

MY FIRST
STELLAR SAVINGS
GALACTIC MONEY QUEST

Start Here

Vaultara
Certificate of Deposit (CD) Planet

Bondara
Bond Planet

Futura
Retirement Planet
(401(k)s and IRAs)

Commodus
Commodity Planet

Collectiva
Mutual Fund Planet

Crypton
Crypto Planet

Eduvia
529 Planet

Nestara
Diversification Planet

Stock World
Stocks Planet

Saveara
Savings Account Planet

Saveara Activity:

Circle all the reasons it is better to put your money in a savings account instead of a piggy bank.

- Your money earns interest and grows.
- Your dog can't eat your allowance.
- It keeps your money warm and cozy.
- You can withdraw money without smashing it.
- It makes funny sounds when you shake it.
- It's safe from fire, water, and little siblings.
- It turns your coins into candy.
- You can see your balance anytime to manage money better.

Vaultara Activity:

Name 3 Things That Get Better the Longer You Wait Example: *Waiting for a plant to grow fruit—you can't eat it until it's ripe!*

Now, name 3 things that get better the longer you wait:

-
-
-

Commodus Activity:

"What Affects Commodities?" Some things make commodity prices go up, and others make them go down. Read each scenario below and circle whether it makes prices rise or fall:

	RISE	FALL
1. A drought destroys a large wheat crop.	<input type="radio"/>	<input type="radio"/>
2. A new gold mine is discovered, adding lots of gold to the market.	<input type="radio"/>	<input type="radio"/>
3. A big crop of corn grows during perfect weather.	<input type="radio"/>	<input type="radio"/>
4. A war disrupts the supply of oil.	<input type="radio"/>	<input type="radio"/>
5. A huge shipment of silver is lost at sea.	<input type="radio"/>	<input type="radio"/>

Crypton Activity:

"Flip the Coin on Crypton" You have \$100 to start. Each coin flip represents a chance to gain or lose money. If it's heads, you gain another \$100. If it's tails, you lose \$100. Flip a coin 5 times and see how much money you have left at the end!

Flip #	Heads (+\$100)	Tails (-\$100)	Your Total
1	<input type="radio"/>	<input type="radio"/>	_____
2	<input type="radio"/>	<input type="radio"/>	_____
3	<input type="radio"/>	<input type="radio"/>	_____
4	<input type="radio"/>	<input type="radio"/>	_____
5	<input type="radio"/>	<input type="radio"/>	_____

Stock World Activity:

"Pick the Right Company" You're the investor! Below are three pretend companies. Read the clues and decide which one you think is the best to invest in:



a. Speedy Wheels Co.

- Makes skateboards.
- Their last skateboard broke after 2 rides.
- They haven't sold any in 6 months.



b. ZoomTech Inc.

- Makes fun video games.
- Their newest game is a big hit.
- Everyone at school is playing it.



c. FreshBites Foods

- Makes lunch snacks.
- Their factory was just closed for a week.
- They're working on a new product everyone's excited about.

Question: Which company would you pick to invest in and why?

Bondara Activity:

"Imagine Your Future with a Bond"

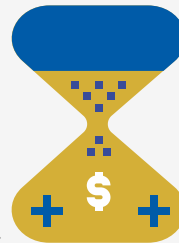
If your bond takes 30 years to mature:

Write or draw:

How old you will be when it's ready.

What you think you'll be doing by then.

How you might use the money once it matures.



Collectiva Activity:

"Risk Radar Mission"

Objective: Classify each example as high, balanced, or low risk to understand why mutual funds combine different levels of risk for stability and growth.

	LOW	BALANCE	HIGH
1. Starting a lemonade stand during a rainy week	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Keeping your allowance in a piggy bank	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Splitting money between stocks and savings	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. Investing in an unknown candy company	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Buying government bonds	<input type="text"/>	<input type="text"/>	<input type="text"/>

Eduvia Activity:

"What Can You Use a 529 Plan For?"

Circle the items below that you can use a 529 plan for:

- | | | |
|--|--------------------------------------|------------------------------|
| a. Snacks during class | b. A new pet | c. Books for school |
| d. A family vacation | e. A trade school program | |
| f. Tuition for college or trade school | g. Art supplies for a college course | h. Room and board at college |

Futura Activity:

Most people stop working when they retire around age 65, but they still need money for things like food, a home, and fun! What do you think your life will look like at 65?

Nestara Activity: Build and Diversify Your Nest Egg

Challenge: Captain Luna needs your help to match financial goals with the right types of investments. Draw a line from each goal on the left to its ideal investment type on the right:

Goals

- Emergency Funds ●
- Saving for College ●
- Saving for Retirement ●
- Long-Term Wealth Building ●
- Balancing Your Portfolio ●

Investment Options

- Mutual Funds
- IRA & 401(k)
- Savings Account
- Stocks
- 529