

Money IRL

Teacher guide

Six complete lessons for grades 6 to 8

Teach everyday money skills through Max and Maya’s conversations, practical activities and family discussion. This edition is ready to use through reading and activities.

Each lesson includes teaching guidance, four readable conversations, printable practice pages, two fresh questions, answers and optional missions.

In this guide	How to use it
Teacher and parent guidance	Prepare the lesson and support different ways to respond.
Reading and practice pages	Read aloud, take turns, print selected pages or work on plain paper.
Answer keys and family pages	Review thinking and continue the conversation with an adult.

Use fictional examples and keep family finances private. No sale, purchase, job or account is required to finish.

Contents

How to use this guide 5

How could I make more money? 7

 Actual money 8

 Finish the job and build a skill 9

 Booked is not paid 10

 Three ways to close a gap 11

 My gap plan 12

 Two fresh questions 13

 Talk together 14

 Story recap and extra practice 15

 Review the thinking 16

Your first paycheck and getting paid safely 17

 Before and after the fee 18

 Read the pay stub 19

 The job offer that asks for money 20

 Check the total before buying 21

 My pay record 22

 Two fresh questions 24

 Talk together 25

 Story recap and extra practice 26

 Review the thinking 27

You got the money. Now what? 28

 Give your money a job 29

 Plan the next step 30

 Which hoodie works for you? 31

 When plans change 32

 My money plan and a purchase decision 33

 Two fresh questions 36

 Talk together 37

 Story recap and extra practice 38

 Review the thinking 39

Banks, debit cards and digital money 40

 Ask your own questions 41

 Check what you can spend 42

 Choose how to pay 43

 Stop and check the request 44

 My account practice, payment choices and protection 45

 Two fresh questions 48

 Talk together 49

 Story recap and extra practice 50

 Review the thinking 51

How money can grow and what can go wrong 52

 Interest earns interest 53

 Choose for the goal 54

 Give the plan time 55

Read the borrowing agreement 56

My growth decisions 57

Two fresh questions 60

Talk together 61

Story recap and extra practice 62

Review the thinking 63

Credit, debt and money traps 64

Borrowed is not earned 65

Small payments can add up 66

A plan needs a backup 67

Stop before sending 68

Borrowing choices and my goal after this course 69

Two fresh questions 72

Talk together 73

Story recap and extra practice 74

Review the thinking 75

Adult reference notes 76

Sources for adult reference 77

How to use this guide

Start with Lesson 1 and work through all six at your own pace. Each lesson has four short readings, practical activities and two fresh questions. Read silently, take turns as Max and Maya, or ask an adult to read with you. Take a break after the second reading whenever you want.

You can speak, draw, point, write a few words or use a calculator. Try the questions before opening the answers. Correcting an answer after a conversation counts.

Choose a goal you care about: a game, a room change, a team trip, art supplies, helping a cause or keeping money for later. The supplied practice goals count equally. You never need to earn money, buy something or open an account to finish.

Keep your family's finances private. Use made-up examples whenever you prefer. An adult manages real accounts, jobs, payments and unfamiliar contacts. Keep completion notes privately with your parent or teacher; this edition does not collect student answers or create student accounts.

The optional story recaps and missions give you another try when you want one. They are not required. The story examples are described here, so you can learn without opening the graphic novel or watching a video.

Max and Maya are 13-year-old twins. Pip is Max's small Biewer dog. Their own money choices are story examples; your family can make different choices. This course is financial education, not personal financial advice.

A simple lesson rhythm

Use one lesson per meeting or split it into shorter sessions. A suggested 60 minute session is shown below. The longer activities can continue at another time; completing a worksheet quickly is not the goal.

Part	Suggested time
Introduce the goal and invite a prediction	5 minutes
Read four short conversations and pause to decide	15 minutes
Try the main activity	20 minutes
Try and review the two fresh questions	10 minutes
Talk together and choose an optional mission	10 minutes

Choose pages before printing

Every lesson has labeled reading, practice, fresh question, family and answer sections. Print only the pages you need. Keep the answer section for adult review until learners have tried the questions. Readings include their decision explanations so a teacher can lead the discussion.

Plain paper works for every activity. The printable practice pages also include response space. Learners may speak, draw, point, write or use a calculator. Review their reasoning and accept useful corrections.

Support the adult led experience

In a classroom, no student login is needed. An adult leads the discussion and keeps any completion record with the school or family. Families can use the same conversations at their own pace.

LESSON 1 OF 6

How could I make more money?

Work out a money gap, separate expected money from money received, and compare earning, lowering a cost and asking about help. Word of the week: earn.

What learners will practice

- Name a goal and work out what is still needed.
- Tell expected payment apart from money already received.
- Match a task to your skills and consider the time or cost of learning.
- Explain why lowering a price does not add cash.

Materials

Paper or a private note; Pencil or another way to answer; Calculator or counters if helpful; An optional envelope for your Lesson 6 goal note; no cash goes inside.

Teaching notes

Let the learner read four segments, try one gap plan, attempt and check both fresh questions, and save a goal note. A story recap or mission is optional. Record completion privately after these core steps, allowing discussion and corrections.

Do not compare savings or work opportunities. Fictional examples, drawing, speech and calculators count equally.

Any real work needs adult approval and a suitable task with people the family knows. An adult handles online accounts and pickups and knows where the learner is. For parent-helper work, the parent stays present and responsible.

Stop and review an unfamiliar offer before accepting. Do not spend money for an unverified person who promises a check later. Lesson 2 practices this scam.

LESSON 1 • READING 1 OF 4

Actual money

Read quietly, take turns as Max and Maya, or read aloud together. Pause at each question before discussing the explanation.

Max: Ninety for camp. Ten for college. Future me is welcome.

Maya: He talks to envelopes.

Max: Future me is a very good listener.

Maya: He wants camp. I want a room where I can find the floor.

Max: I want camp with my friends. Last summer it cost \$350. The new fee is not confirmed yet.

Maya: My first room plan was \$350 too. An estimate.

Max: This is where we started in the book.

Maya: I had \$120 in saved gifts. \$108 for my room. \$12 for college.

Max: We chose to save \$1 in every \$10 for college. Your family can choose differently. Those gifts were money Maya already had; they were not earnings from a job.

Your turn

Maya's room estimate is \$350 and she has \$108 for it. How much is missing? Try it before reading on.

Check your thinking. $\$350 - \$108 = \$242$.

Maya: That is my gap.

Max: Your family's money is private.

Maya: Use our practice numbers if you want. You don't have to tell us what you've got.

Max: Next, Pip helps with my first job. Unfortunately.

LESSON 1 • READING 2 OF 4

Finish the job and build a skill

Max: Forty dollars to wash and dry the outside of a car. I was nearly done. Then Pip washed it back.

Maya: That side needs doing again.

Max: Still work. Dad moved Pip. The neighbor helped rinse. I dried that side again. Then I got paid. \$36 to camp. \$4 to college.

Maya: My \$40 job was playing with Jo and putting toys away. Jo's parent was right there, in charge of safety, food and bathroom stuff.

Max: And your beautiful schedule?

Maya: Eaten by a shark. So I made tidying part of the shark game. Then I got paid. \$36 to my room. \$4 to college. My room money went from \$108 to \$144.

Max: Good recovery. Mine needed a towel.

Maya: Phone help, pet care, washing cars. Different jobs need different skills.

Your turn

Someone wants phone help. You know photos, but not backups. Would you take the whole job, offer just photos, or learn backups first? Explain your choice.

Check your thinking. Offering only the photo task could work if the person agrees. Learning backups first could work too: practice with an adult and check the time and any training cost. Taking the whole job before you know how would overpromise. Never handle another person's passwords.

Max: Start with people your family knows. Ask an adult to check any unfamiliar offer before you say yes.

Maya: Agree on the job and payment. If a stranger asks you to buy things first, stop and show your adult.

Max: Learning a skill can help you prepare. It does not guarantee a job or higher pay. Free practice counts.

Maya: You can explore a task without accepting it.

LESSON 1 • READING 3 OF 4

Booked is not paid

Max: Tuesday at four. Walk Otis for 30 minutes. \$15 after. I read it back perfectly.

Maya: Then he typed it under Wednesday.

Max: I was designing a premium paw. Twelve toes.

Maya: Your logo has more toes than customers.

Max: Tuesday, Dad showed me Rosa's message. She had been waiting. I wanted to blame the app. I told Rosa I copied the day wrong.

Maya: Rosa had already walked Otis. Max received \$0.

Max: My saved money stayed the same. The \$15 never arrived.

Your turn

You book a job for tomorrow. Could its promised payment buy your snack today?

Check your thinking. No. Booked is not paid. Put the payment under expected until it arrives. Missing that expected payment did not remove \$15 from Max's savings.

Max: I set a daily reminder: check tomorrow against the original messages.

Maya: Rosa offered another try. He checked the date before saying yes.

Max: Saturday. Right day. Finished walk. \$15 received. My paw finally had a useful job.

Story note: Reliability can help build trust, but no fixed number of jobs guarantees a second chance, recommendations or more pay.

LESSON 1 • READING 4 OF 4

Three ways to close a gap

Maya: The chair was free. So was the enormous goose.

Max: You nearly brought it home.

Maya: I still wanted it. My knees wanted space. To close a gap, you can lower the cost. Ask around, find free things with an adult, or choose a cheaper option.

Max: Or bring in money. Do a job you are ready for, or sell something with adult help. Selling can have costs.

Maya: And ask about help.

Max: I asked camp. I can't count on help until they say yes.

Your turn

Did Maya's free lamp add cash to her envelope, or lower the cost of her room plan?

Check your thinking. It lowered the cost. Same money in the envelope, less to buy.

Maya: Here is my room plan just after I bought the curtain, on September 13: \$250 still to buy.

Max: \$132 available in room money.

Maya: That leaves a gap of \$118: $\$250 - \$132 = \$118$.

Max: Pick a move for your plan. It doesn't have to be a job.

Maya: Want to see where those numbers came from? There is an explanation in the optional story recap. Otherwise, try your own gap plan.

LESSON 1 • PRINTABLE PRACTICE

My gap plan

Use these pages or plain paper. Fictional amounts count equally. Keep personal finances private.

Use a real goal or the invented practice example. Write, draw or answer aloud. Personal amounts stay private.

Practice goal: a \$30 sketchbook set, with \$10 already available. No other costs apply in this example.

Save your goal and estimated price for Lesson 6 on a slip, a sketch or a private note. An envelope is optional. Save the note, not cash.

1. My goal is _____. Cost still to cover \$_____. Money already received and available for this goal \$_____. Gap \$_____. Leave out anything already bought. If you have enough, the gap is \$0.

2. Choose one possible task. What skill would you need? How could you learn or practice it, and what time or cost might that take? Free practice and “No paid work for me now” are valid choices.

3. Could you borrow an item, ask about something unused, or choose a less expensive version? Name one option you could explore. Check that it is possible before changing your numbers.

4. Save your goal note for Lesson 6. You can change your mind later. No earning, buying or selling is required.

LESSON 1 • PRINTABLE CHECK

Two fresh questions

Try both questions before using the answer key. Write, draw or explain aloud. A revised answer counts as learning.

1. You have \$12 for a soccer ball. Someone has promised \$8 for work next Friday. How much is available today: \$12 or \$20? Why?

2. You have \$7 for headphones. A \$25 pair meets your needs as well as a \$40 pair. No new money arrives. If you choose the \$25 pair, does the goal cost \$15 less, or have you earned \$15? What happens to the gap?

LESSON 1 • FAMILY PAGE

Talk together

Choose a short conversation or a fictional mission if you want more practice. There is no need to ask what anyone earns.

- What was your first paid job?
- Why did someone trust you to do it?
- What helped you get asked back, or what would you do differently now?

Optional missions

Optional mission A: ask a trusted adult the questions above. Keep one thing you learned about being someone others can count on.

Optional mission B: you want a \$24 art kit and have \$8. A known family offers \$10 to water plants, but you have not done that job before. A smaller \$18 kit has the supplies you need. Which would you check first: learning the job or choosing the smaller kit? For the job, consider skills, time and any costs. For the kit, check contents and final price. Neither work nor a purchase is required.

One thing to keep

A useful idea, a question or a next step. You can leave this blank and talk instead.

LESSON 1 • OPTIONAL

Story recap and extra practice

Choose the parts that help. These are optional and do not require the graphic novel or an animated video.

Optional story recap

Choose one question if useful. 1. After Max finishes the car, the neighbor pays \$40. Did money received increase, or did the goal become cheaper? 2. Max misses the walk and receives no \$15 payment. Did \$15 leave his savings? 3. Maya gets a useful free lamp. Did her room plan get cheaper, or did she earn cash? 4. Both a chair and an enormous goose are free. What does choosing only the chair protect?

Optional explanation of the room numbers

This is Maya's September 13 snapshot just after buying the curtain, not the end of Book 1. The first room estimate was \$350. A free lamp, free chair and cheaper curtain lowered the whole plan to \$262. That is \$88 less to fund, not \$88 earned.

The \$262 includes the \$12 curtain already bought. Removing it from the unpaid list leaves \$250 still to buy. Maya started with \$108 for Room. Her \$40 helper payment put \$36 toward Room and \$4 toward College, making \$144 for Room. Paying \$12 left \$132.

\$250 left to buy – \$132 available = \$118 still needed. Buying the curtain removes \$12 from both the shopping list and available money. That purchase does not itself shrink the gap; the lower prices and new room money did that.

LESSON 1 • ANSWER KEY

Review the thinking

Fresh question answers

1. \$12 is available now. The promised \$8 is expected, not received. It cannot pay for something today.
2. The goal costs \$15 less. With \$7 available, the gap falls from \$33 to \$18. No cash was added.

Activity and mission guidance

Gap-plan example: $\$30 - \$10 = \$20$. An earning idea is optional; a valid explanation matches the task to skills and checks learning time and costs. A cheaper option changes the goal's price, not money held.

Mission B: the original gap is \$16. The smaller kit would make it \$10. A fully received \$10 payment put toward the original kit would make it \$6 before any job costs. Do not count that payment until the job and payment occur.

Optional story recap: the finished car increases money received by \$40; the missed walk removes no saved money; the free lamp lowers cost; declining the free goose protects space and usefulness.

Completion check

The learner tried the four readings, the main activity and both fresh questions, then reviewed the answers with an adult. A correction counts. Optional work can be skipped.

Adult initials and date, kept privately: _____

LESSON 2 OF 6

Your first paycheck and getting paid safely

Check what you receive, what a purchase will really cost and whether a payment request is safe to pursue. Word of the week: net.

What learners will practice

- Explain gross pay, deductions and net pay.
- Compare a work log with a pay stub and ask about a discrepancy.
- Keep a simple payment record and check the full purchase total.
- Recognize why an apparent check deposit is not proof that a payment is genuine.

Materials

Paper or private notes; Calculator if helpful; Only the supplied practice records; no real bank statement or pay stub.

Teaching notes

Core work is the four readings, My pay record and both fresh checks. Missions and the story recap are optional. No real income, statement, account or purchase is required.

Look for the learner's method: spot the hours discrepancy, explain gross and net, check a full purchase total, and stop an unverified payment request. Allow corrections.

If a real message worries the learner, thank them for showing you even if they replied. Stop further payments and contact; preserve messages. If money, a check or banking details were involved, contact the bank or payment provider promptly through an official app or independently verified number. Report fraud through [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud); use [IdentityTheft.gov](https://www.identitytheft.gov) when sensitive information was exposed. Recovery is not guaranteed.

The fake-check trick does not require hacking an account. A profile, area code, screenshot or preferred app is not proof. Never share a password or security code with someone who contacts you.

Adult reference: cash is a payment method, not a worker classification. Keep records; gifts, paid services and personal-item sales can have different tax treatment. Do not infer annual tax duties from one fictional payment or a single zero-withholding stub. Check current rules for the actual work and location with appropriate adult help.

LESSON 2 · READING 1 OF 4

Before and after the fee

Read quietly, take turns as Max and Maya, or read aloud together. Pause at each question before discussing the explanation.

Maya: My school sale slip says \$25. I get \$20.

Max: The missing \$5 is on the next line.

Maya: The school keeps a fifth for running the sale. That is a 20% fee. We knew the rule before selling.

Max: \$5 to the sale. \$20 to you.

Maya: Gross is the total before the fee. Net is what I receive after it: $\$25 - \$5 = \$20$.

Your turn

Max's slip says \$20 in sales and a \$4 fee. What does he receive?

Check your thinking. $\$20 - \$4 = \$16$.

Maya: At least the numbers make sense.

Max: Can't say the same for my handwriting.

Maya: Different amounts. Same way to check them.

Max: Start with the total. Check what came out. Check what is left.

Maya: If a fee surprises you, ask the organizer. A number on paper can be wrong.

Max: Even when the paper looks very official.

Maya: From my \$20, \$18 goes to Room and \$2 to College.

Story note: This is a school sale fee, not payroll tax. Money received from selling old belongings is not automatically business profit. Keep sale records separate from job payments.

LESSON 2 · READING 2 OF 4

Read the pay stub

Practice: This is a made-up California paycheck example, separate from the graphic novel. The work log says 10 hours at \$18 an hour. The first pay stub shows only 9 hours.

Max: First paycheck. I've kept my work log. Let's see if they match.

Maya: The rate is \$18 an hour. Look at the hours on both pages.

Max: Looks official. Let's check anyway.

Your turn

Something does not match. What would you say to get it checked?

Check your thinking. "My log says 10 hours; the stub says 9. Could we check it?" Keep both records. An adult can help.

Maya: The employer checks and corrects the hours. Ten hours at \$18 makes \$180 before deductions. Gross pay.

Max: Deductions are amounts taken out. This corrected example has Social Security \$11.16, Medicare \$2.61 and California SDI \$2.34. Total deductions: \$16.11.

Maya: Subtract those from gross pay: $\$180 - \$16.11$.

Max: Net pay: \$163.89. Glad we checked.

Maya: Some deductions are taxes that fund public programs.

Max: Like Social Security?

Maya: It helps retired workers, some people with disabilities, and families after a worker dies, under eligibility rules.

Max: Medicare helps pay for health care for eligible people.

Maya: This California line can help replace some pay if an eligible worker cannot work because of illness.

Max: The federal and state income-tax withholding lines each say \$0.

Maya: Just for this example. Your stub can look different. Zero withholding does not tell you the final tax owed.

Max: Keep the record. Check hours, pay rate, deductions and what you actually receive.

Practice: The model uses 2026 California employee rates: Social Security 6.2%, Medicare 1.45% and SDI 1.3%, with no other deductions. You do not need to memorize the rates. The missing hour affects gross pay; its effect on net pay must also account for deductions.

LESSON 2 · READING 3 OF 4

The job offer that asks for money

Max: Computer setup. \$30 in cash. I write down the date, the job and what I received.

Maya: Cash is a way to pay. You still need a record.

Max: Now a made-up message. Someone needs a babysitter for two kids.

Maya: Then this: “Buy groceries first. I’ll mail you a check.”

Max: I’m trying to GET paid. Why am I doing their shopping?

Your turn

Would you A, buy now; B, wait until the check appears in your account; or C, stop and show an adult? Think about all three before reading on.

Check your thinking. C. Stop and show an adult. Waiting for a higher account balance does not prove that a check is genuine.

Max: But waiting for the bank balance to rise sounds safer.

Maya: That is the trap. Money can appear before the bank discovers a fake check.

Max: So that higher balance is not proof?

Maya: No. They might ask you to pay a supplier or send an overpayment back.

Max: Then the bank takes back the fake deposit...

Maya: ...and the real money you sent can still be your loss. You may owe the bank what you spent.

Max: Even without anyone guessing my password.

Maya: Before you buy, send, deposit or share banking details, get your adult to check the person and request through an independent contact route.

Max: Already said yes? You can still stop. Show someone the messages.

Practice: An accent, area code, familiar-looking profile or payment screenshot does not prove an offer is safe. Depositing a check does not automatically give its sender your account login; requests for passwords or security codes are a separate risk.

LESSON 2 · READING 4 OF 4

Check the total before buying

Maya: My thrift hoodie had serious pockets. No moon.

Max: Enough room for the moon.

Maya: The tag said final price, \$15. That is what I paid.

Max: Now a different example. A sketchbook is \$10 before tax.

Maya: This sample receipt adds \$0.80 of sales tax.

Your turn

You have exactly \$10. Is that enough for this practice purchase?

Check your thinking. No. $\$10 + \$0.80 = \$10.80$, so you are \$0.80 short.

Max: Check before the checkout stare.

Maya: Sales tax is added to some purchases. The rules depend on the place and the item. This is an invented tax amount, not a claim about your local rate.

Max: So tax on a receipt is not another line coming out of my paycheck.

Maya: Right. On a pay stub, gross minus deductions gives net pay. On this receipt, price plus tax gives the total.

Max: Two different checks before I make a plan. What did I receive? What will I pay?

Maya: Try the pay record and two quick checks. You can skip the extra mission.

Max: No shopping trip required. That was a close one.

LESSON 2 • PRINTABLE PRACTICE

My pay record

Use these pages or plain paper. Fictional amounts count equally. Keep personal finances private.

Use only these made-up records. Write, point or answer aloud; a calculator is welcome. First check the hours, then use the corrected stub.

Corrected practice stub: 8 hours $\times$ \$20 = \$160 gross. Social Security \$9.92; Medicare \$2.32; California SDI \$2.08; federal income tax withheld \$0; state income tax withheld \$0; total deductions \$14.32. These are stated 2026 California example assumptions, not a universal paycheck.

Corrected practice pay stub

This is the corrected 8-hour example used for your activity, not the different 10-hour example in the reading. Use \$160 gross and the stated deductions.

Line	Amount
Hours	8
Rate	\$20 per hour
Gross pay	\$160.00
Social Security	\$9.92
Medicare	\$2.32
California SDI	\$2.08
Federal income tax withheld	\$0.00
State income tax withheld	\$0.00
Total deductions	\$14.32
Net pay	—

1. Your work log says 8 hours at \$20 per hour. The first stub says 7 hours. Complete a message: "My work log says _____. Could we check _____?" The employer checks and corrects the hours to 8. Now find gross pay, total deductions and net pay on the corrected example. Calculate \$160 – \$14.32. Explain net pay in your own words.

2. A known neighbor pays you \$18 for watering plants on Saturday. Make a record with three headings: Date; What happened; Money received. Complete the row using only money actually received.

3. Keep agreed terms and payment records for any real work. An adult can help check fees, costs or tax questions. Record gifts and sales of belongings separately from job payments.

LESSON 2 · PRINTABLE CHECK

Two fresh questions

Try both questions before using the answer key. Write, draw or explain aloud. A revised answer counts as learning.

1. A different practice stub shows \$72 gross pay and \$6 in deductions. What is net pay: \$72 or \$66? Explain.

2. An unknown buyer sends a check for more than the price of your used game. They ask for the extra back once your bank balance rises. Does waiting for the higher balance make this safe? Explain why and name your next action.

LESSON 2 • FAMILY PAGE

Talk together

Practice checking the record and the request. No real job search, shopping trip or contact with a stranger is needed.

- What would you compare before accepting that a paycheck is correct?
- Which costs belong on a pay stub, and which belong on a purchase receipt?
- Who could help check a payment request before you reply?

Optional missions

Optional mission A: an online drawing pad costs \$12 including tax. Delivery adds \$3. You have \$14. Do you have enough? Find the final total, the gap and one thing to check before paying.

Optional mission B: an unknown person offers pet-care work: “Deposit this \$80 check. Keep \$20 and send \$60 to my pet-food supplier.” What makes you stop? Would waiting for the money to appear solve it? Who could help check? Do not contact a real sender.

One thing to keep

A useful idea, a question or a next step. You can leave this blank and talk instead.

LESSON 2 • OPTIONAL

Story recap and extra practice

Choose the parts that help. These are optional and do not require the graphic novel or an animated video.

Optional story recap

Choose one. 1. Maya sells \$25 of clothing and pays a \$5 school fee. How much does she receive? 2. A practice old-game sale is \$30 with a \$6 organizer fee. How much is received? 3. One phone case is \$12 including tax plus \$4 delivery; another is \$15 with everything included. Which fits a \$15 limit? 4. An unknown buyer offers a \$50 check for a \$20 game and asks for \$30 back. What would you do before depositing or sending anything?

LESSON 2 • ANSWER KEY

Review the thinking

Fresh question answers

1. \$66, because $\$72 - \$6 = \$66$.
2. No. A fake deposit can be reversed after funds appear. Do not send the refund. Show an adult. If the check was already deposited, the adult should contact the bank through an independently verified channel.

Activity and mission guidance

Pay record: “My work log says 8 hours. Could we check the 7 hours on my stub?” Corrected gross \$160; deductions \$14.32; net \$145.68. The missing hour represents \$20 gross, not a guaranteed \$20 increase in net pay.

The payment row is Saturday | Watering plants | \$18 received.

Mission A: \$15 final total; \$14 is \$1 short. Check the whole checkout amount, including delivery.

Mission B: stop and show an adult; the request to forward \$60 is the warning. An apparent deposit is not proof.

Optional recap: Maya receives \$20. The game seller receives \$24 after a \$6 fee. The delivered phone case costs \$16; the all-included case costs \$15 and fits the limit. Stop the suspicious \$50 check for a \$20 game and do not send back \$30.

Completion check

The learner tried the four readings, the main activity and both fresh questions, then reviewed the answers with an adult. A correction counts. Optional work can be skipped.

Adult initials and date, kept privately: _____

LESSON 3 OF 6

You got the money. Now what?

Give each dollar a job, protect promises, compare a purchase and change a savings plan when life changes. Word of the week: tradeoff.

What learners will practice

- Allocate money without counting the same dollar twice.
- Separate commitments from money available for a new choice.
- Compare total cost, useful features, return terms and claims.
- Adjust a goal after an unexpected cost or canceled job.

Materials

Paper or private notes; Calculator or counters if helpful; Your Lesson 1 goal note, or the supplied practice example.

Teaching notes

Core work includes the four readings, money plan, backpack choice and both fresh checks. The recap and mission are optional. Let the learner try first, then discuss and allow correction.

Different allocations and purchases can be reasonable. Assess the facts and explanation, not whether the learner chose the cheapest item or gave money. Goal, buffer and college savings are purposes within saving.

A small buffer is practice, not a child's responsibility for household emergencies. Review necessary expenses and commitments before choosing how much to rebuild. Enjoyable purchases can fit a thoughtful plan.

Keep the book's dates separate: the early room plan uses \$132 available and a \$118 gap; the later hoodie purchase uses \$177 held, \$55 reserved and \$122 uncommitted before the \$15 purchase.

LESSON 3 · READING 1 OF 4

Give your money a job

Read quietly, take turns as Max and Maya, or read aloud together. Pause at each question before discussing the explanation.

Practice: The twins are trying a fictional \$10 plan, separate from their book balances.

Max: My plan includes a snack. That part is nonnegotiable.

Maya: The \$10 budget is also nonnegotiable.

Max: This is going to be a difficult meeting.

Maya: We chose \$1 in every \$10 for college. The rest went toward our goals. Your plan can be different.

Max: Saving means keeping money for later: a goal, college, or something unexpected.

Maya: You can also spend some now or give some. Giving money is optional. Helping counts too.

Your turn

You have \$10. Your plan is \$6 for a goal, \$2 for a snack and \$3 to give. Does it fit? What could you change?

Check your thinking. $\$6 + \$2 + \$3 = \$11$. One dollar has two jobs. Any nonnegative split totaling \$10 can work.

Max: I could save \$6, spend \$2 and give \$2. Ten.

Maya: Or choose a different split that totals \$10. Explain what you changed.

Max: Giving \$2 instead of \$3 lets me keep the snack and \$6 for my goal. That is my tradeoff.

Maya: Money already promised for something stays in the plan. We will try that with my hoodie.

Story note: Goal saving, college saving and a buffer are purposes within savings, not extra amounts to count on top of savings. Giving \$0 or saving all \$10 can be valid choices.

LESSON 3 • READING 2 OF 4

Plan the next step

Maya: Back to September 13, before I lost my cleats. Curtain bought. \$250 left to buy.

Max: \$132 in your room envelope. Still need \$118.

Maya: Suppose another helper shift pays \$40. Our split would put \$36 toward my room.

Max: Three jobs add \$108. You would still be \$10 short.

Maya: Four add \$144. Enough, with \$26 left after those purchases.

Max: So four jobs means four Saturdays?

Your turn

Only if the jobs are available. Imagine one gets canceled. What could Maya change?

Check your thinking. She could move the target date, find a cheaper option or ask an adult about another suitable job. Any unconfirmed replacement job is still expected money, not received money.

Maya: A target date helps. Changing it does not mean you failed.

Max: Count what you can actually set aside after costs and other commitments. My calendar says Saturday. It doesn't say somebody will hire me.

Practice: These extra jobs are a possible plan, not new events in the graphic novel. Only \$10 of a fourth \$36 contribution is needed for the remaining gap, so \$26 could have another purpose. If you cannot set anything aside yet, leave the timing open and choose a next step.

LESSON 3 • READING 3 OF 4

Which hoodie works for you?

Maya: The moon hoodie cost \$100. I was very interested until the tag joined the conversation.

Max: At the thrift store: same teal?

Maya: Same teal. Different hoodie. No moon. Deeper pockets. One worn cuff.

Max: You checked the seams, the fit and the price.

Maya: \$15, final price. Still me. Still pockets.

Your turn

Before buying, Maya had \$177 in goal money, but \$55 was promised to repay Mom for her cleats. Could she spend all \$177? How much was available?

Check your thinking. No. $\$177 - \$55 = \$122$ available. After the \$15 hoodie, \$107 was uncommitted. The \$55 reserve stayed protected.

Maya: I liked this one. Buying it left less for my room. Worth it to me; your choice could be different.

Max: Does it work for me? What is the whole price? What happens if I need to return it?

Maya: And who is telling me it is amazing? If they get paid when I buy, I will check another source too.

Max: For a want you are unsure about, try waiting. You can still choose to buy it.

Maya: Mom found a \$5 jacket. You could probably see it from space.

Story note: The two hoodies are different garments. Their \$85 price difference is money not spent, not new income. Mom's jacket is a separate purchase. This later shopping snapshot must not be mixed with the earlier room-plan snapshot.

LESSON 3 · READING 4 OF 4

When plans change

Maya: My cleats vanished. Pip looked deeply offended when I asked.

Max: Then he showed us his shoe collection. My flip-flops were having a whole second life.

Maya: Wrong shoes. Sorry, Pip. The replacement pair cost \$110.

Max: Mom and Dad paid half and lent you the other half.

Maya: \$55 to repay. No interest. Our family's agreement. An unexpected cost changed my plan.

Max: A buffer is money saved for something unexpected. Even a small amount can help.

Maya: Keep it safe, separate and written down. You are not in charge of paying for your family's emergencies.

Your turn

In a practice plan, you set aside \$12 for a goal. An urgent repair uses \$5. What changes?

Check your thinking. Only \$7 goes toward the goal now: $\$12 - \$5 = \$7$. You may need a later date or a cheaper plan.

Max: If a buffer paid instead, plan to rebuild it while keeping necessary costs and promises covered.

Maya: A birthday coming up? Plan for it. A small gift or time together can work. You choose what fits.

Max: If spending more delays your goal, say so. You are choosing the tradeoff.

Maya: Try My money plan. Your numbers or ours. Pip will be checking the shoe budget.

LESSON 3 • PRINTABLE PRACTICE

My money plan and a purchase decision

Use these pages or plain paper. Fictional amounts count equally. Keep personal finances private.

Use your own private practice amounts or this invented example: Sam receives \$24 for a completed job. Sam has already promised \$6 toward an agreed activity. Sam wants a \$30 art kit and has \$10 saved separately for it. The \$30 covers all costs. Do not count that separate \$10 as part of the new \$24.

Complete the money plan and the backpack choice. Say, draw or write your reasoning. A calculator is fine. There is no required purchase.

Practice backpack options

All products and terms are invented. Each listed price includes any tax. Shipping, where stated, is the only extra charge.

Option	Final cost	What you know
A Online new	\$18 + \$7 shipping = \$25	Folder fits; bottle pocket. Seller says waterproof but provides no test information. Returns allowed; buyer pays return shipping.
B Local used	\$15	Checked with an adult: folder fits, bottle pocket and zipper work. Small surface mark. Final sale; no returns.
C Local new	\$23	Folder fits and zipper works. No bottle pocket. Return within 14 days if unused, with receipt.

Check a claim

A seller or paid promoter benefits if you buy. For a waterproof claim, look for stated test conditions and independent evidence. A star rating is not proof. Do not test merchandise without permission. A countdown does not change your needs or available money.

1. New money received \$____ – already committed \$____ = left to allocate \$____. Divide what remains among spending now, goal saving, buffer saving, another future purpose and giving. Zero is allowed. Check that the five choices total the amount left. Add back the commitment to check against new money received.

2. Name your goal and the full cost still to pay. Include tax, shipping and anything necessary to use it; leave out purchases already paid. Add the amount already saved for this goal to today's goal allocation. What gap remains? If fully funded, use a \$0 gap and give any extra a purpose.

3. Choose a possible contribution per week OR per completed job. Divide the gap by that contribution and round up, or use repeated addition. The last contribution can be smaller. If the contribution is \$0, write "timing open." Do not treat a job count as a week count unless the timing is given.

4. Pick a next check-in. What might change your plan? Name your choice and something it gives up or delays. Compare planned with actual saving at the check-in.

5. Backpack decision: you need a bag that fits a large school folder, holds a water bottle and has a working zipper. You have up to \$25 after commitments. Compare the three options in the Practice backpack options table. Which would you choose, or would you keep looking? Give a money reason and a usefulness reason. What would you check before buying?

6. Who benefits from the “waterproof” claim, and what evidence would help verify it? A friend prefers another bag. Could both choices make sense? If an advertisement says “Only today,” does that change the budget?

LESSON 3 • PRINTABLE CHECK

Two fresh questions

Try both questions before using the answer key. Write, draw or explain aloud. A revised answer counts as learning.

1. Alex receives \$30. Alex sets aside \$8 already promised for an activity, \$5 for spending and \$4 for a buffer. The rest goes to a goal. How much goes to the goal? Check the total. What changes if Alex spends \$2 more?

2. Riley’s goal costs \$45. Riley has \$15 saved and plans to add \$10 each week for three weeks. In week 1, an urgent \$6 repair must come from that week’s \$10; there is no separate buffer. How much reaches the goal in week 1? If weeks 2 and 3 add \$10 each, what is still needed after week 3? Suggest a realistic change.

LESSON 3 • FAMILY PAGE

Talk together

Talk about a choice without comparing family finances. Extra missions are optional.

- What money already has a job?
- What changes if you buy this?
- What information could make you change your mind or your target date?

Optional missions

Optional A: ask an adult how they chose between two goals, without asking for money amounts.

Optional B: a friend says, “Everyone is buying it.” Try a reply you would actually use, such as “I’m saving for something else.” You do not need to explain your family’s finances.

One thing to keep

A useful idea, a question or a next step. You can leave this blank and talk instead.

LESSON 3 • OPTIONAL

Story recap and extra practice

Choose the parts that help. These are optional and do not require the graphic novel or an animated video.

Optional story recap

Choose one. 1. Are Camp and College both savings? How do their purposes differ? 2. A \$262 room plan includes a \$12 curtain already bought. Should Maya use \$262 or \$250 for things still to buy? 3. One student has no warm top that fits; another wants a new design despite owning several. Can the same hoodie be a need for one and a want for another? 4. Does moving the \$55 promised to Mom into a bank account remove the promise?

LESSON 3 • ANSWER KEY

Review the thinking

Fresh question answers

1. $\$30 - \$8 - \$5 - \$4 = \$13$. Check: $\$8 + \$5 + \$4 + \$13 = \$30$. Spending \$2 more with the other amounts unchanged leaves \$11 for the goal. Another explicit adjustment can work if it protects the \$8 commitment and totals \$30.

2. Week 1 adds \$4. Total after week 3: $\$15 + \$4 + \$10 + \$10 = \$39$. The remaining gap is \$6. Moving the date could work; one more \$10 contribution would cover it with \$4 left. A less expensive goal or another supported plan can also work. Do not assume new income is guaranteed.

Activity and mission guidance

One Sam plan: \$6 committed + \$3 spending + \$12 goal saving + \$3 buffer + \$0 other saving + \$0 giving = \$24. The separate \$10 already saved plus \$12 now gives \$22 toward the \$30 kit, leaving \$8. Two future \$4 contributions would cover it if actually available; this does not promise two jobs or two weeks. Other valid allocations are welcome.

Backpacks: B meets the stated needs for \$15 but has a mark and no returns. A has the features for \$25 but an unverified waterproof claim and return-shipping cost. C needs a workable bottle-carrying alternative within the budget. Keeping looking is valid. A deadline does not add money.

Optional recap: both pairs of envelopes are savings with different purposes; \$250 remains to buy because the curtain is already purchased; a hoodie can be a need or a want depending on circumstances; moving reserved money to a bank does not cancel the promise.

Completion check

The learner tried the four readings, the main activity and both fresh questions, then reviewed the answers with an adult. A correction counts. Optional work can be skipped.

Adult initials and date, kept privately: _____

LESSON 4 OF 6

Banks, debit cards and digital money

Find what is available for a new choice, compare payment methods and verify a request through a trusted route. Word of the week: balance.

What learners will practice

- Explain why moving money between places is not new income.
- Distinguish recorded, pending and available money without subtracting a hold twice.
- Compare cash, debit, credit and app payments for a specific situation.
- Explain basic deposit protection and respond safely to a suspicious request.

Materials

Paper or private notes; Calculator if helpful; The supplied invented account record; no real login or statement.

Teaching notes

Core work is the four readings, account record, three payment decisions, short coverage question and two fresh checks. Optional recaps and missions never block completion.

Before a payment, practice checking amount, recipient, available funds, commitments and fees. Compare the account display with private records: either record can contain an error.

If the learner has already replied, paid or shared a code, thank them for telling you. Stop further transfers, preserve evidence and contact the genuine bank or provider promptly. Ask how to secure the account and report the transaction. Do not promise recovery.

If a game-card code was shared, contact its issuer promptly and retain the card and receipt. For exposed passwords, use the genuine service to change them and review security. Report fraud to [ReportFraud.ftc.gov](https://www.ftc.gov/identity-theft); use [IdentityTheft.gov](https://www.identitytheft.gov) for identity-theft recovery when appropriate. The child should not handle it alone.

Account terms vary. Do not teach a universal overdraft fee, guaranteed card refund, universal app coverage or that every credit purchase incurs interest. Students do not need to open accounts or memorize reporting deadlines.

LESSON 4 • READING 1 OF 4

Ask your own questions

Read quietly, take turns as Max and Maya, or read aloud together. Pause at each question before discussing the explanation.

Max: My bank signature had a dramatic ending.

Maya: It needed its own page.

Max: I signed normally. Pip can have the fancy one.

Maya: Mom helped us open one savings account each, shared with her. We each moved \$100 from our goal money.

Max: Moved, not earned again. A balance is the amount recorded in an account.

Maya: Savings accounts hold money for later. Checking accounts usually handle regular payments. Banks and credit unions offer accounts.

Your turn

Two practice accounts work for your goal. One charges \$2 monthly; one charges \$0 monthly. What else would you check before choosing?

Check your thinking. Ask how to get money out, what other fees or minimums apply, who can help, what adult involvement is required and whether eligible deposits are insured. A \$0 monthly fee does not answer everything.

Max: If an insured institution fails, deposit insurance can protect covered savings, up to limits.

Maya: It does not promise your money back after every scam. Ask an adult to help check what is covered.

Max: Our story account has no opening or monthly maintenance fee. We asked.

Maya: I wanted to know how to get my money out. Mom thought I meant how to finish my room.

Max: For our account, we withdraw or transfer with Mom. Ask about the account you are considering.

Maya: Pip is still waiting for his security badge.

Story note: The twins do not receive cards in this bank scene. Account rules vary. An account can exist without a card.

LESSON 4 • READING 2 OF 4

Check what you can spend

Practice: This is a fictional account, not Maya's story account. It shows Recorded \$40, Pending purchase \$10, Available \$30. The available amount already includes the \$10 hold.

Maya: It says \$40. Why can't I spend \$40?

Max: A \$10 purchase is still pending.

Maya: Pending means it is still being processed. This screen has already subtracted it in Available: \$30.

Your turn

Of that \$30, \$5 is promised for an activity. Can you make a new \$28 purchase?

Check your thinking. No. $\$30 - \$5 = \$25$ for a new choice. The \$28 purchase is \$3 too much. Do not subtract the pending \$10 again.

Max: Each purchase gets counted once.

Maya: But record a payment that has not appeared yet. Account labels differ; check what the number includes and compare it with your own record.

Max: A check deposit appearing in a balance does not prove it is real. Remember the babysitting offer?

Maya: A fake check can be reversed. Never buy supplies or send money for an unverified person because a balance rose.

Max: Spending more than you have may be declined. Some accounts can go below zero and charge a fee. That is an overdraft.

Maya: Check the rules before using the account. A low-balance alert can help you notice a problem.

Max: My balance doesn't need a basement.

LESSON 4 • READING 3 OF 4

Choose how to pay

Maya: At the school sale, I bought a shirt for \$8 in cash.

Max: Cash uses money you have. Lose the notes and getting them back is difficult.

Maya: Debit usually uses account money; a purchase may be pending before it posts. Credit borrows money you must repay.

Max: Borrowing may involve interest and fees. A card is not extra income.

Maya: An app might move money or hold it. Find out who holds the money, the fees and what protection applies.

Your turn

In this practice situation, a verified school seller accepts \$8 cash or an adult-approved, age-eligible app payment costing \$9 with its fee. You have \$10 available. Choose and explain.

Check your thinking. Cash leaves \$2. The app leaves \$1. Either fits; explain whether the convenience is worth the fee. The \$1 fee is invented for this example.

Max: At an online shop, cash will not work. An adult checks the seller, fees, refund terms and payment protection.

Maya: If a debit card goes missing, tell an adult and contact the bank promptly. Locking it can help; do not assume all losses disappear.

Max: Check the recipient and amount before sending an app payment. Getting a mistaken or scam payment back can be difficult.

Maya: Age and permission rules vary. We are practicing choices, not signing up for accounts.

Max: Fifth payment method: asking Maya.

Maya: Currently unavailable.

LESSON 4 • READING 4 OF 4

Stop and check the request

Practice: A made-up message says, “Account locked. Send the code we just texted you. Urgent.”

Your turn

Would you reply with the code, call the number in the message, or stop and check another way?

Check your thinking. Stop. Tell a trusted adult. Use the known official app or a number from a statement, not a contact route supplied by the suspicious message.

Maya: Real logins can use codes. Do not give your login code or password to someone who contacts you.

Max: An account can exist without a card. A familiar name or voice does not prove a request is genuine.

Maya: Check through contact details your family already trusts. A family code word is not your only check.

Max: Round two: buy game cards for a babysitting family. They promise a check and ask for photos of the codes.

Maya: Game cards are prepaid credit for games. Sharing the codes lets someone spend that credit. Stop; a promised check does not protect you.

Max: Already replied or shared something? Try, “I think this might be a scam. Can you help me?” You still deserve help.

Maya: Save the messages. An adult can contact the bank or payment provider promptly through an official channel.

Max: I’ll tell Maya. Very responsible adult.

Maya: Thirteen. Tell an actual adult.

Max: Fine. You can supervise Pip.

LESSON 4 • PRINTABLE PRACTICE

My account practice, payment choices and protection

Use these pages or plain paper. Fictional amounts count equally. Keep personal finances private.

All records are invented. A calculator and spoken answers are welcome.

Start with the running account record below. The \$20 deposit is genuine received money. There are no other transactions, charges or holds except those stated.

Practice account record

Event	Money in	Money out	Recorded balance
Start	\$50	.	\$50
Completed work paid and deposited	\$20	.	—
Book purchase posted	.	\$12	—
Account fee posted	.	\$2	—

Payment methods to compare

There is no universal best-to-worst ranking. Match the method to the situation and check the terms.

Method	Where the money comes from	What to check
Cash	Existing notes and coins	Acceptance, safe handling and a receipt. Lost cash can be difficult to recover.
Debit	Usually money in an account	Available funds, fees and pending payments. Report a lost card or unauthorized payment promptly.
Credit	Borrowed money with a repayment bill	Repayment ability, fees, interest, grace-period terms and dispute rights. A credit limit is not income.
Payment app	Stored money, a linked account or a card	Funding source, recipient, fees, age rules and dispute terms. Recovery is not guaranteed.

Where money is protected

Deposit insurance concerns failure of the insured institution. It does not promise reimbursement for scams, investment losses or every disputed transaction. A bank can have its own app; the phone alone does not identify who holds the money.

Where money is held	Basic federal deposit protection
Eligible deposit at an FDIC-insured bank	\$250,000 per depositor, per insured bank, for each account ownership category.
Eligible share account at a federally insured credit union	\$250,000 per member-owner, per insured credit union, for each account ownership category, administered by NCUA.
Through a nonbank app	Do not assume coverage. Eligible deposits at an insured partner bank may qualify if conditions are met. FDIC insurance does not cover failure of the nonbank itself.
Cash in a room, stocks or crypto	No federal deposit insurance. Investments can lose value.

1. Complete the recorded balance after each of the first four rows. Then a \$6 purchase is pending. The account’s Available figure already includes that hold. Recorded balance \$____ – pending \$6 = Available \$____.

2. Of the available money, \$10 is promised for an activity. An extra \$15 job payment is expected but has not arrived. Available \$____ – committed \$10 = \$____ for a new choice. Can you make a new \$42 purchase? Why?

3. When the \$6 pending purchase posts, assume no other changes. Does the amount for a new choice fall by another \$6? Explain. If the \$2 fee is unfamiliar, what would you ask through a verified channel?

4. A supervised school sale accepts cash only. You have the \$8 price available. Choose a method or choose not to buy. What will you check?

5. An adult is helping buy a \$24 school item from a verified online store accepting debit or credit. Both are available to the adult. What information about funds, repayment and purchase protection would help them choose?

6. You owe a known teammate \$5 for an agreed activity. A new number sends a payment-app request. Do you pay now? How could you check and then settle the \$5?

7. An eligible bank deposit and an eligible federally insured credit-union account each hold \$100. Assume no other deposits to combine in their ownership categories. Are both within the stated coverage limits? If a screen only says “money in your app,” what information is missing?

LESSON 4 • PRINTABLE CHECK

Two fresh questions

Try both questions before using the answer key. Write, draw or explain aloud. A revised answer counts as learning.

1. A practice account shows Recorded \$65, Pending purchase \$9 and Available \$56. Available already includes the \$9 hold. Of that \$56, \$12 is promised for an activity. With no other transactions, can you buy a \$45 item? Explain.

2. Someone claiming to be a babysitting customer sends a check. Money appears in the account. They ask you to buy \$30 of game cards and send the codes. They know your name and sound friendly. What would you do? Why does the higher balance not settle it?

LESSON 4 • FAMILY PAGE

Talk together

Use one question or rehearse one response if more practice would help. Keep balances, passwords and messages private.

- What fees might apply, and how would we ask about one we do not recognize?
- How can we deposit, withdraw and check a balance with adult help?
- How would we find the institution’s genuine contact details if a message seemed suspicious?

Optional missions

Optional A: ask an adult one account question without asking for balances or passwords. “Can you show me?” is a useful follow-up.

Optional B: rehearse your response to “Send the code now.” Say how you would check using contact details you already trust. No real app, login, transaction or stranger contact is required.

One thing to keep

A useful idea, a question or a next step. You can leave this blank and talk instead.

LESSON 4 • OPTIONAL

Story recap and extra practice

Choose the parts that help. These are optional and do not require the graphic novel or an animated video.

Optional story recap

Choose one. 1. Maya moves \$100 from cash into her account. Has she earned another \$100? What happens to the \$55 promised to Mom? 2. Maya's online sales are pending before the net money arrives. What still needs to happen? Would a balance rising after an unknown person's check prove the check is real?

LESSON 4 • ANSWER KEY

Review the thinking

Fresh question answers

1. $\$56 - \$12 = \$44$ available for the new choice. The item is \$1 too much. Do not subtract the \$9 pending purchase again.
2. Stop; do not buy cards or send codes. Show an adult, save the messages, and contact the bank through a verified channel because the check was deposited. A fraudulent check can be reversed after funds appear. Friendliness and knowing a name do not verify the request.

Activity and mission guidance

Recorded balances: \$50, \$70, \$58, \$56. After the \$6 pending hold, Available is \$50. After the separate \$10 commitment, \$40 is free for a new choice. A \$42 purchase is \$2 too much. The expected \$15 is not available.

When the \$6 purchase posts, recorded becomes \$50 and the hold disappears. Available remains \$50; money after the commitment remains \$40. The purchase is not subtracted again. If the fee is unfamiliar, check the description and terms, then ask the institution to explain or correct it through a verified channel. Keep it in the calculation until reversed.

School sale: cash fits, and not buying is valid. Verify price and keep a record. Online purchase: compare debit funds with credit repayment ability, interest/fees, grace-period terms and dispute protection. Either can be reasonable with enough information.

Teammate: do not pay the unverified request. Contact the teammate through a known route or in person with adult support, then choose a permitted method.

Coverage: both stated \$100 accounts are within their respective limits under the assumptions. Accounts in the same ownership category at one institution do not each create a fresh limit. For an app, identify the institution, account, eligibility and coverage conditions.

Optional story recap: moving \$100 does not earn another \$100; Maya's \$55 commitment stays reserved. Mom handles the book sale's platform, delivery and payout. That completed sale does not prove an unrelated check is genuine.

Completion check

The learner tried the four readings, the main activity and both fresh questions, then reviewed the answers with an adult. A correction counts. Optional work can be skipped.

Adult initials and date, kept privately: _____

LESSON 5 OF 6

How money can grow and what can go wrong

Explain interest, compare saving and investing, separate deposits from earnings and question promises of quick money. Word of the week: compound.

What learners will practice

- Explain how interest can earn interest.
- Choose a place for money by considering the deadline, access and possible loss.
- Separate money contributed from interest earned.
- Compare borrowing costs including fees and recognize a suspicious growth promise.

Materials

Paper or private notes; Calculator; The supplied practice numbers; no real account or investment.

Teaching notes

Core work is the four readings, fund check, six practice tasks and two fresh checks. A recap, mission or extension is optional. Do not require an investment, account or private financial information.

For compound interest, separate starting principal and earlier interest, then apply the same rate to each. For risk, ask what happens if the amount drops when the payment is due. Reward explanation, not the biggest projected balance.

The annual model is $\text{principal} \times (1 + \text{rate})^{\text{years}}$. The rate is a decimal, such as 0.05. The five- and ten-year examples round only at display. Fixed rates, no fees and no taxes are simplifying assumptions, not forecasts.

Stocks, bonds and funds are not insured deposits, even when sold through a bank. A bond's issuer may fail to pay and its market price can change. A stock's price and dividends can change. A fund's holdings and costs matter; diversification reduces concentration but cannot remove all losses.

Simple interest is $\text{principal} \times \text{rate} \times \text{time in years}$. The one-year examples are not credit-card calculations. Real terms determine APR, fees, grace periods and payment effects. A no-interest family loan still has a repayment promise and tradeoffs.

If money, codes or information were already sent, thank the learner for telling you, stop further transfers and use genuine provider support promptly. Recovery is not assured; do not have the child investigate or continue contact.

LESSON 5 • READING 1 OF 4

Interest earns interest

Read quietly, take turns as Max and Maya, or read aloud together. Pause at each question before discussing the explanation.

Max: I put money in an envelope and waited. The envelope is older.

Maya: Cash in an envelope does not earn interest. A savings account may pay interest: money for keeping savings there.

Practice: Start with \$100 at a fixed 5% yearly rate. Interest is added once at each year end. There are no extra deposits, withdrawals, fees or taxes. This is an illustration, not a real account offer.

Maya: The starting \$100 is the principal. Five percent means five out of every hundred.

Max: After one year, \$5 interest. Leave it in: \$105.

Your turn

Next year, the same 5% rate applies to \$105. Is the interest \$5, \$5.25 or \$10? Why?

Check your thinking. $\$105 \times 0.05 = \$5.25$. The original \$100 earns \$5, and last year's \$5 earns another \$0.25.

Maya: Now the balance is \$110.25. Compound interest earns interest on earlier interest too.

Max: Simple interest uses just the original \$100: \$5 each year, \$110 after two years.

Maya: A quarter is a small start. Time and the rate change what happens next. Real rates and fees vary.

Max: Pip wants his interest paid in shoes.

LESSON 5 • READING 2 OF 4

Choose for the goal

Maya: My room has a plan. College is further away. Does that change where money belongs?

Max: When do you need it? Can you get it out in time? What if the amount drops?

Maya: For savings, check deposit insurance, fees and access. Insurance protects covered money if the institution fails, up to limits.

Max: A bond is lending to a government or company. It promises payments, but the borrower might not pay; its selling price can change.

Maya: A stock is ownership in a company. Its price can rise or fall. Some pay dividends, a share of profits; those payments can change.

Max: A fund buys investments with money from lots of people. Owning different businesses spreads risk. A fund can still lose money, and what it owns matters.

Your turn

A practice trip payment is due next month. Put that money in one company's stock, or keep it accessible in an insured savings account? Explain.

Check your thinking. Savings fits the deadline better if its access and fees work. The stock could drop just when the bill is due.

Maya: For a distant goal, people may accept more risk for possible growth. More risk does not guarantee more money.

Max: My trip money has a deadline. It doesn't have time for a comeback.

Practice: These are teaching comparisons. The twins do not buy investments in the graphic novel. A fund is not automatically safer than every stock or bond; its holdings and costs determine its risks.

LESSON 5 · READING 3 OF 4

Give the plan time

Max: Five years or ten. How much does the waiting actually change?

Maya: Two practice savers start with \$100 each. Both earn a fixed 5% a year, compounded yearly. No more deposits, fees, taxes or withdrawals.

Your turn

One leaves the money for five years; the other for ten. Does twice the time mean twice the final amount? Make a prediction.

Check your thinking. No. After five years the model gives \$127.63; after ten, \$162.89, rounded to cents. More time helps here but does not simply double the balance.

Max: That is about \$35 more. The rate stayed the same in this example; it might not in a real account.

Maya: Adding savings matters too. A \$10 deposit increases a balance by \$10, but that is money you added, not interest.

Max: You do not need money today to learn this. A plan can start when you have money available.

Maya: A bigger dollar amount can buy less if prices rise faster. Inflation means prices rising across the economy.

Max: If your whole \$20 shopping basket costs \$22 next year, \$21 saved will not cover it.

Maya: Check the goal price again. This example grows smoothly. Real investments can lose money, even after years.

Max: I checked my height. Still waiting on that result.

LESSON 5 • READING 4 OF 4

Read the borrowing agreement

Maya: Mom advanced \$55 for my share of the cleats. I owed \$55, with no interest.

Max: You paid her from online sale money after it arrived. Borrowing meant a promise to repay, even without interest.

Practice: A new, separate loan gives you \$50 for one year at 10% simple interest. There are no fees or earlier payments; the full amount is due after that year.

Your turn

Is the total due \$50, \$55 or \$60?

Check your thinking. $\$50 \times 0.10 = \$5$ interest. Add the \$50 borrowed: \$55 due.

Max: That \$5 is the cost of borrowing. Some debts add unpaid interest to what you owe, so interest can build on interest.

Maya: Real credit cards work differently from this one-year practice loan. Rates, fees, dates and how interest is calculated matter.

Max: Before borrowing, include fees in the total. When is it due, and where would repayment money come from?

Maya: Compare waiting or a lower-cost choice too. Borrowing can help, but repayment uses money you cannot spend on something else.

Max: I was hoping the tiny print was optional.

LESSON 5 • PRINTABLE PRACTICE

My growth decisions

Use these pages or plain paper. Fictional amounts count equally. Keep personal finances private.

Use these fictional models, not real offers. Calculators, spoken answers and corrections are welcome.

Complete the fund check and both parts of the growth practice. The optional book recap and extensions are not required.

Money added and money earned

Plan B’s first year is \$100 + \$5 interest + \$10 deposited after interest = \$115. Follow the same order in Year 2.

Point in time	Plan A no deposits	Plan B adds \$10 after interest
Start	\$100	\$100
End of Year 1	\$105	\$115
Year 2 interest	\$5.25	—
End of Year 2	\$110.25	—
Total contributed after Year 2	\$100	\$120
Total interest after Year 2	\$10.25	—

Fund check. One fund owns only gaming-company stocks; another owns stocks across many industries. Which spreads industry risk more? Could both still fall? Explain.

1. Start with \$200 at a fixed 5% annual rate, compounded once at each year end, with no extra deposits, withdrawals, taxes or fees. Year 1 earns \$10 and leaves \$210. Year 2 interest: $\$210 \times 0.05 = \$\underline{\hspace{1cm}}$. End of Year 2: $\$ \underline{\hspace{1cm}}$. Simple interest on the original \$200 would give \$220 after two years. Why is the compound total different? Hint: find 1% by dividing \$210 by 100, then multiply by 5.

2. Alex needs \$80 for a school trip in six weeks and cannot replace it if lost. Option A is an eligible insured savings deposit with no fee and access to all \$80 before the trip; its interest rate may change. Option B is one company's stock that can gain or lose value and takes time to sell, with no guaranteed amount on the trip date. Which fits the deadline? What would you say to "But the stock might make more"?

3. A practice post says, "Double your money by Friday, guaranteed. Send a game-card code." A friend says they got a small payment and shows a screenshot. Does that prove the next payment is safe? What would you do before sending anything?

4. Complete the two-plan table in this activity. Both start at \$100 at a fixed 5% yearly. Plan B adds \$10 AFTER each year's interest. No fees, taxes or withdrawals. Find Plan B's Year 2 interest and ending balance. Its total contributions are \$120; how much interest has it earned? Why is its whole increase from \$100 not all interest?

5. A practice balance grows from \$40 to \$42. The same basket of goods rises from \$40 to \$44. Can the balance buy the whole basket? Explain.

6. Two invented loans each provide \$40, with everything due after one year and no earlier payments. A charges 10% simple interest plus a \$2 end fee. B advertises 0% interest but has an \$8 end fee. Find A's interest and total, and B's total. Which costs less? Name one alternative to borrowing and one question to ask before agreeing.

LESSON 5 • PRINTABLE CHECK

Two fresh questions

Try both questions before using the answer key. Write, draw or explain aloud. A revised answer counts as learning.

1. Jordan starts with \$50 at a fixed 4% yearly rate, compounded at year end. No deposits, fees, taxes or withdrawals. After Year 1 the balance is \$52. How much interest does Year 2 earn? What is the new balance? Why does the interest change?

2. Casey has \$60 for a class fee due in two weeks. A friend recommends a fund owning only gaming-company stocks because it rose last year. What should Casey consider? Does “fund” or last year’s increase guarantee the \$60 will be there?

LESSON 5 · FAMILY PAGE

Talk together

A useful conversation is about the questions behind a decision, not how much a family has saved.

- When will the money be needed?
- What happens if the amount falls before that date?
- What fees, access rules or claims would you check?

Optional missions

Optional A: ask a trusted adult, “What questions help you decide whether to use money soon or keep it for later?” Keep one useful question. No balances, statements or regrets are needed.

Optional B: rehearse, “Someone offered me money and asked for a code. Can we check it together?” If you already replied or paid, tell an adult promptly. Do not contact the sender.

One thing to keep

A useful idea, a question or a next step. You can leave this blank and talk instead.

LESSON 5 • OPTIONAL

Story recap and extra practice

Choose the parts that help. These are optional and do not require the graphic novel or an animated video.

Optional story recap

Choose one. 1. Each twin moves \$100 of goal cash into a bank account with Mom. Did this earn \$100 of interest? What record would show interest actually paid? 2. Maya owes Mom \$55 with no interest. Before the online money arrives, does that make the \$55 available for something else?

Four useful words

Principal: the starting amount earning interest, or the amount borrowed. Interest: money paid for using money, earned on some savings or charged on borrowing. Compound interest: interest calculated on principal and earlier interest left in the balance. Return: money gained or lost on an investment, including income and changes in value. Investment return is not always interest and can be negative.

Optional extension on doubling

For a constant positive annual compound rate, the Rule of 72 estimates doubling time: divide 72 by the rate written as a percent. At 6%, $72 \div 6$ is about 12 years. At 3%, it is about 24 years. Which takes longer?

Check: \$100 at 6%, compounded annually for 12 years, becomes about \$201.22, not exactly \$200. The rule is an estimate, not a forecast. It is not useful at 0% and cannot predict a changing stock return.

Optional extension on time

At a fixed 5% with \$100 and no deposits, withdrawals, taxes or fees, five years of simple interest gives \$125; compound interest gives about \$127.63. At ten years, simple gives \$150 and compound about \$162.89. What makes the gap grow? Earlier interest earns interest in the compound model.

Optional extension on spreading risk

Compare a fund with one company's shares, a fund with only gaming-company shares and a fund across many industries. Which is most exposed to trouble at one company? Which still shares the risk of trouble in gaming? All can fall. Different kinds of assets can reduce concentration too, without eliminating loss.

Optional extension on a bond

A fictional \$100 corporate bond promises \$4 interest each year. What is its annual coupon rate? Answer: 4%. Why is a promise not a guarantee that the borrower can pay? Governments and companies have different risks; the word government alone does not establish safety.

LESSON 5 • ANSWER KEY

Review the thinking

Fresh question answers

1. $\$52 \times 0.04 = \$2.08$ interest. New balance $\$54.08$. The extra $\$0.08$ is interest on the previous $\$2$ of interest.
2. Casey needs access to the full amount soon. A gaming-only fund can fall and is concentrated in one industry. Its name and past rise do not guarantee principal or future returns. Consider holdings, costs, access and the consequences of losing money needed for the upcoming fee. A suitable protected deposit can fit that short deadline better.

Activity and mission guidance

Fund check: the fund across many industries spreads industry risk more. Both can fall; several holdings in the same industry may share the same risk.

1. Year 2 interest $\$10.50$; ending balance $\$220.50$. Simple interest earns $\$10$ each year. The extra $\$0.50$ is interest on last year's $\$10$.
2. A fits the six-week deadline and need to preserve $\$80$. A possible stock gain does not remove the risk of being short when payment is due.
3. Stop and show an adult. A screenshot can be fabricated and a small payout does not prove another payment safe. Do not send money, codes or account details. Guaranteed quick returns and pressure are reasons to verify, not evidence of skill.
4. Plan B Year 2 interest: $\$115 \times 0.05 = \$5.75$. Add interest, then the new $\$10$: $\$130.75$. Contributions $\$120$; interest $\$10.75$. Compared with A, the extra $\$20.50$ is $\$20$ contributed plus $\$0.50$ additional interest.
5. No. The balance is $\$2$ short. More dollars do not always preserve buying power. The price change of one item alone does not measure economy-wide inflation.
6. A: $\$4$ interest + $\$2$ fee + $\$40$ principal = $\$46$. B: $\$8$ fee + $\$40$ = $\$48$. A costs $\$2$ less under these terms; neither is free. Waiting, using an existing item or lowering the cost are possible alternatives. Ask about dates, fees, late consequences and a feasible repayment source.

Optional recap: a transfer moves existing money; an account record showing an interest credit would establish interest was paid. The book shows no interest credit. Maya's no-interest $\$55$ obligation remains committed until repaid.

Completion check

The learner tried the four readings, the main activity and both fresh questions, then reviewed the answers with an adult. A correction counts. Optional work can be skipped.

Adult initials and date, kept privately: _____

LESSON 6 OF 6

Credit, debt and money traps

Read the whole borrowing cost, check repayment money, ask for help and finish with a goal plan you can use. Word of the week: owe.

What learners will practice

- Explain why borrowed money must be repaid.
- Compare payment size with the whole cost.
- Tell a credit report apart from a credit score.
- Respond to money pressure and help after a mistake.
- Revise a goal without counting money that has not arrived.

Materials

Paper or private notes; Calculator or counters; Your Lesson 1 goal note, or a new goal or the supplied example.

Teaching notes

Core work includes four readings, six practice tasks, both fresh checks and a closing reflection. Optional recaps and missions do not affect completion. A learner can self-check and flag a question for a later adult discussion.

Use token groups to show each installment and physically separate committed money. For scam decisions, ask what the displayed balance actually proves. Encourage asking for help and correcting a choice, not speed or having money.

Do not treat all borrowing as bad or a no-interest loan as automatically wise. Borrowing can meet a real need, but it commits future money and reduces flexibility. Children are not responsible for solving household debt.

The example payment schedules give totals, not APR calculations. Rate, duration, fees and payment timing all matter. A credit-card minimum leaves debt unpaid; purchase grace periods depend on terms and do not necessarily apply to cash advances.

Credit reports contain account and repayment records. Multiple scoring models use them to estimate risk. This lesson does not ask students to obtain reports, pursue scores or borrow. The twins' family agreement is not claimed to be reported to a credit bureau.

If a real scam is disclosed, thank the learner, stop further payments and preserve evidence privately. Use the bank or provider's official support promptly, secure exposed credentials and report fraud through the relevant official route. Do not have the child confront the sender, investigate alone or pay an unsolicited recovery service.

LESSON 6 • READING 1 OF 4

Borrowed is not earned

Read quietly, take turns as Max and Maya, or read aloud together. Pause at each question before discussing the explanation.

Maya: The cleats were on my feet. The \$55 was still on my mind.

Max: They cost \$110. Your parents paid half and lent you the other half.

Maya: Lent is the important word.

Max: Credit lets you get something now and pay later. Debt is what you owe. Borrowing is not earning.

Maya: Putting repayment money aside is not the same as handing it back.

Practice: Sam has \$30. Of that, \$10 is already promised for a trip. Sam wants to borrow \$20 for headphones and repay exactly \$20 on Friday, with no interest or fees. Sam might get a dog-walking job.

Your turn

Would you pay now, borrow or wait? Explain the choice and where the payment would come from.

Check your thinking. \$30 – \$10 leaves \$20. Sam could pay now, or reserve that \$20 for Friday repayment. The same \$20 cannot also buy snacks. The possible job is not money yet.

Maya: Waiting, choosing cheaper headphones or using the old ones could work too.

Max: Borrowing can help with a real need. Check what it costs, when it is due and where repayment will come from.

Maya: The question is what Sam can afford, not just who will lend it.

Max: These headphones come with a lot of questions.

LESSON 6 • READING 2 OF 4

Small payments can add up

Max: This says, “Only \$12 a month.” My brain heard “\$12.”

Maya: Your brain skipped “for six months.”

Practice: A \$60 item has two fictional payment plans. A is six payments of \$12. B is three payments of \$22. Both start next month, with no other fees.

Your turn

Which plan costs less overall? Is that the only question to ask?

Check your thinking. A totals \$72; B totals \$66. B costs less, but its individual payments are bigger. The buyer also needs to check whether each payment fits when due.

Max: Paying \$60 now or waiting might work better. Installments are payments spread over time. You still owe the unpaid amount.

Maya: A credit-card minimum is different. It is the smallest required payment for that bill, not the full amount owed.

Max: On a \$100 bill, paying \$10 leaves \$90 before any new charges. APR is an annual borrowing rate. Compare fees and due dates too.

Maya: Some cards let you avoid interest on purchases by paying the full statement balance on time if grace-period conditions are met. Check the terms with an adult.

Max: I liked \$12 better before I found the other five payments.

Maya: Read past the word only.

LESSON 6 • READING 3 OF 4

A plan needs a backup

Practice: Alex owes \$20 on Friday. \$12 is set aside. An expected \$8 job is canceled.

Your turn

Help Alex make a message before Friday. What should it say about the missing \$8?

Check your thinking. “My job was canceled. I have \$12 of the \$20. Can we talk about the other \$8?” Ask an adult to help. Any changed agreement needs the lender’s consent.

Max: Missed payments on real loans can bring fees and affect future borrowing.

Maya: Lenders may check a credit report: a record of credit accounts, amounts owed and payments.

Max: A credit score uses report information to estimate repayment risk. It can affect the offer. It is not a grade for being a good person.

Maya: Our family agreement is not a bank loan. You do not need a credit account to practice keeping a promise.

Max: If every bit of money is already promised, another payment may not fit. Friday is a deadline. Apparently it is not a plan.

LESSON 6 • READING 4 OF 4

Stop before sending

Practice: A made-up message says, “I’ll buy your old helmet for \$25. My check is for \$80. Send \$55 to my delivery helper.” Then: “I’ve booked the courier. Don’t let me down.”

Your turn

What would you do before replying? Does that pressure make the request safer?

Check your thinking. Stop and show an adult. A balance can include check money before the bank finds a fake. Sending the extra can leave you owing the bank. Pressure does not verify a payment.

Maya: You do not owe this sender a fast answer. Do not refund them yourself. Ask an adult to contact the bank through its official app or a known number if a check was deposited.

Max: If the helper wants game-card codes, those codes can hand over prepaid value. A friendly message does not make that safe.

Maya: Already sent something? You can still ask for help: “I sent a code. Can you help me contact the company now?” Keep the receipt and messages privately.

Max: Do not pay someone who suddenly promises to recover it for a fee. Getting money back is not guaranteed.

Maya: Get your goal note, or choose a new goal. What is one money decision you would handle differently now?

Max: Mine is reading the whole offer.

Maya: Pip’s is returning the shoes.

Max: We are still negotiating.

LESSON 6 • PRINTABLE PRACTICE

Borrowing choices and my goal after this course

Use these pages or plain paper. Fictional amounts count equally. Keep personal finances private.

Say it, draw it or write a few words. Use the made-up numbers and a calculator if helpful. You do not need money, a real account or a loan.

Try all six core questions. A lost or changed goal note does not block finishing; start with what matters now.

Practice instrument offers

Annual rates are not provided. These payment schedules show the whole cost for this exercise; do not infer that time alone caused the difference.

Offer	Payments	Total repaid	Interest paid
A	3 payments of \$21	___	___
B	6 payments of \$11	___	___

Keep the goal record accurate

Do not add possible earnings to money held. If you buy part of a goal, update both money left and purchases still needed. Borrowing is not required. Your goal and personal amounts stay with you.

1. Jordan considers borrowing \$60 for a used instrument also sold for \$60 cash. Compare the complete fictional offers in the table. Payments include all interest, no fees apply and the first payment is one month after purchase. Calculate total repayment and interest. Which has the smaller payment? Which costs less? If Jordan can safely spare only \$15 monthly, does that automatically make B best? Name another option and a question about the instrument.

2. Separate simple-interest model: borrow \$100 and repay once at year end, with no fees or compounding. At 5% the interest is \$5. At 10%, what are interest and total repayment? Which rate costs more with everything else unchanged? At the same 5% simple rate for two years, with no payment until the end, what is the interest?

3. Which belongs in a credit report: credit-account payment history, a favorite game or a school art grade? How could repayment history affect a borrowing offer? Remember that a score estimates risk, not personal worth.

4. Your cousin is considering borrowing for job training and asks, "Worth it?" Name one possible benefit, one risk and one fact to check. Training does not guarantee a job. What might be different about borrowing for a jacket wanted only this weekend?

5. A stranger offers \$45 for a used game. They send a \$95 check and request \$50 in game-card codes for a courier. They say to wait until the deposit appears, then add, "I already paid the courier. Don't let me down." What would you do before replying? Does the pressure make the check safer?

6. Revisit your private goal note or use this practice case: a \$50 art kit is still to be bought. Taylor holds \$32 total, with \$8 committed to a trip. A possible \$10 job is not booked. No payment is due today. A \$38 kit would also work. No other costs apply. Record the chosen goal, remaining cost, money held, commitments, amount available and gap. Choose to keep the goal, lower its cost, wait or take another reasonable step. Explain why, what you will do if the job does not happen, whom you could ask for support and when you will check the plan again.

LESSON 6 • PRINTABLE CHECK

Two fresh questions

Try both questions before using the answer key. Write, draw or explain aloud. A revised answer counts as learning.

1. Lee considers a \$40 purchase. A fictional loan requires four monthly payments of \$11 with no other fees. Lee has \$18, but \$9 is committed elsewhere. An \$8 job might happen before the first payment. Find total repayment, borrowing cost and money available now. Is the first \$11 payment already covered? Name a sensible next step.

2. A friend sent a \$20 prepaid code to someone promising a refund. A new account offers to recover it for a \$5 fee. Your friend says, “Please don’t tell. I feel stupid.” What could you say to help them get adult support? How would you reach genuine help, and why avoid paying the new account?

LESSON 6 • FAMILY PAGE

Talk together

Finish with a choice the learner owns. A thoughtful explanation matters more than earning or saving any amount.

- Which moment would you handle differently now, and why?
- What would you check if expected money did not arrive?
- Which useful sentence would you keep for later?

Optional missions

Optional A: rehearse, “I got a money request I don’t understand. Can we check it?” Then try, “I already sent a code. Can you help me now?” A teacher or trusted adult can help, or you can practice the words privately.

Optional B: explain a goal using invented numbers. Ask someone to change one condition, such as a canceled job, then decide how to adjust. A short conversation is enough.

One thing to keep

A useful idea, a question or a next step. You can leave this blank and talk instead.

LESSON 6 • OPTIONAL

Story recap and extra practice

Choose the parts that help. These are optional and do not require the graphic novel or an animated video.

Optional story recap

Choose one. 1. Of the \$110 cleat cost, which \$55 is a family contribution and which must Maya repay? Why is setting it aside different from paying Mom? 2. When the \$70 net online proceeds arrive, \$7 goes to College, \$55 repays Mom and \$8 goes to Room. Does releasing the old \$55 reserve create income?

Finish the course

Choose one moment you would handle differently now. Say what you would do and why. You can use a character's situation instead of a personal story. Keep a useful line such as "Let me check the total," "That money is already promised," or "Can we check this message together?" Use your own words.

An adult can keep a private record that you tried each lesson's core activities and explained both fresh checks, including after discussion or correction. Finishing does not require earning, saving, purchasing or disclosing a particular amount.

LESSON 6 • ANSWER KEY

Review the thinking

Fresh question answers

1. Total repayment \$44; borrowing cost \$4. $\$18 - \$9 = \$9$ available, so the first \$11 payment is \$2 short now. The possible job is uncertain. Waiting or lowering the cost can work; do not count unconfirmed money as received.
2. “I’m glad you told me. Let’s get someone who can help.” Stop payments, tell a trusted adult and keep messages and the receipt privately. Contact the original prepaid-card issuer through official support. An unsolicited paid-recovery promise can cause another loss. Do not promise secrecy or guaranteed recovery.

Activity and mission guidance

1. A totals \$63 with \$3 interest. B totals \$66 with \$6 interest. B’s \$11 payments are smaller but cost \$3 more overall. A’s \$21 payment does not fit a \$15 monthly limit. B fitting that limit alone does not prove it affordable: consider other needs, uncertainty and whether the instrument works. Waiting, saving, renting or finding a usable lower-cost instrument may work. Ask about condition and repair costs.
2. At 10%, interest is \$10 and repayment \$110. With other terms constant, the higher rate costs more. At 5% simple interest for two years, interest is $\$100 \times 0.05 \times 2 = \$10$. This isolates time in a separate model; it is not an amortizing loan or credit-card bill.
3. Credit-account payment history belongs in the report. Lenders may use it in approval, rates and terms. Do not promise a specific score or rate change. 4. Training may develop a useful skill, but its costs, completion prospects and job prospects need checking. The jacket offers immediate use rather than the same possible long-term benefit. The label alone does not decide whether borrowing is wise.
5. Stop, show an adult and do not send codes. A courier story and pressure do not verify the check. If already deposited, use adult help to contact the bank independently; do not send a separate refund.
6. $\$32 - \$8 = \$24$ available. The \$50 kit leaves a \$26 gap; the \$38 kit leaves \$14. The possible \$10 is not available money. Waiting, reducing costs or planning suitable work can be valid. A canceled job does not require borrowing.

Optional recap: the parents’ \$55 contribution is not owed; the \$55 advance is. Reserving money is not repayment. Maya later repays \$55 out of \$70 net online proceeds; the remaining allocations are \$7 College and \$8 Room. Releasing the older \$55 reserve makes existing money available for another purpose; it creates no new income and is not a second withdrawal.

Completion check

The learner tried the four readings, the main activity and both fresh questions, then reviewed the answers with an adult. A correction counts. Optional work can be skipped.

Adult initials and date, kept privately: _____

Adult reference notes

Adult reference on paychecks and work

The paycheck examples use 2026 California assumptions: Social Security 6.2%, Medicare 1.45% and SDI 1.3%, with zero federal and state income-tax withholding and no other deductions. Actual stubs vary. Withholding is not the final tax owed and does not determine all filing obligations. Social Security provides retirement, disability and survivor benefits subject to rules; Medicare is health insurance mainly for people 65 and older and some younger eligible people. California SDI supports disability and paid family leave benefits subject to eligibility.

Cash is a payment method, not a worker classification. Paid services, gifts and personal-item sales are different categories. Annual net earnings from self-employment of \$400 or more generally trigger a federal filing and self-employment tax requirement; other filing requirements can apply below that amount. The threshold is not a universal tax-free allowance or a limit on all cash received. An adult should check current IRS guidance for the actual circumstances.

A personal item sold below its original cost generally does not create taxable gain; sales at a profit and resale businesses need different analysis. The story's payments do not provide a complete annual tax picture. Keep records and seek appropriate help. For real work, check applicable age, hours, duties, permits and employer rules. Training does not guarantee a job or higher pay.

Adult reference on banks and payment terms

Read the actual account agreement. There is no universal overdraft fee. Transactions may be declined; some accounts do not allow overdrafts. Under Regulation E, affirmative opt-in is generally needed before charging for paying an ATM or one-time debit-card overdraft; checks and recurring payments have different rules. Declining opt-in does not guarantee freedom from all fees.

Eligible deposit protection applies by depositor or member, insured institution and ownership category. Accounts in the same category at the same institution are combined. Nonbank app coverage depends on where eligible deposits are held and whether conditions are met. Institution-failure protection does not cover every scam or loss.

Banks and credit unions can earn interest by lending and may pay interest on deposits. Terms, fees and rates vary, and some accounts pay no interest. A phone display alone establishes neither an interest rate nor deposit protection.

Private completion record

For each lesson, an adult can note: four readings tried; core activities tried; fresh question 1 explained independently or after discussion; fresh question 2 explained independently or after discussion; one idea to revisit. Mark optional recaps and missions tried or skipped. A corrected answer counts. Keep only what is useful for your family or classroom; do not submit personal amounts, financial records, codes, messages or student identifying information.

Sources for adult reference

Official sources for the financial concepts and 2026 example assumptions. Check current rules and account terms before applying an example to a real situation.

IRS employment tax rates

<https://www.irs.gov/taxtopics/tc751>

California EDD rates and withholding

https://edd.ca.gov/en/payroll_taxes/rates_and_withholding/

IRS self-employment tax

<https://www.irs.gov/businesses/small-businesses-self-employed/self-employment-tax-social-security-and-medicare-taxes>

FDIC deposit insurance

<https://www.fdic.gov/resources/deposit-insurance/understanding-deposit-insurance>

NCUA share insurance

<https://mycreditunion.gov/protect-your-money/share-insurance>

CFPB overdraft consent

<https://www.consumerfinance.gov/rules-policy/regulations/1005/17/>

CFPB credit reports

<https://www.consumerfinance.gov/ask-cfpb/what-is-a-credit-report-en-309/>

CFPB credit scores

<https://www.consumerfinance.gov/ask-cfpb/what-is-a-credit-score-en-315/>

CFPB credit-card grace periods

<https://www.consumerfinance.gov/ask-cfpb/what-is-a-grace-period-for-a-credit-card-en-47/>

FTC fake-check scams

<https://consumer.ftc.gov/articles/how-spot-avoid-and-report-fake-check-scams>

FTC phishing

<https://consumer.ftc.gov/articles/how-recognize-avoid-phishing-scams>

FTC gift-card scams

<https://consumer.ftc.gov/articles/avoiding-and-reporting-gift-card-scams>

FTC refund and recovery scams

<https://consumer.ftc.gov/articles/refund-and-recovery-scams>

SEC compound interest

<https://www.investor.gov/introduction-investing/investing-basics/glossary/compound-interest>

SEC investment risk

<https://www.investor.gov/introduction-investing/investing-basics/what-risk>

SEC diversification

<https://www.investor.gov/introduction-investing/getting-started/asset-allocation>

IRS personal item sales

<https://www.irs.gov/businesses/what-to-do-with-form-1099-k>

FDIC banking apps

<https://www.fdic.gov/consumer-resource-center/2020-11/banking-apps>

SEC bond funds and risk

<https://www.investor.gov/introduction-investing/investing-basics/glossary/bond-funds-and-income-funds>