.' Even tiny gifts count.
'Investing is just for rich adults.'	Investing is for anyone with time, not just money. (Covered in Investor Lab.)
'If I don't have a job, I can't be a Money Smarts kid.'	Every coin counts. Every chore counts. Every gift received counts. Money Smarts works at any income level.
'Goals are just wishes.'	Kenji's rule turns a wish into a plan: WRITE it, DATE it, DO it.

## EXTENSION\_SHORT\_PROJECT

# Extension Project — 1 Day

*Visual: A chibi-Pixar magical-realism gallery wall on Cream #F7EFDC with student-made mentor cards taped up. Gold #E8B840 sparkle around the gallery.*

Mentor Trading Cards. Each student designs a trading card for one mentor (front: portrait + pillar; back: rule + 1 example from their own life). Class displays as a gallery walk.

### Rubric Quick

- Did it include the mentor name + correct pillar? (1 pt)
- Did it include the rule? (1 pt)
- Did it include a personal example? (1 pt)
- Did it use the brand colors (Navy / Gold / Cream)? (1 pt)

*EXTENSION\_MULTI\_DAY\_PROJECT***Extension Project — 5 Days**

*Visual: A 5-day journal spread on Cream #F7EFDC with 5 mentor stamps in Gold #E8B840 + Navy #0B1B40. Chibi-Pixar magical-realism student writing.*

Personal Money Smarts Journey. Each student keeps a 5-day journal. Each day = one pillar. Daily entry: (a) what action they took, (b) one thing they noticed, (c) one question. End-of-week reflection: which pillar was easiest, hardest, surprising. Optional family interview on day 5.

Day	Pillar	Mentor	Action prompt
1	Make It	Cash	Find one tiny way to earn (with parent help).
2	Keep It	Penny	Save one coin (or \$1) before doing anything else.
3	Spend It Smart	Buck	Pause before any purchase; label it need or want.
4	Share It	Giver	Do one small generous act.
5	Plan	Kenji	Write a money goal with a date.

## CLASSROOM\_ROUTINES

# Classroom Routines for the Money Smarts Series

*Visual: A chibi-Pixar magical-realism classroom on Cream #F7EFDC with a 'Mentor of the Day' chart, a save jar by the door, and a goal wall. Navy #0B1B40 + Gold #E8B840 accents.*

Build these once; benefit for 10 episodes.

### Routines

- Mentor of the Day — rotate 1 of the 6 mentors each day.
- Sunday Reflection — even in school weeks, end the week with a 3-minute Sunday-style check-in.
- Goal Wall — students post one written goal per month (Kenji-style: write it, date it, do it).
- Save Jar by the door — symbolic class jar; students drop a token (not money) each time they catch themselves practicing a pillar.
- Mentor Rule chant — open each Money Smarts session with the 6 rules in unison.

## TEACHER\_FACILITATION\_TIPS

# Teacher Facilitation Tips

*Visual: A chibi-Pixar magical-realism teacher at the front of a small group on Cream #F7EFDC, leaning in warmly. Gold #E8B840 lamp. Navy #0B1B40 chalk arrows pointing to the kids.*

Voice and stance choices that keep EP01 in the right tone.

### Tips List

- Borrow Ivy's tone: warm mentor, never lecturer.
- Use 'I noticed...' instead of 'You should...'
- Resist the urge to fill silence after a question. Wait 7 seconds.
- Celebrate the wonder more than the answer.
- When a student gives a 'wrong' pillar match, ask 'tell me your reasoning' before correcting. Often they're not wrong, just different.
- Always end on a tiny win, not a correction.

## TEACHER\_SELF\_CHECK

# Teacher Self-Check (After EP01)

*Visual: A simple checklist on Cream #F7EFDC with Navy #0B1B40 boxes and Gold #E8B840 checkmarks. Chibi-Pixar magical-realism Ivy at the corner with a kind smile.*

Reflective check after the lesson.

### Checklist

- Did every grade band have an 'I can' statement they could complete?
- Did I use Ivy's voice (warm mentor, not lecturer)?
- Did I let students sort coins WITHOUT correcting their splits?
- Did I send the parent letter home?
- Did I post the mentor rules on the wall?
- Do I have an exit-ticket pile to launch the next session?
- What's one tweak I'll make for EP02?

*RESOURCES\_FOR\_TEACHERS\_PD*

## Teacher Resources — Professional Development

*Visual: A chibi-Pixar magical-realism teacher at a laptop on Cream #F7EFDC with PD logos in Gold #E8B840 + Navy #0B1B40 floating around the screen.*

Free or low-cost PD that pairs with this series.

### Resources

Name	Type	Why
Jump\$tart Coalition Teacher Training	PD modules	National financial-literacy standards + classroom-tested approaches.
Council for Economic Education (CEE) — EconEdLink	Free lessons + webinars	Vetted lessons aligned to CEE standards.
Next Gen Personal Finance (NGPF) — Free PD	On-demand and live	Teacher-tested high-school and middle-school resources.
FDIC Money Smart for Young People	Free curriculum	Federal-government-aligned K-12 resources, COPPA-aware.
CASEL Resources for SEL Integration	Free resources	Pair Money Smarts with social-emotional learning frameworks.

**RESOURCES\_FOR\_TEACHERS\_BOOKS****Teacher Resources — Books & Partner Orgs**

*Visual: A bookshelf on Cream #F7EFDC with chibi-Pixar magical-realism books and a Gold #E8B840 desk lamp. Navy #0B1B40 spines.*

Reading list to deepen your facilitation.

**Resources**

Title	Why
The Opposite of Spoiled (Ron Lieber)	Modern classic on raising financially grounded kids; teacher-applicable.
Make Your Kid a Money Genius (Beth Kobliner)	Age-by-age financial-literacy guide.
Why Don't They Teach This in School? (Cary Siegel)	99 fundamental personal-finance principles for older students.
JA Financial Literacy (Junior Achievement) Curriculum	Free, scaffolded K-12 financial-lit curriculum.
EVERFI K-12 Financial Education Modules	Free digital modules; high-school and middle-school focus.

**ASSESSMENT\_DATA\_USE****Using EP01 Assessment Data**

Visual: A chibi-Pixar magical-realism teacher reviewing sticky notes at her desk on Cream #F7EFDC. Gold #E8B840 reading lamp. Navy #0B1B40 grade-book.

How to read the exit-ticket pile + summative artifacts.

Pattern in data	What it means	Suggested next move
Most students name 5+ mentors	Recall is solid	Move to deeper pillar application in EP02.
Many can't name a pillar choice	Engagement / personal connection low	Add a 'pillar of the day' routine before EP02.
Many wonder questions about earning	Curiosity primed for EP02	Use these wonders to launch EP02 hook.
Many wonder questions about investing	Curiosity primed for later or Investor Lab	Park on a 'wonder wall' for return.
Confusion between Buck and Penny	Need-vs-want and save not yet differentiated	Re-teach with the jar visual before EP02.

## EQUITY\_INCLUSION\_NOTES

# Equity & Inclusion Notes

*Visual: A diverse chibi-Pixar magical-realism classroom on Cream #F7EFDC. Gold #E8B840 sun behind. Navy #0B1B40 horizon.*

Money Smarts is designed for every student. A few facilitation notes.

### Equity Notes

- Avoid assuming all students have allowance. Frame examples around 'any money you receive,' including gifts and chores.
- Avoid assuming all students have a bank account or smartphone. Center the analog jar method.
- Honor cultural sharing traditions explicitly (zakat, tithe, dana, tzedakah, mutual aid).
- Do not pressure students to share specific dollar amounts publicly.
- Centering 'tiny wins beat big rules' means a student saving 25 cents is celebrated equally with a student saving \$25.

## COMPLIANCE\_SUMMARY

# Compliance Summary for Educators

Visual: A clipboard on Cream #F7EFDC with check-mark items in Gold #E8B840 + Navy #0B1B40. Chibi-Pixar magical-realism legal-scales icon (small) at the top.

Quick reference for legal and ethical guardrails.

### Compliance Points

- EP01 is educational only. No personalized investment, tax, legal, or insurance advice is given.
- COPPA-safe: no PII (full names, emails, addresses, phone numbers) is collected from students under 13 as part of EP01 activities.
- All earning activities are framed as parent-supervised; teachers should not direct kids toward unsupervised earning.
- FTC compliance: no native ads, no influencer-style endorsements directed at kids.
- Every distributed page (kids book, parent guide, teacher guide) ends with the educational-only disclaimer footer.
- Brand colors (Navy #0B1B40, Gold #E8B840, Cream #F7EFDC) are required on all illustrated pages.
- Mentor names (Cash, Penny, Buck, Giver, Kenji, Ivy) and pillar names (Make/Keep/Spend Smart/Share/Grow) must be used consistently across materials.

**SCOPE\_AND\_SEQUENCE\_PREVIEW****Series Scope & Sequence Preview**

Visual: A horizontal 10-episode roadmap on Cream #F7EFDC with EP01 highlighted in Gold #E8B840. Each episode has a small chibi-Pixar magical-realism mentor avatar in Navy #0B1B40.

Where EP01 sits in the 10-episode arc.

EP	Title (working)	Lead Mentor	Pillar
EP01	Welcome — Meet the 6 Mentors (THIS EP)	Ivy + cast	All 5 (orientation)
EP02	Cash Takes Over — 4 Ways to Earn \$100	Cash	Make It
EP03	Penny's Pay-Yourself-First	Penny	Keep It
EP04	Buck's Need-or-Want Lab	Buck	Spend It Smart
EP05	Giver's Tiny-Gifts Project	Giver	Share It
EP06	Kenji's Goal Notebook	Kenji	Plan / Goal-Setting
EP07	Cross-Mentor Money Maker	Cast	Cross-pillar application
EP08	Real-World Money Cases	Ivy	Cross-pillar real-life
EP09	Bridge to Investor Lab	Ivy	Grow It (handoff)
EP10	Money Smarts Capstone	All 6	Synthesis

## FOOTER\_DISCLAIMER\_PAGE

# Important Notes for Educators

*Visual: Closing page on Cream #F7EFDC with all 6 mentors in chibi-Pixar magical-realism style waving at the front of a classroom. Navy #0B1B40 framed disclaimer. Gold #E8B840 border.*

CashQuest Kids Money Smarts is an educational program. Nothing in this teacher guide is personalized financial, investment, tax, legal, or insurance advice. EP01 activities are designed for K-12 classroom use with appropriate adaptation. COPPA: no PII should be collected from students under 13. All earning activities should be framed as parent-supervised. Standards alignments referenced (Jump\$tart, CEE, CCSS, CASEL) are interpretive guides; confirm against your state framework. External resources, organizations, and books referenced are independent of CashQuest Kids and listed for informational use only. Brand assets (mentor names, pillar names, color palette) should be used as documented to maintain pedagogical and brand consistency across the 10-episode series.

## 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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