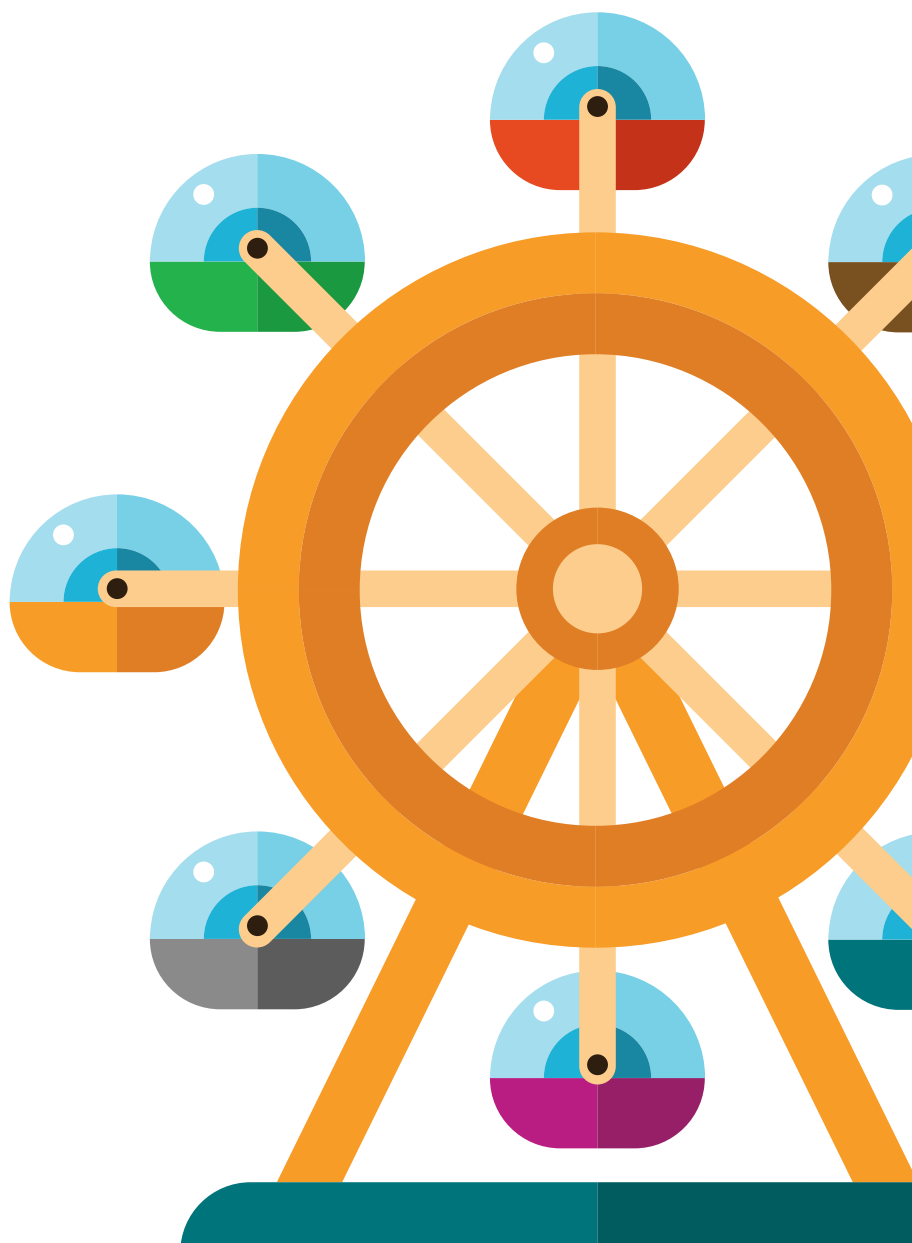


Money Monsters Learn to Protect Their Things



Welcome

Meet the Money Monsters! They're a group of creatures who are new to our universe.

That means they need to learn about many important things like school, friendship, and financial literacy. Financial literacy is when you have the knowledge and skills to make money choices that are right for you.

The Money Monsters stories will introduce you to ideas, habits, and activities that you'll need as you grow up and start to manage your own money.

The Money Monsters have a lot to learn and we hope you'll learn a lot from them, too!





"WHOOOOOAAAAAA!"

Up and down and back around, the Cyclone Spinner swung Foozil and Gibbins as they held tight to the ride's safety bars. Foozil's green hair bounced and Gibbins's eyes wobbled. The universe they came from had nothing as good as carnival rides!

The two Money Monsters tottered off the ride, looked at each other, and laughed.

"Come on, let's get a treat," Gibbins said.

They rushed to the snack stand to get some cotton candy. But when Foozil reached into her pocket to pay, nothing was there.

She checked her other pocket. That was empty, too.



"Gibbins!" she cried. "I lost my money!"

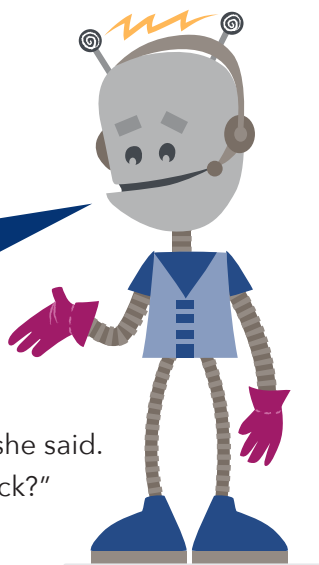
"Oh, no!" Gibbins said. "How much did you have?"

"Eight quarters," Foozil said.

Foozil and Gibbins dropped to the ground to search for her money. Just then, their Money Monster friend Beebop walked over. "Hello, friends! What are you doing down there?"

"Foozil lost her money," Gibbins said.

"Oh, dear!" Beebop's antenna flashed. "When was the last time you had your money, Foozil?"



"I bought some French fries an hour ago," she said.

"Would you help us go back there and check?"

"Of course!" he replied.

They ran back to the French Fry Hut and checked everywhere: the counter, the tables, the ground.

"What did you have your money in?" Gibbins asked as they searched.

"I put my quarters in my pocket," Foozil said.

"Loose coins are not very safe," Beebop said. "They can easily slip out."

"I know that NOW," she moaned.

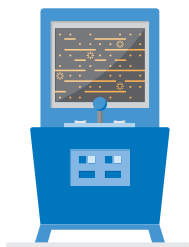
"Let's look at the other places we were today," said Gibbins.

The Money Monsters retraced their steps, looking around every place they'd been at the carnival. They checked:

The Zinger,

The Magic Shop,

The Ferris Wheel,



The Game Arcade, The Whizzing Fizz, and
The Big Splasharoony.

They still didn't find Foozil's money.

The three friends were losing hope.

"There's one place we haven't looked yet: The Cyclone Spinner!" Foozil said.

"Yes!" Gibbins said. "Let's check there." Foozil walked up to the ride operator.

"Sir," Foozil said, using her best manners, "I think I lost my money here. Before you start the next ride, could you check the cars to see if it's there, please?"

"I'd be glad to help," the kind ride operator said, and then he checked inside the cars. Empty, empty, empty.

"I'm so sorry," he said.

"Could it perhaps be in the grass UNDER the cars?" suggested Beebop.

"Great idea!" said Foozil.

But before she could get there to look, the ride operator said, "Hold on! Let's go together, so I can make sure you're safe."

"You're right," agreed Foozil.

The ride operator and the three friends headed toward the cars.

"LOOK!" Gibbins yelled, pointing at the grass. "Two quarters!"

"My money!" Foozil exclaimed.

"Right where Beebop thought it would be!" said Gibbins.

The friends searched and found six more quarters in the grass under the cars. Foozil's money had flown out of her pocket!



"Did we find all of it?" asked Gibbins, wiping grass off his pants.

"Yes! Whew!" said a relieved Foozil. "And I'm always going to make sure my money is safe – starting right now!" She carefully tucked the quarters into a pocket in her backpack and zipped the pocket shut.

"Thanks for helping us!" they said to the ride operator.

He smiled and waved as the friends headed for the carnival exit.

"And thanks for helping me find my lost money, Gibbins and Beebop!" Foozil said as the three Money Monsters left the carnival.

They unlocked their bikes from the bike rack, put on their bike helmets, and rode home.



At school the next day, Foozil, Gibbins, and Beebop shared the story about Foozil's lost money with their class.

"I think we all can learn from what happened to you," said their teacher, Ms. Learner. Then she asked,

"Class, what are some ways we can keep our money safe when we're away from home?"

"We can put it in a zippered pocket," burbled Octa.

"Or in a wallet or change purse," said Peebol.

"And keep the wallet in our backpack until we need it!" said Foop.

"Yeah, a ZIPPED-UP backpack!" laughed Octa.

"These are excellent examples of ways to safely carry money!" said Ms. Learner. "How can we keep our money safe when we're at home?"

"We can keep our money in a piggy bank," Foozil said.

"That's where mine is now. I'm saving up to buy a wallet!" Her classmates laughed.

"I keep my money stored in a glass jar on my shelf," shared Peebol.

"Because I have a hard time saving my money," added Octa, "I give mine to my dad to keep it safe for me until I need it."

"Our money is definitely an important thing to keep safe," Ms. Learner said. "What are some ways we keep ourselves, and our things, safe?"





"I know one," said Peebol.

"We wash our hands to keep ourselves safe from germs that could make us sick."

"That's a very important habit," said Ms. Learner.

Gibbins raised his hand. "When we're riding in a car, we use seat belts to keep us safe."

Beebop raised his hand. "When we ride our bikes, we wear helmets to keep our heads safe in case we fall."

"We have to keep our pets safe, too," Foozil said. "I use a leash when I walk my neighbor's dog so that he doesn't run somewhere that's not safe."

"Sometimes I lose my games," said Foop. "My parents tell me to put them back on my shelf to keep them safe."

"That's good advice," said Ms. Learner. "What else can we do to keep our things safe?"

"Well," Foozil smiled, "we can make sure we have good friends to remind us to keep our things safe!"

"Or to help us find our things if we don't," Gibbins said, winking at Foozil.

Ms. Learner, Foozil, and the class all laughed. For the Money Monsters, learning about protecting themselves, their money, and their things was important – and fun!

Meet the Money Monsters

The Consumer Financial Protection Bureau (CFPB) has created the Money Monsters story series to help children develop financial literacy skills. The stories focus on important money concepts like borrowing, earning, protecting, saving, and spending. The Money Monster stories are part of a larger set of activities and resources available for elementary school students.

The Money Monster books are:

- ★ **Money Monsters Learn About Careers:** Money Monsters explore careers they may want to have when they grow up.
- ★ **Money Monsters Learn to Become Good Borrowers:** Money Monsters discover how to be responsible with other people's things.
- ★ **Money Monsters Learn to Protect Their Things:** Money Monsters find out why it's important to keep their money and valuables safe.
- ★ **Money Monsters Learn to Save:** Money Monsters practice saving money to buy something special.
- ★ **Money Monsters Learn What Things Really Cost:** Money Monsters compare the amount of work and money different pets need.

To find financial literacy activities for elementary school students, go to:

consumerfinance.gov/teach-activities



Consumer Financial
Protection Bureau