The Hourglass

How Time Turns Pennies Into Mountains

Time is the longest lever.

Coloring & Activity Book (K-G3)

PILLAR 03 of 6 · Showcase Preview · 2026-05-31

The big idea. Money can grow all by itself — that is called compounding. Five dollars a week, started early, can grow into a bigger mountain than $20 a week started late. Time matters more than amount — so the kids who start now end up with the tallest mountains of all.

The Scenario

Three jars at one family table. The kid (age 7) drops 1 penny per week. Mom (age 30) drops $5 per week. Grandparent (age 60) drops $20 per week. Many, many years later, the smallest coins have grown into the tallest jar. Time did the heavy lifting.

Key Words

COMPOUND - When money makes new money, and then the new money makes money too. DOUBLE - Growing to two times as big. Patient money doubles again and again and again. SEED MONEY - The very first money you put in - the seed your money mountain grows from. PATIENCE - Leaving your money alone and waiting a long time. Waiting is what makes it grow. TIME - How long your money gets to grow. More time always makes a taller mountain.

Coloring & Activity (K-G3)

Color the story! On the next page, you'll find big bold shapes that tell this story. Use crayons, markers, or pencils - make it yours.

Activity 1 - Trace the Path Trace the path the story takes. Start at the first penny. End at the mountain.

Activity 2 - Draw Your Own Draw what YOUR story looks like. Use the same simple shapes (arrows, jars, mountains, signs). No words needed - just shapes and colors.

Show your drawing to a grown-up tonight. Tell them the story in your own words. That's how you know you got it.

Citations & Sources

This Pillar's content is anchored to the K-12 financial literacy canon. Primary sources:

Bogle, John C.. The Little Book of Common Sense Investing (Wiley, 2017) — index investing canon.

Bernstein, William. If You Can: How Millennials Can Get Rich Slowly.

NGPF. G6-G12 Compound Interest module.

Vanguard Research. Principles for Investing Success (long-horizon compound case).

Einstein, Albert. Attributed: 'Compound interest is the eighth wonder of the world.'

Cross-Links

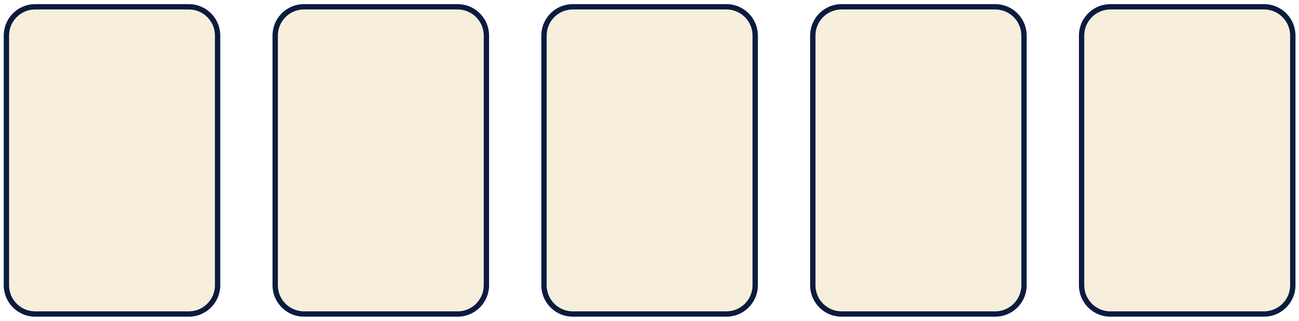
Paywall deepening. Investor Lab (IL) tract — 24 episodes on compound, index funds, doubling time K-G12.

Capstone ladder. K-G4 'penny a week' → G5-G8 'index funds + rule of 72' → G9-G12 'portfolio construction + Roth IRA' → G12 capstone (founder-stage equity = compound applied to ownership).

Narrative arc. Pillar 3 of 6. Prior: Pillar 2 (Risk vs Reward). Next: Pillar 4 (Taxes — paycheck before grow can begin).

Color the Story

Use the shapes below to color the scenario in your own way.



(1) (2) (3) (4) (5)

(Color the arrow with your favorite color — that's the direction the story is going.)