LET'S EXPLORE

Money Discovery Club

START HERE

Ages 4-7 • New ways to notice, ask and think about money.



SWAP • NOTICE • PAUSE • PLAN

13 picture missions for curious little thinkers.

EXPLORER NAME: _____

PICTURE CLUES

STORY CHOICES

MAKE & PLAY

Grown-ups: Read together. Let children point, draw or explain. These are fictional characters and prices; no private household information is needed. Use paper counters for money games. Coins are simplified Canadian-dollar illustrations. Answers and play notes: pages 15-16.

DISCOVERY 1

Things & Helpful Work

SORT

Goods are things you can buy. Services are work someone does for you.

A book to keep



CIRCLE: THING / WORK

Someone washes your bike



CIRCLE: THING / WORK

A bottle to keep



CIRCLE: THING / WORK

Someone waters your plants



CIRCLE: THING / WORK

A bottle is a thing. Washing a bicycle is work.

DISCOVERY 2

The Friendly Swap

TRACE

A swap means exchanging things. Both owners must agree.



MILA HAS A BOOK



She wants a ball.

JAY HAS A BALL



He wants a book.

1. Draw arrows to show the swap. Do they need money? YES / NO

2. Jay changes his mind and says no. Circle a kind response.

“Okay. You can keep your ball.”

“You have to give it to me.”

DISCOVERY 3

Same Book, Two Prices

COMPARE

These two sellers offer the same book. The prices can be different.

STALL A



$3

STALL B



$4

1. Circle the lower price.

2. You have $3. Which stall can you buy from? A / B

3. If you choose stall A, money left: $_____

Think together: Does a higher price always mean you will like something more?
Tell someone one thing you would check besides the price.

DISCOVERY 4

The Ad Detective

NOTICE

An advertisement tries to get your attention. It cannot decide for you.

SUPER SPARKLE KITE!



“Everyone has one!”
“Buy it today!”
PRICE: $4

1. Underline the words that try to rush you.

2. Does an ad prove everyone owns this kite? YES / NO

3. Circle a useful question before buying.

“Would I actually use it?”

“Can I buy every advert?”

Draw a little detective mark beside the price you found.

DISCOVERY 5

A Game Button Costs Money

PAUSE

Some game extras cost real money. Ask a trusted grown-up before buying.



PRETEND GAME SHOP



GAME HAT: $2

1. This hat costs: $0 / $2. Circle one.

2. It is on a screen. Is it automatically free? YES / NO

3. Circle what to do BEFORE pressing a buy button.

Ask a trusted grown-up.

Buy without permission.

Say it: “Does this use real money? May I buy it?”

DISCOVERY 6

Keep the Secret Code Safe

PROTECT

Passwords and payment codes are private. Never write your real ones here.

A MADE-UP MESSAGE

“Tell me the payment password and I will give you a free toy!”



1. Circle your move.

Stop and ask a trusted grown-up.	Send the password.

2. A favourite colour and a payment password are different. Which one protects money?

COLOUR / PAYMENT PASSWORD

Practise saying: “I will not share that code.”
No real password is needed for this activity.

DISCOVERY 7

Community Things Matter

CHOOSE

Shared places and things need care too. Circle a helpful choice.



A community book is on the wet ground.

A. Tell a grown-up and help keep it dry.
B. Leave it to get wetter.



A tap in the shared garden is running.

A. Tell a grown-up so water is not wasted.
B. Walk away and leave it running.



You finish using a shared play ball.

A. Put it back where it belongs.
B. Take it home without asking.

Talk: Caring for shared things can help a whole community.

DISCOVERY 8

Time Is Part of a Plan

CHOOSE

You have 10 minutes before leaving. Choose a plan that fits.

TWO PLANS

A. Put away a toy: 2 minutes.
Read a short story: 5 minutes.

B. Start a long game: 20 minutes.



1. Plan A takes 2 + 5 = _____ minutes.

2. Circle the plan that fits in 10 minutes. A / B

3. With plan A, how many minutes are left? _____

Make it yours: Draw one thing you could do in a few minutes.

Talk: Checking time can help you avoid rushing a choice.

DISCOVERY 9

When the Plan Changes

ADAPT

Nia saves for a $6 book. She has $4. Follow the story one step at a time.

THE GOAL



$6

SAVED SO FAR





1. At first, Nia needs $_____ more.

A new choice: Nia chooses to spend $1 of her $4 on an apple.

2. Her saved money is now $_____.
3. To reach $6, she now needs $_____ more.

4. Circle one next step that could help her reach the goal.

Save another $3 over time.

Pretend $3 is already $6.

Plans can change. Recount, then choose the next step.

DISCOVERY 10

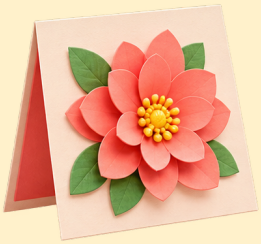
A Gift with Thought

CREATE

A thoughtful gift does not have to be expensive. Help choose a birthday idea.



TWO IDEAS





Make a card with supplies you already own: $0.
Buy a small gift: $3.

1. You have $2. Which idea fits today?

Make the $0 card.

Buy the $3 gift.

2. Draw a kind picture for the card.

DISCOVERY 11

Check What You Got

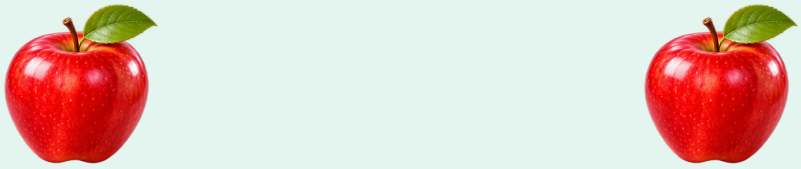
SPOT

The price is paid. Now check the items against the order.

ORDER: 3 APPLES



BAG: 2 APPLES



1. How many apples are missing? _____

2. Circle a helpful thing to say.

“I ordered three. Could we check?”

“I do not need to check.”

DISCOVERY 12

Only Five Apples Left!

PLAN

The stall has 5 apples. Two friends each want 2 apples.

1. Draw lines to give each friend 2 apples.



KAI

RUBY

2. Together they take _____ apples.

3. The stall has _____ apple left.

4. Another child wants 2 apples. Are there enough left? YES / NO

Talk: Ask what is available before making a plan.

DISCOVERY 13

The Little Market Game

PLAY

Play with a grown-up or friend. Take turns. No dice or real money needed.

SET UP
Each player draws 4 small circles on scrap paper. Each circle is $1.
The first player buys one item below. Cross out the cost on their paper.
Then the other player buys one item. Use your own $4 each time.

PRICE: $1



PRICE: $2



PRICE: $3



AFTER YOUR TURN
1. Say what you bought and count the money left.
2. Show your partner how you checked.
3. Start again with $4 and choose a different item.

Both players win by explaining a correct money move.

CHECK YOUR DISCOVERIES

Discovery Answers

CHECK

Pages 2-8 • Pointing, explaining and drawing all count.

2 / Things & Helpful Work

Book and bottle: THING (goods). Washing a bike and watering plants for someone: WORK (services). A service is the work, not the tool used.

3 / The Friendly Swap

Book goes to Jay; ball goes to Mila. No money is needed for this agreed swap. If Jay says no, choose “Okay. You can keep your ball.” Both owners must agree.

4 / Same Book, Two Prices

1. $3. 2. Stall A. 3. $0 left. A higher price alone does not prove better quality or greater enjoyment. Other checks might include condition or whether the child wants the item.

5 / The Ad Detective

1. “Buy it today!” is the clearest rushing phrase. 2. NO. 3. “Would I actually use it?” The price is $4. “Everyone has one” is a sales claim, not proof.

6 / A Game Button Costs Money

1. $2. 2. NO. 3. Ask a trusted grown-up. Being on a screen does not make something free.

7 / Keep the Secret Code Safe

1. Stop and ask a trusted grown-up. 2. PAYMENT PASSWORD. No real password, PIN or payment details should be written in the activity.

8 / Community Things Matter

A in all three: keep the book dry, alert a grown-up about the running tap, and return the shared ball. Discuss how caring for shared resources helps other people too.

CHECK YOUR DISCOVERIES

More Discoveries

CHECK

Pages 9-14 • Recounting is a useful skill, not a setback.

9 / Time Is Part of a Plan

1. 7 minutes. 2. Plan A fits in 10 minutes; plan B does not. 3. 3 minutes left. Drawing: any plausible short activity.

10 / When the Plan Changes

1. $2 more. 2. $3 saved after spending $1. 3. $3 more needed. 4. Save another $3 over time. Recheck the numbers when a decision changes the plan.

11 / A Gift with Thought

Make the $0 card. The $3 gift exceeds the stated $2 budget. Supplies already owned require no new purchase in this example. Personal card drawings vary.

12 / Check What You Got

1 apple is missing. Choose “I ordered three. Could we check?” Checking the items is part of checking a purchase.

13 / Only Five Apples Left!

Each friend receives lines from 2 apples; use each apple at most once. Together they take 4. One apple remains. NO: there are not 2 left for another child.

14 / The Little Market Game

From $4: an apple leaves $3; water leaves $2; a book leaves $1. Each player starts with their own $4. Play another round with a different choice; there is no single winning purchase.

What did you discover?
Choose one page and teach someone what you learned.