

THE COIN QUEST

Adventures in Financial Wisdom



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DEDICATION.

In loving memory of my dear friend Kim Brien, whose untimely passing during the Covid Pandemic in 2020 deeply saddened all who knew him. Kim's unwavering support and creative spirit would have undoubtedly played a significant role in bringing this important story book to life.
May his legacy continue to inspire us.

Rest in peace, Kim.

Chapter 1: Meet the Money Adventurers

In a cheerful neighbourhood where houses glowed in all the colours you can imagine, lived two very special siblings—Tiara and Zuri. Tiara was nine years old, with a head full of kinky hair that bounced as she moved. She had an unquenchable curiosity that made her eyes sparkle with wonder. Zuri, on the other hand, was just seven, but he had an energy that could light up a room. His imagination was a powerhouse, and he loved turning ordinary things into extraordinary adventures.

Tiara was known for her thoughtful nature and her love for observing the world around her. She could spend hours gazing at the clouds, finding shapes and stories in their fluffy formations. Her sketchbook was her constant companion, capturing moments, dreams, and ideas that sparked her imagination.

Zuri, was a bundle of energy and creativity. He could turn an empty cardboard box into a spaceship, a blanket into a magical kingdom, and a simple game of hide-and-seek into a grand adventure. His imagination was his greatest tool, and he saw possibilities in everything.

Every morning, Zuri and Tiara would wake up to the gentle rays of the sun streaming through their bedroom window. The sunbeams would dance on the walls, making the room feel warm and inviting. They would jump out of bed, excited about the day that lay ahead.

Their mornings started with a hearty breakfast that their mom would make with love. The aroma of fried plantain and egg sauce filled the air, drawing Zuri and Tiara to the kitchen.

After breakfast, it was off to school. It was a friendly school filled with laughter and learning. Their friends eagerly awaited them every morning, and together they enjoyed listening to their teachers and learning new things.

School days were filled with laughter, lessons, and lunchtime stories. In the afternoon, when the final bell rang, Zuri and Tiara would rush out of the school doors, excited to explore the world outside the classroom. They would race to the park where their friends were already gathered, playing games, climbing trees, and imagining far-off lands.

But it wasn't all fun and games for Zuri and Tiara. They knew that responsibilities came with growing up too. At home, they helped with chores like setting the table for dinner and cleaning up their toys. And speaking of dinner, their evenings were a time for the family to come together and share stories from their day.

One evening, after finishing their dinner and laughing at the tales their father told from his own childhood, Zuri and Tiara found themselves drawn to the store room. It was a place of mystery and wonder, filled with old trunks, dusty books, and forgotten treasures. As they rummaged through the store room's corners, they stumbled upon a forgotten box.

"What's this?" Tiara wondered, pulling out an old, weathered box from the depths of the store room. It was like a time capsule, holding secrets from long ago. Just before they could open it, their mother's voice bellowed from up above them, it was bedtime.



The next morning was a sunny Saturday, Tiara and Zuri sat on the steps of their house, Tiara's sketchbook open on her lap and Zuri surrounded by a pile of building blocks.

"Tiara, look what I'm building!" Zuri exclaimed, knocking down a tower of blocks by mistake. "It was supposed to be a castle, but now it's a... um, block-y mess!"

Tiara chuckled, her pencil dancing across her sketchbook. "Don't worry, Zuri. I'm sure it's a castle in disguise.

And you know what? We can use this mess to inspire our next big adventure!"

Zuri's eyes lit up with curiosity. "Adventure? Where? How?"

"Come, I'll show you." Tiara grabbed Zuri and scurried to the store room they had visited the night before, and went straight to the box.

Curiosity piqued, Zuri and Tiara opened the box to reveal a parchment, yellowed with age and marked with intricate drawings. It was a map—a treasure map! The illustrations seemed to hint at hidden places, waiting to be discovered.

"Wow!" Zuri exclaimed, eyes wide with awe. "Look at this, Tiara! It's like a real adventure waiting for us."

Tiara's eyes sparkled as they gazed at the map. "I can't believe it! Our very own treasure map!"

Tiara leaned in, looking intently at the map. "What's this it says at the bottom—knowledge treasures about money and how to use it wisely?"

Zuri tilted his head, thinking. "You mean like knowing when to buy candy and when to save for a cool toy?"

Tiara nodded, a smile forming on her lips. "Exactly! And to find this treasure, it says we have to solve puzzles, follow clues, and explore the world of money."

Zuri's enthusiasm was unstoppable. "I'm in, Tiara! Let's go on this treasure hunt!"

And so, the adventure began. With their hearts full of excitement and minds buzzing with ideas, Tiara and Zuri were ready to dive into the world of money, guided by their curiosity and a mysterious map that held the promise of financial wisdom.



Learning Activity: Draw a picture of your favourite place to play with friends. Write down one thing you've learned today and share it with someone you care about.

Quiz Time:

1. What were the names of the main characters in this chapter?
 - a) Mark and Martha
 - b) Zuri and Tiara
 - c) Lily and Leo
2. What did Zuri and Tiara find in the store room?
 - a) A treasure chest
 - b) An old book
 - c) A treasure map
3. What did the treasure map look like?
 - a) A piece of candy
 - b) A colourful drawing
 - c) A weathered piece of parchment

Choose the correct answers and ask an adult to check them for you!

Reflection Activity: Exploring Your Dreams

- Think about your own dreams and goals, just like Zuri and Tiara.
What are some things you'd like to achieve or experience in the future?
- Draw or write about your dreams in a special "Dream Journal."
You can revisit it and add to it as you read more about Zuri and Tiara's adventures.

Chapter 2: The Journey Begins

Zuri and Tiara's quest began with a journey through time. With the map safely tucked away, they found themselves in a place where the air seemed to whisper stories of the past. It was a museum—a treasure trove of history and knowledge.

As they stepped inside, their eyes widened with wonder. The museum was a gateway to different eras, each filled with fascinating stories about money and its evolution.

Their adventure began with a room filled with ancient artifacts. In the corner, they saw a display that caught their attention—shells of various shapes and sizes, some intricately carved, others smooth and glossy. These were cowrie shells, once used as a form of money in many parts of Africa.

"Wow, look at these beautiful shells," Tiara marvelled, her fingers grazing the smooth surface of one.

Zuri nodded, his eyes curious. "They used these as money?"

Their guide, a knowledgeable historian named Ama, smiled warmly.

"Yes, indeed. Long ago, people used cowrie shells to trade for goods and services. Each shell had value, just like the coins and bills you know today."

As they moved through the museum, Ama continued to share stories. She spoke of a time when people exchanged items directly, a practice known as "trade by barter." Zuri and Tiara imagined a world where a sack of grains could be traded for a bundle of firewood.

"Trade by barter sounds fun, but also complicated," Zuri mused, picturing the challenges of carrying around heavy loads for trade.

Ama nodded. "It was a bit tricky, which is why people started using more convenient forms of money. They moved from shells to metal coins made of gold, silver, and other precious metals."

The siblings gazed at the gleaming coins on display, imagining the hands that had once held them. Ama explained that these coins were used to buy goods and services, just like money today.

"Over time, as trade expanded, people needed a way to keep their money safe. That's when banks came into play," Ama continued, leading them to a model of an ancient African bank.

"Like the one our father told us about in one of his stories," Tiara exclaimed.

"Exactly," Ama confirmed. "Banks provided a secure place for people to keep their money and earn interest over time. This allowed countries to grow and prosper."

As the journey through time continued, Zuri and Tiara's minds were buzzing with new knowledge. They had learned that money had a rich history—a journey from barter trade to cowrie shells to metal coins to the modern bills and coins they used today.

Leaving the museum, Zuri and Tiara exchanged excited glances. "Isn't it amazing how money has changed over time?" Tiara marvelled.

Zuri nodded, his voice filled with awe. "And each change was a step towards making things better and easier for everyone."

With a newfound appreciation for the past, the siblings continued their adventure, ready to embrace the present and the lessons it had to offer.



Learning Activity: Create a timeline of money's evolution, starting with the use of cowrie shells as money and progressing to modern coins and bills. Use drawings or pictures to represent each stage.

Quiz Time:

1. What were cowrie shells used for in the past?
 - a) As jewellery
 - b) As a form of money for trade
 - c) As decorations for clothes
2. What is "trade by barter"?
 - a) A type of dance
 - b) Exchanging goods directly without using money
 - c) Trading goods with money
3. Why did people start using metal coins as money?
 - a) Because they were shiny
 - b) Because they were lighter than cowrie shells
 - c) Because they were more convenient for trade and had value

Choose the correct answers and ask an adult to check them for you!

Reflection Activity: Decision-Making Adventure

- Think about a tough decision you've had to make. How did you decide what to do?
- Write or draw about your decision-making adventure in a Decision Journal. What did you learn from it?

Chapter 3: The Market Place

With the map in hand and hearts full of excitement, Zuri and Tiara set out for the next clue on their grand adventure. The afternoon sun painted the sky with vibrant oranges and reds, as if encouraging them to explore every corner of their beautiful town.

Their journey took them through rolling hills, where the grass seemed to stretch on forever. They hiked up a gentle slope, their laughter echoing as they ran downhill with the wind in their hair. In the distance, they spotted a small market, colourful stalls lining the dusty path.

Curiosity piqued, Zuri and Tiara approached the market. The air was filled with the rich aroma of spices and the lively chatter of vendors calling out their wares. People bustled about, buying and trading goods from all around. It was a sight to behold—a bustling tapestry of cultures and stories woven together.

"Look at those beautiful fabrics!" Tiara exclaimed; eyes wide with wonder as she admired the vibrant textiles on display.

"And the baskets," Zuri added, pointing to a stall filled with intricately woven baskets of various shapes and sizes.

As they explored, Zuri and Tiara couldn't help but notice something unique about each vendor. They each had a story to tell—a story of hard work, determination, and the joy of sharing their talents with the world.

At one stall, they met Mama Bisi, who sold the most delicious-smelling homemade soaps. She greeted them with a warm smile, telling them about how she had learned to make the soaps from her grandmother.

"It's important to work hard and be proud of what you create," she told them.

Further down the path, they encountered Baba Kwame, who carved intricate wooden sculptures. He shared tales of his travels and how each piece of art carried a piece of his journey within it. "Every piece tells a story," he said, his eyes twinkling.

As Zuri and Tiara continued their journey through the market, they realized that every stall held more than just goods; it held dreams and aspirations. They discovered that every item had a value beyond its price tag—it carried a piece of someone's heart and soul.

As the sun began to dip below the horizon, casting a warm golden glow over the market, Zuri and Tiara sat on a bench, reflecting on their day.

"Did you notice how everyone was working hard to make a living?" Zuri asked, gazing out at the market.

Tiara nodded, her eyes thoughtful. "And they all had something special to share with the world."

"Exactly," Zuri agreed. "Just like we're on this adventure, they're on their own journeys too."

Tiara smiled, understanding the lesson that was unfolding before them.

"So, it's not just about finding treasure—it's about learning from the people we meet and valuing what they do."

Their hearts felt lighter, as if they had gained a treasure of wisdom from the market.



Learning Activity: Talk to someone older in your family or community and ask them about a skill or hobby they have. What can you learn from their experiences?

Quiz Time:

1. What did Zuri and Tiara notice about each vendor in the market?
 - a) They were all selling the same items
 - b) They had stories to tell and unique skills
 - c) They were all in a hurry
2. What did Mama Bisi make and sell at her stall?
 - a) Wooden sculptures
 - b) Handmade soaps
 - c) Colourful fabrics
3. What did Zuri and Tiara learn from their day at the market?
 - a) The market had no interesting items
 - b) People were working hard to make a living and had stories to share
 - c) They didn't like going on adventures

Choose the correct answers and ask an adult to check them for you!

Chapter 4: The Value of a Coin

Zuri and Tiara's journey continued the next day, their spirits still buzzing with the lessons they had learned from the market. The afternoon sun greeted them once again, casting a warm glow over the landscape as they explored further into the market.

As they wandered through the lively marketplace, they came across a stall that was different from the others. Instead of colourful fabrics or hand-carved sculptures, this stall had a collection of coins and colourful paper bills neatly displayed, much more than what they experienced in the museum.

Zuri and Tiara approached the stall. A wise-looking man named Baba Kwesi greeted them with a warm smile. "Welcome, young travellers! Come learn about the fascinating world of money," he said, his voice as welcoming as a gentle breeze.

As they examined the coins, Baba Kwesi shared stories about each one. "This coin," he said, holding up a shiny silver coin, "is called a shilling. It was used in the past as a form of money."

Tiara's eyes sparkled with interest. "And this one?" she asked, pointing to a small gold coin.

"That's a ducat," Baba Kwesi explained. "It's from a faraway land and was considered very valuable."

Zuri was drawn to the colourful paper bills. "What about these?"

Baba Kwesi smiled. "Those are banknotes. They represent a certain amount of money. Just like coins, they have value too."

As they listened to Baba Kwesi's stories, Zuri and Tiara realized that money came in many forms. They learned that each coin and bill had a different value, and that people used them to buy things they needed or wanted.

"But how do we know how much each coin is worth, we did not ask this at the museum?" Tiara asked.

Baba Kwesi nodded approvingly. "Great question, young one! That's where counting and math come in. You can count the coins and bills to know their total value."

Zuri's eyes lit up with understanding. "So, if we have more coins, we have more value?"

Baba Kwesi chuckled. "Yes, that's right. But remember, it's not just about having many coins—it's about how you use them wisely."

As evening came sellers began to close shop across the marketplace, Zuri and Tiara thanked Baba Kwesi for the valuable lesson. They left the stall with a newfound appreciation for the coins and bills they had seen.

On their way home, Zuri and Tiara chatted about the different types of money they had learned about. "It's like coins and bills are very important, especially in the marketplace," Tiara mused.

Zuri nodded, his eyes thoughtful. "And with a lot of coins and bills you can buy anything you want in the market, like snacks and toys."



Learning Activity: Gather different coins and banknotes from your family or community. Sort them and count their value. Can you find out how much they are worth in total?

Quiz Time:

1. What did Zuri and Tiara learn from Baba Kwesi at the stall?
 - a) How to make sculptures
 - b) Stories about money and its different forms
 - c) How to cook a special meal
2. What is a ducat?
 - a) A colourful fabric
 - b) A type of coin from a faraway land
 - c) A small toy
3. Why is it important to learn about the value of coins and bills?
 - a) Because they are shiny and beautiful
 - b) Because they can be used as decorations
 - c) Because they are used to buy things and have different values

Choose the correct answers and ask an adult to check them for you!

Reflection Activity: Counting Coins Challenge

- Gather some coins from your piggy bank or ask a grown-up for a few. Learn to identify and count them. Write down the names and values of the coins in your Coin Collector's Notebook.
- Create a fun game where you match the coins with their values. Challenge a friend or family member to play with you.

Chapter 5: The Time Value of Money

Zuri and Tiara had been on exciting adventures following notes, instructions and puzzles from the map. They had learned about the importance of Coins, but they were curious about something they saw on the map called the "Time Value of Money." They suspected it was about making wise choices with their Coins, so they decided to ask their mother, Mama Ama, to explain it.

One sunny afternoon, as they sat on the porch, Tiara spoke up, "Mama Ama, we've been learning about money by following this mysterious map we discovered, but we're confused about something called the 'Time Value of Money.' Can you tell us more?"

Mama Ama smiled warmly. "Of course, my curious ones. The Time Value of Money is a bit like looking into the future. It means that the value of money now may change in the future. So, what you can buy with 100 Coins today might be different from what you can buy with it in a month or a year."

Zuri nodded, beginning to understand. "So, it's like planning for what to with money now while also looking into the future?"

Mama Ama's eyes twinkled with pride. "Exactly, Zuri! Let me illustrate it with an example. Suppose someone offered you 100 Coins today or 105 Coins a year from now. Which one would you choose?"

Tiara thought for a moment. "105 Coins in the future, right? It's more."

Mama Ama nodded. "That's a reasonable choice, but let's think about it differently. Imagine you chose the 100 Coins today and put them in a special jar that magically adds extra Coins to your total every year."

Zuri's eyes widened with curiosity. "A magical jar?"

Mama Ama chuckled. "Well, something like that. With this jar, if you put 100 Coins in it today, you could earn, say, 10 extra Coins in one year."

Tiara's face lit up. "So, we'd have 110 Coins after one year?"

Mama Ama smiled. "Precisely, Tiara! By choosing the 100 Coins today and putting them in the 'jar,' you'd end up with 110 Coins after one year. That's 5 Coins more than if you chose to receive 105 Coins a year from now."

Zuri grinned. "So, we're able to do more with money we have now than if we have the same money in the future?"

Mama Ama nodded proudly. "You got it! The Time Value of Money means that if you have a choice between receiving Coins today or in the future, the Coins you expect in the future should be higher because it accounts for the potential growth and changes in the value of Coins over time."

Tiara added, "So, when we plan our money, we need to think about how much our Coins could change in the future."

Mama Ama nodded. "Exactly, my smart ones. It's all about making thoughtful decisions with your Coins and understanding the value of patience and financial planning."



Learning Activity: Create a list of things you might want to buy in the future. Next to each item, estimate how much it might cost in Coins now and how much it could cost in the future.

Quiz Time:

1. What does the 'Time Value of Coins tell us?
 - a) A coin today is worth less than a coin in the future.
 - b) A coin today is worth more than a coin in the future because it can earn interest.
 - c) A coin today and a coin in the future are always equal in value.
2. How can understanding the 'Time Value of Coins help you in your financial decisions?
 - a) It doesn't affect our financial decisions.
 - b) It helps you plan for what to do with money you have now.
 - c) It only matters when you're older.
3. In the example Mama Ama gave, what happened when the Coins were put in the "magical jar" for a year?
 - a) The Coins disappeared.
 - b) The Coins grew much more after a year.
 - c) The Coins turned into something else.

Choose the correct answers and share your newfound knowledge with friends or family members!

Reflection Activity: Coins in Time

- Consider the concept of 'Time Value of Money. It means that the value of money can change over time. What you can buy with 100 coins today might be different from what you can buy with them in a month or a year.
- Imagine you have 100 coins. What would you buy with them today if you had to spend them right now? Write it down in your Coin Journal.
- Now, think about saving those 100 coins for a year. How many extra coins could you earn if you saved them in a bank account or invested them wisely?
- Draw a "Coin Time Machine" in your journal. On one side, illustrate what you'd buy with your coins today, and on the other side, draw what you could buy with the extra coins you've earned in a year.
- Discuss your "Coin Time Machine" with a friend or family member. Share your ideas about saving and investing your coins for a brighter future.

Chapter 6: The Zobo Stand

Zuri and Tiara's journey led them to the neighbouring town, where the vibrant colours of their market stalls painted a picture of life in motion.

As they strolled along, a delightful aroma tickled their senses. They followed the scent and soon came upon a cheerful *zobo* drink stand. The stand was adorned with colourful signs and a bright banner that read: "Refreshing Zobo for a Hot Day!"

Curiosity sparked, Zuri and Tiara approached the stand. They recognised the pair of teenage siblings from their school, Kwame and Adia, were busy behind the counter, pouring glasses of cold zobo for eager customers.

"Hello there!" Kwame greeted with a friendly smile. "Would you like a glass of our delicious homemade zobo?"

Zuri and Tiara exchanged excited glances. "Yes, please, but we only have enough money for one glass." Tiara replied.

As they sipped the tangy, sweet drink, Zuri couldn't help but notice the line of people waiting to get their own glass of refreshing zobo. "You must be really busy," he commented.

Adia nodded, pouring a glass for another customer on the line. "Yes, we've been selling lots of zobo today. It's a hot day, and everyone wants something cool to drink."

Kwame added, "Plus, we're raising money for a good cause—to help our school's library get more books."

Zuri and Tiara's eyes lit up with inspiration. "That's amazing!" Tiara exclaimed. "How did you come up with the idea?"

Kwame grinned. "We love making zobo, and we thought, why not share it with our community and do some good at the same time?"

Adia chimed in, "We also learned about how to run a small business from our parents, so we decided to put those lessons to use."

Zuri and Tiara were eager to learn more. "What kinds of things did you have to consider when starting the zobo stand?" Zuri asked.

Kwame leaned in, sharing his wisdom. "Well, we had to figure out what ingredients we needed, set a price that people would be willing to pay, and make sure we had enough cups and napkins."

Adia added, "We also had to learn about budgeting—making sure our costs were covered and that we could donate to the library."

As they continued chatting, Zuri and Tiara felt a spark of excitement. They wanted to experience the joy of running their own business and making a positive impact.

"Could we start a zobo stand too?" Tiara asked, her eyes shining with anticipation.

Kwame and Adia exchanged a knowing look. "Absolutely!" Kwame said. "Running a small business can be a lot of fun, and it teaches you important skills like teamwork, decision-making, and serving your community."



Adia nodded. "You can even use some of the money you earn to put into your savings jar. That way, you're learning about earning money and saving at the same time!"

Zuri and Tiara couldn't wait to get started. The zobo stand wasn't just about making money—it was about embracing the spirit of entrepreneurship, creating something with their own hands, and contributing to the community they cared about.

As they left the zobo stand, Zuri and Tiara were already dreaming of the possibilities. With the lessons they had learned and the inspiration from Kwame and Adia, they were ready to embark on their next adventure: running their very own zobo stand.

Learning Activity: Brainstorm ideas for your own small business. What can you create or offer to people in your community? Make a list of things you'll need to start your business.

Quiz Time:

1. What were Kwame and Adia doing at their zobo stand?
 - a) Selling books
 - b) Giving away free hugs
 - c) Serving homemade zobo

2. Why did Kwame and Adia start the zobo stand?
 - a) To raise money for a new toy
 - b) To buy more zobo
 - c) To help their school's library get more books
3. What did Zuri and Tiara learn from Kwame and Adia about running a small business?
 - a) It's not fun to run a business
 - b) It's important to make your zobo taste bad
 - c) It involves teamwork, decision-making, and serving the community

Choose the correct answers and ask an adult to check them for you!

Reflection Activity: Your Business Idea

- Imagine you want to start a small business, just like Tiara and Zuri with their zobo stand. What kind of business would you create?
- Draw or write about your business idea in a Business Planner. Share your plans with friends and family.

Chapter 7: The Great Toy Dilemma

The sun painted the sky with a warm palette as Zuri and Tiara sat on their porch, their minds buzzing with excitement. Today was the day—they were opening their very own zobo stand! A colourful sign proclaimed: "Tiara and Zuri's Sweet zobo."

As the first customers approached, Zuri and Tiara served their homemade zobo with enthusiasm. The sound of laughter and clinking glasses filled the air as the neighbourhood gathered to support the young entrepreneurs.

Zuri and Tiara's zobo stand buzzed with activity. Glasses of refreshing zobo were being enjoyed by kids and grown-ups alike.

As the day wore on, their hard work started to pay off. Coins clinked in the jar, and Zuri and Tiara couldn't help but feel proud of what they had accomplished.

After a successful day, they sat down to count their earnings. "Look at all these coins!" Tiara exclaimed, her eyes wide with amazement.

Zuri nodded, a sense of accomplishment settling over him. "We did it, Tiara! We earned money and had fun doing it."

As they counted the coins, their thoughts turned to the future. "What should we do with the money we earned?" Tiara wondered, her brow furrowed in thought.

Zuri shrugged. "Well, we could buy some new toys. There's that awesome robot I saw at the store the other day."

Tiara's eyes sparkled with interest. "Oh, and I've been wanting that colourful art set! It has so many pretty colours."

As they chatted excitedly about the toys they could buy, they were interrupted by a gentle breeze that seemed to carry a whisper of wisdom.

"Zuri, Tiara," came a voice from behind them. It was Mama Ama, who had been watching their zobo stand all day. "I've been listening to your plans, and I have a question for you."

Zuri and Tiara turned to Mama Ama, their eyes curious. "What is it?" Zuri asked.

Mama Ama smiled kindly. "Imagine you have a choice to buy a toy today or to save your money for something bigger and more important. What would you do?"

Zuri and Tiara exchanged thoughtful glances. The excitement of buying toys was strong, but Mama Ama's words made them pause and reflect.

"It's like the zobo stand," Tiara said slowly. "We worked hard today, and we could buy toys now. But what if we saved our money and used it for something that will make a bigger impact?"

Mama Ama nodded. "Exactly. Sometimes, it's important to make choices between what we want right now and what we might want in the future."

Zuri added, "And maybe if we save, we can do something even more amazing than buying toys."

Mama Ama's eyes twinkled with pride.



Learning Activity: Think about something you want to buy and something you might want to save for in the future. Write down the pros and cons of each choice. Which choice do you think is better in the long run?

Quiz Time:

1. What did Zuri and Tiara do with the money they earned from the zobo stand?
 - a) They bought toys right away
 - b) They saved it for something bigger and more important
 - c) They gave it all away
2. Why did Mama Ama ask them to consider their choice between buying toys and saving?
 - a) She wanted to make them sad
 - b) She was curious about their favourite toys
 - c) She wanted them to think about the benefits of their choices
3. What did Zuri and Tiara decide to do with their money in the end?
 - a) They bought lots of toys
 - b) They spent it all on candy
 - c) They chose to save it for something that would have a lasting impact

Choose the correct answers and ask an adult to check them for you!

Reflection Activity: Wants vs. Needs Chart

- Think about something you really want, like a toy or a treat. Is it something you truly need, or is it a want?
- Create a "Wants vs. Needs" chart in your journal. List the things you want and the things you need. Discuss your chart with your family to learn about their wants and needs too.

Chapter 8: The Money Jar

Days turned into weeks, and Zuri and Tiara's zobo stand continued to thrive. Their savings jar grew heavier with coins, a testament to their hard work and the valuable lessons they had learned.

One sunny afternoon, Mama Ama called them into the living room. "I have something special to show you," she said, her eyes twinkling with excitement.

Curious, Zuri and Tiara followed her to the dining table, where she placed a clear glass jar filled with coins and bills in front of them. "This is your very own money jar," Mama Ama announced.

Zuri and Tiara looked at the jar, their faces lighting up with delight. "Wow, it's like our savings jar from the zobo stand!" Tiara exclaimed.

Mama Ama nodded. "Exactly. Just like how you saved your earnings from the zobo stand, you can use this jar to save for your future goals."

Zuri's eyes shone with curiosity. "But how does it work?"

Mama Ama smiled. "Let me explain. When you save money in a bank, they pay you something called 'interest.' It's like a reward for allowing them to keep your money safe and use it for important things."

Tiara looked puzzled. "So, they keep our money and give us more money in return?"

Mama Ama nodded. "Exactly. Banks use the money people save to give loans to others or invest in projects. In return for using your money, they pay you interest as a way of saying thank you."

Zuri's eyes lit up with understanding. "So, our money doesn't just sit there—it helps the bank do good things!"

Mama Ama smiled. "That's right. And your money grows over time because of interest. It's like the longer you leave your money in the bank, the more it has a chance to grow."

Tiara looked at the money jar with newfound appreciation. "So, our money can work for us even when it's in the jar or the bank?"

Mama Ama nodded. "Absolutely. It's important to save for both short-term and long-term goals. Your money jar can help you save for things you want to buy soon, like that art set or a new toy."

Zuri looked at Tiara, a plan forming in his mind. "And we can also use the jar to save for bigger goals, like helping our school library or going on an adventure."

Mama Ama smiled proudly. "Exactly. Your money jar is a tool that will help you learn about setting goals, saving regularly, and letting your money grow."

Zuri and Tiara looked at their money jar with a newfound sense of purpose. They understood that their money could be a source of power—a way to achieve their dreams and make a positive impact on their world.

With Mama Ama's guidance and the lessons they had learned, they were ready to embark on a new chapter of their financial journey—one filled with savings, growth, and the joy of watching their money multiply.



Learning Activity: Decorate your own money jar! Find an empty jar or container and personalize it with colours, drawings, and stickers. Use it to start saving for something special.

Quiz Time:

1. What did Mama Ama give Zuri and Tiara?
 - a) A new pet
 - b) A money jar
 - c) A toy
2. What is interest?
 - a) Money you spend on things you want
 - b) Money you earn by saving and investing
 - c) Money you give to a bank
3. How does the money in the jar or bank grow?
 - a) By using magic
 - b) Through interest, which is like a reward for saving
 - c) By asking for it to grow

Choose the correct answers and ask an adult to check them for you!

Reflection Activity: Saving for Your Wishes

- Just like Tiara and Zuri used a money jar to save for their goals, you can do the same. Find a jar or container to start saving your coins.
- Create a "Wish List" of things you'd like to save for. Keep track of your savings in your Wish Jar Journal. When you reach your goal, you can celebrate!

Chapter 9: The Shopping Spree

Zuri and Tiara's money jar had grown over time, a testament to their dedication and the lessons they had learned. They marvelled at the coins and bills within, each representing a small step towards their dreams.

One day, Mama Ama gathered them around the dining table. "I have a surprise for you," she said with a mischievous smile.

Curious, Zuri and Tiara leaned in. Mama Ama handed each of them an envelope. "These are your very own spending envelopes," she announced.

Zuri and Tiara looked at the envelopes, puzzled yet intrigued. "What are they for?" Tiara asked, her eyes wide.

Mama Ama explained, "A spending envelope is like a mini budget for your wants and needs. You'll use it to plan and track your spending."

Zuri furrowed his brow. "But why do we need to plan our spending?"

Mama Ama smiled. "Great question. When you plan your spending, you'll know exactly how much money you have available for different things. It helps you make wise choices and reach your savings goals sooner."

Tiara nodded in understanding. "So, it's like making sure we don't spend all our money at once."

Mama Ama chuckled. "Exactly. Let's say you want to buy a toy or treat yourselves to something special. With a budget, you'll know if you have enough money for it."

Zuri looked at the envelope in his hand. "How do we use it?"

Mama Ama showed them how to write down their goals and divide their money into different categories, like toys, treats, and savings. "This way," she said, "you'll know exactly how much you can spend in each category."

Tiara nodded enthusiastically. "And if we want something but we don't have enough money in that category?"

Mama Ama smiled knowingly. "That's where decision-making comes in. You'll have to decide if you want to wait and save more or if there's something else you'd rather spend your money on."

Zuri and Tiara exchanged thoughtful glances. They realized that budgeting wasn't just about restricting their spending—it was about making informed choices and getting the most from their money.

A few days later, Mama Ama took them on a special outing to the market. The air was filled with the scent of spices and the chatter of vendors. Zuri and Tiara's excitement was the same as when the mystery map brought them to the market before.

"Today," Mama Ama said, handing them their spending envelopes, "you each have a budget to spend on whatever you'd like."

Zuri and Tiara carefully looked at their envelopes, calculating their available funds. They wandered through the market, exploring different stalls and vendors. Their eyes were drawn to toys, snacks, and trinkets that caught their interest.



As they browsed, Zuri spotted a robot toy that he had wanted for a long time. He looked at his spending envelope and thought about his goals. He realized that if he spent all his money on the robot, he wouldn't have enough left for other things he might want.

Tiara faced a similar dilemma when she saw the colourful art set she had dreamed of. She, too, weighed her options and considered her priorities.

With their envelopes in hand, Zuri and Tiara made their decisions. They chose to spend some of their money on the things they wanted, while also keeping some for savings. The feeling of making their own choices and managing their money filled them with a sense of accomplishment.

As they headed home, Zuri and Tiara reflected on their day. They had experienced the joy of spending, but they had also learned the value of budgeting—of making thoughtful decisions that aligned with their goals and dreams.

With their spending envelopes and the lessons they had learned, Zuri and Tiara felt empowered to navigate the world of spending and savings, one choice at a time.

Learning Activity: Create your own spending envelope! Write down different categories like toys, treats, and savings. When you receive money, divide it into your categories to plan your spending.

Quiz Time:

1. What is a spending envelope used for?
 - a) To keep money safe
 - b) To plan and track spending
 - c) To play games with
2. Why is budgeting important?
 - a) To spend all your money at once
 - b) To make informed choices and reach savings goals
 - c) To buy everything you want
3. How did Zuri and Tiara use their spending envelopes?
 - a) They threw them away
 - b) They spent all their money on toys
 - c) They made thoughtful choices about what to spend on and saved some money too

Choose the correct answers and ask an adult to check them for you!

Chapter 10: Charity and Community

Guided by the mystical map, Zuri and Tiara's journey had taken them on an incredible adventure of learning and growth. Their money jar, filled with coins and notes, was a testament to their dedication and the valuable lessons they had absorbed.

One sunny morning, as they enjoyed breakfast with Mama Ama, she shared some exciting news. "Today, we're going to do something special as a family," she said with a smile.

Zuri and Tiara exchanged curious glances. "What are we going to do?" Tiara asked, her eyes shining.

Mama Ama's eyes sparkled with warmth. "We're going to participate in a community service project. We'll be helping those in need and making a positive impact on our community."

Zuri's face lit up with excitement. "That sounds amazing! But how are we going to help?"

Mama Ama explained that they would be joining a group of volunteers to pack food and essential supplies for families who needed assistance. "It's a way of giving back and showing kindness to others," she said.

As they arrived at the community centre, Zuri and Tiara were greeted by a diverse group of people, all eager to lend a hand. Together, they formed an assembly line, carefully packing boxes with rice, beans, canned goods, and other essentials.

As Zuri placed a can of beans into a box, he couldn't help but feel a sense of purpose. "It feels good to help others," he said with a smile.

Tiara nodded in agreement. "And look at how many people are here, working together to make a difference."

Throughout the day, Zuri and Tiara learned about the importance of giving, even when they had little to give. They realized that their efforts, combined with those of others, could have a powerful impact on the lives of people they might never meet.

As they headed home, tired but fulfilled, Mama Ama shared some words of wisdom. "Giving to others is a way of spreading kindness and making the world a better place. It's about recognizing our blessings and using them to lift others up."

Zuri looked at Tiara, a newfound understanding in his eyes. "It's like how we saved and worked hard to help our school library and our community."

Tiara nodded. "And just like we learned to manage our money, we can also learn to manage our kindness and generosity."

As they settled down for the night, Zuri and Tiara felt a deep sense of gratitude. They had not only discovered the power of saving and budgeting but also the joy of giving and making a positive impact on their world.

With their money jar and hearts full of kindness, they were ready to continue their journey, knowing that the lessons they had learned were shaping them into wise, compassionate, and responsible individuals.



Learning Activity: Think about ways you can help your community. It could be volunteering, organizing a small event, or even doing something kind for a neighbour. Make a list of ideas and choose one to try!

Quiz Time:

1. What did Zuri and Tiara do as a family in this chapter?
 - a) They went on a vacation
 - b) They participated in a community service project
 - c) They went shopping for toys
2. Why is giving to others important?
 - a) Because you have to
 - b) Because it spreads kindness and makes the world better
 - c) Because others told them to
3. What did Zuri and Tiara learn about giving?
 - a) That it's not important
 - b) That it's a way of using their blessings to help others
 - c) That they should keep everything for themselves

Choose the correct answers and ask an adult to check them for you!

Reflection Activity: Giving Back to Our Community

1. **Community Action Plan:** Open your journal and start brainstorming a "Community Action Plan." What are some ways you can make your community a better place?
2. **Set Goals:** Write down some goals for your community involvement. They can be short-term and long-term. What would you like to achieve?
3. **Commitment:** Make a commitment to your community. Write down your promise to make a positive impact.

Chapter 11: The Seed of Investment

Zuri and Tiara's journey had been a remarkable adventure of discovery, from starting a zobo stand to learning about saving, budgeting, and giving back to their community. Their money jar, now a symbol of their financial wisdom, was a testament to their growth and determination.

One sunny afternoon, Zuri and Tiara found themselves in a bustling park. The sounds of laughter and playful chatter filled the air as children and families enjoyed the outdoors. Zuri's eyes sparkled as he watched a group of friends setting up a colourful art stand.

Curious, Zuri tugged at her sleeve. "Tiara, what are they doing?"

Tiara grinned. "They're selling their artwork! Just like we sold zobo."

As they approached the stand, the young artists greeted them with friendly smiles. "Welcome! Would you like to see our beautiful art?"

Tiara's eyes widened in awe as she gazed at the vibrant paintings and intricate drawings. "Your art is amazing!"

The young artists explained that they had been working on their creations for a while and had decided to sell them to raise money for their art supplies and other goals. "It's like we're using our talent to invest in ourselves," one of them said proudly.

Zuri looked intrigued. "Investing? What's that?"

Mama Ama smiled. "Investing is a way of using your money to make more money."

Mama Ama explained that investing could involve buying shares in companies, lending money to others in exchange for interest, or starting a business. "Remember your zobo stand? You used your money to buy ingredients and cups, and in return, you earned money from selling zobo."

Zuri nodded, connecting the dots. "So, investing is like using our money to create opportunities for growth."

One of the artists smiled. "Exactly. When you invest your time, effort, or money into something, you hope to see it grow and bring you benefits in the future."

Tiara thought of their money jar and thought about the possibilities. "But how do we know who to invest with?"

Mama Ama's eyes twinkled with wisdom. "Just like in your friendships, you want to invest your trust and resources in people who have shown they are responsible and reliable."

Zuri remembered how he once lent his favourite book to a friend who never returned it. "So, it's like how we only lend our toys to friends who take care of them."

Mama Ama nodded. "Exactly. It's called 'Credit Worthiness'. When you invest money with someone or in a business, you want to make sure they have a good track record and are likely to use your money wisely."

Tiara looked at the young artists, her curiosity growing. "And if they're not responsible, it's like when we wouldn't lend our toys to them."





Mama Ama smiled. "You've got it. Just like you wouldn't lend your toys to someone who always loses or breaks them, you wouldn't want to invest with someone who hasn't shown they can handle money well."

As they left the art stand, Zuri and Tiara were filled with a sense of wonder. They had learned that investing wasn't just about money—it was about making informed choices, building relationships based on trust, and nurturing growth for a better future.

With their newfound knowledge and the lessons they had learned, they were ready to embrace the concept of investing, planting seeds of possibility that would one day bloom into the rich tapestry of their lives.

Learning Activity: Think about something you're good at or passionate about. How could you use it to invest in yourself or your future goals? Draw or write about your idea!

Quiz Time:

1. What were the young artists doing at the park?
 - a) Selling lemonade
 - b) Selling their artwork
 - c) Playing a game

2. What is investing?

- a) Spending all your money
- b) Using your resources to create future opportunities
- c) Giving away your toys

3. How do you decide who to invest with or trust?

- a) By flipping a coin
- b) Based on their track record and responsible behaviour
- c) By picking a name from a hat

Choose the correct answers and ask an adult to check them for you!

Reflection Activity: Your Investment Idea

- Think about something you're really good at or passionate about, just like Tiara and Zuri with their creative project. How could you turn it into a small business or investment?
- Create an "Investment Idea" chart in your journal. Write down your idea and how you could make it grow.

Chapter 12: The Bank's Secret

One sunny morning, Mama Ama invited the siblings to join her on a visit to a local bank. Zuri and Tiara exchanged curious glances, intrigued by the prospect of uncovering new secrets in their financial journey.

As they entered the bank, they were greeted by the friendly faces of bank staff. A kind woman named Ms. Adeola guided them to a cozy corner.

"Welcome to our bank," she said with a warm smile. "Today, we're going to explore the world of banking and the magic of compound interest."

Zuri's eyes lit up with curiosity. "Compound interest? What's that?"

Ms. Adeola chuckled. "Think of compound interest as a special kind of growth. When you save money in a bank, the bank gives you interest—extra money—on top of what you've already saved."

Tiara's brow furrowed. "But why would a bank give us free money?"

Ms. Adeola smiled. "It's not exactly free. When you save money, the bank uses it to lend to others. In return for letting them use your money, they pay you interest."

Zuri's eyes widened with understanding. "So, our money is working for us even when it's in the bank?"

Ms. Adeola nodded. "Exactly. And the magic happens when the interest you earn starts earning more interest. It's like a snowball effect, where your money grows faster over time."

Tiara looked fascinated. "But how much money can we make from compound interest?"

Ms. Adeola explained that the longer you leave your money in the bank, the more compound interest works its magic. "Let's say you save some money today," she said. "Over time, the interest you earn will be added to your savings, and then you'll earn interest on both your original savings and the interest. It keeps building on itself."

Zuri's eyes sparkled with excitement. "So, the longer we save, the more our money grows?"

Ms. Adeola nodded. "Absolutely. And that's why starting to save early is so important. Your money has more time to grow and multiply."

As they continued their conversation, Ms. Adeola also explained other functions of a bank beyond savings. "Banks can help you manage your money, pay bills, and even lend you money for big things like buying a house or starting a business."

Tiara looked thoughtful. "So, a bank is like a partner that helps us manage our money and make it grow?"

Ms. Adeola smiled warmly. "Exactly. And the more you learn about banking and the power of compound interest, the more you can make informed choices about your financial future."

As Zuri and Tiara left the bank, their minds were buzzing with newfound knowledge. Their money jar, once a simple vessel, now held even more significance. It was a tool that could work in harmony with banks and compound interest to help them reach their dreams.



Learning Activity: Calculate compound interest using a simple example. Choose an amount of money to save, an interest rate, and a period of time. Use an online calculator or a formula to find out how much your money would grow with compound interest.

Quiz Time:

1. What is compound interest?
 - a) Interest that compounds problems
 - b) Extra money added to your savings over time
 - c) Extra money you give to the bank
2. How does compound interest work?
 - a) It makes your money shrink over time
 - b) It adds interest to your original savings and the interest you've earned
 - c) It only works for the bank's benefit
3. Besides savings, what are other functions of a bank?
 - a) Playing games
 - b) Lending money for big purchases and helping manage money
 - c) Giving away free toys

Choose the correct answers and ask an adult to check them for you!

Chapter 13: The Mystery of Shares

The sun shone brightly over their bright little town as Zuri and Tiara set out on their bicycles, a sense of excitement in the air. There was a mystery afoot, one that had captured their curiosity. Rumours had been circulating about a local company that seemed to be growing faster than a sunflower in spring.

Zuri had overheard Mr. Okafor, the owner of the corner store, discussing the company with his friends. "Have you heard about BrightStar Technologies?" he had said. "Their shares have been soaring, and everyone's talking about it."

Tiara had been intrigued; her interest piqued by the unfamiliar term "shares." As they pedalled through town, they couldn't help but wonder what these shares were and why they were causing such a buzz.

Their journey led them to the town's library, where they hoped to find answers. Inside, they approached Mrs. Ngozi, the friendly librarian. "Hi, Mrs. Ngozi," Zuri greeted. "Can you help us learn about shares?"

Mrs. Ngozi smiled and led them to a section filled with books on finance and investing. She explained that shares were like pieces of a puzzle that made up a company. "When you buy shares, you become a part-owner of that company," she said.

Tiara's eyes widened with amazement. "So, we can actually own a piece of a company?"

Mrs. Ngozi nodded. "Exactly! And when the company does well, the value of your shares can increase, giving you a chance to make money."

Zuri's curiosity grew. "But how do we buy shares?"

Mrs. Ngozi explained that shares were bought and sold on the stock market—a place where people traded pieces of ownership in companies. She compared it to a market where you could buy and sell fruits.

"Companies that do well often attract investors who want to own a piece of their success."

Eager to learn more, Zuri and Tiara decided to investigate BrightStar Technologies further. They made their way to the town square, where the company's headquarters stood tall and impressive. Curious, they entered the building and were greeted by a friendly receptionist.

"We'd like to learn about your company and how people can buy shares," Tiara said, her voice filled with enthusiasm.

The receptionist led them to a room with chairs around the table, just like a bigger version of our dining room, she called it the 'Conference Room', where they met Mr. Olumide, the CEO of BrightStar Technologies. He smiled warmly and invited them to sit down. "I'm glad you're interested in learning," he said. "Buying shares is like believing in our company's potential and becoming a part of our journey."

As he explained, Zuri and Tiara learned that shares were like pieces of a pie. When you bought shares, you were buying a slice of the company's profits and growth. "Investing in shares means believing in the company's success and sharing in its achievements," Mr. Olumide added.

Tiara's eyes shone with understanding. "It's like being part of a team that builds something great!"



Mr. Olumide nodded. "Exactly. And just like you've learned to make wise decisions with your money, investing in shares requires careful research and patience."

After their enlightening conversation, Zuri and Tiara left the company headquarters with a newfound appreciation for the world of shares and investing. They realized that investing wasn't just about making money—it was about believing in businesses, contributing to their growth, and sharing in their successes.

As they pedalled back home, their minds swirled with excitement. They couldn't wait to share their newfound knowledge with Mama Ama and continue their journey of financial wisdom, armed with the understanding that they could be part-owners of companies and contribute to their own financial futures.

Learning Activity: Imagine you're a part-owner of your favourite company. Draw a poster or create a digital image that showcases the company's logo and the products or services it offers. Write a short paragraph explaining why you chose that company and what you like about it.

Quiz Time:

1. What does it mean to buy shares?
 - a) To buy pieces of a puzzle
 - b) To buy ownership in a company
 - c) To buy toys
2. Where are shares bought and sold?
 - a) At the grocery store
 - b) On the stock market
 - c) At the library
3. Why is investing in shares like being part of a team?
 - a) Because you have to wear a uniform
 - b) Because you believe in the company's success and growth
 - c) Because you get free snacks

Choose the correct answers and share your knowledge with friends or family members!

Reflection Activity: Becoming a Shareholder

- Imagine you could be a part-owner of a cool company. What company would it be, and why?
- Draw a "Shareholder Certificate" in your journal and write down the company's name. Imagine you own a share of it.

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THE COIN QUEST: ADVENTURES IN FINANCIAL WISDOM

Synopsis:

Join Tiara and Zuri on an exciting journey into the world of money, savings, and investing. These two curious siblings will take you on a captivating adventure filled with hidden treasures, entrepreneurial ventures, and valuable life lessons.

In this interactive children's book, Tiara and Zuri introduce young readers to the essential concepts of financial literacy. From learning the value of coins to discovering the magic of compound interest, explore the fascinating and practical aspects of managing money.

Through relatable characters and relatable everyday experiences, "The Coin Quest" not only makes financial education fun but also empowers young readers to make wise financial decisions. With reflection activities, quizzes, and engaging narratives, this book is the perfect tool for parents and educators to nurture the next generation's financial wisdom.

Embark on "The Coin Quest" and watch Tiara and Zuri inspire financial confidence and set young minds on a path to financial success.



George Badejo-Adegbenga

Over the years, I've encountered a significant gap in financial literacy among many individuals. This realisation inspired me to create a children's book that introduces young minds to the fundamental concepts of money management. Through my book, I aim to empower children with the knowledge of how money works and instil essential financial values that can guide them as they grow. My hope is that this fun and educational journey will lay a strong foundation for a lifetime of healthy financial decision-making.