

EPISODE 03 · KIDS ADVENTURE WORKBOOK

The Hourglass: Time Is the Real Money Cheat Code

Compound interest in 2 minutes. Then a lifetime of interest compounded.



If your child starts investing at age 14 instead of age 24, they need to save 70% LESS to reach the same retirement number. That is not opinion — that is math. IVY shows the hourglass. The grains never come back.

Squire (6-9): sticker the jars. Match the words. Try one quiz square.

Knight (10-13): finish the workbook. Take the 7-question quiz. Earn the Champion seal.

Champion (14-16): finish everything plus the family chat plus the extension question.

Tagline: *The Money Lessons Schools Skip. Taught as an Adventure, Not a Lecture.*

THE HOOK

If you flip an hourglass right now and let it run for 50 years, what happens to one dollar?

Write your answer in the box. There is no wrong answer here. We just want your first guess.

Why this question matters: *If your child starts investing at age 14 instead of age 24, they need to save 70% LESS to reach the same retirement number. That is not opinion — that is math. IVY shows the hourglass. The grains never come back.*

THE FIVE-PANEL COMIC

Watch IVY walk through the five steps. Read each panel out loud.

Panel	Mentor	What happens
1. START EARLY	IVY	Years matter more than dollars.
2. FEED THE PLANT	IVY	Add a little every month — automation beats willpower.
3. DON'T DIG IT UP	IVY	Selling early kills compounding.
4. DIVERSIFY CHEAP	IVY	An index fund is the easy mode.
5. KNOW THE RULE	IVY	Rule of 72 — $72 / \text{return} = \text{years to double}$.

Squire challenge: Circle the panel that surprised you most.

Knight challenge: Rewrite Panel 3 in one sentence using your own words.

Champion challenge: Add a sixth panel of your own. What would it say?

VOCAB MATCH-UP

Draw a line from each word to its plain-English meaning.

Word	Meaning
Compound interest	Interest that earns interest
Principal	Starting amount
Return	Annual growth rate
Doubling time	About $72 / \text{return}$
Index fund	Cheap basket of many companies
Time horizon	Years to grow

Bonus: Pick TWO words and use them in a sentence about your own money.

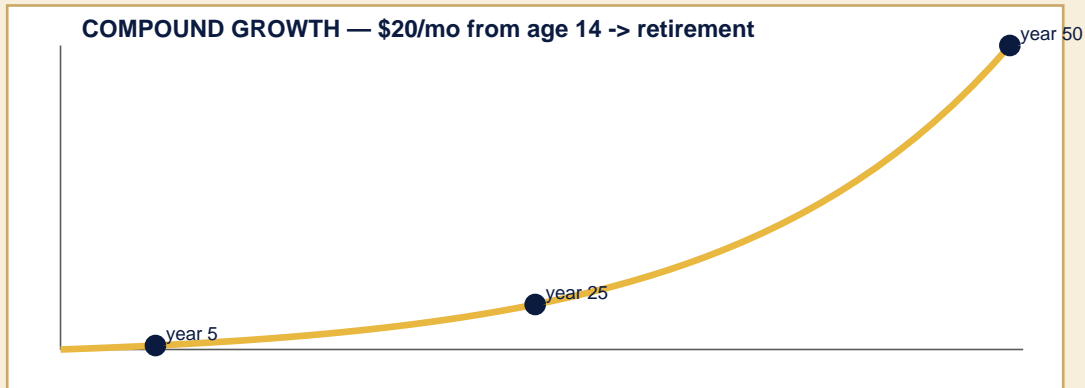
GLOSSARY OF MONEY WORDS

Bookmark this page. Adults pretend to know all of these. You will actually know them.

Word	Plain meaning
Compound interest	Interest that earns interest. Money makes money makes money.
Principal	The starting amount you put in.
Return	The percentage your money grows in a year.
Doubling time	How long it takes your money to double — about 72 divided by your annual return.
Time horizon	How many years your money has to grow.
Patience	The single rarest investing skill.
Index fund	A simple basket that owns a tiny piece of hundreds of companies at once.
Custodial account	An investing account a parent or guardian opens for a kid.

THE BIG PICTURE

Here is the one drawing that captures the whole episode. Stare at it for ten seconds.



Your turn: Re-draw this picture in your own notebook tonight. If you can draw it from memory, you own the idea.

WORKED EXAMPLE — PICK YOUR LEVEL

Three versions of the same problem. Pick the one that matches your age band. Show your work.

Band	Problem	Hint
Squire (6-9)	Money doubles every 9 years at 8 percent. Start with 1 dollar. How much 20 years?	2 dollars
Knight (10-13)	Start with 100 dollars at age 14, growing 8 percent. How much at age 23 (9 years)?	100 dollars
Champion (14-16)	Contribute 20 dollars per month from age 14 to 65 at 8 percent annual rate. Estimate the value of the account.	About \$20,000

Show your work in the box. Bring it to the dinner table tonight.

TRY THIS AT HOME — 7-DAY MISSION

Pick ONE mission. Do it for seven days. Bring back what you noticed.

- Start a real or pretend account with 20 dollars. Track its growth daily for 7 days.
- Use the Rule of 72 to estimate how long until your money doubles at 4%, 8%, 12%.
- Ask one adult what their first investment was. Write down their answer.

Mission journal: Each day, jot down ONE sentence about what happened. Use the box below.

Day 1	
Day 2	
Day 3	
Day 4	
Day 5	
Day 6	
Day 7	

THE 7-QUESTION QUIZ

Pick the best answer. Check it against the explanation at the bottom.

#	Question	Choose
1	If your money grows 8 percent a year, about how long until it doubles?	(A) 8 years / (B) 9 years / (C) 20 years / (D) 50 years
2	Which is more powerful for compounding — bigger dollars or bigger years?	(A) Bigger dollars / (B) More years / (C) They are the same / (D) Neither
3	What is the principal?	(A) The interest earned / (B) The starting amount / (C) The total return
4	What does 'don't dig it up' mean for investing?	(A) Don't bury your money / (B) Don't sell early / (C) Don't lose the principal
5	An index fund owns...	(A) One company / (B) Hundreds of companies at once / (C) Only big companies
6	A custodial account is...	(A) A type of jar / (B) An investing account a parent opens for a kid / (C) A bank account
7	If a 14-year-old invests \$20 a month at 8 percent until age 65, she'll have...	(A) \$10,000 / (B) \$40,000 / (C) \$120,000 / (D) \$200,000

ANSWER KEY + EXPLANATIONS

#	Answer	Why
1	(B) 9 years	72 divided by 8 equals 9. The Rule of 72 is the cheat code.
2	(B) More years	Years multiply themselves. Dollars only add. Time is the cheat code.
3	(B) The starting amount	Principal is the starting amount you put in.
4	(B) Don't sell early	Don't sell early. Selling early stops the compounding.
5	(B) Hundreds of companies at once	An index fund owns a tiny slice of many companies — instant diversification.
6	(B) An investing account a parent opens for a kid	A custodial account is the on-ramp for a kid to start investing.
7	(C) \$120,000	Roughly \$120,000 — without ever increasing the contribution. That's the cheat code.

PAUSE AND PREDICT

Three predictions. Make them BEFORE you finish the workbook. Check them at the end.

Predict	Your guess	After you finish — were you close?
How much would \$1 grow in 50 years at 8%?		
Will I have \$20/month to spare at age 16?		
Which year on the curve surprises me most?		

Predictions you write down stick 4x better than predictions you only think about. Real research, real result.

SELF-CHECK — DID I GET IT?

Tick each box honestly. There is no test, no grade. Just an honest read on yourself.

I can name the 5 pillars from this episode.

I can use 3 vocab words in a sentence without looking.

I drew the big-picture visual from memory.

I picked one mission and started it.

I told a family member ONE thing I learned.

I have a question I still want to answer.

One question I still want to answer:

WORD SEARCH

Find every vocab word from this episode. Words go across, down, and diagonally.

H	S	R	E	L	T	P	U	S	C	T	A
P	R	I	N	C	I	P	A	L	P	M	U
R	E	T	U	R	N	X	A	V	Y	C	F
D	O	U	B	L	I	N	G	T	I	M	E
T	I	M	E	H	O	R	I	Z	O	N	E
P	A	T	I	E	N	C	E	N	Q	M	S
L	R	S	N	S	H	K	V	A	I	T	V
W	F	W	K	R	S	S	D	W	U	G	U
S	I	J	D	C	P	U	P	C	L	Z	C
N	E	A	J	N	Y	N	D	B	T	T	Y
B	M	W	S	K	R	I	Q	H	B	J	A
C	D	T	R	B	G	N	J	T	I	E	W

Find these words: **COMPOUNDINTEREST, PRINCIPAL, RETURN, DOUBLINGTIME, TIMEHORIZON, PATIENCE**

MINI-COMIC DIALOGUE

Read this mini-comic out loud with one parent or sibling. Take turns being IVY and being the kid.

Speaker	Line
IVY	Hourglass. Sand falls. Each grain is a year.
Kid	What if I miss the early grains?
IVY	Late starters need much bigger contributions. Early starters can be small and still win.
Kid	How small?
IVY	Twenty dollars a month from age 14 to 65 lands near 120,000.
Kid	I have twenty dollars.
IVY	Then you have the cheat code. Just don't dig it up.

Director's note: Whichever person plays the mentor — keep your voice STEADY. The mentor is never panicked. That is part of the lesson.

REFLECTION JOURNAL

After you watch the video AND finish this workbook, answer these three questions in your own words.

What is ONE word from the glossary I'd never heard before?

What is ONE thing I did NOT believe before but I do now?

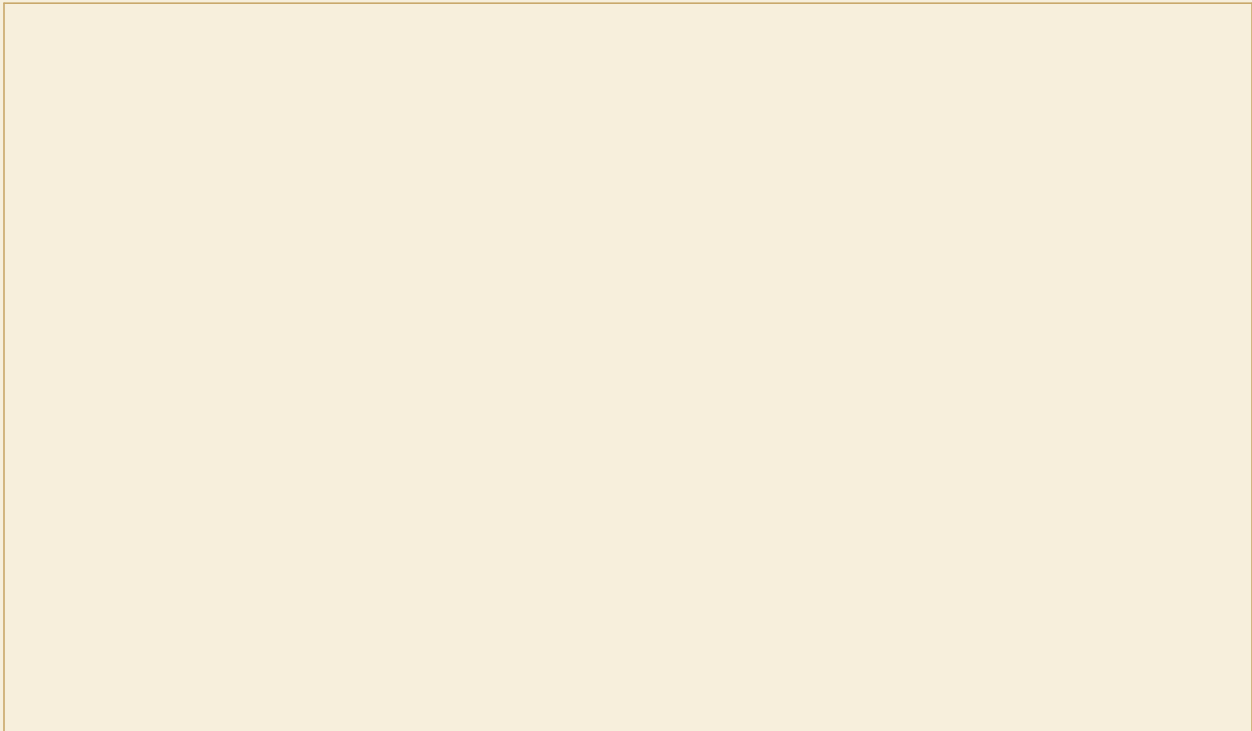
What is ONE habit I want to start by next Monday?

SHOW WHAT YOU KNOW

Pick ONE of these. Make it the way you make best.

- Draw a poster that teaches the 5 pillars to a first-grader in your school.
- Record a 60-second voice memo explaining the lesson to your future self at age 25.
- Write a 4-line rap or song with the key vocabulary words.
- Sketch a comic where the mentor shows up at YOUR dinner table.
- Build a simple chart with 3 columns: I knew, I sort-of knew, I learned today.

Sketch box:



FAMILY CHAT

Take this home tonight. Pick ONE prompt and share at dinner.

- If we open a custodial account this year, what is one rule we agree to never break?
- What does our family already do that compounds besides money?
- What is one habit we could automate this month to feed the long-term plant?

Champion-band only: Want to see IVY teach the full Investor Lab? 12 episodes — including the actual mechanics of opening a custodial account and picking your first index fund — at flexlifefi.com/cashquest-kids — \$149/year.

CERTIFICATE OF COMPLETION

This certifies that

*completed PILLARS_EP03 — The Hourglass: Time Is the Real Money Cheat Code
learned with mentor IVY and the Money Pillars series.*



Date: _____ Signed: _____

The Money Lessons Schools Skip. Taught as an Adventure, Not a Lecture.

RESOURCES + WHAT'S NEXT

Loved IVY? The full Investor Lab arc is inside the master pass.

Master all-access — \$149/year:

Enroll in the full curriculum at [flexlifefi.com/cashquest-kids](https://www.flexlifefi.com/cashquest-kids) — \$149/year all-access. Includes 60+ episodes, K/P/T teaching packs, Transcript Kit, and Certificate of Completion across all 5 tracts: Money Smarts, Insurance Genius, Investor Lab, What's a Tax, and Business World.

Enroll: <https://www.flexlifefi.com/cashquest-kids>

Other tracts you can pick from inside the pass:

Money Smarts (5 Jars). Insurance Genius (SHIELD). Investor Lab (IVY). What's a Tax (LEDGER). Business World (FORGE).

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