

MY FIRST

STELLAR SAVINGS  
**GALACTIC MONEY QUEST**



**Start Here**



**Vaultara**  
Certificate of Deposit (CD) Planet



**Bondara**  
Bond Planet



401(k)



IRA



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



**Crypton**  
Crypto Planet



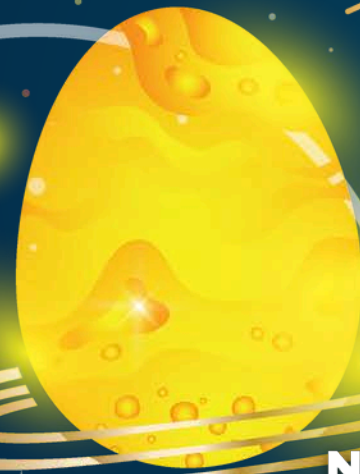
**Collectiva**  
Mutual Fund Planet



**Commodus**  
Commodity 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.

- a. Your money earns interest and grows.
- b. Your dog can't eat your allowance.
- c. It keeps your money warm and cozy.
- d. You can withdraw money without smashing it.
- e. It makes funny sounds when you shake it.
- f. It's safe from fire, water, and little siblings.
- g. It turns your coins into candy.
- h. 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:

1

2

3

### 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"/>

### 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="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Keeping your allowance in a piggy bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Splitting money between stocks and savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Investing in an unknown candy company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Buying government bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### 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?

### 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"/>	_____

### 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