

MONEY WISE EDUCATOR RESOURCES

Money Wise Explorers

The First Money Adventure

Companion Teachers Guide

For teaching learners ages 7 to 9

Don D. Brown

Rebell Books

A free resource for teachers, families, homeschool instructors, and youth mentors.

Includes 15 chapter lessons, six reproducible planning pages, a learning check with answers, and a final project.

www.dondbrownbooks.com

Revised companion edition 2026

How to use this guide

Teach this guide alongside Money Wise Explorers The First Money Adventure, the revised 2026 student book. Learners will explain a simple money choice, keep a checked record, make a goal, and ask for help safely. Use the matching chapter number and title to locate the reading in either the paperback or EPUB; page numbers differ by format.

Before each lesson Read the chapter and its Practice and reflection section. Copy only the student pages needed. Gather paper, pencils, pretend money or counters, and an optional calculator. Read aloud, use paper tokens, and accept drawings or oral explanations. Count together before asking for independent written work.

During the lesson Model one example, let learners try the activity, then use the chapter check and discussion prompt. The teacher answer is printed directly below the check. Ask learners to show how they know, not merely give a number.

After the lesson Keep a brief portfolio of records, comparisons, and revisions. Reuse the learning check before and after the sequence to identify progress; it is a classroom tool, not a standardized test.

Access and participation Offer reading aloud, a partner, larger print, extra time, a calculator, drawing, dictation, or an oral response. Keep the learning goal while adjusting the response method. Extension work adds a changed condition or a request for evidence.

Privacy and practical use Use fictional amounts and names. No learner needs real income, an allowance, a bank account, purchases, investment holdings, or donations. Family activities may use an invented household. Adults remain responsible for household financial decisions.

Educational use Rates, fees, prices, returns, and scenarios are teaching assumptions unless explicitly sourced and dated. Check current provider terms and official guidance before discussing an actual product. This guide offers education, not individualized financial, tax, or legal advice.

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Teaching sequence

Alex, Maya, and Tyler learn with Dr. Lee. Penny appears as a guest guide in selected material.

Chapters	Teaching emphasis
1 to 5	Everyday choices and planning
6 to 10	Digital spending records and goals
11 to 15	Responsibility safety and review

Suggested pacing

Plan a teaching session of about 30 minutes per chapter after reading, with a second session when a longer chapter or activity needs it. At one chapter weekly, allow 15 weeks plus project time; at two weekly, allow 8 weeks plus project time. These are adaptable schedules, not required course hours.

Stage	Explorers	Builders	Achievers	Leaders
Recall and objective	4 min	5 min	5 min	5 min
Model and clarify	6 min	8 min	10 min	10 min
Activity and comparison	12 min	17 min	20 min	25 min
Check and reflect	8 min	10 min	10 min	10 min

Assessment and discussion

Give up to two points for each learning-check item: one for the correct calculation or key concept, and one for the method, explanation, or necessary qualification. Equivalent reasoning is welcome. For discussion, assess evidence, logic, respectful listening, and revision rather than agreement with a preferred opinion.

Use lesson activity solutions to model a worked answer. Open-ended answers may differ when their assumptions and arithmetic are sound. For a learner who needs support, simplify amounts or use tokens; for an extension, change a price, date, fee, or condition and require a revised answer.

Finding resources Resources A to F can be reused across chapters. Learners may write on a printed page or answer in a notebook or separate document. PDFs are designed for reading and printing; they are not fillable forms.

Chapter 1 What is Money and Why Do We Need It

Read the matching student-book chapter before this session.

Learning objective Explain why people use money.

Teaching focus Use the lunch-trading story to distinguish a direct swap from paying with money. A wanted object is not automatically available for trade.

Key words Money: something people accept in payment. Barter: exchanging goods or services directly.

Trade and pay

1. Give pairs paper cards labeled apple, pencil, and bookmark. Each learner chooses a different item they want; no personal belongings are traded.
2. Try a direct swap, allowing either person to decline. Then give each learner five pretend dollars and post a \$2 bookmark and \$1 pencil.
3. Buy one of each on paper, count the total, and draw the money left. Ask what made the second exchange easier.

Activity answer The two items cost \$3 and leave \$2. Money helps when people accept it in exchange; everyone need not want the same object.

Book check You have \$5 and spend \$3. How much remains?

Answer \$2 remains because $\$5 - \$3 = \$2$.

Discuss What question would you ask before buying something new?

Listen for Look for a question about price, need, usefulness, or permission before buying.

Home or extension Ask an adult for an example of something useful that does not cost money. Drawing an example is an equal alternative.

Chapter 2 The Great School Store Adventure

Read the matching student-book chapter before this session.

Learning objective Compare a price with a small spending limit.

Teaching focus Use the store story to show that a spending limit requires a choice. Explain that two people can prefer different items without either being wrong.

Key words Price: the amount asked for an item. Spending limit: the most available for a purchase.

A small school store

1. Post a \$3 notebook, a \$2 bookmark, and a \$1 pencil. Give each learner a fictional \$5 limit.
2. Ask learners to choose items totaling no more than \$5 and draw or list their purchase.
3. Raise the notebook price to \$4. Have learners revise the plan and tell a partner what they gave up.

Activity answer A notebook and bookmark originally use all \$5. After the increase that pair costs \$6; notebook plus pencil costs \$5. Other plans within the limit are valid.

Book check You have \$6. Can you buy two \$2 bookmarks and a \$3 notebook?

Answer No. The total is \$7, which is \$1 more than \$6.

Discuss Why might two people value the same object differently?

Listen for Accept explanations based on different needs, interests, or uses rather than judging a classmate's preference.

Home or extension Compare two pretend purchases with an adult. Ask what each would leave for later.

Chapter 3 The Growing Garden of Money

Read the matching student-book chapter before this session.

Learning objective Distinguish saving toward a goal from a guaranteed investment gain.

Teaching focus Separate money added to a jar from returns on an investment. The garden comparison must not imply that every investment grows.

Key words Saving: keeping money for later. Investment: putting money into something that may gain or lose value.

A savings staircase

1. Choose a pretend \$12 goal. Draw four steps and label each step \$3 saved.
2. Count \$3, \$6, \$9, and \$12. Label these amounts money added, not interest.
3. Change one weekly deposit to \$0. Decide whether to add another week or revise the goal.

Activity answer Four \$3 deposits total \$12. With one missed deposit, the total is \$9 after four weeks and another \$3 deposit is needed.

Book check If \$3 is saved for three weeks, how much is added?

Answer \$9. Contributions to a jar are not investment earnings.

Discuss What could make a plan change?

Listen for Learners may name a changed price, missed deposit, new need, or changed goal.

Home or extension Draw a possible goal and one small step toward it. No real saving contribution is required.

Chapter 4 The Big Game Day Surprise

Read the matching student-book chapter before this session.

Learning objective Make a backup plan for an uncertain event.

Teaching focus The game-day change illustrates preparation for uncertainty. Keep examples about manageable classroom plans rather than family emergencies.

Key words Backup plan: another action if a plan changes. Uncertain: not known for sure.

Plan for a rainy day

1. Plan a pretend outdoor game day with \$10: \$6 equipment and \$4 refreshments.
2. Announce rain. An indoor room is available at no cost, but a new \$2 game is needed.
3. Choose a revised plan within \$10 and explain what changed. Let teams draw it.

Activity answer Keeping \$4 refreshments leaves \$6 for games, so a \$2 indoor game fits if the \$6 outdoor equipment purchase has not been made. Check purchase timing.

Book check Does a backup plan guarantee that nothing will go wrong?

Answer No. It helps prepare for some possibilities; it cannot remove every surprise.

Discuss What is a useful backup for one of your plans?

Listen for A useful backup names an action and who can help. It does not promise that every problem will disappear.

Home or extension Ask about a backup for a picnic or game, or draw one for a fictional family.

Chapter 5 The Big Bake Sale Adventure

Read the matching student-book chapter before this session.

Learning objective Subtract a cost from money received.

Teaching focus Connect market planning to the bake-sale lesson. Use paper products and prices; actual food sales are unnecessary.

Key words Customer: a buyer. Cost: money used to make or provide something.

A pretend market stand

1. Draw eight pretend bookmarks priced at \$1 each. Mark the paper and decorating cost as \$3 total.
2. Calculate money received if all eight sell, then subtract the supplies.
3. Suppose only five sell while the supplies still cost \$3. Recalculate and explain why sales money is not all available to keep.

Activity answer Eight sales bring \$8 and leave \$5 after stated supplies. Five sales bring \$5 and leave \$2. Other costs could reduce either remainder.

Book check A sale brings in \$8 and supplies cost \$3. What remains?

Answer \$5 remains before any other costs.

Discuss Why should a seller count supplies as well as sales?

Listen for Expect learners to explain that supplies must be paid for, even when fewer items sell.

Home or extension Find an example of a helpful service. Discuss what supplies or time it could require.

Chapter 6 The Digital Payment Detective

Read the matching student-book chapter before this session.

Learning objective Explain that digital spending uses real money.

Teaching focus A phone or card gives payment instructions; it does not make a purchase free. Use drawings rather than actual apps.

Key words Digital payment: an electronic instruction to move money. Balance: money remaining in an account.

Small taps add up

1. Draw a pretend account with \$10. Record a \$3 purchase and count the \$7 remaining.
2. On a separate \$10 record, add three \$2 game extras. Count the total spent and remaining.
3. Read a paper message saying Send your secret code for a prize. Rehearse pausing and asking a trusted adult.

Activity answer The three extras cost \$6 and leave \$4 in the separate account. Do not mix the two example balances. No secret code should be shared.

Book check Three game extras cost \$2 each. What is the total?

Answer \$6. Small purchases add up.

Discuss Who can help you check an unexpected payment message?

Listen for A trusted adult can help verify the message using a known contact route.

Home or extension Explain to an adult why a small digital purchase still uses money. No screen access is needed.

Chapter 7 The Money Record Mystery

Read the matching student-book chapter before this session.

Learning objective Check a money record against evidence.

Teaching focus Use the money-record story to practice checking evidence. A copied record can repeat an error; checking evidence matters.

Key words Record: written information about an event. Receipt: evidence of a purchase or payment.

Find the record error

1. Write an opening balance of \$10, a \$3 sale, a \$5 supplies purchase, and a \$2 purchase on paper receipts.
2. Give one team a ledger ending at \$8. Ask pairs to check every receipt and recalculate the ending amount.
3. Correct the record to \$6, note the reason, and practice a kind explanation without accusing anyone.

Activity answer $\$10 + \$3 - \$5 - \$2 = \$6$. The \$8 record is incorrect. Checking a copied ledger alone would not establish which transaction was wrong.

Book check Does copying a wrong number make it correct?

Answer No. Check the transaction and correct the record.

Discuss How can you respond kindly when someone makes a mistake?

Listen for Look for calm language such as Let us check the receipt rather than blame.

Home or extension Invent a three-entry money record and ask an adult to check the arithmetic.

Chapter 8 The Time Traveling Bank Adventure

Read the matching student-book chapter before this session.

Learning objective Recognize that banking tools and record keeping can change.

Teaching focus Keep the time-travel theme as a comparison of banking tools. Technology changes the method of recording; it does not create extra deposits.

Key words Deposit: money put into an account. Ledger: a written list of money movements.

One deposit two records

1. Give pairs a paper ledger and a drawn screen, each starting at \$6.
2. Add the same pretend \$4 deposit to both. Compare the ending balances.
3. Ask learners to name what stays the same and what changes between the two records.

Activity answer Both end at \$10. These are two views of the same deposit, not \$20 available to spend.

Book check Does using a phone instead of paper automatically create more money?

Answer No. The tool changes how a transaction is made or recorded.

Discuss What banking task could you ask an adult to explain?

Listen for Useful questions include how to record a deposit, check a balance, or ask for help.

Home or extension Ask an adult how they check that a payment was recorded, without viewing any private details.

Chapter 9 The Community Helper Network

Read the matching student-book chapter before this session.

Learning objective Account for project income and costs.

Teaching focus Use the community project to connect income with its actual costs. Give equal value to time, skills, and voluntary contributions.

Key words Project: work toward a shared goal. Contribution: money, time, or help given voluntarily.

A reading corner project

1. Choose the fictional \$12 book set. Assign sorting, sign-making, record-checking, and organizing roles.
2. Record \$9 bookmark sales, subtract \$2 supplies, then add \$5 classroom project money.
3. Calculate whether the goal is met. Explain the result to another team and check the record together.

Activity answer $\$9 - \$2 + \$5 = \$12$, enough for the stated set. Counting all \$9 sales plus \$5 would overstate money available by \$2.

Book check What is left from a \$10 sale after \$4 materials?

Answer \$6 before other costs.

Discuss How can someone help a project without giving money?

Listen for Accept noncash help such as sorting, making signs, or checking totals. Do not require donations.

Home or extension Name one way to help a reading project without paying money.

Chapter 10 Your Money Adventure Map

Read the matching student-book chapter before this session.

Learning objective Break a goal into manageable steps.

Teaching focus Build a goal map with an amount, a saving step, and a review point.

Key words Goal: something a person plans to achieve. Progress: movement toward a goal.

Draw a goal map

1. Draw a pretend \$10 goal, starting at \$0. Add five stepping stones worth \$2 each.
2. Mark one stone for each week. Ask when the goal is reached if every deposit is made.
3. Change one deposit to \$1. Show the shortfall and decide how to adjust the plan.

Activity answer Five \$2 deposits reach \$10. With one \$1 deposit and four \$2 deposits, the total is \$9; one more dollar is needed.

Book check How long does a \$10 goal take at \$2 each week, starting at zero?

Answer Five weeks, assuming the saving amount and price do not change.

Discuss What could help you keep track?

Listen for A chart, dated checklist, or counted tokens can help track progress.

Home or extension Draw a goal map for a fictional purchase or a nonmoney goal.

Chapter 11 The City of Grown Up Money

Read the matching student-book chapter before this session.

Learning objective Name a question about an adult money responsibility.

Teaching focus Introduce shared services and adult responsibilities without asking children to manage household finances. The star activity is only a simplified model.

Key words Tax: a payment required by government. Public service: a service provided for a community.

Questions in a model town

1. Draw a town with a library, road, shop, and fire station. Give each pretend player ten stars.
2. In this model, require two stars from each player for shared services. Count the eight remaining.
3. Ask each learner to choose a service and write or dictate one question an adult could help answer.

Activity answer Ten minus two leaves eight. Explain that real taxes have different rules and are not simply two stars per person.

Book check Are children responsible for solving adult household money problems?

Answer No. Children can learn with support; adults remain responsible for household decisions.

Discuss Which shared service would you like to learn about?

Listen for Look for curiosity about who provides a service or how it is funded, not personal family disclosures.

Home or extension Name a service used by a fictional household and one question about it.

Chapter 12 The Money Security Mission

Read the matching student-book chapter before this session.

Learning objective Pause before sharing private information.

Teaching focus Use paper messages to rehearse help-seeking. Learners do not create, share, or test real passwords.

Key words Private information: details that should be protected. Secret code: a code used to protect access.

Pause before a prize

1. Read two invented messages: A asks a teacher about a club time; B promises a prize for a secret code.
2. Ask learners to identify which message needs adult help and why.
3. Practice saying I will stop and ask my trusted adult. Let learners draw the safe next step.

Activity answer Message B asks for a secret and creates a reason to share it. Do not reply, open its links, or provide a code.

Book check Should you send a password to claim an unexpected prize?

Answer No. Do not reply or share the secret; ask a trusted adult for help.

Discuss How can asking for help protect you?

Listen for Asking for help is a protective action. Blame and embarrassment should not stop reporting.

Home or extension Choose a trusted adult to ask for help with an unexpected money message.

Chapter 13 Making Money Choices That Matter

Read the matching student-book chapter before this session.

Learning objective Consider how a money choice affects others.

Teaching focus Use a needs-and-wants sort as a decision exercise. Needs vary with circumstances; avoid ranking classmates' families.

Key words Need: something required in a situation. Tradeoff: what a person gives up when choosing.

Choose now or later

1. Give a fictional learner \$5 and two choices: spend all \$5 now or buy a \$2 pencil and keep \$3.
2. Have pairs draw what each plan leaves for a later goal.
3. Add a reason for needing a pencil today. Ask whether that information changes the preferred choice.

Activity answer The first plan leaves \$0; the second leaves \$3. The preferred choice depends on the stated need and goal, not only the largest balance.

Book check If you spend all \$5 today, how much of that \$5 is left for tomorrow?

Answer \$0. A choice uses resources that cannot be spent twice.

Discuss When has waiting helped you make a choice?

Listen for A thoughtful answer connects waiting to a goal or to getting better information.

Home or extension Invent a situation in which waiting helps and one in which an immediate purchase is needed.

Chapter 14 Money Around the World

Read the matching student-book chapter before this session.

Learning objective Recognize that countries can use different currencies.

Teaching focus Keep currency comparisons concrete. Equal printed numbers in different currencies do not establish equal purchasing value.

Key words Currency: a system of money. Exchange rate: how much of one currency is exchanged for another.

Name the currency

1. Draw two pretend currencies, leaf units and shell units. State the classroom rate: one leaf equals two shells.
2. Label the same pretend item five leaves or ten shells. Exchange paper tokens at the stated rate.
3. Compare five shells with five leaves and explain why the printed number alone is not enough.

Activity answer Five leaves equal ten shells in this invented example. Five shells equal two and a half leaves, so the amounts differ.

Book check Does the same printed number always mean the same value in different currencies?

Answer No. The currency and the exchange rate matter.

Discuss What could you ask about money used somewhere else?

Listen for Accept questions about the currency name, rate, or prices. The classroom rate is not a real quote.

Home or extension Look at a picture of another currency with an adult, or invent a currency and label its unit.

Chapter 15 Getting Ready for Your Money Journey

Read the matching student-book chapter before this session.

Learning objective Explain one money habit and a next step.

Teaching focus Use a brief portfolio review rather than a certificate as the only evidence of learning. Celebrate explanations, checks, and revisions.

Key words Habit: an action practiced repeatedly. Review: looking back to check and improve.

My next money habit

1. Start a final pretend record with \$8, add \$2, and subtract \$3. Ask learners to show the result.
2. Choose one earlier activity and explain a money decision, a safety step, and someone who can help.
3. Write or dictate one habit to practice and a date to review it. Use the goal and decision pages.

Activity answer The final balance is \$7. A workable habit names an action and a review point, such as checking pretend receipts each Friday.

Book check You start with \$8, receive \$2, and spend \$3. What remains?

Answer \$7 because $\$8 + \$2 - \$3 = \$7$.

Discuss Which habit will you practice next?

Listen for Look for a specific habit the learner can control, with help where needed.

Home or extension Share a drawing or explanation of one learned skill. No real money task is required.

Reproducible resources

Resource A Money record

Name or chosen label _____ Date _____

Use invented amounts. Start with a balance, record each movement once, and check the ending amount against the evidence.

Opening balance _____

Date or step	What happened	Money in	Money out	Balance

Ending balance _____ Checked by _____

Show one calculation or drawing that checks the record.

If the record and evidence disagree, what will you check first?

Resource B A budget that fits

Name or chosen label _____ Date _____

Plan for a fictional week, month, or project. Do not include real family finances. State the period so the figures can be compared.

Period _____ Available money _____

Use of money	Planned amount	Revised amount
Agreed needs or project costs		
Goal saving		
Reserve		
Optional spending		
Voluntary giving if chosen		
Total assigned		
Unassigned money		

Check that assigned uses plus unassigned money equal the amount available. Do not count a reserve in two places.

New condition or changed amount

What will change in your plan and why?

Resource C Compare and choose

Name or chosen label _____ Date _____

Compare two pretend purchases. An adult can read the labels aloud.

Question	Option A	Option B
What need or goal does it serve?		
Price or commitment		
Extra charges or costs		
Total stated cost		
Rules access or permission		
What is still unknown?		

My choice and reason

What am I giving up, and what new fact could change my choice?

Resource D My goal and next step

Name or chosen label _____ Date _____

Use a fictional goal or a nonmoney goal. Personal disclosures and real contributions are not required.

My goal and why it matters

Amount needed and amount already available

Amount added each week or another clear action

Number of steps and target date

Someone who can help and the permission needed

What could change and my backup plan

Review date and evidence of progress

Resource E Pause and verify

Name or chosen label _____ Date _____

Paper practice only. Never write a real password, account number, recovery secret, or verification code on this page.

Fictional message URGENT Send your secret code now or lose your prize. Use the link in this message.

What is being requested and what creates pressure?

What should stay private?

What will I avoid doing?

Which trusted adult or independent official contact route can help?

What if I already responded in a real situation?

Teacher reminder A safe response pauses, shares no secret, verifies separately, and seeks appropriate help promptly. A logo, lock symbol, or polished wording is not sufficient proof of honesty.

Resource F Review a plan

Name or chosen label _____ Date _____

Item	Plan	Result
Money received or available		
Costs or assigned uses		
Remainder		

What changed between the plan and the result?

Which part could I influence and which part was outside my control?

What will I do next and why?

What did I learn and when will I review again?

Learning check

Name or chosen label _____ Date _____

Before or after the unit _____ Show or explain how you know. Use only the stated facts. All amounts and rates are fictional.

1. You have \$7 and buy a \$2 notebook and a \$1 pencil. How much remains? Show counting or a calculation.

2. You keep \$2 each week for five weeks, starting with \$0. How much did you add? Is this added money the same as investment earnings?

3. A pretend sale receives \$9 and costs \$4 for supplies. How much remains before other costs?

4. A copied money record says \$8, but the receipts show $\$10 + \$3 - \$5 - \$2$. What should the record say, and what should you do?

Learning check continued

Name or chosen label _____ Date _____

Before or after the unit _____ Show or explain how you know. Use only the stated facts. All amounts and rates are fictional.

5. An unexpected message offers a prize if you send a secret code. What should you do?

6. A pretend goal costs \$12. You have \$4 and save \$2 a week. How many more weeks are needed if nothing changes?

7. A learner wants a \$5 toy now but also wants a \$10 book later. They have \$5. Explain one choice and what it gives up.

8. Does a five printed on one country's money always have the same value as a five on another country's money? Explain.

Learning check answer key

Teacher use. Award up to two points per item: one for the correct calculation or central concept and one for the reasoning, method, or relevant condition. Eight items total sixteen points. Use the pattern of errors to select lessons for review; do not treat the score as a validated proficiency threshold.

1. \$4 remains because $\$7 - \$2 - \$1 = \$4$.
2. \$10 was added. It is saved contributions, not investment earnings.
3. \$5 remains because $\$9 - \$4 = \$5$.
4. \$6. Check the receipts and correct the record kindly rather than assume theft.
5. Do not send the code or use the message's links. Stop and ask a trusted adult for help.
6. Four weeks: $\$12 - \$4 = \$8$, and four \$2 deposits reach it.
7. Accept buy now with \$0 left, or keep \$5 toward the book and wait on the toy. The tradeoff must match the chosen plan.
8. No. The currency and its exchange rate matter; equal printed numbers do not establish equal value.

For an oral or drawn response, apply the same concept and reasoning criteria. Accept equivalent approaches; clarify a missing assumption before marking an open-ended answer incorrect.

Final project

A small reading project

Name or chosen label _____ Date _____

Your fictional group wants a \$12 book set. An adult provides \$5 of project money. You plan to sell nine paper bookmarks at \$1 each, using \$2 in supplies. No real sale is required.

1. Draw or list the money received, supply cost, and money available for the books.

2. Explain one noncash helper role and one way to check the record.

3. Suppose only seven bookmarks sell, with the same \$2 cost. Revise the plan.

4. Name a safety step and a trusted adult who can help.

Use Resources A to F or another page for additional calculations, a drawing, or a supporting record.

Final project guidance

Worked guidance Original plan: $\$9 - \$2 + \$5 = \$12$. Reduced sales: $\$7 - \$2 + \$5 = \$10$, a \$2 gap. Accept waiting, finding a lower-cost book set, or revising with adult authorization. Do not require donations or assume more money appears.

Use the same criteria for oral, drawn, written, or supported responses. Score the evidence of learning, not family resources, writing fluency, confidence, or agreement with the teacher.

Criterion	2 points	1 point	0 points
Money record and calculations	Accurate and checked	Partly correct or corrected with support	No usable evidence yet
Decision and evidence	Explains a choice with relevant facts	A plausible choice with limited reasons	No supported choice yet
Changed condition	Revises the plan and explains the effect	Notifies change but needs help revising	Does not yet address change
Responsibility and review	Names appropriate checks help and a review step	Includes some checks or a next step	No practical check or next step yet

Total possible 8 points. Use the criteria to describe strengths and next steps. This rubric is for classroom feedback, not a certified financial-literacy rating.

Feedback record

One demonstrated strength

One next learning step

Support or practice to offer

Date to review

Family and home connection

Dear families and caregivers,

We are using Money Wise Explorers The First Money Adventure by Don D. Brown to practice financial decisions with learners ages 7 to 9. Our goal is to help learners explain a simple money choice, keep a checked record, make a goal, and ask for help safely.

You can join a short conversation without sharing household income, debts, account details, or private experiences. Use a fictional family, a pretend purchase, or a nonmoney goal whenever that is more comfortable. No purchases, donations, accounts, or paid work are required.

Three questions to try

- What choice did the character make, and what did the choice give up?
- What information or calculation would help check the decision?
- What would you do if a price, plan, or message changed?

Ask your learner to explain one activity or show a planning page. Listen for a reason, a check, and willingness to revise. Adults remain responsible for household decisions; children are learning with support.

For digital examples, use paper or invented information. If a real issue arises, contact the relevant provider through a verified official channel and seek appropriate help.

Thank you for helping make money conversations practical and respectful.

Teaching contact or group name _____

Books and free educator resources at www.dondbrownbooks.com

Find the other stages in the Money Wise series: Explorers ages 7 to 9, Builders ages 10 to 12, Achievers ages 13 to 14, and Leaders ages 15 to 19.

Sources and further learning

Primary reading: Don D. Brown, Money Wise Explorers The First Money Adventure, Rebell Books, revised 2026 edition. Lesson numbers follow that book's current 15-chapter sequence. This companion provides chapter lessons, worked answers, and reproducible planning pages.

Official resources below were checked in October 2026. Their inclusion does not imply endorsement or curriculum accreditation. Providers can change pages, tools, and terms; an adult should check resources before assigning external reading.

[CFPB youth financial education](#)

Optional educator activities and resources. Use the revised Money Wise chapter as the primary reading.

[FTC phishing guidance](#)

Supports independent verification and avoiding requests for sensitive information. Use paper examples with learners.

Keeping instruction current

Use supplied classroom rates and prices for calculations. If substituting actual information, record its source, date, units, conditions, and any omitted costs. Keep historical descriptions and analytical frameworks distinct from current provider rules and personal recommendations.

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