

# MONEY SMART KIDS

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# Money Smart Kids

## Chapter 1

# UNDERSTANDING MONEY





# Welcome to Mapleview Market

Siblings Maya (11) and Leo (8) set up a lemonade stand but run into a problem—no one has coins!



**Think-Pair-Share:** Ask readers, "If you couldn't use money, how would you trade for a glass of lemonade?"



# Barter Begins

Mrs. Garcia offered a chocolate-chip cookie. Maya nodded; Leo loved cookies. "Deal!"

They traded a tall cup of lemonade for the cookie.



By lunchtime, they'd swapped lemonade for sunflower seeds, a comic book, and even a homemade bracelet.

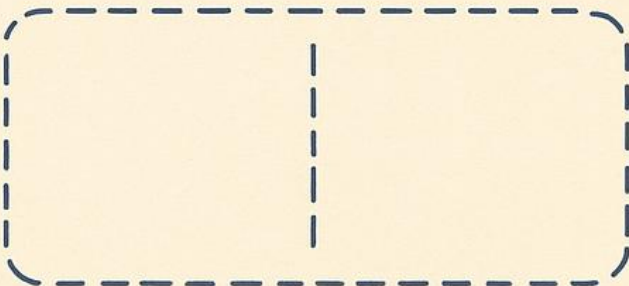
But trouble bubbled up:

A kid wanted lemonade, but Maya didn't need another comic.

Leo wanted apples, but the apple farmer didn't want lemonade.



## Draw-Your-Trade



Our trade feels fair because \_\_\_\_\_.





# Grandpa Ravi's Treasure Box

Long ago," he said, people solved the barter problem with shiny metal everyone trusted.



## Why gold?

- Rare – hard to find, can't just pick it off trees.
- Doesn't rust or crumble.
- Easy to shape into equal coins

## Mini-Experiment – Weigh It!

Hold a button in one hand and a pebble in the other. Which feels heavier? Imagine carrying hundreds of pebbles all day!

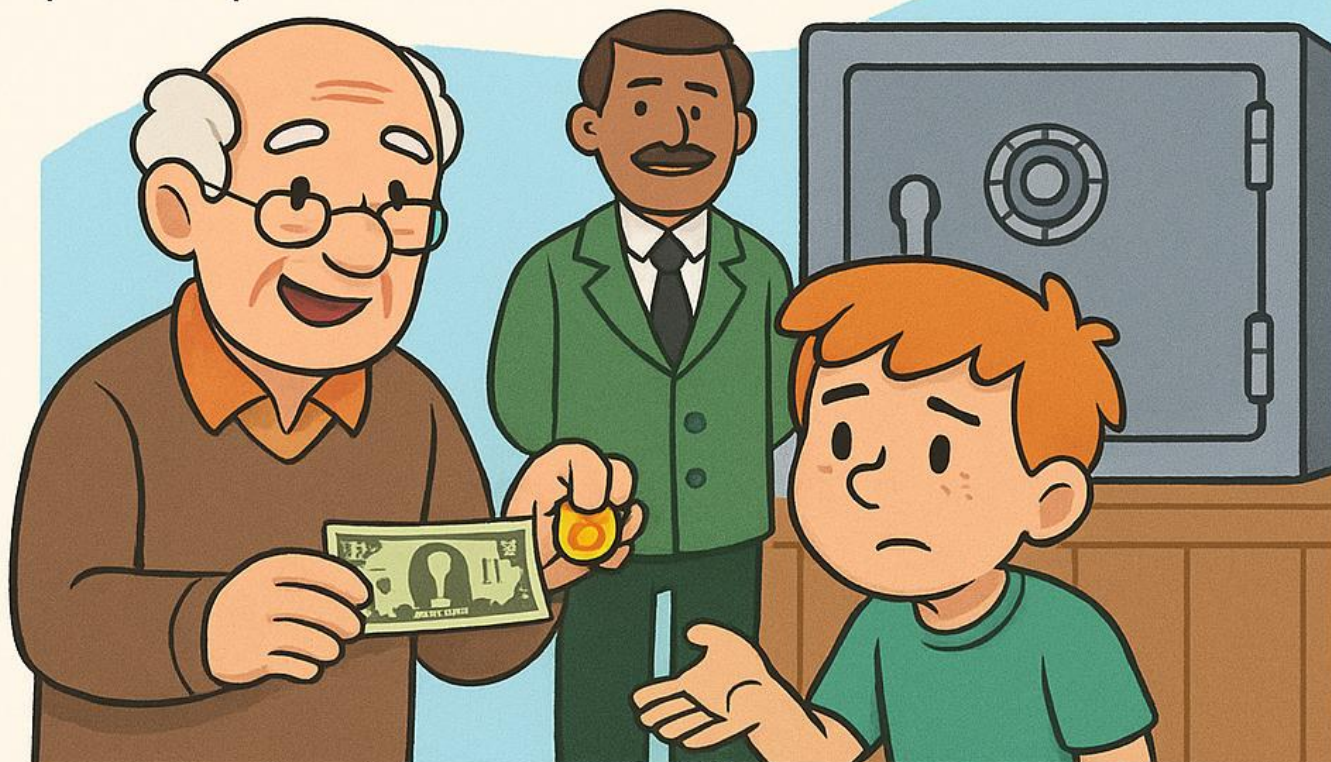




# Paper Promises

Merchants got tired of lugging gold. They stored it with a trusted banker. The banker wrote paper slips: IOUs that said, "This note equals two gold coins in my vault."

People soon exchanged paper money instead of gold. It was lighter, fit in pockets, and everyone believed the promise printed on it.



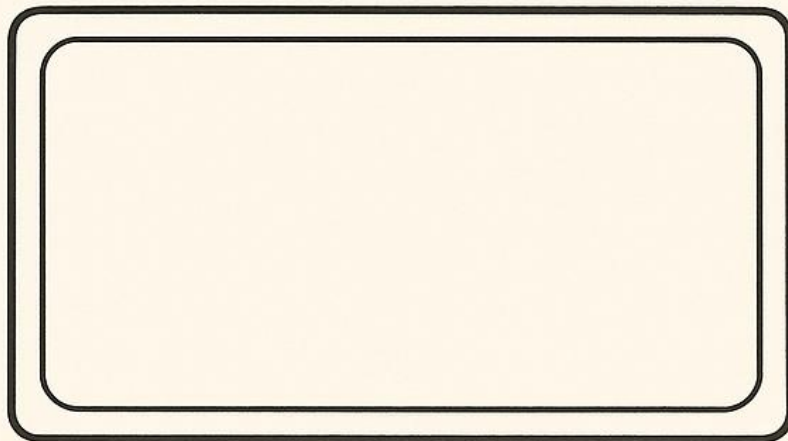
„Its just paper,” he said.

“True.” Grandpa smiled,  
“but it’s backed by trust.”

**Design-A-Bill activity** (start here, finish on Activity Page A):

Draw your own  
Mapleview Buck.  
Include:

- a picture that shows trust (e.g. padlock, handshake)
- a cool serial number
- your signature as “Treasurer”



a picture that shows trust  
(e.g. padlock, handshake) \_\_\_\_\_



# Invisible Coins?

Cousin Asha pulled out her phone.  
“I bought a superhero comic with *crypto*,”  
she said.



What's crypto?  
Leo asked, eyes wide.

Crypto is digital money living on thousands of computers. The computers solve math puzzles—called *blockchain*—to track who owns each coin. No heavy gold, no paper, just code!

Maya whistled.  
“Cool...but is it safe?”

‘You need a secret key,’ Asha replied.  
‘Lose it, and poof! Your coins are gone.’





# Secret-Code Hunt

Interactive puzzle (complete on Activity Page B):



Asha hid one crypto coin in a riddle. Decode the message using the simple key (A = 1, B = 2, ... Z = 26):

3-18-25-16-20-15

Write the six-letter word here:

(Answer: CRYPTO)



# Four Stops on the Money Journey

Barter



Gold & metals



Paper money



Crypto



Whoa!



“Money keeps changing,” he said, “but one rule stays: People must agree it has value.”



# LEMONADE 2.0



## PRICE LIST

### Barter

1 SNACK =  
1 DRINK



### Cash

\$1 COIN =  
1 DRINK



### Crypto

SCAN QR  
CODE →



Customers loved the choices.  
Maya and Leo sold out.

*Money solved our problem  
after all.”*

Leo grinned. “Money solved our problem after all.



Money solved our problem after all.

“To smart trading and smarter kids!”



# Quick Quiz

Circle True (T) or False (F):

Barter works best when both people want what the other has.

**T**

Gold rusts easily, so it was never good money.

**F**

Paper money is valuable only because everyone trusts it.

**T**

Crypto coins are stored in your backpack.

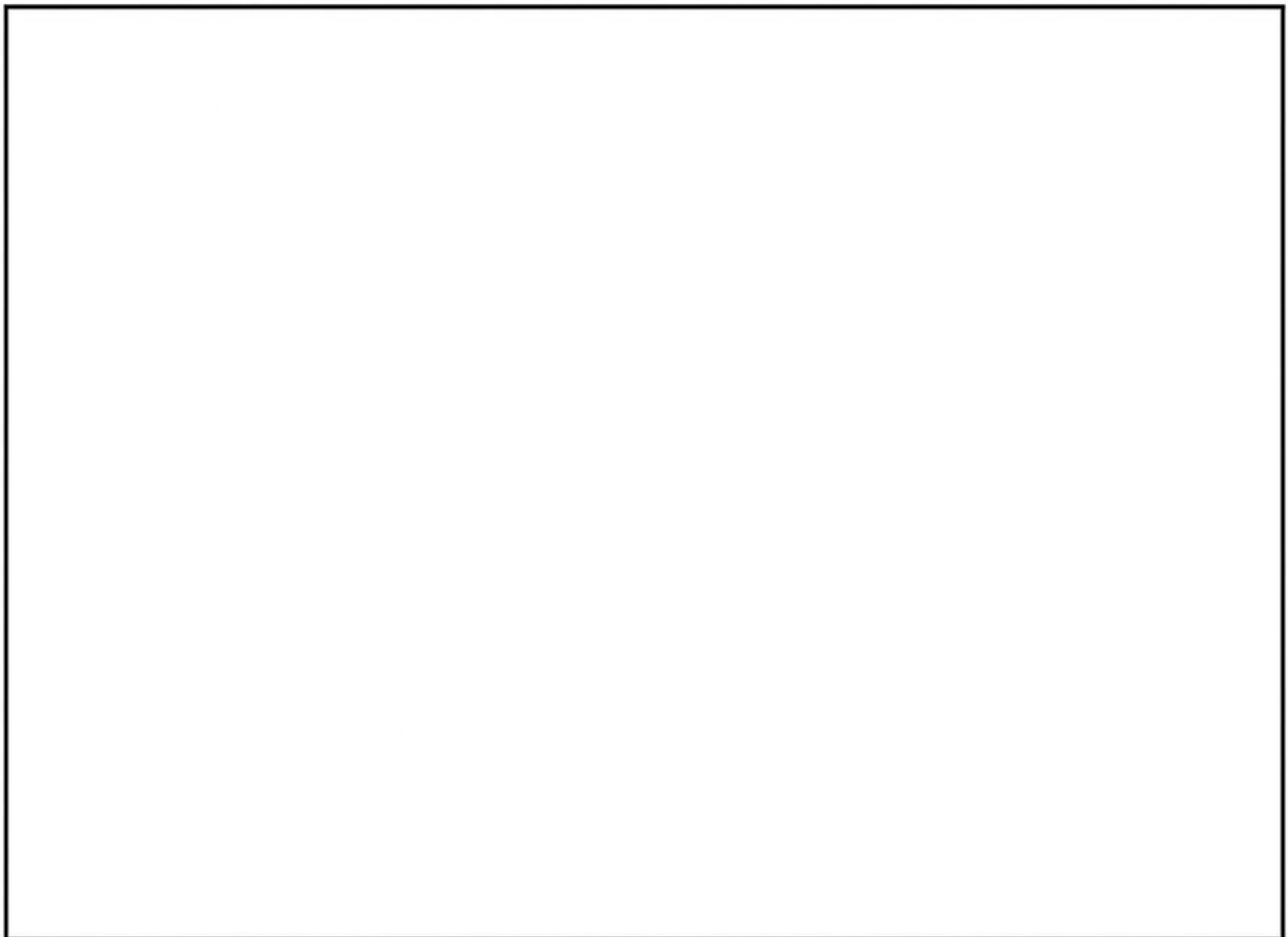
**T**

(Answers: 1-T, 2-F, 3-T, 4-F)



Draw your own Mapleview Buck. Include:

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- your signature as "Treasurer"




SERIAL NUMBER

Treasurer



Use the key to decode words. A = 1,  
B = 2, ... Z = 26

A	B	C	D	E	F	G	H	I	J
1	2	3	4	5	6	7	8	9	10
N	O	P	Q	R	S	T	U	V	W
11	12	13	14	15	16	17	18	19	26



SECRET//NOFORN



# GLOSSARY & PARENT CONER

Word	Kid-Friendly Meaning
<b>Barter</b>	Trading one thing for another without money.
<b>Value</b>	How much people think something is worth.
<b>Gold Standard</b>	Time when money notes could be swapped for a fixed amount of gold.
<b>Receipt/ IOU</b>	A paper promise you can exchange for something.
<b>Blockchain</b>	Huge digital notebook stored on many computers that keeps track of crypto coins.
<b>Crypto</b> (Cryptocurrency)	Digital money that uses secret math to stay secure.

## Parent Tips

- Table talk: Ask "What would you trade if money disappeared for a day?"
- Safety first: Remind older kids never to share crypto keys or online passwords.