

NORTHSTAR PUBLISHING

Maya's Money Adventure



A girl. A dream. A jar full of possibilities.

Ages 4–8 • Financial Literacy Series





*For every child who ever shook a piggy
bank and wondered —*

this one's for you.



NORTHSTAR PUBLISHING · FINANCIAL LITERACY SERIES



Maya loved many things.

She loved her grandmother's cooking, her dog Biscuit, and the big oak tree in her backyard.

But more than anything in the whole wide world, Maya loved the night sky. 🌙

 *Scene: A warm cozy living room at dusk. Maya lies on her belly on a braided rug, chin in her hands, staring out at a sky full of stars. Biscuit, a fluffy brown dog, curled beside her. The room glows amber and gold.*

"I can *almost* see the craters," she whispered. "*Almost.*"

She needed something to help her see better. She needed a telescope.

The next morning, Maya ran to Mr. Kofi's shop on Maple Street.

There it was — gleaming in the window.

The Stargazer 3000. 

The price tag said: \$20.00

 *Scene: Maya stands outside "Kofi's Corner Store," hands pressed flat against the glass. In the display window, a shiny red-and-silver telescope sits on a velvet stand. Mr. Kofi waves from inside, wearing a colorful kente-print apron.*

Maya reached into her pocket.

She found one quarter, two pennies, and a lint ball.

 25¢ +  2¢ +  = **NOT \$20**

"That's not twenty dollars," she sighed. 🙄

"How do people GET money?" Maya asked Biscuit.

Biscuit wagged his tail.

That was not helpful. 🐾

 **Scene:** Maya sits cross-legged on the porch steps, staring seriously at Biscuit. Biscuit sits across from her, tail wagging, tongue out, looking cheerfully useless. A thought bubble above Maya shows question marks and coins swirling.



EARN IT!

Then Maya had a big, bright idea. She could **EARN** it!

Maya's Earning List:

-  Rake leaves for Mr. Okafor: \$3.00
-  Walk Mrs. Rivera's dog Churro: \$2.00
-  Help Grandma sort buttons: \$1.00

 **Earning means doing work and getting paid for it. Work in, money in!**

She raked until her arms ached. She walked Churro through three puddles. She sorted a LOT of buttons. 🧵

At the end of the week, Maya counted her coins. She had earned **\$6.00!**



SAVE IT!

"Six dollars. I need twenty. I have to **SAVE.**"

She labeled her jar:
**"MAYA'S TELESCOPE FUND.
DO NOT OPEN (ESPECIALLY YOU, BISCUIT.)"**



Saving means keeping your money safe so it can grow into something bigger.



SPEND WISELY!

The ice cream truck sang its song. 🍦 Maya's friends were getting double scoops!

Maya had **\$11** in her jar. The ice cream cost **\$3**.

She could spend \$3 on ice cream — sweet for a minute, gone forever.

Or she could keep saving and be \$3 closer to the stars. ✨

Maya walked past the ice cream truck.

(It was the hardest thing she had ever done in her whole entire life.) 😞



Spending wisely means choosing what matters most to YOU.



GIVE SOME AWAY!

Maya saw a sign: **"Help! Seeds needed for the children's garden."**



She thought about kids who didn't have a garden. Who didn't have a yard. Who didn't have a big oak tree.

Maya reached into her jar. She pulled out \$2.00.

"It felt like dropping sunshine." 🌞

She only had \$15 now.

But she felt like a millionaire. ✨



Giving makes the money mean more.



PAGES 19–21 • MONEY CONCEPT #5



LET IT GROW!

That night, Grandma asked: "**Did you know your money can make MORE money?**" 🧓

Maya blinked. "Money makes money?"

"When you save money in a bank, the bank pays you a little extra. It's called **interest**. Your money grows — even while you sleep!"

"My money works while I sleep? That's the best job EVER!" 😊

💡 Interest = your money growing even while you sleep! 🛌💰



PAGES 22–25 • THE ENDING

Three weeks later — **\$20.47** in her savings account! 🎉

Maya placed \$20 on Mr. Kofi's counter with both hands. **"I earned it. I saved it. I gave some away. And I let it grow."**

Mr. Kofi smiled so wide his eyes disappeared. "Then you've earned more than a telescope, young lady."

That night, Maya found Saturn's rings.
She found a star so far away it had no name yet.

"I'll call it Maya," she whispered. ★

*And she knew — the stars weren't just up there.
They were inside her, too.
Every time she worked hard. Every time she saved.
Every time she gave. Every time she let her dreams grow.*



★ Maya's Money Tips ★

5 Things YOU Can Do With Money — Starting Today!



Tip #1: EARN IT!

Money doesn't fall from the sky (usually). You earn money by doing helpful things — like chores, helping neighbors, or making something cool to sell!



Tip #2: SAVE IT!

Get a jar and give it a name. Every time you earn money, put some in. Watch it grow! Saving means your money waits for you when you really need it.



Tip #3: SPEND WISELY!

Before you buy something, ask yourself: "Do I really want this? Or do I want something BIGGER later?" Choosing what matters most is a superpower!



Tip #4: GIVE SOME AWAY!

This feels like magic: giving money away makes you feel RICHER inside. Pick something you care about and give a little. Even \$1 makes a difference!



Tip #5: LET IT GROW!

Banks pay YOU just for keeping your money there — it's called interest. Ask a grown-up to help you open a savings account. Your money grows while you sleep!

★ **Maya's Challenge: Get a jar. Label it with YOUR dream. Start saving this week!** ★



Parent & Educator Guide

Turning Story Time into Money Lessons That Last

Concept 1: EARNING

Ask: "What jobs did Maya do? What could YOU do to earn money?" Activity: Make a Job Chart with 3–5 tasks tied to a small allowance. Key words: earn, work, value.



Concept 2: SAVING

Ask: "Why didn't Maya spend right away? What are YOU saving for?" Activity: Set up a clear savings jar with a labeled goal. Review together weekly.

Concept 3: SPENDING WISELY

Ask: "Was it hard to walk past the ice cream truck? Have YOU ever waited for something bigger?" Activity: Play "Want or Need?" — name items and sort them together.



Concept 4: GIVING

Ask: "How did Maya feel after giving? Is there something in our community we could help?" Activity: Set up a 3-jar system — Save, Spend, Give.

Concept 5: GROWING MONEY (Interest)

Ask: "Grandma said money makes more money — how does that work?" Activity: Show a real or mock savings statement. Show \$10 → \$10.50 → \$11. Open a savings account together. The earlier they start, the more it grows!

"The most powerful thing you can do is model healthy money behavior. Talk about saving, involve your children in small decisions, and celebrate their progress."



More Books in the Financial Literacy Series

 *The Lemonade King: Nico Starts a Business* (Ages 5–9)

 *Penny's Big Questions: Where Does Money Come From?*
(Ages 4–7)

 *The Savings Club: Four Friends, One Goal* (Ages 7–10)



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