The Money Quest Map

Kids Adventure Workbook - The Capstone Where All Five Pillars Come Together

“You have met five pillars. Five Jars. Risk vs Reward. The Hourglass. Taxes Don't Hate You. Make It, Sell It, Stand Behind It. This is the workbook where they stop being five separate lessons and become one map - and the map is yours.”

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A PREMIUM LESSON · CHARTS · REAL EXAMPLES · ACTION STEPS · GLOSSARY

WHAT YOU WILL MASTER

- Say the five jars out loud in order - EARN, SAVE, SPEND, GIVE, GOAL - and sort any amount of money into them in under a minute.
- Do one real action from each of the five pillars this week, and write down what happened.
- Explain how the pillars feed each other: earning fills the jars, the jars fund the goal, and time rewards the kid who waits.
- Build your own Money Quest Map - one goal per pillar, in your handwriting, with a date on it.
- Handle surprise money with a rule instead of a feeling, run one family money conversation, and pick a first milestone you can hit in 30 days.

Money Is Not One Big Scary Thing. It Is Five Rooms.

Here is the secret grown-ups forget to tell you. Money feels huge and confusing because people talk about it like it is one giant blob. It is not. It is five small rooms, and you can walk into any one of them without being scared. The rooms have names: EARN, SAVE, SPEND, GIVE, GOAL. That is the whole house.

EARN is the front door. Every dollar you ever get walks in through EARN - allowance, birthday cash, a job you did, a thing you sold. Then you sort it. SAVE is the quiet room for the uh-oh moments. SPEND is the fun room, and it is allowed to exist. GIVE is the room where you help somebody who is not you. GOAL is the room with the finish line taped to the wall - the bike, the skateboard, the camera, the thing you actually want.

You do not need to be good at math to do this. You need five containers and one habit: sort the money the day it arrives, not later. Later never comes. For the grown-up reading over your shoulder: five physical jars beat one app for kids under about ten, because the sorting has to be something a kid can see and touch.

THE TWENTY-DOLLAR BIRTHDAY CARD, SORTED IN SIXTY SECONDS

A birthday card arrives with $20 in it. The money lands in EARN, because everything lands in EARN first. Now sort it into the other four jars. This is one worked split - you and your family can pick different shares, as long as every jar gets something and the total comes out exactly right.

Money in the EARN door	**$20**
SAVE jar - the uh-oh money (30 percent)	**$6**
SPEND jar - fun money, no guilt (25 percent)	**$5**
GIVE jar - somebody who is not you (10 percent)	**$2**
GOAL jar - the finish line on the wall (35 percent)	**$7**
Add them up: 6 + 5 + 2 + 7	**$20 - the EARN door is empty**

→ Sixty seconds of sorting turned one confusing $20 bill into four clear jobs. Nothing got harder. Nothing got taken away. You just told your money where to go instead of wondering later where it went.

✓ Do the sort the same day the money arrives. Money that sits unsorted always ends up 100 percent SPEND, every single time,

Fast Revisit, Part One: The Jars, The Risk, The Hourglass

Pillar 1 was Five Jars. The idea: money gets a job the day it arrives. Your action this week - set up all five jars for real, label them in your own handwriting, and sort one real amount of money into them. Not pretend money. Real money, even if it is $3.

Pillar 2 was Risk vs Reward. The idea: every chance at a bigger reward carries a bigger chance of losing. There is no deal where you get more and risk less - and if a grown-up ever promises you that, walk away, because that promise is the oldest trick there is. Your action this week - name one risk you are actually taking (a tryout, a first sale, a bet with a friend) and write down what you could win and what you could lose. Both columns. Always both.

Pillar 3 was The Hourglass. The idea: money that sits and grows starts making money by itself, and time does more of the work than you do. The kid who starts at 9 beats the kid who starts at 19 without ever working harder - only earlier. Your action this week - open your GOAL jar, count it, and write today's date on a sticky note. That date is the top of your hourglass.

THE HOURGLASS, ONE DOLLAR AT A TIME (PRETEND GROWTH RATE, LABELED)

Say you put $100 somewhere it grows 10 percent every year, and you never add another dollar and never take one out. Ten percent is a made-up round number chosen so the math is easy to check - it is not a promise and it is not what any real account will do. Each year, the new amount is the old amount plus 10 percent of the old amount.

Start	**$100.00**
After year 1 (100 + 10)	**$110.00**
After year 2 (110 + 11)	**$121.00**
After year 3 (121 + 12.10)	**$133.10**
After year 4 (133.10 + 13.31)	**$146.41**
After year 5 (146.41 + 14.64)	**$161.05**
Extra money you did zero extra work for	**$61.05**

→ Look at the growth amounts: 10, then 11, then 12.10, then 13.31. They get bigger every year even though you did nothing new. That is the hourglass. The sand does not fall faster - it just keeps falling, and you started early.

★ The Rule of 72: divide 72 by the growth rate to guess how many years until money doubles. At 10 percent, 72 divided by 10 is about 7.2 years. At 6 percent it is 12 years. Same money, very different waiting.

Fast Revisit, Part Two: Taxes, And Making Something People Want

Pillar 4 was Taxes Don't Hate You. The idea: taxes are the shared bill for things nobody can buy alone - the road to your school, the firefighters, the library card, the crossing guard. Nobody enjoys the bill. Everybody uses the road. Your action this week - ask a grown-up to show you one real pay stub or receipt and find the line where the tax comes out. Not to complain about it. Just so the number stops being a mystery.

Pillar 5 was Make It, Sell It, Stand Behind It. The idea: a business is three moves. Make something people actually want. Sell it at a price that covers your costs and pays you. Then stand behind it when something goes wrong - refund it, fix it, redo it. The third move is the one almost everybody skips, and it is the one that makes people come back. Your action this week - make one thing, sell it to one real customer, and tell that customer out loud what you will do if they are not happy.

How The Pillars Feed Each Other

None of the five pillars works alone. They are a chain, and the chain runs in one direction. Earning fills the jars. The jars fund the goal. Time rewards the kid who waits. That is the whole engine in three sentences, and once you see it you cannot unsee it.

Watch it move. Pillar 5 (make something and sell it) is how money gets into the EARN door. Pillar 1 (the five jars) is how that money gets sorted instead of vanishing. Pillar 2 (risk vs reward) is what the SAVE jar is quietly protecting you from - the flat tire, the broken thing, the day the job does not happen. Pillar 3 (the hourglass) is what happens to the part you leave alone. Pillar 4 (taxes) is the share that goes to the roads you use to get to your customers.

Break one link and the chain sags. A kid who earns but never sorts is always broke. A kid who sorts but never earns has five empty jars. A kid who does both but spends the GOAL jar every time it gets interesting never reaches a finish line. The magic is not any single pillar - it is that all five are running at once.

ONE WEEK OF DOG WALKING, TRACED ALL THE WAY THROUGH

You walk a neighbor's dog 4 times a week for $6 a walk. Same sort, every single week, no negotiating with yourself. Watch what 12 weeks of the exact same boring habit does.

One week through the EARN door: 4 walks x $6	$24
Weekly sort - SAVE $7, SPEND $5, GIVE $2, GOAL $10	$24 total
GOAL jar after 12 weeks: $10 x 12	$120
SAVE jar after 12 weeks: $7 x 12	$84
GIVE jar after 12 weeks: $2 x 12	$24
SPEND jar spent on purpose: $5 x 12	$60
Total that walked through the door in 12 weeks	$288

→ You never had more than $24 at once. Twelve weeks later there is a $120 finish line, an $84 shield against uh-oh, $24 that helped somebody, and $60 of fun you do not have to feel bad about. Small and boring, repeated, beats big and dramatic, once.

★ Notice what did the work: not a big lucky payday. Twelve identical weeks. The chain does not need you to be impressive - it needs you to be repetitive.

Your Map For The Next Year

A goal without a date is just a wish with better lighting. A map has three things a wish does not: a number, a date, and a weekly amount. Get those three and the goal stops being something you hope for and becomes something you are simply waiting on.

Build it backward. Start with what the thing costs. Divide by how much you can move into the GOAL jar each week. That answer is your number of weeks. Count that many weeks forward on a calendar and circle the day. That circled day is not a guess anymore - it is arithmetic.

Then put in checkpoints, because a year is long and humans are humans. Mark the one-quarter point, the halfway point, and the finish. Every time you hit one, say it out loud to somebody. A goal nobody knows about is very easy to quietly cancel.

THE SAME $10 A WEEK, MAPPED ACROSS FIFTY-TWO WEEKS

When Money Shows Up That You Did Not Expect

Sooner or later a $50 bill falls out of a card, or a grandparent hands you cash, or you find $12 in a coat from last winter. This is the moment every money plan lives or dies. Surprise money feels different from earned money - it feels like it does not count, like it is free, like the rules are off. That feeling is a trap and it is completely normal.

Use a rule, not a feeling. The rule has two parts. Part one: surprise money gets sorted exactly like every other dollar - through the EARN door and into the same jars. Part two: whatever lands in SPEND has to wait 24 hours before it can be spent. One day. That is it. Most of the time you will still want the thing, and that is fine - you will just want it on purpose instead of on impulse.

Here is the part nobody tells kids: surprise money is the fastest way to move a finish line closer, because it is money your weekly plan never counted on. It is pure acceleration.

FIFTY DOLLARS FROM A GRANDPARENT, RUN THROUGH THE RULE

Grandma hands you $50 for no reason at all. Your GOAL jar currently holds $120 and your finish line is $260, so you were 14 weeks away at $10 a week. Sort the surprise the same way you sort everything.

Surprise money in the EARN door	**$50**
SAVE jar (30 percent)	**$15**
SPEND jar (20 percent) - waits 24 hours before spending	**$10**
GIVE jar (10 percent)	**$5**
GOAL jar (40 percent)	**$20**
GOAL jar now: 120 + 20	**$140**
Weeks saved: $20 divided by $10 a week	**2 weeks earlier**

→ One gift you did not plan for and did not earn just moved your finish line two weeks closer - and you still got $10 of guilt-free fun out of it. The rule did not take the joy away. It just made the joy count for something.

⚠ The 24-hour wait is the cheapest money tool that exists and it is free. Most impulse buys do not survive one night of sleep - and the ones that do were worth buying anyway.

The Family Money Conversation

You are going to need a grown-up for some of this, and that is not a weakness in the plan - it is part of the plan. But there is a right way to ask. Do not open with 'can I have money.' Open with 'here is my map, will you look at it.' Those are two completely different conversations and grown-ups react to them completely differently.

Bring three things to the table: your map, your number, and your date. Then ask one specific question. Good questions sound like: Can I take on this job? Will you match what I put in the GOAL jar? Can we open a real savings account with my name on it? Bad questions sound like: can I have twenty bucks.

For the grown-up: a match is the single strongest tool you have here, and it is exactly the shape of what a 401(k) match will do for this kid in fifteen years. Match a percentage of what the kid puts into GOAL, cap it at a number you can actually pay every week, and never break it - because the lesson being taught is not generosity, it is that consistency gets rewarded.

THE MATCH: FIFTY CENTS ON EVERY DOLLAR

The kid brings the map to a Sunday dinner and asks one clear question. The grown-up agrees to match 50 cents for every $1 that

Your First Milestone Starts Now

Here is the last thing, and it is the most important thing in this whole workbook. Do not try to do all five pillars perfectly starting tomorrow. Nobody does that. Pick one milestone you can hit in the next 30 days, and hit it.

A good first milestone is small enough to be certain and big enough to feel real. It has a dollar number. It has a date exactly 30 days from today. And it has one sentence explaining what you will do the day you hit it - tell somebody, cross it off, take a photo of the jar. The finish has to be a moment, or your brain will not believe the next one is real either.

Then you do it again with a bigger number. That is the quest. Not a secret. Not a trick. Not something only certain families know. Five jars, one map, one milestone at a time - and a kid who can already do this at 11 has a fifty-year head start on almost every adult they will ever meet.

THIRTY DAYS TO YOUR FIRST FINISH LINE

You pick $45 as your first milestone and you give yourself 30 days, which is about 4 weeks. You keep the $10-a-week GOAL habit and you add exactly one extra job - raking a neighbor's yard for $15, sorted through the jars like everything else.

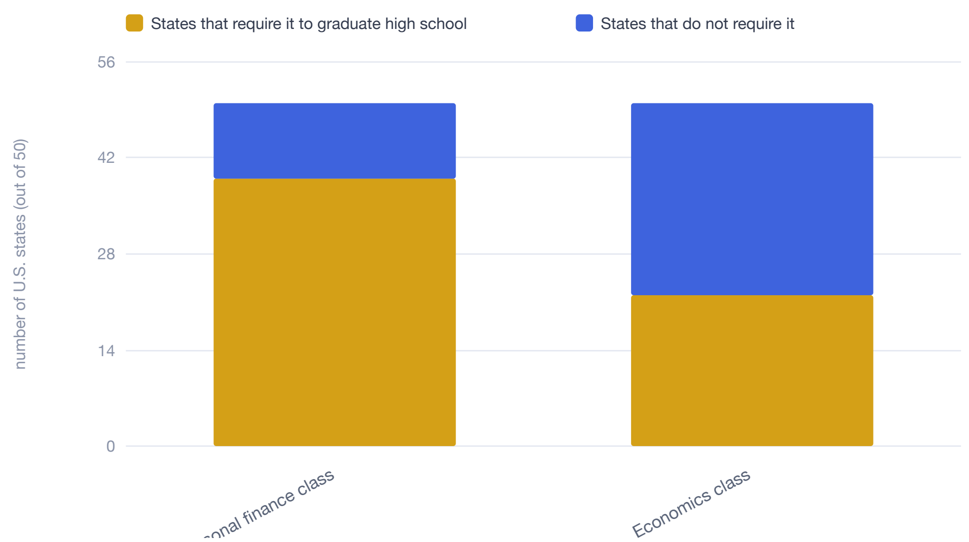
GOAL jar from the weekly habit: $10 x 4 weeks	**$40**
One extra job	**$15**
Extra job sorted - SAVE $4, SPEND $2, GIVE $1, GOAL $8	**$15 total**
GOAL jar after 30 days: 40 + 8	**$48**
Your milestone	**$45**
Hit it with room to spare	**$3 over**

→ **Thirty days. One habit and one extra job. You did not need to be lucky, older, or good at math - you needed a number, a date, and four boring weeks. Now write the next milestone before the feeling wears off.**

★ The kid who finishes a $45 milestone and the adult who finishes a $45,000 one are running the identical play: number, date, weekly amount, repeat. Only the zeros change.

> **Say the five jars out loud in order - EARN, SAVE, SPEND, GIVE, GOAL - and sort any amount of money into them in under a minute.**

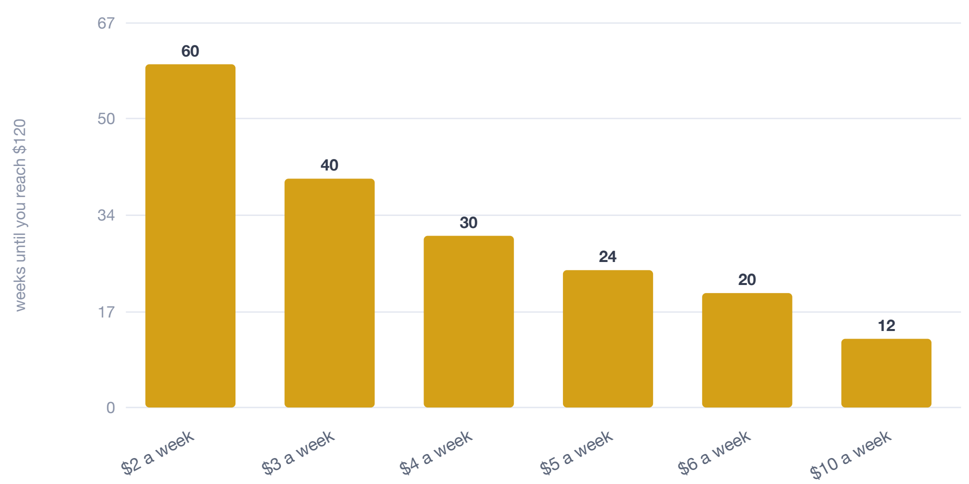
Does School Have To Teach You This? Depends On Your State.



As of the Council for Economic Education's 2026 Survey of the States (released March 18, 2026), 39 states require a personal finance course to graduate from high school, and 22 states require an economics course - down from 26 states requiring economics in 2024. Four states (California, Colorado, Delaware and Hawaii) newly required a semester-long personal finance course, affecting an estimated 2.3 million high school students, and over 13 million students now have access to a financial education course. The 'do not require it' bars are simple subtraction: 50 minus 39 equals 11, and 50 minus 22 equals 28. Two things to notice, kid: even where school does require it, it is usually one class near the end of high school - and you are starting years earlier than that. Source: Council for Economic Education, Survey of the States 2026 (figures verified at councilforeconed.org; full report at SurveyoftheStates.com).

Source: Survey of the States 2026 - 39 states require a personal finance course to graduate high school; 22 states require economics, down from 26 in 2024; four newly mandating states (California, Colorado, Delaware, Hawaii) affecting an estimated 2.3 million high school students; over 13 million students with access to a financial education course (figures verified at councilforeconed.org; the 11 and 28 'not required' values are 50 minus the required counts) · Council for Economic Education (2026) · https://www.councilforeconed.org/four-new-states-implement-personal-finance-courses-as-cees-survey-of-the-states-reveals-positive-momentum-in-financial-literacy-education-in-america/

How Long Until The GOAL Jar Hits $120?



This chart is pure arithmetic and you can check every bar with a calculator: weeks = 120 divided by the weekly amount. 120 divided by 2 is 60. 120 divided by 3 is 40. 120 divided by 4 is 30. 120 divided by 5 is 24. 120 divided by 6 is 20. 120 divided by 10 is 12. Every one divides evenly, so there is no rounding anywhere. Here is the lesson hiding in the bars: going from $2 a week to $4 a week does not shave a little time off - it cuts the wait in half, from 60 weeks to 30. That is why Pillar 5 (make it, sell it) matters so much to Pillar 1 (the jars). Earning more does not just add money. It moves the finish line toward you. Source: CashQuest Kids arithmetic. Pillars EP06:

STORY BREAK

Ivy Teaches Kenji The Five Jars

IVY
Five jars. EARN is the door. Everything walks in there first.

A kitchen counter on a Saturday morning. Ivy, 11, has lined up five clean glass jars with hand-lettered masking-tape labels: EARN, SAVE, SPEND, GIVE, GOAL. Her little brother Kenji, 6, stands on a step stool clutching a crumpled five-dollar bill in his fist like it might escape. Morning light, cereal bowls pushed aside.

KENJI
I want it all in SPEND. Right now. All of it.

1. Five jars, five jobs - and EARN is the front door.

IVY
Sort it: SAVE, SPEND, GIVE, GOAL. Four homes, one dollar.

Close on four small hands over the counter. Ivy slides quarters and singles into four jars while Kenji copies her exactly, tongue out in concentration. A hand-drawn sign taped to the wall behind them reads EARN, SAVE, SPEND, GIVE, GOAL with an arrow pointing from EARN to the other four.

KENJI
GOAL means the skateboard. Okay, I get it now.

2. Sort it the day it arrives. Later never comes.

IVY
Three weeks. Your GOAL jar grew while you were asleep.

Three weeks later, same counter, evening light. The GOAL jar is visibly fuller and has a paper finish line taped to the front reading $45. Kenji holds the jar up to the light with both arms, amazed. Ivy leans on the counter with a small proud grin, a dog leash slung over her shoulder.

KENJI
Can we do the dog-washing job again Saturday?

3. Three boring weeks. One jar that grew anyway.

KENJI
EARN is the door. Then SAVE, SPEND, GIVE, GOAL.

The backyard fence. Kenji, now the teacher, has dragged out five paper cups labeled with the same five words and is explaining them to a neighbor kid who is listening hard. Ivy watches from the porch steps, arms folded, saying nothing. The skateboard leans against the fence behind them, bought and scuffed.

IVY
Now you teach somebody else. That is the whole quest.

4. The quest ends when you hand the map to somebody else.

CHECK YOURSELF

How well did it stick?

- [ ] **Pillar 1 - Name the five jars in order and say what each one is actually for.**
EARN, SAVE, SPEND, GIVE, GOAL. EARN is the front door where every dollar arrives before it gets sorted. SAVE is the uh-oh money for the flat tire and the broken thing. SPEND is guilt-free fun money, and it is supposed to exist. GIVE is for somebody who is not you. GOAL is the finish line you are walking toward. Sort on the day the money arrives - money that sits unsorted always becomes 100 percent SPEND.

- [ ] **Pillar 2 - A friend says he can double your $10 by Friday, guaranteed, no risk. What do you say?**
No thank you. Bigger reward always comes with bigger risk - that trade never breaks. Anyone promising more reward with zero risk is either wrong or lying, and that is true at age 9 and at age 49. Before any real risk, write both columns: what I could win, and what I could lose. If you cannot name the losing column, you are not ready to take the risk.

- [ ] **Pillar 3 - Why does starting at 9 beat starting at 19, even if you never put in more money?**
Because growth stacks on top of growth. $100 growing at a pretend 10 percent a year goes 110, 121, 133.10, 146.41, 161.05 - the amount it grows gets bigger every single year, without you doing anything extra. Ten years of waiting is ten years of that stacking you can never get back. Rule of 72: divide 72 by the growth rate for a rough number of years until money doubles.

Check yourself, continued

- [ ] **Pillar 4 - Your cousin says taxes are just the government taking your money. What is the better answer?**
  Taxes are the shared bill for things nobody can buy alone - the road to school, the firefighters, the library, the crossing guard. You can dislike the bill and still use the road; both are allowed. The grown-up move is to stop guessing: find the tax line on a real pay stub or receipt so the number is a fact instead of a mystery.

- [ ] **Pillar 5 - You wash 9 dogs at $8 each and spend $21 on supplies. How much did you make, and what is the third move?**
  Money in is 9 x $8 = $72. Costs are $21. Profit is $72 - $21 = $51 - and $72 was never yours to spend. The three moves are make it, sell it, stand behind it. The third one is where almost everybody quits: when a customer is unhappy, refund it, fix it, or redo it without arguing. That is the move that gets you booked again next month.

CHECK YOURSELF

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WORDS TO KNOW

The Five Jars
EARN, SAVE, SPEND, GIVE, GOAL - in that order. Every dollar comes in through EARN and gets sorted into the other four on the same day it arrives. Five jars, five jobs, no confusion.

GOAL jar
The jar with a finish line taped to it: a real number and a real date. It is the only jar you are not allowed to raid, because raiding it is exactly how people spend twenty years almost buying things.

Risk
The chance that things go the way you did not want. Risk is not bad and it is not avoidable - it is the price tag on every reward, and the skill is naming what you could lose before you decide.

Reward
What you get if the risk goes your way. The rule that never breaks: bigger reward, bigger risk. Anyone promising you a big reward with no risk is selling something.

Compounding (The Hourglass)
When your money's growth starts growing too. $100 growing 10 percent a year gains $10 the first year and $14.64 in year five, with no extra work from you. Time is doing the lifting, which is why starting early wins.

Rule of 72
A quick trick for guessing how long money takes to double: divide 72 by the growth rate. At 10 percent that is about 7.2 years; at 6 percent, about 12 years. Close enough to do in your head.

Tax
The shared bill for things nobody can buy alone - roads, firefighters, libraries, schools. It comes out of what people earn and out of things people buy. Disliking the bill and using the road are both allowed.

Profit
What is left after costs come out: money in, minus money out. If you wash 9 dogs at $8 and spend $21 on supplies, your $72 is revenue and your $51 is profit. Confusing the two is the number-one kid-business mistake.

Stand behind it
The third move of every real business: when a customer is unhappy, refund it, fix it, or redo it without an argument. It costs you one job and buys you the next ten.

Milestone
A finish line small enough that you are certain you can reach it and real enough that hitting it feels like something. A dollar number, a date, and one sentence about what you will do the day you get there.

SOURCES & MATERIALS USED

- Pillars EP06: The Money Quest Map (Kids Adventure Workbook, capstone of the five-pillar series) - source of the five-jar canon (EARN, SAVE, SPEND, GIVE, GOAL), the five pillars (1 Five Jars, 2 Risk vs Reward, 3 The Hourglass, 4 Taxes Don't Hate You, 5 Make It Sell It Stand Behind It), and all worked examples in this workbook. Every dollar figure in the examples is arithmetic you can re-check with a calculator; the 10 percent growth rate in the Hourglass example is a labeled pretend rate chosen for easy math, not a prediction or a promise — CashQuest Kids (2026). https://cashquestkids.com
- Survey of the States 2026 (released March 18, 2026) - 39 states require a personal finance course to graduate high school; 22 states require an economics course, down from 26 in 2024; California, Colorado, Delaware and Hawaii newly required a semester-long personal finance course, affecting an estimated 2.3 million high school students; over 13 million students now have access to a financial education course (chart figures; verified at councilforeconed.org) — Council for Economic Education (2026). https://www.councilforeconed.org/four-new-states-implement-personal-finance-courses-as-cees-survey-of-the-states-reveals-positive-momentum-in-financial-literacy-education-in-america/
- Survey of the States - full biennial report, state-by-state tables and methodology (the source behind the 39-state and 22-state counts used in chart 1) — Council for Economic Education (2026). https://www.surveyofthestates.com/
- CashQuest Kids arithmetic, Pillars EP06 - milestone timeline in chart 2 computed as weeks = $120 divided by the weekly GOAL-jar amount (60, 40, 30, 24, 20 and 12 weeks at $2, $3, $4, $5, $6 and $10 per week). No outside data and no assumed market growth rate; every value divides evenly with no rounding — CashQuest Kids (2026). https://cashquestkids.com