

# Money Monsters Learn to Become Good Borrowers





# 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!**





**"Tiger, isn't this the coolest bike ever?"**

Gibbins asked as he washed and polished his bicycle. Tiger, his pet kitten, meowed and rubbed against Gibbins's leg.

Gibbins and his friends are Money Monsters, and they're new to this universe. They have lots to learn about money and borrowing.

Gibbins straightened his pear-shaped body and bent his long eye stalks to gaze at the bike's shine.

**"Nice bike, Gibbins!"**

Gibbins swiveled his eyes to see his little gray friend with huge goggles, skipping up the street.

"Thanks, Foop!" Gibbins replied.

"You just got it, right?" asked Foop.

**"Yes! I earned money and saved for it myself," Gibbins said proudly.**

"Do you think I could ride it?" asked Foop.

"I'm not sure. What if something happens to it?" asked Gibbins.

"Don't worry. I'm the best borrower in the world. I'm always careful with other people's things. And I always repay any money I borrow," said Foop. "I PROMISE I will take good care of your bike if you let me borrow it."



"Maybe," said Gibbins, thinking it over.

"Just down the street and back?"

"Oh, I was hoping I could ride it to the park. I'm meeting some of our Money Monster friends there," said Foop.

"Well, okay. But have it back to me by lunch time, okay?" said Gibbins.



"No problem!" said Foop.

**"Here's the key to my lock. Put this strap around your neck so you don't lose it. And here's my helmet, to keep you safe."**

"See you!" called Foop as he sped away.

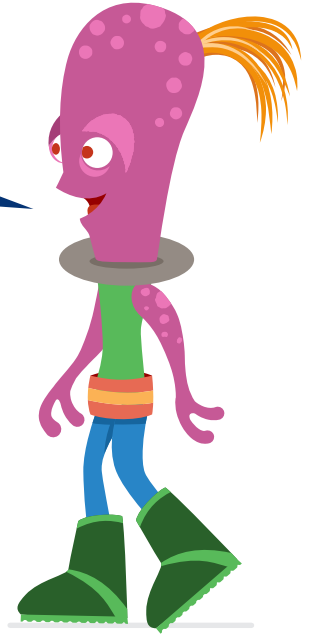
"Not so fast!" Gibbins yelled to him. "Be careful!"

Gibbins picked up Tiger and petted him. He felt nervous. He knew he wouldn't relax until his bike was back home, safe.

Foop, meanwhile, made it to the park in record time. As soon as Foop got to the park, he was surrounded by his friends Peebol, Beebop, and Octa.



**"We've been waiting for you!" said Peebol.**



"Put your bike down and come play!"  
Beebop called, rushing him forward.

Caught up in the excitement, he  
left Gibbins's bike leaning against the  
tree, unlocked.

**He dropped Gibbins's helmet at the  
edge of the field and forgot everything  
he promised. He forgot everything except the joy of  
playing ball.**

At lunchtime, he said his good-byes and ran back to the tree.

There was nothing there. Nothing.

**His heart pounded. Maybe this was the wrong tree?**

There! He saw it leaning against the next tree over.

It looked like Gibbins's bike, but it had streamers. Gibbins's bike  
didn't have streamers.

**Oh no.**

He ran from tree to tree, looking at every bike in the park.

"NO, NO, NO!" he cried.

With his head hanging down, Foop left the park to give Gibbins the bad news.

**He took a deep breath before he knocked on Gibbins's door. He was so disappointed in himself.**

"Hey, Foop!" Gibbins said, looking around. "Where's my bike?"

Foop handed him his helmet and key.



"Foop? Was there an accident?!"  
Gibbins asked.

"Someone...someone..."  
Foop began.

"WHAT?!" Gibbins yelled.

"Someone...took. Your.  
Bike," Foop said, shaking.

"How did they take it?  
Wasn't it locked to the  
rack?" Gibbins asked.

"I, I...it's all my fault," said  
Foop, starting to cry a little.

**"Oh, don't cry," Gibbins said as he took a deep breath.  
"Tell me what happened."**

Foop told him everything. "I'm a terrible borrower. I can't be trusted."

Gibbins sighed and put his arm on Foop's shoulder. "Let's go look for it, Foop. Maybe we can find it somewhere."



**Together the friends walked to the park. Everyone had gone home and only one bike was left there.**

"That's the bike I thought was yours," said Foop. "But it has streamers."

"You're right," said Gibbins.

"Gibbins?" asked Foop, perking up.

"Yeah?" Gibbins responded.

"Everyone is gone, and no one took this bike," said Foop.

"What if the person who took your bike thought it was theirs?"

"Maybe," said Gibbins. "But then whose bike is this?"

Foop began carefully looking at the bike, searching for a clue. And then he saw it. On a bar was a name scratched in the paint.

**"Look, it says 'Peebol'!" Foop yelled.**

**"Peebol must have taken your bike by mistake!"**

Gibbins grabbed the bike's handlebars and together he and Foop ran to Peebol's house, pushing the bike the whole way.

Foop knocked on the door.



**He noticed Gibbins wasn't behind him.  
He was in Peebol's garage, hugging  
his bike and laughing.**

Foop talked with Peebol and explained that she took Gibbins's bike by mistake.

"I'm so sorry, Gibbins! It looks a lot like mine," Peebol said.

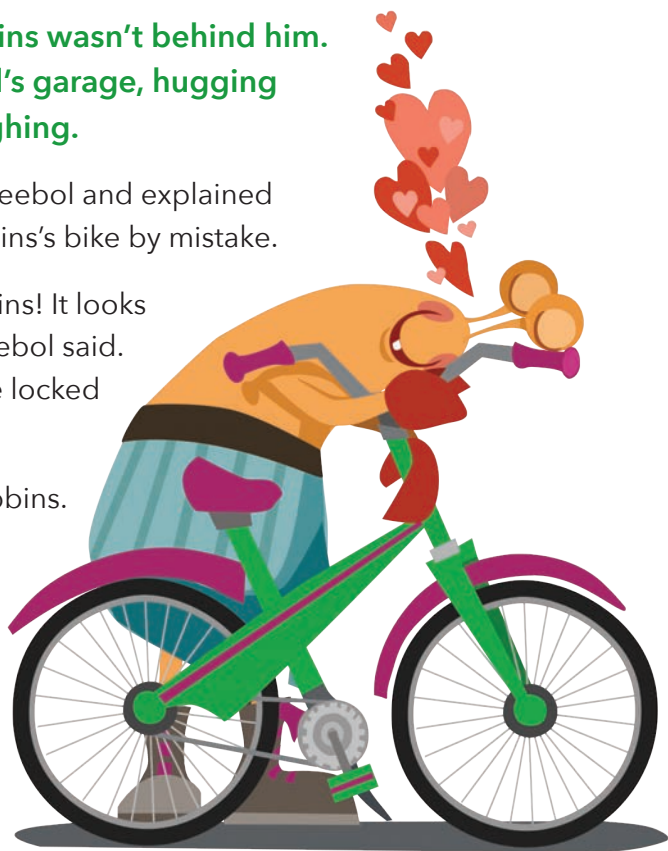
"And I should have locked up my bike, too."

"It's okay," said Gibbins.

But Foop wasn't feeling okay.

On the way back to Gibbins's house, Foop said, "Thank you for lending me your bike. I'm really sorry I didn't take good care of it. I guess I can't say I'm a great borrower anymore."

"I forgive you, Foop," said Gibbins. **"You made a mistake, but you took the time to fix it. You were being responsible. That's what makes a good borrower. And an even better friend."**





# 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](https://consumerfinance.gov/teach-activities)



Consumer Financial  
Protection Bureau