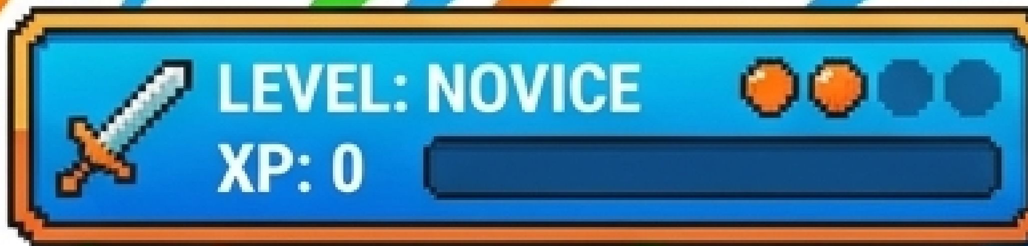
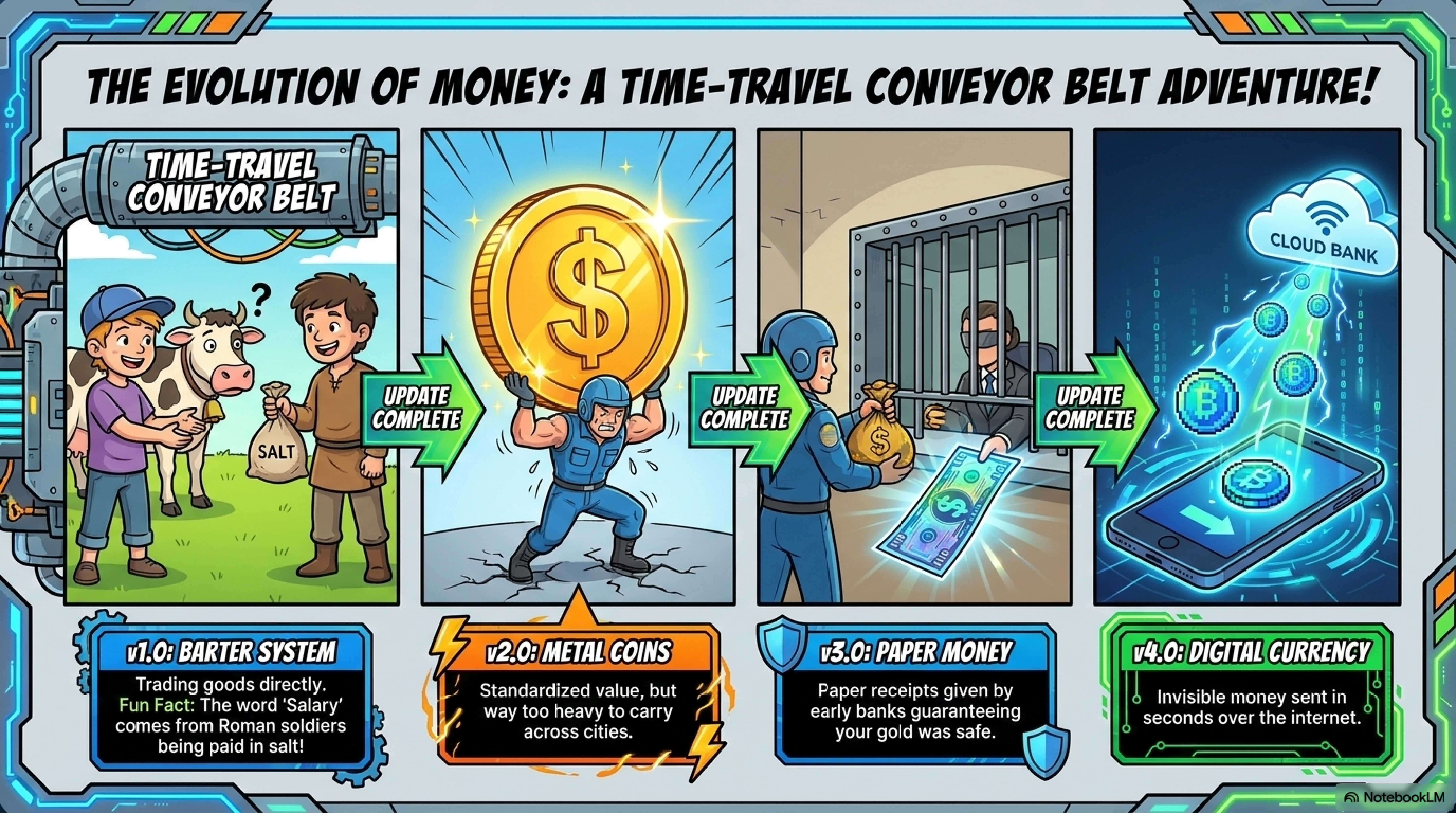


LEVEL UP YOUR WALLET

The Ultimate Tween Guide to Earning, Saving, and Beating the Mind Games of Money.


THE EVOLUTION OF MONEY: A TIME-TRAVEL CONVEYOR BELT ADVENTURE!
TIME-TRAVEL CONVEYOR BELT
?
SALT
UPDATE COMPLETE
$
UPDATE COMPLETE
$
UPDATE COMPLETE
CLOUD BANK
v1.0: BARTER SYSTEM
Trading goods directly.
Fun Fact: The word 'Salary' comes from Roman soldiers being paid in salt!
v2.0: METAL COINS
Standardized value, but way too heavy to carry across cities.
v3.0: PAPER MONEY
Paper receipts given by early banks guaranteeing your gold was safe.
v4.0: DIGITAL CURRENCY
Invisible money sent in seconds over the internet.
NotebookLM

LEVEL 1: THE BANK VAULT ECOSYSTEM


$10 Initial Deposit
1 Year
5 Years
Interest Flakes
10 Years
The Magic Piggy Bank
Saving in a bank is like rolling a snowball down a hill. You do nothing, but with Time and Interest, your money gathers more money. The earlier you start the roll, the bigger the snowball gets!
NotebookLM

LEVEL 2: THE HUSTLE (CHOOSE YOUR QUEST)

THE ORGANIZER (BAZAAR)

ACTION: Gather unused clothes and toys.

SKILL: Set fair prices, negotiate, and sell to neighbors. (**BONUS:** Donate a portion to charity).

THE CHEF (SWEET TREATS)

ACTION: Make baked goods or chocolates.

SKILL: Calculate ingredient costs, package neatly, and sell to classmates or family.

GENERATE INCOME

THE HELPER (SERVICE)

ACTION: Walk dogs, wash cars, or help elderly neighbors with groceries.

SKILL: Time management and building trust.

THE CREATOR (CRAFTS)

ACTION: Turn recycled materials into art, jewelry, or DIY piggy banks.

SKILL: Creativity and adding value to raw materials.

PRO TIP: MONEY IS THE REWARD FOR SOLVING PROBLEMS, CREATING VALUE, OR SAVING PEOPLE TIME!

CRAFTING RECIPE: SLIME ECONOMICS

You want to sell slime at the school fair. You have a $10 starting budget.
Crafting Inventory.

$5 (Ingredients)
+ $1 (Signage)
= **$6 Total Cost**

You produce
12 Units.

Sell all 12 at
$1.50 each =
$18 Total Revenue

$18 (Revenue)
- $6 (Cost)
= **$12 Profit!**

Profit is what you actually **keep**!
You can save it, spend a little on ice cream,
or **reinvest** it to make even more slime!

LEVEL 3: THE MIND GAMES (NEEDS VS. WANTS)

ITEM	KEEPS ME ALIVE/HEALTHY?	MAKES ME TEMPORARILY HAPPY?	WHAT HAPPENS IF I WAIT A WEEK?	VERDICT
GROCERIES & WATER	YES	NO	I get sick	NEED (REQUIRED)
TRENDY NEW SNEAKERS	NO	YES	I survive, the hype fades	WANT (OPTIONAL)
THE LATEST VIDEO GAME	NO	YES	It might go on sale!	WANT (OPTIONAL)
A WINTER COAT	YES	NO	I freeze	NEED (REQUIRED)

RULE OF THUMB: WE HAVE UNLIMITED WANTS, BUT LIMITED MONEY. MASTER THE PAUSE.

Boss Fight: Illusions & Attacks

BOSS LEVEL: CONSCIOUS CONSUMPTION
RETHINK - Pause and evaluate the environmental impact before swiping a card.
REDUCE - Produce less trash and buy only what you truly need.
REUSE - Give materials a second life (like turning jars into a DIY piggy bank).
CONSCIOUS CONSUMPTION (Using money to care for the planet and your wallet)
REPAIR - Fix broken items instead of immediately buying replacements.
RECYCLE - Transform the old into the new.
Every dollar you spend is a vote for the kind of world you want to live in. Wasting money equals wasting nature!
NotebookLM

THE BOSS LEVEL: MASTER YOUR BUDGET SYSTEM

Plan Your Loot (The Dream Planner)

Short-Term (This Month)

Visual Target: A new book or going to the movies.

Action: Save weekly allowance.

Medium-Term (This Year)

Visual Target: A skateboard or a video game console.

Action: Start a side hustle (dog walking/bazaar) + bank savings.

Long-Term (Future)

Visual Target: An exchange trip, or a car.

Action: Compound interest magic + consistent bank deposits.

Put this planner on your wall. Look at it every day. Your financial quest begins now!