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# **The Little Economist's Handbook**



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# Chapter 1: You're Already an Economist

Mia didn't wake up thinking, I will do economics today.

She woke up thinking, Where are my socks?

One sock was under the bed like it had tried to escape. The other was folded neatly in her drawer. Mia stood in the middle of her room, holding one sock, and stared at the floor.

"If I look for it now, I might be late," she told herself.

Then she made a choice.

She wore two different socks.

That is how most days start: with tiny choices that feel like nothing, but still count. Even when you are not using big grown-up words, your brain is doing big grown-up thinking. Choosing is one of your superpowers.

At breakfast, Mia's little brother Leo was already at the table. He had a banana in one hand and a spoon in the other, like he couldn't decide which one was the real breakfast.

Dad held up two bowls. "Oatmeal or cereal?"

Mia looked at the clock. She looked at the bowls. She looked at the jar of honey on the counter.

Oatmeal was warm and filling. Cereal was fast and crunchy. Honey made oatmeal taste like a hug, but it took time to stir it in.

Mia chose cereal.

Leo chose banana and cereal, because Leo often tries to choose everything.

Mom raised an eyebrow. "You can have both, but you'll need to finish what you take."

Leo froze, then carefully put the banana back on the counter like it was a decision he didn't want to make in public. He took the banana again. He put it back again. Mia watched him like it was a science experiment.

“Why can’t I just have everything?” Leo finally asked, frustrated.

Dad smiled. “Because your tummy is not a bottomless backpack.”

Mia giggled, but she understood. Even if the kitchen had infinite food, Leo didn’t have infinite space or infinite time. He had to choose.

While they ate, Mia’s eyes kept drifting to the cookie tin on top of the fridge. The tin wasn’t for breakfast. The tin was for after dinner, when Mom and Dad said yes and everyone felt like the day had been a success.

Mia could ask, but asking was also a choice. Sometimes when you ask for something at the wrong moment, the answer becomes no even faster.

She decided not to ask. Another choice.

When she finished breakfast, Mia carried her bowl to the sink. She could rinse it right away or leave it “to soak” like some mysterious science project. Rinsing would take ten seconds. Leaving it would take no seconds now but might take more seconds later, plus a reminder from Mom that sounded like a thundercloud.

Mia rinsed the bowl.

That was a tiny choice that saved future Mia from future trouble.

On the way to school, Dad walked Mia and Leo down the sidewalk. The air smelled like wet grass. A dog barked at a leaf that moved. Leo kicked every pebble like it had insulted him.

They stopped at the crosswalk. The light was red.

A boy on a scooter zoomed past and crossed anyway. He didn’t look left or right. He just went, like rules were optional.

Leo’s eyes got wide. “He went!”

Dad’s voice stayed calm. “He made a choice. Not a good one.”

Mia noticed something: the scooter boy got to the other side faster, but he also got something else. He got a risk. A scary, unsafe possibility.

Choices are like that. They come with extras, even when you don’t order them.

When the light turned green, they crossed together.

At school, Mia's teacher, Ms. Rivera, had a basket of pencils on her desk. Some pencils were brand new and shiny. Others had teeth marks from nervous chewers. There were fancy pencils with sparkles and plain yellow ones that looked like they had been working hard for years.

Mia had a pencil in her backpack, but it was short and dull. She could use it anyway. She could borrow a nicer one from the basket. She could sharpen her short one at the sharpener in the corner, but then she might miss the fun part when Ms. Rivera started the morning story.

Mia chose the sharpener.

As the sharpener whirred, she realized something else: even choosing is a kind of work. Your brain is always comparing. If I do this, I can't do that. If I pick now, I might get a better result later. If I wait, I might lose my chance.

That little whirring sound was the sound of trade-offs. Trade-offs are what happens when you pick one thing and give up another thing. Not because you are bad at choosing, but because there is only so much time, energy, and stuff to go around.

Later, Ms. Rivera announced, "We have extra free time before lunch. You may read, draw, or work on your project."

Mia felt her whole body perk up. Extra free time was rare, like finding an extra fry at the bottom of the bag.

Draw? Reading? Project?

Reading would be cozy and quiet. Drawing would be fun and colorful. The project was due soon, and doing it now would help future Mia. But future Mia was not sitting here. Present Mia was.

Mia looked at her friend Asha, who already had her sketchbook open, flipping to a blank page like a magician preparing a trick.

"You want to draw together?" Asha asked.

Mia almost said yes right away. Then she thought about her project. She pictured her backpack later, heavy with unfinished work. She pictured herself at the kitchen table after dinner, tired, while Leo played and asked questions like, "Is the moon following us?"

Mia made a plan. "I'll do ten minutes on my project first," she said, "and

then I'll draw."

Asha nodded. "Deal."

That was another kind of choice: not either-or, but now-and-later. Mia didn't choose everything at once. She chose an order.

At lunch, the cafeteria smelled like pizza day even though it wasn't pizza day. It just always kind of smelled like that.

Mia opened her lunchbox. She had apple slices, a sandwich, and a small treat: two chocolate squares wrapped in foil. She could eat the treat first, which would make everything feel exciting. She could eat it last, which would make it feel like a prize. Or she could trade it.

Asha sat across from her with a container of strawberries. "My mom packed too many," Asha said. "Want some?"

Mia liked strawberries. She also liked chocolate. She also liked the idea of having both.

But then she remembered Leo with the banana and the cereal. You can't always have everything, and when you do try, sometimes you end up with a mess.

Mia slid one chocolate square across the table. "I'll trade you one chocolate for some strawberries."

Asha grinned. "Best lunch ever."

Mia felt a warm fizz in her chest. Nobody forced her to trade. Nobody got tricked. They both agreed because it felt like a good deal. She still had one chocolate square, and now she had strawberries too.

That's what choices can do. They can help you get something you want, while someone else gets something they want, too.

After school, Dad picked them up, and Leo told a story at full volume about a kid who made a paper airplane that "went all the way to the ceiling and nearly became famous."

On the walk home, they passed the corner store. In the window, there was a new collection of tiny toy figures. Leo stopped like his shoes had glued themselves to the sidewalk.

"Can I get one?" he asked.

Dad didn't say no right away. He asked a question instead. "Do you have money saved for it?"

Leo sighed dramatically, as if saving were a very unfair law of nature. "I have some."

Dad nodded. "Then you can decide. But remember: if you buy this today, that money can't be used for something else later."

Mia stared at the toy figures. She didn't even want one, but she could feel the pull of wanting. Wanting is loud. It talks over your quiet thinking.

Leo pressed his face close to the glass. "But I want it now."

Dad crouched to Leo's height. "Then choose. And whatever you choose, we'll help you stick with it."

Leo stood very still. Mia could almost see his thoughts marching around in his head, holding tiny signs: NOW, LATER, FUN, REGRET.

Finally, Leo said, "I'm going to wait."

Mia blinked. Leo waiting was like a cat deciding to take a bath.

"Why?" Mia asked.

Leo shrugged, trying to sound casual, like this was no big deal. "Because I'm saving for the big race car. The one that goes fast."

Dad smiled. "That's a smart choice."

When they got home, Mom had a list on the fridge with magnets shaped like fruit. The list said:

1. Homework
2. Tidy room
3. Help with dinner
4. Play

Mia stared at the list. "Play is last?"

Mom pretended to be shocked. "Play is never last. Play is the reward that sneaks into your heart when the other things are done."

Mia could argue. She could whine. She could try to skip "tidy room" by

doing an extra-fast version called “shove everything into the closet.”

She chose the medium-hard path: tidy for real.

She put her books on the shelf. She hung up her hoodie. She found her missing sock under the bed and held it up like proof that she had solved a mystery. Then she did her homework, helped stir the pasta sauce, and finally, when the day’s choices had added up like coins in a jar, she played.

That night, Mia lay in bed and thought about all the little moments. Cereal instead of oatmeal. Rinsing the bowl. Crossing on green. Sharpening the pencil. Project before drawing. Chocolate for strawberries. Waiting at the store.

So many choices. Some were easy. Some felt like tug-of-war inside her chest. But every one of them was a decision about what mattered most in that moment: time, fun, safety, friends, future goals, or just peace at home.

If someone had asked Mia, “Did you do economics today?” she would have said no.

But if someone asked, “Did you choose?” she would have said yes. A hundred times.

And that is the secret: an economist is someone who studies choices. You don’t need a suit or a calculator. You just need a day.

Tomorrow, you’ll make even more choices, and you’ll start noticing them like clues in a treasure hunt. The best part is that you don’t have to be perfect. You just have to pay attention.

Because the moment you notice your choices, you start becoming the kind of person who can make better ones.

The next morning, Mia found both socks.

It felt like winning a small prize.

At breakfast, Leo was already negotiating with the seriousness of a tiny lawyer. He had a toast triangle on his plate and a very specific dream in his eyes.

“Mia,” he said, leaning closer, “I will trade you my last bite of toast for your middle strawberry.”

Mia looked at him. "I don't have strawberries."

Leo's face fell. Then he brightened, because Leo's brain was a bounce ball. "Okay. Then I will trade you my last bite of toast for... for... your best joke."

Dad nearly choked on his coffee. Mom hid a smile behind her mug.

Mia laughed. "You can't eat a joke."

Leo shrugged. "But you can enjoy it."

Dad set his cup down. "Leo, you just said something kind of important. Trades aren't only about food. They're about value."

Mia paused with her spoon in the cereal bowl. Value was one of those words grown-ups used that sounded heavy, like a textbook. But Dad didn't say it like a lecture. He said it like a clue.

"Value," Dad continued, "means how much something matters to you. Not to everyone. To you."

Leo puffed up. "My toast matters a lot."

"And jokes matter a lot to you," Mia said, because Leo laughed so hard at knock-knock jokes that he sometimes snorted.

Leo nodded quickly. "Yes. Especially the banana one."

"There is no banana one," Mia said.

Leo grinned. "Then you need to tell me it."

Mom reached over and slid a small bowl of strawberries onto the table. "Here," she said. "I packed extra for lunches. And I'm going to make a deal with you two."

Mia and Leo both looked at the strawberries like they had just been promoted to a starring role.

Mom held up a finger. "If you trade, you trade kindly. No tricking. No grabbing. You both have to say yes."

Dad nodded. "That's how good trades work. Both people agree because they think they'll be happier after the trade."

Leo pointed at the bowl. "I will trade Mia my toast bite for one strawberry."

Mia tilted her head. "One bite of toast is tiny."

"It is the last bite," Leo said, as if that made it royal.

Mia considered it like a scientist. She didn't want the toast. She really wanted the strawberries in her lunch, because yesterday the strawberries plus chocolate had felt like the best lunch ever. But she also didn't want Leo to feel like he'd offered something and been ignored.

"How about this," Mia said. "You keep your toast. I'll give you one strawberry if you carry my library book to my backpack."

Leo's eyes widened. "That's work!"

Dad smiled. "Now Mia is thinking like an economist."

Mia felt a little spark of pride. "It's not that heavy. And you're going to the same place."

Leo thought hard. Carrying a book would take effort. A strawberry would take one second to eat and would taste amazing.

"Deal," Leo said solemnly, like he had just signed a treaty.

He carried the book with two hands, carefully, as if it might contain treasure. Mia handed him one strawberry, and he ate it in one bite and made a sound like "Mmmph," which was his way of saying, This was worth it.

On the walk to school, Mia kept thinking about the trade. Nobody lost anything they truly wanted to keep. Leo got a strawberry, which he wanted more than he wanted the last bite of toast or the idea of resting his arms. Mia got help carrying a book, which she wanted more than she wanted one strawberry. It wasn't magic. It was choosing.

At school, Ms. Rivera had a box on her desk with a hand-written sign: CLASSROOM MARKET BOX.

Asha spotted it first. "What is that?" she whispered, eyes shining.

Ms. Rivera clapped her hands. "All right, economists. Today we're going to practice something people do everywhere in the world, every single

day.”

Mia sat up straighter. She liked when Ms. Rivera called them economists. It made the classroom feel like a secret club.

Ms. Rivera held up a plain yellow pencil and a sparkly pencil. “This pencil writes,” she said, shaking the plain one. “This pencil also writes,” she said, shaking the sparkly one. “But some people want the sparkly one more.”

A boy in the back raised his hand. “Because it’s cooler.”

Ms. Rivera nodded. “Because it feels cooler to them. That’s value again. Value is not only about what something does. It’s also about how it feels to have it.”

Then she held up the sparkly pencil and said, “I’m going to put this in the market box. If you want it, you can trade something from your desk for it. But there are three rules.”

She wrote on the board:

Rule 1: You can only trade what belongs to you.

Rule 2: No trading during lessons. Only during trading time.

Rule 3: Both people must agree. If someone says no, the trade is over.

Mia immediately thought about her two chocolate squares from yesterday. Except she didn’t have them today. She had packed crackers, apple slices, and a small bag of pretzels.

Asha leaned toward Mia. “Would you trade pretzels for an eraser shaped like a cat?” she whispered, pulling a tiny cat eraser from her pencil case. Its ears were slightly chewed, like it had survived an adventure.

Mia loved cats. She also loved pretzels. But pretzels were food, and food disappeared. The cat eraser could last a long time.

Asha added, “I have two erasers already. I don’t need this one. But I forgot my snack.”

Mia pictured Asha at recess, watching everyone eat while her stomach made unhappy noises. Mia could give her pretzels and still have apples and crackers. She would be fine.

“That sounds fair,” Mia whispered. “Yes.”

They waited until trading time, which Ms. Rivera announced right after morning work. She set a little timer on her desk, and the class buzzed like a beehive that had discovered everyone was holding tiny treasures.

Mia and Asha did their swap quietly, palm to palm. Mia handed over pretzels. Asha handed over the cat eraser.

They both smiled.

Mia noticed something important: Asha wasn't sad to lose the eraser. She looked relieved, even happy, like she had traded away something she didn't need for something she really wanted right now. Mia felt the same. She had given up pretzels, but she'd gained a cat that could live in her pencil case for months.

This is what a good trade feels like: both sides walk away thinking, Nice.

Across the room, two kids argued.

"It's not fair," said Jamal, holding up a sticker. "This is a shiny sticker."

Sofia crossed her arms. "But you want my mechanical pencil. It cost more than a sticker."

Ms. Rivera stepped closer, not like a referee, but like a guide.

"What does fair mean here?" Ms. Rivera asked.

Jamal frowned. "Fair means... equal."

Ms. Rivera nodded. "Equal can mean the same price. But it can also mean something else. It can mean both people feel good about it. Sofia, do you feel good about trading your mechanical pencil for one sticker?"

Sofia shook her head. "No."

Ms. Rivera looked at Jamal. "Then the trade is not happening. A trade is not a trade unless both people say yes."

Jamal sighed, and then did something brave: he changed his offer. "What if I give you the sticker and this bouncy ball?"

Sofia's eyes flicked to the ball. "And two stickers."

Jamal hesitated, doing math in his head, not with numbers, but with feelings. Two stickers and a bouncy ball for a mechanical pencil. Would

he miss them? Would he enjoy the pencil more?

“Deal,” Jamal said finally.

Sofia nodded. They traded, and the arguing stopped. It was like watching a knot untie itself.

Mia leaned toward Asha. “It’s like trading is a puzzle.”

Asha whispered back, “A puzzle where everyone’s wants are different.”

Mia thought about Leo, who would trade a joke for toast if he could. She thought about herself, who would trade pretzels for a cat eraser. She thought about Sofia, who wouldn’t trade her pencil for one sticker but would for two stickers and a bouncy ball.

Same objects. Different value.

During recess, Mia sat with Asha on the steps outside. The air smelled like warm sidewalk and grass. Mia rolled the cat eraser between her fingers.

“I think I get it,” Mia said slowly. “We trade because we can’t have everything. So we choose. And sometimes trading helps both people.”

Asha nodded. “And sometimes you don’t trade because you like what you have more than what you’d get.”

Mia looked out at the playground. Jamal was bouncing his new mechanical pencil in his hand like it was a microphone. Sofia was sticking the shiny sticker on her notebook with great care, pressing out the air bubbles like a professional.

Mia had one more thought, one that felt like it belonged in Dad’s “clue” voice. “Trading is also... trusting, a little,” she said. “You have to believe the other person will actually give you the thing.”

Asha’s eyebrows rose. “True. Like when you trade snacks, you don’t want someone to take yours and run.”

Mia remembered Mom’s rule from breakfast: no tricking. No grabbing. Both people say yes.

Good trades weren’t just about getting stuff. They were about being the kind of person people felt safe trading with.

On the walk home after school, Mia told Dad about the classroom market

box and the cat eraser.

Dad listened, nodding. "You just learned something huge," he said. "People trade because it can make their lives better, even when nobody makes them do it."

Mia looked down at the sidewalk cracks and stepped over a long one like it was a tiny canyon. "So if both people say yes," she said, "it can be a win-win."

Dad smiled. "Exactly. And when it's not a win-win, the trade doesn't happen. That's the power of choice."

Mia tucked the cat eraser safely into her pocket and thought about all the choices she'd noticed yesterday. The cereal. The sharpener. The chocolate-for-strawberries trade. Leo waiting at the store.

Now there were new choices, too. Pretzels for a cat eraser. Stickers for a mechanical pencil. Toast for carrying a library book.

Economics wasn't just in a store or a bank or a grown-up office. It was in lunchboxes and pencil cases and the space between "Do you want to trade?" and "Deal."

And Mia was starting to see it everywhere.

That afternoon, Mia sat at the kitchen table with her backpack unzipped and her pencil case spilled open like a tiny suitcase. The cat eraser stared up at her from among the pencils, looking pleased with itself.

Leo climbed onto the chair across from her, dragging a sheet of paper and a marker that smelled like grapes. He waved the marker like a microphone.

"Welcome," he announced, "to Leo's Important Show."

Mom was at the counter rinsing rice. Dad was flipping through the mail. The house had that after-school sound: zippers, sniffles, someone looking for a missing shoe even though nobody had taken their shoes off yet.

Mia pulled out her homework folder. On top was a bright sheet from Ms. Rivera. At the top it said: Mission.

Underneath, it said: Spot three choices you made today. Write them down. Then write what you gave up when you chose them.

Mia read it twice. She liked missions. Missions made things feel like an adventure instead of... homework.

Leo leaned forward. "What's your mission?"

Mia held up the paper. "I have to spot three choices I made today."

Leo gasped like Mia had said she had to climb a volcano. "Only three? I already made fourteen choices."

Dad looked up, interested. "Fourteen? That's a precise number."

Leo nodded. "I chose to stand up. I chose to sit down. I chose to say 'fourteen.' I chose to breathe. That's four already."

Mom laughed. "Breathing is a good choice."

Mia started to smile, but then she tapped the mission paper. "I think Ms. Rivera means choices where you had more than one real option."

Leo's face turned serious. "Oh. Real choices."

Dad pulled out a chair and sat beside Mia. "Those are the fun ones. They're like forks in a path."

Mia put her elbow on the table and stared at her pencil, trying to rewind her day like a movie. "Okay," she said slowly. "Choice number one... I chose the sharpener yesterday, but today... hmm."

Leo poked her mission sheet with his marker. "Choose faster," he demanded, as if choices were pizza orders.

Mia ignored him and kept thinking. This morning, the class market box. The pretzels. The cat eraser. That was definitely a choice.

"I chose to trade my pretzels for Asha's cat eraser," Mia said, and wrote it down carefully.

Dad nodded. "Good. Now the mission says: what did you give up?"

Mia paused. Give up sounded dramatic, like she had donated a whole cake to a stranger. "I gave up pretzels."

"And what did you get?" Dad asked.

"A cat eraser," Mia said, reaching into her pencil case and holding it up

like evidence.

Leo squinted at it. "It's kind of small."

"It's not about size," Mia said, and then she realized she sounded like Dad.

Mom set the rice aside and walked over. "It's about value," she said, using the clue voice, too.

Mia felt proud. She wrote: I gave up pretzels, which I can eat once. I got an eraser I can use for a long time.

Then she added something else, because it had been buzzing in her brain since recess. I also chose to be fair. I could have kept my pretzels and not helped Asha, but I chose to trade kindly.

Leo made a face like he had tasted a lemon. "Kindness is not a trade."

Dad tilted his head. "Sometimes it is. You trade a little bit of what you have for someone else feeling better. And you get something too, even if it's not a snack."

Leo looked suspicious. "What do you get?"

Mia thought about Asha's relieved smile. "You get to be the kind of person people want to trade with," she said.

Leo sat back as if that was a powerful idea. "Like... having a good trading reputation."

Dad grinned. "Exactly."

Mia stared at the mission sheet again. Two more choices.

She thought about lunch. She had almost offered her chocolate yesterday, but today she didn't have chocolate. She had apples and crackers, and pretzels that were now living in Asha's stomach.

At lunch, Jamal and Sofia argued, but that wasn't Mia's choice.

What did she choose today?

Her brain jumped to recess. She had sat on the steps with Asha. She could have run to the swings. She could have played tag. She could have joined the kids who were drawing hopscotch squares with chalk.

But she stayed and talked.

That seemed like a choice, but was it too small? Ms. Rivera had said economics was everywhere, and yesterday Mia had learned that rinsing a bowl counted, too. So yes, it counted.

"I chose to sit with Asha at recess instead of running to the swings," Mia said, and wrote it down.

Leo pointed dramatically. "Why?"

Mia felt her cheeks warm, because she didn't want to sound mushy. "Because she forgot her snack and I wanted to make sure she was okay. And because talking was nice."

Mom's eyes softened, and she pressed Mia's shoulder gently as she passed behind her.

Dad asked, "What did you give up?"

Mia pictured the swings moving, empty seats creaking, the wind in her face if she'd gone. "I gave up swing time," she admitted. "I gave up the super fast feeling."

"And what did you gain?" Dad asked.

Mia thought. She had gained a conversation that made her feel older, like she was building a secret map of how the world worked. She had gained a friend moment. "I gained time with Asha," she said. "And I gained... understanding."

Leo made a gagging noise. "Understanding is not a snack either."

Mia flicked her pencil at him, not hard, just enough to make him stop. "Not everything is a snack, Leo."

Leo sighed and slumped over the table. "Life is unfair."

Dad tapped the mission sheet. "Okay, economists. One more choice."

Mia closed her eyes. Morning. Getting dressed. Picking a shirt. Brushing teeth. At school, raising her hand or not. Asking Ms. Rivera a question or not. The pencil she used. The way she walked home. Lots of choices, like little stepping-stones.

Then she remembered the moment at the crosswalk. Dad always waited. But today, a kid on a scooter had zipped across when the light was still red. Mia had watched. She had felt that tiny pull, the whisper: You could go too. It would be faster.

She hadn't.

Her heart thumped just thinking about it. It was strange how a choice could be only a few seconds long but still feel important.

"I chose to wait at the crosswalk for the green light," Mia said, and wrote it down, pressing her pencil a little harder.

Leo sat up fast. "That's a choice? I thought that was just... rules."

Dad nodded slowly. "Rules don't follow you around like a robot. You still choose whether to follow them."

Mom leaned on the table. "And you choose because you care about something."

Mia knew the answer right away. "Safety," she said. "I gave up being faster."

Dad added, "And you avoided a risk."

Mia wrote: I gave up speed. I got safety.

Leo snatched the mission sheet and read it, his lips moving as if he were tasting the words.

Then he grabbed his own paper and plopped it in front of him. "I will do mine," he announced, suddenly competitive. "Three choices. Easy."

Mom slid him a pencil. "Go ahead."

Leo began speaking as he wrote, because Leo's thoughts liked to travel out loud.

"Choice one: I chose banana instead of toast this morning."

Mom raised an eyebrow. "Did you?"

Leo froze. He looked up at her, then at Dad, then at Mia. "Okay," he admitted, "I chose banana and toast. But then Mom said I had to finish, so I chose only banana. That counts as two choices."

Mia laughed. "Write the real one."

Leo wrote, frowning with focus. "I chose only banana because I didn't want to be trapped by too much breakfast."

Dad leaned back, pleased. "Listen to that. He's describing a trade-off."

Leo continued. "Choice two: I chose to carry Mia's library book yesterday instead of doing nothing."

Mia pointed at him. "That was yesterday."

Leo blinked. "Oh. Time is confusing."

"Pick one from today," Mia said.

Leo tapped his pencil against his forehead until he looked like a tiny thinking statue. "Today I chose... to not trade my dinosaur sticker for Jamal's pencil because I like my dinosaur sticker."

Dad nodded. "Great. You valued your sticker more. That's economics."

Leo's face lit up. "Choice three: I chose to use the blue cup at dinner."

Mom crossed her arms, smiling but firm. "Is that a real choice or just a cup?"

Leo argued, "There were three cups. Blue, green, and the one with the chip."

Dad held up his hands. "It can be a real choice if you had reasons. Why blue?"

Leo thought, then shrugged. "Because blue is fast."

Mia stared. "Blue is not fast."

Leo waved his pencil. "It feels fast."

Dad laughed. "There it is again. Value can be about feelings."

Mia looked back at her mission sheet and read her three choices. Trade pretzels for cat eraser. Sit with Asha at recess. Wait at the crosswalk.

They seemed ordinary when written down in plain pencil.

But they weren't nothing. They were tiny proof that her day wasn't just something that happened to her. Her day was something she built, choice by choice, like stacking blocks into a tower.

Ms. Rivera had been right. You were already an economist.

Mia grabbed a marker and drew three small jars at the bottom of her page, just doodles: one with a pretzel, one with a swing, one with a stoplight. She didn't know why she did it, but it made her choices feel like collectibles, like cards in a deck.

Dad stood and ruffled her hair. "Mission complete?"

Mia nodded. "I think so."

Mom picked up the paper and glanced over it. "These are good choices," she said. "Not perfect. Just thoughtful."

Mia liked that. Thoughtful felt possible. Perfect felt like a door that was always locked.

Leo leaned over and whispered loudly, "My choices were also thoughtful. Especially the blue cup."

Mia folded her mission sheet and slid it into her homework folder. When she closed the folder, it felt satisfying, like clicking a lid on a jar.

Before she ran off to play, she paused and looked around the kitchen. The cookie tin sat on top of the fridge like a quiet challenge. She could ask for a cookie right now.

She opened her mouth, then stopped. She listened to her own brain.

If I ask now, Mom might say no. If I wait until after dinner, the answer might be yes. If I don't ask at all, I can save it for another day.

Mia smiled to herself.

She didn't need to write it down. She could feel it happening in real time.

Choice number four, just for her.

## Chapter 2: Why You Can't Have Everything

The next day, Mia noticed the cookie tin again.

It sat on top of the fridge like it had its own opinion about everything.

After school, Mia dropped her backpack by the door and kicked her shoes into the corner where shoes went to become a small mountain. The kitchen smelled like onions and something warm baking, and Leo was already at the table, building a tower out of crackers even though he was not supposed to touch the crackers before snack time.

Mom glanced over. "Hands off the crackers, architect."

Leo froze with one cracker balanced on top like a hat. "I'm not eating them," he said. "I'm just arranging them into greatness."

Mia smiled, but her eyes slid up to the cookie tin.

She had done her mission yesterday. She had spotted choices like they were hidden coins on the sidewalk. Today, her brain was still in that mode, still noticing.

She opened her mouth to ask for a cookie, then closed it again. A little voice in her head said: Wait until after dinner.

Then another little voice said: Or ask now. Cookies are now.

Mia sighed. Even her own thoughts were negotiating.

Mom set a grocery bag on the counter with a thump. "Okay," she announced, "I need helpers. We're going to make spaghetti tonight, and we're missing a few things. I'm going to the store, and I'm taking one kid."

Leo shot his hand up like he was in class. "Pick me! I can carry bags! I can also choose the fastest cart."

Mia raised her hand more calmly. "I can go too."

Mom looked between them. "Mia went with me last time. Leo, you can come today."

Leo slid off his chair like a superhero answering a call. "Yes!"

Mia felt a tiny pinch in her chest. She didn't even love going to the store, but she liked being included. Still, she had learned something important yesterday: if someone else gets something, it doesn't mean you are losing everything. It just means you can't both have the same thing at the same time.

Mom pointed at Mia. "You'll be my dinner helper here. You can wash vegetables and set the table."

Mia nodded, trying to sound grown up. "Deal."

As Mom and Leo left, Leo called from the doorway, "If there are cookies at the store, I will buy the whole store!"

Mom's voice floated back. "That is not how money works, Leo."

And then the door shut, and the house got quieter.

Mia turned on the faucet and began washing tomatoes. The water ran cold at first, then warmed up. She lined the tomatoes in a neat row like shiny red marbles.

She thought about Leo saying he'd buy the whole store. He said it like it was a funny idea. But part of her understood the feeling behind it. Wouldn't it be amazing if you could just have everything you wanted, whenever you wanted, in any amount?

Then you wouldn't have to choose. No trade-offs. No waiting. No giving up one thing for another.

It sounded like a dream.

But Mia had also seen what happened when Leo tried to choose everything at breakfast. The banana, the cereal, the toast, maybe the entire kitchen if nobody stopped him. It didn't make him happier. It made him stuck.

Mia dried her hands and set forks and napkins on the table. She put out four cups. She almost chose the blue cup for herself, just to see if it felt fast.

It did not.

She chuckled and picked a cup with a tiny chip near the rim, the one nobody wanted. The chip didn't bother her. Actually, it made her feel

brave, like she wasn't scared of imperfect cups.

Outside, the sky turned softer, the way it did before dinner. Dad came in and began helping with the sauce, tasting it and nodding like the sauce had told him a secret.

"How was school?" he asked.

"Good," Mia said. "We didn't do the market box today."

Dad sprinkled something into the pot. "No trading?"

"Not today," Mia said, and then added, "But I'm still thinking about it."

Dad made his clue face. "About value?"

Mia thought of the cat eraser in her pencil case. "And choices. And how you can't always have everything."

Dad pointed the spoon at her like a tiny microphone. "That sentence is the doorway to something huge."

Before Mia could ask what he meant, the front door opened and Leo burst in like a parade.

"We got the things!" he announced. "And I did not buy the whole store."

Mom followed him, carrying bags. "He did, however, try to convince me that we needed a family-sized bag of marshmallows because 'marshmallows are a vegetable of happiness.'"

Leo nodded solemnly. "They are."

Mia laughed. "Did you get marshmallows?"

Mom lifted one eyebrow. "We did not."

Leo gasped as if Mom had said there was no air. "Why not?"

Mom began unpacking the bags. "Because we had a list, and we have a budget. We can't buy everything, even if it's fun."

Leo grabbed a box of pasta and hugged it. "But why can't we buy everything? The store has everything."

Dad leaned against the counter. "Does the store have infinite

everything?”

Leo frowned, thinking. “It has a lot.”

“A lot is not infinite,” Dad said.

Mia leaned in a little. This felt like a classroom moment, but in their kitchen.

Mom pulled out two jars of pasta sauce. “They were on sale,” she said, pleased. “So we bought two.”

Leo’s eyes widened. “If it’s a sale, can we buy ten?”

Mom laughed. “We could, but then we’d have less money for other things. And we have limited space in the pantry.”

Leo stared at the pantry door like it had personally offended him by being a normal size.

Mia suddenly pictured it: a pantry that was the size of a gym, filled with endless shelves, each shelf holding everything. Cookies. Marshmallows. Every cereal. Every toy. Every kind of pencil, including the sparkly one Ms. Rivera held up.

If the pantry was endless, then you really could have everything.

But even in that picture, something felt off. Mia still had to eat dinner before dessert. She still had to do homework before TV. She still only had two hands and one afternoon and one stomach.

Dad seemed to read her mind. “Even if you had a pantry the size of the world,” he said, “you still wouldn’t have infinite time, infinite energy, or infinite money.”

Leo crossed his arms. “Why not infinite money?”

Mom set a bag of apples on the counter. “Because money comes from work and value, remember? It doesn’t appear just because you wish for it.”

Leo squinted. “But the wall machine gives money.”

“The wall machine gives you your money,” Dad corrected gently. “It’s like a helper. It doesn’t create value. People do.”

Leo looked down at the grocery bags, then back up. "Okay, but why can't we have everything if we just choose to?"

Mia waited. Dad's clue voice was coming. She could feel it, like the moment before a story begins.

Dad picked up an apple and turned it in his hand. "Because of scarcity."

Mia blinked. "Scarcity?"

"It's one of the biggest ideas in economics," Dad said. "Scarcity means there isn't enough of everything for everyone to have all they want, all the time. It doesn't mean there's nothing. It means there are limits."

Leo pointed at the apples. "But there are lots of apples."

"Yes," Dad said, "and even apples have limits. The store has a certain number. We have a certain amount of money to buy them. The trees grow a certain amount each season. And you can only eat so many before your tummy complains."

Leo looked alarmed. "My tummy would complain?"

"It would file a very serious report," Mom said.

Mia leaned closer, curious now. "So scarcity is like... not enough?"

Dad nodded. "Not enough compared to what people want."

Mia thought about wants. Wants were loud, like she'd noticed at the corner store when Leo stared at the toy figures. Wants didn't care about pantry size. Wants didn't check your calendar. Wants didn't count your coins.

Wants just said: More.

"Here's a small example," Dad said, and he pointed toward the living room. "We have one big cozy blanket on the couch."

Leo brightened. "The cloud blanket!"

Mia knew it well. The cloud blanket was the softest blanket in the house. The blanket that made movies feel like adventures and rainy days feel like permission to relax. It was also the blanket that caused at least two arguments per week.

Dad continued, "There are four of us. If we all want the cloud blanket at the same time, what happens?"

Leo answered immediately. "We cut it into four pieces!"

Mom made a face. "Absolutely not."

Mia giggled. "We fight."

Dad nodded. "Or we share. Or we take turns. But we can't each have the whole blanket at the same time."

Leo looked suspicious. "Why don't we just buy four cloud blankets?"

Mom opened her hands. "Money. Space. Also, then it wouldn't be special."

Mia felt that last part click. Special things were often special because you couldn't have them endlessly. If you ate cookies for breakfast, lunch, and dinner, cookies would stop feeling like a treat. They would start feeling like... just food. Maybe even boring food.

Dad turned back to Mia. "Scarcity doesn't only apply to stuff. It applies to time, too. You have the same after-school time as everyone else. You can't play, do homework, watch a show, build a fort, and practice soccer all at once."

Mia remembered her mission paper. She had chosen to sit with Asha at recess instead of running to the swings. She hadn't been able to do both at the same time. Not because the school ran out of swings, but because recess was one short slice of the day.

"So scarcity is the reason we have to choose," Mia said slowly.

Dad's eyes lit up. "Yes. Exactly. Scarcity creates choices. And choices create trade-offs."

Leo flopped dramatically into a chair. "I hate scarcity."

Mom ruffled his hair. "You don't have to love it. But understanding it helps you make better decisions."

Mia looked at the grocery items lined up on the counter. Pasta. Sauce. Apples. Cheese. A small loaf of bread. Everything had been chosen on purpose. Not everything in the store had come home with them. Not because Mom didn't know where to find it, or because she didn't want

fun. Because there were limits.

And suddenly Mia noticed something else: scarcity wasn't only a problem. It was also a guide. It made the list matter. It made planning matter. It made a good choice feel like a small victory.

Dad tapped the counter gently. "When you understand scarcity, you stop asking, 'Why can't I have everything?' and you start asking, 'What matters most right now?'"

Mia thought about the cookie tin again. She could ask now, and maybe get a no. Or she could wait and increase her chance of a yes. There were limits, even on cookies: how many, when, and how close to dinner.

Leo, still grumpy, muttered, "What matters most right now is marshmallows."

Mom slid a bag of carrots toward him. "What matters most right now is washing these."

Leo stared at the carrots like they had arrived to ruin his life. Then he sighed and started washing them anyway, because even Leo understood another kind of scarcity: Mom's patience.

Mia picked up a tomato and dried it, then placed it with the others. She liked the neatness. She liked how the dinner was coming together from choices.

Scarcity was real, like the edge of a sidewalk. You couldn't walk past it without stepping into the street. But if you saw it clearly, you could walk smarter. You could choose where to go instead of bumping into the limits and feeling surprised every time.

Mia glanced at the fridge top. The cookie tin waited.

She made a quiet choice. Not now.

After dinner, she would decide again.

Dinner smelled like tomatoes and garlic and the kind of warmth that made the whole house feel softer.

Mia twirled spaghetti on her fork and watched Leo try to get a noodle from his plate to his mouth without using his hands. The noodle swung like a jump rope.

“Use your fork,” Mom said, not unkindly.

“I am,” Leo insisted, even though his fork was mostly just cheering from the sidelines.

Dad took a bite and nodded at the sauce like it had passed an important test. “Good job, team,” he said.

Mia felt pleased. She had washed tomatoes and set the table. Leo had washed carrots while looking like the carrots had betrayed him. Everyone had helped. The dinner had happened because of choices.

And because of limits.

Above the fridge, the cookie tin sat quietly, pretending it wasn't listening.

Mia tried to act normal. She did not stare at the cookie tin. She did not imagine the sound the lid made when you lifted it. She did not picture the cookies inside like they were tiny golden treasures.

Leo, unfortunately, did stare.

He swallowed a bite of spaghetti and asked the question like it was an emergency announcement. “Can we have cookies now?”

Mom didn't even look up. “After dinner.”

Leo groaned. “Why do we always have to wait? I need a cookie.”

Dad raised an eyebrow. “Need?”

Leo nodded fiercely. “Yes. Need.”

Mia felt her own brain lean forward. Need was a strong word. Need was different from want. Mia had heard grown-ups say it, but she wasn't sure where the line was. Sometimes the line felt invisible, like a piece of fishing string stretched between two trees.

Mom set her fork down. “All right,” she said. “Let's do a quick family experiment.”

Leo brightened. “Is it the experiment where we eat cookies?”

“Not yet,” Mom said. “First, the question: what do you need right now?”

Leo answered instantly. “Cookie.”

Dad held up his hand. "Before we decide that, let's define two words. Needs and wants."

Mia repeated them in her head like they were ingredients in a recipe.

Dad pointed gently toward the table. "A need is something you must have to be healthy and safe. A want is something you would really like to have, but you can live without it."

Leo frowned so hard his eyebrows tried to touch. "But I would not like living without a cookie."

Mom smiled. "You would live."

Leo looked unconvinced, but he listened, which for Leo was a sign of serious effort.

Mia took a sip of water. "So food is a need," she said, thinking out loud.

Dad nodded. "Yes. Your body needs food."

Mia glanced at the spaghetti. "But cookies are food."

"Cookies are food," Mom agreed, "but your body doesn't need cookies to work properly. Cookies are a want. A delicious want."

Leo put his hands on the table. "My body needs delicious."

Dad laughed once, then leaned closer like he was about to tell a secret. "Let's test it. Leo, if we didn't have cookies, what would happen to you?"

Leo opened his mouth, ready to describe a tragedy. Then he paused, because he actually had to think.

Mia watched him do it. Leo's thoughts always moved fast, but right now they slowed down, like he was trying to read a sign while running.

"I would be sad," Leo said.

"Would you be unsafe?" Dad asked.

"No," Leo admitted.

"Would you stop growing?" Mom asked.

Leo hesitated. "No."

"Would you still be able to play and learn and breathe and do your Very Important Show?" Mia asked.

Leo sighed. "Yes."

Mom nodded. "Then cookies are not a need. They're a want."

Mia let that settle. Needs were about keeping you going. Wants were about making life more fun, more comfortable, more sparkly.

Mia thought of the sparkly pencil Ms. Rivera had held up. A pencil might be a need for schoolwork, at least in a school-day kind of way. But a sparkly pencil was definitely a want. A plain pencil could still write.

Dad gestured around the kitchen. "Let's do a sorting game. I'll say something, and you tell me: need or want."

Leo sat up. Mia did too. It felt like a mission, like Ms. Rivera's paper.

Dad started easy. "Water."

"Need," Mia said.

"Need," Leo agreed, because even Leo knew that one.

"Food," Dad said.

"Need," Mia said again.

Leo nodded, though he looked disappointed that food did not automatically mean cookie.

"Shelter," Dad continued.

Mia pictured their house: her room, the couch with the cloud blanket, the kitchen table where homework happened. "Need."

Mom pointed at the window. "In the winter, definitely a need."

Dad kept going. "A warm coat."

"Need," Mia said, remembering the cold mornings when her ears felt like little ice cubes.

Leo added, "Unless you are a polar bear."

Dad accepted that. "Fair. Now: a second warm coat that is exactly the same as the first warm coat."

Mia thought about it. "Want."

Leo brightened. "Want. But a good want."

Mom nodded. "Sometimes wants are good. They just aren't needs."

Dad pointed toward the living room. "The cloud blanket."

Leo sighed happily. "Need."

Mia laughed. "Want."

Dad looked at Leo. "Explain your thinking."

Leo spread his arms wide. "The cloud blanket makes movies better. It makes my legs happy. It makes everything cozy."

Mom asked gently, "If we didn't have it, would you be okay?"

Leo's shoulders slumped. "Okay, fine. Want."

Dad nodded. "Good. You just did something economists do all the time. You separated feelings from survival."

Mia chewed slowly. She could see how the cloud blanket could feel like a need when you wanted it badly enough. Wanting could dress up like needing. It could put on a serious face and say, This is urgent.

Leo pointed his fork at Mia. "Your cat eraser. Need or want?"

Mia touched her pencil case beside her chair, where the cat eraser lived. "Want," she said. "A regular eraser would work."

Leo looked pleased, like he had made an important point. "My dinosaur sticker. Need or want?"

"Want," Mia said, smiling.

Leo nodded. "But it is a very powerful want."

Dad turned to Mom. "Coffee."

Mom didn't even pause. "Want."

Dad put a hand over his heart. "That hurts."

Mom grinned. "But you will live."

Mia watched them and felt something click: the difference between needs and wants wasn't about judging someone. It wasn't about saying wants were bad. It was about understanding what kind of thing it was, so you could make a smart plan.

Dad said, "Here's why this matters. Remember scarcity?"

Mia nodded. Scarcity meant limits. Not enough to have everything all the time.

"When there's scarcity," Dad continued, "you have to choose. And one of the smartest ways to choose is to take care of needs first."

Leo slumped. "So spaghetti before cookies."

Mom nodded. "Exactly."

Mia remembered the grocery bags on the counter earlier. Pasta. Sauce. Apples. Cheese. They had bought what made dinner. They had not bought the family-sized marshmallows, even though marshmallows were, according to Leo, a vegetable of happiness.

Needs first, then wants.

Leo poked his spaghetti. "But what if I really, really want something? Like the tiny toy figures at the corner store. It feels like a need."

Dad nodded. "That happens to everyone. Your brain gets excited. It says, If I don't get this now, I will explode."

Leo's eyes widened. "Yes."

"But then," Dad said, "you wait five minutes, and you do not explode."

Mia thought about Leo at the corner store choosing to wait because he was saving for the big race car. She could still see his face in her mind, serious and proud.

Leo muttered, "I did not explode."

“And that’s a clue,” Mom said. “When you can wait, it’s probably a want.”

Mia tilted her head. “So needs are like... can’t-wait things?”

“Sometimes,” Dad said. “If you need medicine, you shouldn’t wait. If you need to drink water because you’re thirsty, you shouldn’t ignore it. But there’s another clue too: needs are usually about health and safety.”

Mom added, “And wants are often about comfort, fun, style, and treats.”

Mia looked down at her plate. She suddenly saw the spaghetti differently. It wasn’t just dinner. It was the need part. It was the fuel.

Then she looked up at the cookie tin. That was the want part. The sparkle. The extra.

Leo, who could never leave a question alone, asked, “What about things like... a birthday party?”

Mia’s eyes lit up. She loved birthday parties. Balloons, games, cake. It would be terrible to call them not important.

Dad answered carefully. “A birthday party is a want. You can celebrate without a party. But wants can still matter a lot. Friends matter. Feeling loved matters. Having fun matters.”

Mom nodded. “Wants are part of a good life. The trick is not letting wants steal all the space from needs.”

Mia thought about the pantry that was not the size of a gym. The budget. The list. If wants stole all the space, you might end up with a pantry full of marshmallows and no spaghetti. You’d be happy for one day and miserable on day two.

Leo suddenly looked worried. “What if we can’t afford some needs?”

The kitchen went a little quieter. Mia stopped chewing. That question felt heavier, like when you step onto the last stair and it’s lower than you expected.

Dad’s voice softened. “That’s a real problem some families face. That’s why adults work, plan, and sometimes ask for help from community groups or family when they need it. Needs come first, and if needs are hard to meet, that’s serious.”

Mom reached over and squeezed Leo's hand. "In our family, we make sure needs are covered. And we also talk about choices so we can keep doing that."

Mia felt relieved, and also thoughtful. Economics wasn't just fun trades and sparkly pencils. It was also making sure people had what they needed.

Dad cleared his throat gently, like he was bringing the experiment back to the table. "Okay. Final test. Leo, right now, before dinner is finished: cookie. Need or want?"

Leo looked at the cookie tin. He looked at his spaghetti. He looked at Mom, who had The Look, the one that had more power than any wall machine.

Leo sighed. "Want."

Mom smiled. "Correct."

Leo sat up straighter. "But after dinner, it becomes a... scheduled want."

Dad laughed. "That's an excellent phrase."

Mia finished her spaghetti, feeling oddly calm. The cookie tin was still there. The want was still loud, but now it had a label. Want. Not need. That label didn't make the want disappear, but it made it easier to handle, like putting a wild thought in a jar with a lid.

When plates were mostly empty and the salad bowl looked like it had been visited by polite locusts, Mom stood up. "All right," she said. "Needs are met."

Leo's head snapped up. "Cookies?"

Mom opened the cookie tin.

The lid made its familiar sound, and the smell drifted down like a reward.

Mia took one cookie and held it for a moment before eating it. She noticed something: waiting made it taste even better. Not because the cookie changed, but because she had made a choice on purpose.

She had chosen dinner first.

And now, the want had its turn.

The next afternoon, the cookie tin was quieter.

Not because it had moved. It still sat on top of the fridge like a small round king.

But Mia's brain had changed. Now, when she looked at it, she didn't just feel the pull of sugar and the memory of crunchy edges. She also heard two new words, like labels stuck on invisible jars.

Need. Want.

After school, Mia dropped her backpack by the door and headed for the kitchen. Leo was already there, sprawled on the floor with a pile of paper, a marker, and a serious expression like he was planning a construction project.

Mom was at the counter slicing apples. Dad was checking something on his phone, the way he did when he was making sure the grown-up world hadn't exploded while they were at school.

Leo looked up. "Mia," he said dramatically. "I have made a list of everything I want."

Mia leaned in. "Everything?"

Leo nodded. "All of it."

He held up his paper. On it, in big wobbly letters, it said:

1. Race car
2. Giant marshmallows
3. Two hundred dinosaur stickers
4. A real pet lizard
5. Cloud blanket but only for me
6. Cookie tin key

Mia snorted. "Cookie tin key is not a real thing."

"It could be," Leo said. "If someone invented it."

Mom didn't look up. "Nobody is inventing a cookie tin key."

Leo sighed like a poet suffering for his art. "Then put it on the wants list."

Dad's eyes flicked to the paper and he smiled. "That is quite a wish list,

Leo.”

Mia pulled out a chair at the table. “Ms. Rivera gave us a mission once about choices,” she said, thinking of the paper she’d brought home. “Do we have another mission now?”

Mom set down the knife and wiped her hands. “Actually, yes. I was thinking we could do one as a family.”

Leo sat up so fast the marker rolled away. “Is the mission about cookies?”

“No,” Mom said. “The mission is about sorting.”

Mia perked up. Sorting felt like the kind of thing that turned messy thoughts into neat piles. She liked neat piles.

Dad walked to the cabinet and pulled out a stack of index cards from their junk drawer, the drawer where rubber bands, tape, and mystery keys lived. He slid the cards onto the table.

Mom said, “Here’s the mission: The Wish List Sort. You each write down things you want, then we sort them into groups.”

Leo’s eyes glittered. “I already have my list.”

Mia reached for a card. “How many things?”

Dad held up three fingers. “Let’s do nine each. Enough to be interesting, not enough to make everyone cry.”

Leo immediately began writing like his marker was on fire.

Mia tapped her card with her pencil, thinking. What did she want?

The wanting started softly, then got louder, like a radio turning up.

She wanted the new art markers Asha had, the ones that blended colors like magic. She wanted a bigger sketchbook. She wanted the sparkly pencil Ms. Rivera had offered in the market box, even though Mia already had a perfectly fine pencil.

She wanted the cat eraser to have a tiny matching cat sharpener, which was silly, because an eraser didn’t need a friend.

She wanted a book she’d seen at the school library, the one with the dragon on the cover.

She wanted to go to the pool this weekend.

She wanted a bike bell shaped like a ladybug.

She wanted her own little corner in the living room where Leo wasn't allowed to build cracker towers near her.

She wanted... cookies, but her brain politely labeled that one as a scheduled want.

She wrote nine things, one per card, careful and honest.

Mom and Dad wrote too, which made Mia feel like this mission mattered. Dad wrote something about a new frying pan. Mom wrote something about plants for the porch. Grown-ups had wish lists too. They just hid them better.

When everyone had a stack of cards, Mom cleared a big space on the table. "Okay," she said. "Now we sort them into three piles."

Leo cheered. "Spend, Save, Share!"

Mia blinked. "That's the jars."

Dad nodded. "That's later. Good memory, Leo. Today's sorting is different. Today we're sorting by: needs, wants, and wants that can wait."

Leo frowned. "All wants can wait."

Mom raised an eyebrow. "Not always. If you want to replace your broken shoe because your toe is sticking out, that want is pretty close to a need."

Mia thought of her sneakers and wiggled her toes. No holes yet.

Dad added, "Also, we're going to do one more twist. After we sort, we're going to pick just three top wants."

Leo clutched his paper like Dad had threatened it. "Only three?"

Mia understood the feeling. Wanting wanted to keep everything. But scarcity was like the table itself: only so much space.

Mom put three empty bowls on the table to be the piles. "Bowl one is Needs. Bowl two is Wants Now. Bowl three is Wants Later."

Leo pointed to Bowl two. "Cookies go there."

Mom slid Bowl two slightly farther away. "Maybe."

They started with Leo's list, because Leo insisted his list was a historic document.

He held up the first card. "Race car."

Dad asked, "Need, want now, or want later?"

Leo barely paused. "Need."

Mom coughed. "Try again."

Leo sighed. "Want now."

Dad asked, "Is it something you need for health and safety?"

Leo shook his head, grinning because he knew the answer. "No."

"Can it wait?" Mom asked.

Leo's grin faded a little. He pictured the toy store window in his mind, the shiny box, the fast wheels. Waiting never felt good in the moment.

Mia watched him carefully. This was the tug-of-war inside his chest, the same one that had happened at the corner store.

Leo swallowed. "It can wait," he said, like he was lifting something heavy. "Want later."

Mom dropped the card into Bowl three. "Good."

Leo held up the next card. "Giant marshmallows."

Dad tilted his head. "Need?"

Leo snorted. "No."

"Want now or later?" Mom asked.

Leo thought about the grocery store and his vegetable of happiness idea. "Now," he declared.

Mom placed it in Bowl two.

Next: “Two hundred dinosaur stickers.”

Mia said, “That’s definitely not a need.”

Leo pointed at her. “It is for my collection.”

Dad smiled. “Collection is a good reason to want something. But it’s still a want.”

Leo sorted it into Wants Later, because even Leo could admit two hundred was... a lot.

Then: “A real pet lizard.”

Mia leaned forward. “That’s a big one.”

Mom asked, “What would having a lizard require?”

Leo blinked. “A lizard.”

Dad nodded. “And what else?”

Leo’s eyes shifted. “A tank. Food. A heat lamp. A person to clean the tank.”

Mom folded her arms. “Who would clean the tank?”

Leo stared at the table. “The lizard?”

Mia laughed.

Leo groaned. “Me.”

Dad asked, “So is this a want now or later?”

Leo looked suddenly thoughtful, imagining himself cleaning a tank when he’d rather be building Lego rockets. “Later,” he said.

They sorted “Cloud blanket but only for me” into Wants Now, because Leo wanted it immediately and fiercely, and “Cookie tin key” into Wants Later, because it was imaginary and also because Mom gave Dad a look that said, Absolutely not.

Then it was Mia’s turn.

She held up her first card. "New art markers."

Mom asked, "Need or want?"

Mia said, "Want."

"Now or later?" Dad asked.

Mia pictured Asha's markers sliding across paper. She pictured herself coloring a sunset and getting the shades exactly right. Her fingers tingled with wanting.

But she also thought about her pencil case. She already had markers. They weren't magic, but they worked.

"Later," she said, surprising herself.

Dad smiled like he'd just watched her make a strong lift. "Good noticing."

Mia placed the markers in Wants Later.

Next: "A bigger sketchbook."

Mom asked, "Do you have one now?"

Mia nodded. "But it's almost full."

Mom said, "That's useful information. Want now, then?"

Mia considered. If her sketchbook filled up, she'd need somewhere to draw. Drawing wasn't a health need like food, but it mattered to her. It made her calm. It made her feel like she could pour a whole day onto paper and make sense of it.

"Want now," she decided.

She held up "Dragon book from the library."

Dad chuckled. "You could also borrow it."

Mia's cheeks warmed. "I know. But I want my own copy."

Mom nodded. "That's honest. Now or later?"

Mia said, "Later."

“Pool this weekend,” Mia read next.

Leo gasped. “Yes! Pool now!”

Mia smiled. “Want now.”

“Bike bell shaped like a ladybug,” Mia said, and Leo made a face.

“That is a tiny want,” he declared.

Mia looked at him. “Tiny wants are still wants.”

Dad pointed at the card. “Now or later?”

Mia decided, “Later.”

Then she held up one that made her pause: “My own quiet corner in the living room.”

Mom’s face softened. “Ah.”

Leo opened his mouth, ready to protest, but Dad held up a hand. “Let her think.”

Mia said, “It’s not a need like food, but it feels important.”

Mom nodded. “Because it’s about space and peace.”

Mia pictured trying to read while Leo narrated an imaginary battle beside her. She loved Leo, but sometimes her brain needed quiet to work.

“Want now,” she said. And then, because she’d learned to be specific, she added, “But it doesn’t have to be all the time. Just sometimes.”

Dad dropped the card gently into Wants Now.

When everyone had sorted all their cards, the three bowls were full.

The Needs bowl was the smallest. It held things like “new shoelaces” from Dad and “replace the bathroom light bulb” from Mom. Leo had tried to sneak “race car” into Needs again, but Mom caught him with a look.

Wants Now was big and loud. It had marshmallows, pool, a quiet corner, and about six things Dad wanted that involved tools.

Wants Later was the biggest. It was the bowl of someday.

Mom tapped the table twice. "Okay, economists. Here's the hardest part of the mission. You each choose your top three wants."

Leo yelped. "From all of them?"

"From all of them," Mom confirmed. "You can pick from Wants Now and Wants Later, but only three total."

Mia felt her stomach flutter. This was scarcity in action. Not just talking about it, but doing it.

Dad said, "This is how budgets work. You're saying, 'I can't do everything, so what matters most?'"

Leo hovered over the bowls like a bee over flowers. "Marshmallows," he said instantly, grabbing that card. "Race car," he added, grabbing that too. Then he hesitated at his third choice, fingers twitching between cloud blanket and lizard.

Mia watched him, remembering his proud face at the corner store when he chose to wait.

Leo looked at Mom. "If I pick lizard, does that mean I have to clean the tank?"

Mom smiled sweetly. "Yes."

Leo slowly placed lizard back. "Cloud blanket," he decided, relieved.

Mia picked up her own cards and spread them like a hand of playing cards. She could feel wanting tug from different directions. Markers. Quiet corner. Pool. Sketchbook. Dragon book.

She took a breath and asked herself the question Dad had said scarcity helped you ask: What matters most right now?

Mia chose "Bigger sketchbook," because she would use it all the time.

She chose "Quiet corner," because peace felt like a hidden ingredient that made everything else easier.

For the third, she hovered between "Pool this weekend" and "New art markers." Pool was a moment. Markers were a tool.

Mia pictured herself drawing at the table, Leo bouncing beside her, and she pictured herself at the pool, laughing, water sparkling in the sun. Both were good.

Then she remembered something else: a want that can wait doesn't disappear. It just gets scheduled.

She chose "Pool this weekend."

Dad nodded. "Nice balance. A tool, a space, and an experience."

Leo stared at Mia's choices. "You didn't pick cookies."

Mia smiled. "Cookies are already in the family system. After dinner."

Leo looked impressed, like she'd cracked a code.

Mom gathered the top-three cards into small stacks for each person. "Mission part two," she said, "is one question for each stack."

Leo leaned in. "What question?"

Mom said, "How will you get it?"

Leo blinked. "With money."

Dad nodded. "Sometimes. Or with time, or with work, or with trading, or with asking politely and waiting."

Mia looked at her three cards and felt her brain begin to plan without being told. A quiet corner could be made, not bought. A sketchbook might be earned. Pool could be a family plan, maybe even something they could trade for by finishing chores early.

The mission didn't make her wants smaller. It made them clearer.

Mom slid the bowls aside and handed Mia a clean card. "Write your three top wants and one idea for each. A real idea, not a wish."

Mia started to write.

For quiet corner: talk to Mom and Dad about a reading spot, maybe a chair by the window and a rule that Leo couldn't build battles there.

For sketchbook: do extra chores to earn money, or ask for it as a birthday gift, or save part of her allowance when they got to the jar chapter she'd

heard was coming.

For pool: ask the family to vote on weekend plans, and offer to help pack snacks and towels.

Leo wrote too, muttering to himself as he worked. “Marshmallows: convince Mom they are a vegetable. Race car: save. Cloud blanket: take it.”

Mom peered over his shoulder. “The cloud blanket plan needs a step about sharing.”

Leo sighed and scribbled: “Take turns.”

Mia leaned back in her chair when she finished. The kitchen felt the same as always, warm and busy and full of small sounds. But the air inside her head felt different.

Her wants weren’t just a swarm anymore. They were sorted into piles she could handle.

Dad collected the cards and tapped them into neat stacks. “You did the mission,” he said. “You separated needs from wants, and you ranked your wants.”

Mia nodded. “It’s weird,” she admitted. “It makes me want things less... panicky.”

Mom smiled. “That’s exactly the point. Wants are allowed. But you’re the boss of your choices, not your wish list.”

Leo waved his marker like a flag. “I am still the boss of marshmallows.”

Mom pointed toward the fruit bowl. “Eat an apple, boss.”

Leo groaned, but he grabbed an apple anyway.

Mia glanced up at the cookie tin on top of the fridge. She still wanted a cookie. But now her brain did something new. It quietly asked: Now, or later?

Mia smiled to herself.

Later was a choice too.

## Chapter 3: Where Money Really Comes From

The next morning, Mia found Leo standing on a chair in the hallway, holding Dad's keys up to the light like they were a mysterious treasure map.

"What are you doing?" Mia asked, sliding her backpack strap onto her shoulder.

Leo didn't look away from the keys. "I'm checking if the wall machine is in here."

Mia blinked. "In the keys?"

"The wall machine gives money," Leo said patiently, like Mia was the one being silly. "So the money must live in the keys. Or in the machine. Or in the wall. Somewhere."

Dad appeared behind them, tying his shoes. "Good morning to you too, Money Detective."

Leo spun around. "Dad. Important question. Where does money really come from?"

Mia paused. She liked that question. It felt like the kind of question that had a trapdoor under it, leading to a whole new level of the game.

Dad took the keys from Leo and jingled them once. "Money doesn't come from the wall machine," he said. "The machine is just a mailbox."

Leo's eyes narrowed. "A mailbox that gives you cash."

"A mailbox that gives you cash that already belongs to you," Dad corrected. "It's money you earned and put in a bank."

Mia stepped closer. "So where does it come from first?" she asked.

Mom walked in with a travel mug and a look that said time was moving whether anyone liked it or not. "It comes from work," she said. "And from making something useful for someone else."

Leo's face fell. "Work again."

Mia almost laughed, but she understood him. Work sounded heavy, like

carrying every grocery bag at once. But she also remembered the wish list sort. “How will you get it?” Work had been one of the answers.

On the walk to school, Mia kept thinking about money like it was a secret ingredient you couldn’t see. She’d seen money in Dad’s wallet, in Mom’s purse, in a birthday card from Grandma, and as shiny coins in the couch cushions when you dug deep enough.

But where did it begin?

At recess, Mia and Asha sat on the steps again, because now it felt like their thinking spot.

Asha was peeling an orange and making a neat little spiral of peel beside her. “My brother says money comes from grown-ups being stressed,” Asha said.

Mia giggled. “That might be partly true.”

Asha popped an orange slice into her mouth. “My mom says money comes from a job. But I don’t have a job.”

Mia looked out at the playground. Kids ran, shouted, chased a soccer ball that was clearly having the best day of its life. “Maybe kids can’t have jobs like grown-ups,” Mia said, “but we can do work.”

Asha’s eyebrows lifted. “Like chores?”

Mia remembered Leo washing carrots with the face of someone performing a tragedy. “Like chores. Or like helping neighbors.”

Asha nodded slowly. “I walked my aunt’s dog once, and she gave me five dollars.”

Mia’s eyes widened. Five dollars felt like a fortune. That was five toy figures at the corner store. Or a lot of stickers. Or almost a sketchbook, depending on the kind.

Asha continued, “My aunt said I earned it because I saved her time.”

Mia felt something click into place. Time was scarce too. If you saved someone’s time, that was valuable. Value again. Not just stuff. Help.

When Mia got home that afternoon, Leo was at the kitchen table with a piece of paper that said, in giant letters: LEO’S JOB LIST.

Under it were three items, written with the seriousness of a business sign:

1. Cookie Taste Tester
2. Cloud Blanket Warmer
3. Dinosaur Sticker Organizer

Mia dropped her backpack and stared. "Are you hiring yourself?"

Leo nodded. "Yes. I am offering professional services."

Mom glanced over from the counter where she was rinsing grapes. "Are these services needed by anyone?"

Leo waved his marker. "Needed? No. Wanted. Very wanted."

Dad walked in behind Mia, loosened his tie, and read Leo's paper. "I admire your creativity," he said. "But if you want money, you need something else too."

Leo leaned forward. "What?"

Dad tapped the table twice, like he was starting a lesson but also like he was starting a game. "A real job for kids is something that helps someone else. It solves a problem. It saves time. It makes something cleaner, easier, or nicer."

Mia pulled out a chair. This felt like it belonged in *The Little Economist's Handbook*, even though they were just in their kitchen with grapes and markers and Leo's dramatic energy.

Mom slid a small bowl of grapes toward them. "Snack first," she said. "Needs, then wants."

Leo popped a grape into his mouth. "Okay, but I still want money."

Dad nodded. "Then let's build a list of kid jobs. Real ones. Not cookie tasting."

Leo chewed thoughtfully. "Cookie tasting is real."

Mia reached for her own paper, because something in her wanted to organize this. "What kinds of jobs can kids do?" she asked.

Dad held up a finger. "Rule first. Jobs must be safe, allowed by the adults in charge, and fit your age. No climbing on ladders. No walking alone in places you shouldn't. No handling things that could hurt you."

Mom added, "And no jobs that secretly make more work for someone else. Like 'toy organizer' where you dump all your toys out first."

Leo looked personally attacked. "How did you know my plan?"

Mia smiled and started a list.

Dad said, "One category is home jobs. Extra chores beyond your normal responsibilities."

Leo pointed at Mia. "She already does tidy for real."

Mia rolled her eyes. "Sometimes."

Dad continued, "Extra chores can be things like: wiping baseboards, washing the car with help, sorting the recycling, cleaning out a drawer, organizing books, pulling weeds, watering plants, matching socks, or helping prep dinner."

Leo made a face at the word weeds. "Weeds are nature's stickers."

Mom laughed. "Weeds are nature's freeloaders."

Mia wrote: extra chores, safe and helpful.

Dad pointed to the paper. "Another category is helper jobs for neighbors or family friends, with permission. Like: dog walking with an adult, bringing in mail, watering plants when someone is away, raking leaves, shoveling light snow if you're big enough, or helping someone pack up for a move by carrying small boxes."

Asha's story popped into Mia's head. "Dog walking saves time," Mia said.

"And it's valuable," Dad said. "Someone might pay you because they'd rather pay than do it themselves, or because they're busy."

Leo frowned. "So they pay because they don't want to do the thing?"

"Sometimes," Mom said. "Or because you do it well. Or because you're dependable."

Dependable. That word made Mia sit up straighter. It sounded like reputation, like the kind of person people felt safe trading with. Except now it was about work.

Dad said, "A third category is making and selling something."

Leo's eyes lit up like someone had turned on a sign. "Like a lemonade stand?"

"Exactly," Dad said. "Or a book sale. Or making bookmarks. Or selling drawings. Or making simple crafts. But here's the important part: you have to think about costs."

Mia remembered the wish list mission: How will you get it? She could feel the next steps coming, like this chapter was opening a door to the business chapter later.

"What costs?" Mia asked.

Mom pointed to the grapes. "If you sell lemonade, you need lemons and cups. Those cost money. If you sell bookmarks, you need paper and markers. If you use supplies from home, you need to ask first, and you need to count them. Supplies are not magic."

Leo sat very still. "So if I sell cookies, I have to count the cookies."

Mom raised an eyebrow. "And the ingredients. And the time. Also, you are not selling my cookies without a treaty."

Leo sighed. "Fine."

Dad leaned back in his chair. "Now, here's the big idea. People pay money when they receive value."

Mia repeated it quietly. "Money follows value."

Dad's eyebrows rose. "That's a great way to say it."

Leo held up his marker. "I can provide value by warming the cloud blanket."

Mia snorted. "Who is paying for that?"

Leo's eyes darted to Dad. "You. During movie night."

Dad pretended to consider it. "I might pay you in one extra grape."

Leo slammed his hand on the table. "This is an insult to my labor."

Mom slid the grape bowl away slightly. "Scarcity, remember? Grapes are

not infinite.”

Mia laughed, then looked down at her paper again. She had another question, one that felt important. “How do you decide how much money a job is worth?”

Dad nodded slowly. “Great question. For kid jobs at home, parents sometimes set prices to make it simple. But in the real world, price depends on a few things.”

Mia leaned in.

Dad counted on his fingers. “How hard it is. How long it takes. How many people can do it. How much someone wants it done. And how well you do it.”

Mom added, “And also whether you do it without complaining the whole time.”

Leo opened his mouth, then closed it. Even he knew he had been caught.

Mia thought about the cat eraser trade. Different people valued things differently. The same job might feel easy to one kid and hard to another. That meant value could be different too.

Dad said, “Let’s make this real. Mia, you had top wants: a bigger sketchbook, a quiet corner, and pool this weekend. Which of those needs money?”

Mia tapped her pencil. “Sketchbook probably needs money. Pool might need money, like entrance fees or snacks. Quiet corner needs... a plan.”

Mom nodded. “Exactly. Not all wants are bought. Some are built with choices.”

Dad turned to Leo. “Your top wants were marshmallows, race car, cloud blanket time. Which of those needs money?”

Leo said, “Marshmallows and race car. Cloud blanket needs... my grabbing hands.”

Mom gave him The Look again.

Leo corrected himself quickly. “Cloud blanket needs a schedule. Like taking turns.”

Mia watched their conversation and felt a new kind of excitement. It was the feeling of being able to do something, not just wish for it.

Mom reached into the junk drawer and pulled out a small notepad. "Okay, economists," she said. "If you want to earn money, you need a menu of jobs. Real ones. And you need a way to keep track."

Dad nodded. "We'll start simple. You two can choose from a list of extra chores this week. Each job has a price. When it's done well, you earn."

Leo immediately leaned over the notepad as if it contained hidden treasure. "Put 'marshmallow organizer' on the list."

Mia smiled, but she also felt serious. "Can we choose the jobs?" she asked.

Dad handed her the pen. "Yes. You help design it. That's part of learning."

Mia began to write, thinking about what actually helped in their house.

She wrote: Match and fold clean socks. Wipe kitchen table and chairs. Pull weeds in the front garden with an adult. Sort the recycling. Help pack lunches for tomorrow. Organize the bookshelf by height or color, with permission.

Leo grabbed another pen and added, in messy letters: Cloud blanket folding specialist.

Mia looked at Dad. Dad looked at Mom. Mom sighed the sigh of a person who understood that creativity was also a kind of mess.

"Fine," Mom said. "Cloud blanket folding specialist can be a job. But it must be folded correctly, and you must not steal it afterward."

Leo grinned. "Deal."

Mia felt something warm in her chest. This wasn't the wall machine. This wasn't wishing. This was making a plan: do something valuable, earn something real, and then choose what to do with it.

She thought about the next steps she didn't know yet, like jars and saving and starting something. But for now, the idea was simple enough to hold.

Money didn't appear because you wanted it.

Money followed value.

And value, Mia was starting to realize, was something a kid could create too.

The next day, Mom taped the notepad paper to the fridge with a magnet shaped like a strawberry. At the top, in Mom's neat handwriting, it said: Extra Job Menu.

Under it were the jobs Mia had written, plus Leo's addition, which looked like it had been written during a small earthquake:

Cloud blanket folding specialist.

Next to each job was a number in parentheses.

Mia stood in front of the fridge, reading like it was a treasure map.

"Match and fold clean socks (50 cents). Wipe kitchen table and chairs (25 cents). Sort recycling (25 cents). Help pack lunches (25 cents). Organize bookshelf (50 cents). Pull weeds with an adult (75 cents)."

Leo zoomed in beside her and poked the paper. "Why are weeds more money?"

Dad, pouring cereal, said, "Because weeds take longer, they're less fun, and not everyone wants to do them. Harder jobs often pay more."

Leo nodded slowly, as if he had just learned a rule of nature. "So if I do something extra horrible, I get extra money."

Mom walked in with dish towels. "Let's call it extra effort, not extra horrible."

Mia kept reading. She liked the way the list made earning feel clear. Not magical. Not like money lived inside keys. It was more like: do this, earn that.

"Can I choose two jobs today?" Mia asked.

Dad shrugged. "You can choose as many as you can do well."

Leo immediately said, "I choose cloud blanket folding specialist and also... organizing dinosaur stickers."

Mom pointed at the list with a towel. "Dinosaur sticker organizing is not on the menu."

Leo's shoulders drooped. "It is a valuable service."

"To you," Mia said, remembering the word value like a little bell ringing in her head.

Dad nodded. "That's an important point. Something can take effort and still not be valuable to other people."

Leo stared. "So if I work very hard on my sticker collection, nobody pays me?"

Mom said, "Not unless someone else wants that job done and agrees to pay you."

Leo looked personally offended by the idea that the world did not revolve around dinosaur stickers.

Mia picked her jobs carefully. She chose "organize bookshelf" because she liked neat piles and straight lines. She also chose "wipe kitchen table and chairs" because it was quick, and she wanted to see what earning felt like right away.

Dad tapped the job menu. "One more rule," he said. "Effort matters, but results matter too. A job is done when it is done well."

Leo saluted with a spoon. "I will fold the cloud blanket with excellence."

Mia grabbed a small timer from the kitchen drawer, the one they used for reading time and for cookies in the oven. She set it on the table. "Can we time ourselves?" she asked. "To see how long the work takes?"

Dad smiled. "Now you're measuring effort."

Leo gasped. "Measuring effort sounds exhausting."

Mia set the timer anyway.

First, Mia did the table and chairs. She wiped the crumbs from the corners, cleaned the sticky spot Leo always left near his seat, and made the chairs look like they hadn't been used by a tornado.

When she finished, she called, "Check!"

Mom ran a hand along the table edge and looked under the lip where crumbs liked to hide. She nodded. "Good job. That's done."

Mia pressed stop on the timer. Four minutes.

Four minutes for twenty-five cents. She did quick math in her head the way she did when she was deciding whether to trade snacks. That meant if she did it four times, it would be a dollar. But she wouldn't do it four times today, because after you clean something, cleaning it again right away doesn't help much.

Value again. A clean table was valuable when it was dirty. Less valuable when it was already clean.

Then Mia moved to the bookshelf. It was in the living room, stuffed with chapter books, picture books Leo still liked when he thought nobody was watching, and a few library books with stickers on the spine.

Mia knelt down and pulled every book out carefully, making stacks on the carpet. She could have shoved them around quickly, but she wanted it to look really good. She wanted Mom and Dad to see that she took the job seriously.

She sorted by height first, then changed her mind and tried by type. Then she discovered a third way: keep the series together so you could find the next book without hunting.

While she worked, Leo was on the couch wrestling the cloud blanket.

It was not a quiet kind of wrestling. It was the kind that involved dramatic flapping and an occasional shout of, "Fold, you giant pancake!"

Mia peeked over. "Are you okay?"

Leo's voice was muffled. "The blanket is fighting back."

Dad looked up from the kitchen doorway. "Remember, Leo. Effort is not the same as progress. Slow down and do it step by step."

Leo emerged, hair sticking up. "I am doing steps. The blanket is doing tricks."

Mia went back to the shelf. It took longer than she expected, especially when she found a tiny pile of things that did not belong there at all: two crayons, a Lego astronaut, and a mystery sock.

She held up the sock. “Dad!”

Dad leaned over. “Ah. The bookshelf sock. A rare species.”

Mia laughed, but she kept working. She wanted the shelf to be truly organized, not just pretend-organized. She remembered Mom’s rule from earlier: no jobs that secretly make more work for someone else. A messy shelf that looked neat for two seconds would be that kind of trick.

At last, she slid the final book into place. Series together. Tall books on the ends so they didn’t bend. Library books stacked in one spot so they were easy to return. The shelf looked calm, like it had taken a deep breath.

Mia called, “Check!”

Mom came in and scanned the shelf with the serious eyes she used at the grocery store when she was comparing prices. “This is really nice,” she said. “I can find things. And the library books are together. That’s thoughtful.”

Mia pressed stop on the timer again. Twenty-eight minutes.

Twenty-eight minutes for fifty cents.

Mia sat back on her heels, surprised. The table job had paid faster. The bookshelf job took longer but felt more satisfying. She hadn’t expected that. She had thought money would match effort like a perfect ruler.

Leo stumbled in holding the cloud blanket, which now looked like a large, lumpy burrito.

“I am finished,” he declared proudly.

Dad walked over and examined the blanket. “Hmm.”

Leo’s eyes widened. “That ‘hmm’ means trouble.”

Mom pinched the edge of the blanket and lifted it. The blanket sagged in the middle. A corner dragged on the floor like a tired ear.

Mom’s voice was kind but firm. “Leo, if we put it away like this, it will fall off the shelf and become a blanket mountain in the closet. Is it folded correctly?”

Leo stared at it, then tried to defend it. “It is folded emotionally.”

Mia bit her lip to keep from laughing.

Dad said, "Here's the question: did you put in effort?"

Leo nodded fiercely. "Yes. I fought it."

"And did you create value?" Dad asked.

Leo blinked.

Dad continued, "Value is the helpful result. A correctly folded blanket is easy to put away. Easy to find. It stays clean. It doesn't make more work for Mom later."

Mom added, "And it makes movie night smoother because we're not digging for it."

Leo's shoulders dropped a little. He looked at the blanket like it had betrayed him. "So I have to redo it."

Dad nodded. "Redoing is part of learning. Also, sometimes effort is invisible. It happens inside your brain when you slow down and figure out a better way."

Mia watched Leo carefully. This was the moment that mattered. He could complain and drag his feet and make the job feel like punishment. Or he could treat it like a challenge.

Leo took a breath, very dramatic, and said, "I will fold again."

Mom showed him a trick: fold it in half, smooth it, fold it again, line up the edges like you were making a rectangle that could stack. Leo tried, slowly. His tongue poked out a little from the corner of his mouth, the way it did when he was concentrating hard.

This time, the blanket became a neat square. Not perfect, but real.

Leo held it up with pride. "Behold."

Dad nodded. "That is value."

Leo looked happier than he had with the lumpy burrito fold. "It is also... less fighting."

Mia noticed something. When Leo had tried to fold it fast, it had taken a

lot of effort and created a messy result. When he slowed down, it still took effort, but it created something useful. Effort plus a good method made the value show up.

Later, when the jobs were done, Mom opened a small envelope from the junk drawer. "This is our pay envelope," she said. "We're keeping it simple."

She counted out coins onto the table.

Mia watched the coins appear, one by one. Not from a wall machine. From Mom's hand. From the plan they'd made. It felt strangely official.

Mom slid two quarters toward Mia for the bookshelf job and a quarter for the table job.

"Seventy-five cents," Mia said, surprised again. She had worked hard, and somehow it still felt like a small amount. But it was real.

Dad said, "Want to know something important? In the grown-up world, people have this same feeling. Jobs take time and effort, and sometimes the pay feels small compared to how hard it was. That's one reason people learn skills. Skills can increase value."

Mia turned the quarter over with her thumb. "Skills like... folding a blanket?"

Dad smiled. "Yes. And skills like writing, building, fixing, teaching, listening, organizing, cooking. When you get better at something, you can often create more value in the same amount of time."

Leo pointed at his cloud blanket square. "I have gained the skill of blanket peace."

Mom slid two quarters toward Leo. "Fifty cents for the blanket job, because you completed it correctly."

Leo stared at the coins like they were tiny suns. "I earned them."

"You did," Mom said. "You used effort, you learned a method, and you made something helpful."

Mia looked at her coins again. She thought of the question from the wish list mission: How will you get it? She could feel the answer in her palm. Work that creates value.

Then she thought of another question, one she hadn't asked before. "If effort matters, why isn't the hardest job always the most valuable?"

Dad leaned back against the counter. "Because value depends on what other people want and need. Imagine two jobs. Job one is digging a deep hole in the backyard for no reason. That might take a lot of effort."

Leo's eyes lit up. "I would like to dig a hole."

Mom quickly said, "No holes."

Dad continued, "Job two is taking ten minutes to bring in groceries when Mom's arms are full. That might take less effort, but it can be very valuable in that moment."

Mia nodded. She pictured Mom juggling bags, keys, and Leo's questions all at once. Help would matter a lot then.

Dad said, "Economics is not only about how hard you work. It's about whether the work helps someone. Effort is the push. Value is the result. And when you bring them together, that's when money makes sense."

Mia held her coins carefully and felt the idea settle in her chest, steady and clear.

Money didn't appear because someone wanted it.

Money followed value.

And value was something you could practice, one job at a time.

Mom gathered the coins back up. "Now," she said, "we're going to do something fun. You each get your own small spot to keep what you earn."

Mia's heart jumped. "Like a jar?"

Dad's eyes twinkled. "We'll get to the jars soon. But first, you have a mission from this chapter coming up."

Leo bounced on his toes. "A mission with coins?"

Mom nodded. "A mission where you earn your first coin on purpose."

Mia closed her fingers around the quarter again.

On purpose sounded like power.

Mia carried her coins to her room like they were delicate, like they might roll away if she breathed too loudly.

Seventy-five cents. Two quarters and a shiny mix of smaller coins that clinked together with a sound that felt... earned.

She set them on her desk in a little line, biggest to smallest. Then she stared at them the way you stare at something that used to be a wish and is now a real object.

Down the hall, Leo was announcing his own coin count like a sports reporter.

"I have fifty cents!" he shouted. "And I folded the cloud blanket into a square of peace!"

Dad's voice floated up from the kitchen. "Remember what made it valuable."

Leo didn't even pause. "It didn't fall apart and make Mom mad!"

Mom called back, "That is one way to measure value, yes."

Mia smiled to herself. Earlier, she would have thought money was just money. Something you had or didn't have. But now she could see the string connecting it to a job, and the job connecting to value, and the value connecting to someone else's day getting easier.

She picked up one quarter and flipped it with her thumb like she'd seen grown-ups do. It spun, wobbled, and fell flat.

Maybe she needed more practice.

A knock tapped on her doorframe. Dad leaned in with a small piece of paper. "Ms. Rivera sent home something for you yesterday, remember? Missions."

Mia sat up straighter. "Is this my mission?"

Dad held it out. "It's our mission. Mom and I are doing it too, in a way. But this one is for you and Leo."

Mia took the paper and read.

Mission: Earn your first coin on purpose.

Step 1: Choose a job that creates value for someone else.

Step 2: Agree on what “done well” looks like.

Step 3: Do the job.

Step 4: Get your coin.

Step 5: Write down what made it valuable.

Mia’s chest warmed. She liked how clear it was. Like a recipe. Like a map.

Leo barreled into her room without knocking, because Leo treated doors like suggestions. He climbed onto the edge of Mia’s beanbag chair and peered at the paper.

“Ooooh,” he said. “Earn a coin on purpose. I already earned coins!”

Mia pointed at the paper. “It says your first coin on purpose. Like, you choose the job and plan it.”

Leo puffed up. “I planned the blanket fight.”

Dad raised an eyebrow. “Not the fight. The value.”

Leo’s shoulders dropped a tiny bit. “Okay. I did not plan the value.”

Mia reread Step 2 and felt her brain latch onto it. Agree on what done well looks like. That was the part that kept a job from turning into an argument later. It was like Ms. Rivera’s rule: both people say yes.

“Can we do it now?” Mia asked.

Dad nodded. “Sure. Come to the kitchen.”

At the kitchen table, Mom had cleared a space and set out three things: the job menu on the fridge, the small pay envelope, and a pencil.

It felt official, like they were running a tiny family business.

Mom tapped the mission sheet when Mia placed it on the table. “All right. Step 1. Choose a job that creates value for someone else.”

Leo immediately grabbed the pencil like it was a microphone. “I choose... cookie taste tester.”

Mom didn’t even blink. “No.”

Leo tried again. “Cloud blanket warmer.”

Dad sat down. "Who needs the cloud blanket warmed?"

Leo pointed at Dad. "Movie night people."

Dad nodded slowly. "Movie night is not right now."

Leo looked frustrated. "But the cloud blanket has feelings. It wants warmth."

Mia cut in before Leo could spiral into a blanket speech. "We should pick something that helps right now. Like the groceries example Dad said. Something that matters today."

Mom smiled at Mia. "Good thinking."

Mia looked around the kitchen like she was scanning for a problem that needed solving. The recycling bin was full, with cardboard sticking out like a messy hat. The counter had a small pile of mail. The fruit bowl looked fine. The floor had a few crumbs near Leo's chair, because crumbs followed Leo like a tiny trail.

And then Mia noticed the sink.

In the sink were dishes from snack time. Not a mountain, but enough to be annoying. A bowl with dried yogurt. Two cups with sticky rings at the bottom. A spoon that had been abandoned like it had lost its purpose.

Mia knew Mom usually did the dishes while making dinner. It wasn't impossible. It was just one more thing.

"I want to do a job that saves Mom time," Mia said. "Can I wash the snack dishes?"

Mom's eyes softened. "That would be valuable."

Leo leaned forward. "I can wash too! I am a professional washer."

Dad said, "You can choose your own mission job, Leo. Mia's choosing hers."

Leo looked like he wanted to argue, then remembered the word choice and did something surprisingly mature.

"Fine," he said. "I will choose a better job than hers."

Mia ignored that and pointed at Step 2. "Okay. Step 2: agree on what

done well looks like. Mom, what counts as done well for washing dishes?"

Mom leaned on the table. "Good question. Done well means: dishes are clean, no food stuck on. Soap rinsed off. Placed on the drying rack, not piled in a wet heap. And you keep the water at a safe temperature. Warm, not burning."

Dad added, "And you don't make a bigger mess than you started with."

Mia nodded, already picturing it. Clean, rinsed, rack, safe water, no new mess.

Mom asked, "Do you want to earn a coin for this job?"

Mia looked at the pay envelope, then at her mission sheet. The paper didn't say how much the coin had to be. Just that it had to be earned on purpose.

"A quarter?" Mia asked, because a quarter felt like a real coin. It had weight. It flipped nicely, if you knew how.

Mom nodded. "A quarter works. But only if it's done well."

Mia tried to keep her face calm, but inside she felt like a tiny fireworks show went off. "Deal," she said, because deals made things official.

Dad pointed to Step 3. "Then do the job."

Mia stood at the sink and rolled up her sleeves. She turned on the faucet and tested the water the way Mom did, cautiously. Warm. Not too hot.

Leo appeared at her elbow instantly. "I will supervise," he announced.

"You will not supervise," Mia said.

Dad chuckled. "Leo, go choose your own mission job."

Leo marched away muttering, "I will find a job of enormous value."

Mia filled the sink with soapy water and started with the easy cup. She scrubbed, rinsed, and set it on the rack. Then the second cup. Then the spoon. Each time she rinsed, she looked for bubbles, because bubbles meant soap still hiding.

The yogurt bowl was last, because it was stubborn. The yogurt had dried into a paste that clung like it had signed a lease.

Mia soaked it a moment, then scrubbed in circles, the way she did when she really wanted an eraser mark to disappear.

She could feel effort in her arms, small but real. And she remembered what Dad said: effort is the push, value is the helpful result.

When the bowl finally came clean, Mia rinsed it until it squeaked under her fingers.

She set it on the drying rack and turned off the faucet. She wiped the counter where water had splashed, because she heard Dad's voice in her head: don't make a bigger mess.

Then she stepped back like an artist examining a painting.

Done well?

The dishes were clean. No food stuck on. Rack, not heap. Safe water. No new mess.

"Check!" Mia called.

Mom came over and inspected like she had inspected the table edge yesterday. She picked up the yogurt bowl and tilted it toward the light. She ran her finger along the rim. She peered at the bottom like a detective.

Mia held her breath.

Mom nodded. "Done well."

Mia exhaled.

Mom opened the pay envelope and slid one quarter into Mia's palm. The coin was cool at first, then warmed quickly as Mia curled her fingers around it.

Mia looked down at it. This quarter felt different than the other coins on her desk, even though it looked the same. This one had a clear story attached. A before and after.

Dad tapped the mission sheet again. "Step 4: get your coin. Completed."

Mia smiled. "I did it."

Leo charged back in, out of breath, holding the dustpan like a trophy. "I have chosen my job!" he announced.

Mom looked wary, because Leo holding a dustpan could mean anything. "What is it?"

Leo spoke proudly. "I will sweep the crumbs under the table. That creates value because the floor will not feel crunchy."

Mia snorted. "That is true."

Dad asked, "What does done well look like?"

Leo blinked, clearly surprised by the question, as if he had hoped to skip directly to the coin part. Then he recovered.

"Done well looks like... no crumbs," Leo said.

Mom nodded. "Also, you sweep them into the dustpan and put them in the trash. Not into a corner. And you don't smack the broom against the wall."

Leo looked offended. "I never smack."

Dad raised an eyebrow. "Yesterday you used the broom like a guitar."

"That was art," Leo said.

Mia watched him, amused and curious. Leo was about to learn the same thing she had: the mission wasn't just "do something." It was "do something valuable, on purpose, with a clear agreement."

Leo swept under the table with the seriousness of someone defusing a bomb. He got most of the crumbs, then had to chase a few that escaped like tiny bergars. One crumb tried to hide under the chair leg. Leo got it anyway, triumphant.

When he finished, Mom checked. "Done well," she said, and gave him a quarter too.

Leo held his coin up to the light. "My first coin on purpose," he whispered, sounding shocked and proud at the same time.

Mia remembered Step 5. "We have to write what made it valuable."

She grabbed the pencil and the clean card Mom had left on the table. She

wrote carefully:

Job: Wash snack dishes.

Value: Mom doesn't have to do it later. Dinner will be easier because the sink is clear. Clean dishes are ready to use again.

Then she added one more line, because it felt true.

Also: It saves time, and time is scarce.

Leo leaned over and scribbled his own note, tongue poking out in concentration:

Job: Sweep crumbs.

Value: No crunchy floor. No ants. Mom smiles more.

Mom laughed softly at that last line, but she didn't correct him.

Dad looked at both cards. "That's it," he said. "That is the whole chain. A problem or need. A job. Effort and method. A valuable result. A coin as a thank-you in money form."

Mia held her quarter again and felt something steady settle inside her, like a new rule she could carry around.

You didn't get money because you wanted it.

You got money because you created value on purpose.

Leo slid his quarter into his pocket like a secret treasure and looked at Mia with sudden seriousness. "Now we must decide," he said, "what to do with our coins."

Mia thought of the jars she'd doodled on her mission sheet back in Chapter 1, the ones she didn't fully understand yet but could almost see coming.

Spend, save, share.

She looked at the clean sink, the neat drying rack, and the non-crunchy floor, and she realized something else.

Earning a coin felt good.

Not just because of what the coin could buy.

Because of what it proved she could do.

## Chapter 4: Build Your Three Jars

The next morning, the coins were still on Mia's desk, lined up like a tiny parade.

Her new quarter sat closest to her pencil cup, as if it wanted to be noticed. It was the quarter she had earned on purpose by washing the snack dishes until the yogurt bowl squeaked. It looked exactly like any other quarter, but in Mia's head it carried a whole movie: the warm water, the soap bubbles, Mom checking the rim, the quiet pride in Dad's voice when he said, "That is the whole chain."

In the hallway, Leo's voice boomed like an announcement over a loudspeaker. "Mia! Emergency!"

Mia walked out and found him standing by the living room couch with the cloud blanket folded into a neat square on the armrest. He had his quarter in one hand and the other hand pressed to his chest like a dramatic actor.

"What's the emergency?" Mia asked.

Leo whispered, "My pocket money is trying to escape."

Mia blinked. "Your coin?"

Leo nodded solemnly. "It is heavy with responsibility."

Dad appeared from the kitchen, holding a mug. "Coins don't escape. But they do disappear if you don't have a system."

Mom came in behind him with a laundry basket balanced on her hip. "And if you don't decide what your money is for, your money decides for you."

Leo looked alarmed. "Money can decide?"

"It can," Mom said, "because wants are loud. Remember how marshmallows tried to convince you they were a vegetable?"

Leo's face brightened. "They are still campaigning."

Mia laughed, but she understood what Mom meant. When Mia had money in her pocket, it felt like it hummed. It begged to be used. The corner store window was good at that too. So were the school book fair flyers. So

was that little part of Mia's brain that loved the idea of having something new right now.

Dad set his mug down and tapped the fridge where the extra job menu was still held up with the strawberry magnet. "You two have been learning how money is earned. Now you're ready for the next part: how money is used."

Mom nodded. "We're building your three-jar system."

Mia's heart gave a small happy jump. Jars. The doodles she had drawn on her mission sheet back in Chapter 1, the ones she didn't fully understand yet, but felt like they belonged to something bigger.

Leo squinted. "We're putting money in jars? Like pickles?"

"Like a plan," Dad said.

They sat at the kitchen table, the same table where missions happened and where Leo's crackers used to become architecture. Mom slid a small pile of coins onto the table between them, not taking their money, just making a practice pile. The coins clinked softly, like tiny bells.

Dad held up three index cards. "Three jars. Three jobs for your money."

Mia leaned in. Leo leaned in so far his chin nearly touched the table.

Dad placed the first card down. It said: Spend.

Then the second: Save.

Then the third: Share.

Mia read them silently. The words looked simple, but she could tell they were the kind of simple that hid a lot underneath.

Leo pointed at Spend. "That one is easy."

Mom smiled. "Is it?"

"Yes," Leo said. "Spend means you buy marshmallows."

Dad glanced at Mom as if to say, Here we go, then turned back to Leo. "Spending means you use money to get something now. It can be marshmallows. It can also be a comic book, a toy figure, a snack at the pool, or a birthday card for a friend."

Mia thought of her wish list sort. Some wants were now. Some were later. Spending sounded like the now pile.

Dad continued, "Spending is not bad. It's how money becomes useful today. If you never spend, money just sits there like a pencil you never use."

Mia nodded. That made sense. A pencil was meant to write. Money was meant to do something too.

Leo tapped the Spend card again. "So I put all my money there."

Mom didn't even answer right away. She just lifted an eyebrow, and Leo's confidence wobbled.

Dad slid the Save card a little closer. "Saving means you do not spend that money right now. You keep it for later."

Mia pictured her chosen want: a bigger sketchbook. She could almost see it, thick pages, the smell of new paper. A sketchbook cost more than one quarter. It cost more than seventy-five cents. Saving would be how she got from small coins to a bigger thing.

Leo frowned. "But later takes forever."

"Later takes time," Mom corrected. "And time is scarce, remember? You can't fast-forward a week just because you want to."

Leo sighed like time had betrayed him personally.

Dad said, "Saving is how you trade a little bit of fun now for more choices later. It's waiting on purpose."

Mia thought about the corner store window, when Leo had chosen to wait because he was saving for the big race car. She had been shocked then, in a good way. Waiting had looked like strength.

"Saving is also protection," Mom added. "Sometimes something breaks or you need something unexpectedly. If all your money is spent, you have no cushion."

Mia imagined her sneakers suddenly getting a toe hole. Not exciting. But real.

Leo's eyes narrowed. "What is a cushion? Like the couch?"

“Like a money couch,” Dad said. “Not as comfy, but very helpful.”

Leo looked like he didn’t want to admit the cushion idea was smart, but it had started to stick.

Mia pointed to the third card. “Share,” she said. She said it slowly, because that one felt different. Spend and save were about her. Share sounded like it was about someone else.

Dad nodded. “Share means you choose to give some of your money to help someone else.”

Leo blinked. “Like... give it away?”

Mom said gently, “Yes. On purpose. Not because someone took it from you. Not because you forgot to guard your pocket. Because you decided it mattered.”

Mia remembered what she’d written on her mission sheet in Chapter 1: I also chose to be fair. She had felt good about trading pretzels for the cat eraser because Asha needed a snack. She hadn’t been forced. She had chosen.

Mia asked, “Is sharing always charity?”

Dad shook his head. “Sharing can be many things. It can be giving to a charity. It can be donating to a food pantry. It can be buying a small gift for someone. It can be helping a class project. It can be saving up to contribute to a family goal.”

Mom added, “It can also be kindness with money, the same way you can be kind with time.”

Leo looked suddenly interested. “So I could share money to buy Dad a birthday present and then Dad will be happy.”

Dad smiled. “That is a perfectly good kind of sharing.”

Leo sat taller. “I like sharing when it makes people say, ‘Wow, Leo, what a thoughtful person.’”

Mom laughed. “Sharing isn’t a performance, but yes, it often makes relationships stronger. People feel cared for.”

Mia rolled one of the coins between her fingers. Spend, save, share. It

was like sorting wants, but now it was sorting money itself.

She asked the question that was buzzing in her head. “How do you decide how much goes in each one?”

Dad leaned back. “There isn’t one perfect rule. The point is to make a plan before your wants shout at you. When you have a plan, you don’t have to argue with yourself every time you earn a coin.”

Mia pictured the corner store window again. Wanting was loud. A plan could be a quiet voice that still won.

Mom slid three empty cups onto the table as stand-ins for jars. “Let’s do a tiny practice round,” she said. “Imagine you earn one dollar.”

Leo gasped. “A whole dollar?”

“Imagine,” Mom said, smiling.

Mia tried to imagine a crisp dollar bill. It felt big.

Mom continued, “If you put all of it into Spend, what happens?”

Leo answered eagerly. “You buy something now.”

Dad nodded. “And then?”

Leo hesitated. “Then you have zero.”

Mia said softly, “No choices later.”

Mom nodded. “Right. If you put all of it into Save, what happens?”

Mia answered, “You can buy something bigger later. But you might feel like you never get to enjoy anything now.”

Dad pointed at her like she’d nailed it. “Exactly. Saving is powerful, but if you never allow any spending, your plan can become so strict that you quit.”

Leo looked thoughtful. “And if you put all of it into Share, then you help people, but you don’t have money for your own wants.”

Mom nodded. “Right. Sharing is generous, but you still have needs and goals too.”

Mia watched Dad's face. She could tell he was heading toward a big idea.

Dad said, "That's why three jars work well. They make balance visible. A little for now, a little for later, and a little for others."

Leo poked one of the empty cups. "So I don't have to pick only one."

Mia smiled. "Like when I chose project first and drawing second. Now and later."

Dad nodded. "Exactly. Not either-or. It's order and balance."

Mom pushed the cups into a row. "Here's the meaning of each jar in kid language."

She pointed to the first cup. "Spend: money you are allowed to use soon, without guilt, because it's already planned."

Leo's shoulders relaxed at the words allowed and without guilt. Mia felt it too. Spending could be calm, not panicky, if it was expected.

Mom pointed to the second cup. "Save: money you are protecting for a bigger goal or for emergencies. It grows into something else."

Mia thought of the sketchbook. The dragon book. Even her quiet corner, which might need a small lamp or a basket for her books. Saving could turn small coins into real options.

Mom pointed to the third cup. "Share: money you choose to use to help, give, or contribute. It builds a habit of noticing other people."

Mia remembered Asha forgetting her snack. She hadn't shared money, but she had shared food. The feeling had been warm, like her chest had a small light inside it.

Leo looked at the three cups and asked, in a smaller voice than usual, "What if I don't want to share?"

The kitchen got quiet in a gentle way, not a scolding way.

Dad said, "Then you start small. Sharing is a muscle. It gets stronger with practice."

Mom added, "And you get to choose where it goes. That matters. If you care about animals, you can share toward an animal shelter. If you care about your classroom, you can share toward a class project. If you care

about Grandma, you can share by saving for a card and a small gift.”

Leo nodded slowly. Choice made it feel less like losing.

Mia looked at the three cards again. Spend. Save. Share. They weren’t just jars. They were three different promises you made to yourself.

Spend promised, “I will enjoy some of what I earn.”

Save promised, “I will take care of future me.”

Share promised, “I will remember I’m not the only person in the story.”

Dad gathered the index cards and handed them to Mia like they were important. “Tomorrow,” he said, “we’ll make the real jars and label them.”

Leo rubbed his hands together. “And then I will begin Operation Marshmallow.”

Mia laughed, but in her head she began Operation Sketchbook, and it felt even better than wanting. It felt like a plan.

The next afternoon, Mom came home with a clinking paper bag and a look that meant, I planned something.

Mia was at the kitchen table drawing a dragon in the corner of her homework page, the kind with horns that curled like question marks. Leo was on the floor nearby, lining up toy cars in what he called “a very important traffic system,” even though none of the cars were allowed to move without his permission.

Mom set the bag on the table. Glass clinked against glass.

Leo’s head snapped up. “Is it marshmallows?”

“No,” Mom said, and pulled out three empty glass jars. They were different shapes and sizes, like they had once had different lives. One looked like it used to hold pasta sauce. One looked like it used to hold pickles. One was a shorter jar with a wide mouth.

Dad walked in behind her and raised his eyebrows. “Ah. The jar team has arrived.”

Mia scooted her chair closer. Her heart did a small flip, the good kind. This was the part Dad had promised: real jars, real labels, a real system.

Leo climbed onto his knees and stared at the jars as if they might do tricks. "Are we putting money in pickle jars?"

Mom held up the pickle jar. "We washed them. Very thoroughly. Your money will not smell like pickles."

Leo looked slightly disappointed, like pickle-flavored money could have been a new invention.

Dad set three more jars down next to Mom's. "These are for you too," he said to Mia. "We're not sharing jars. That would defeat the point of learning your own plan."

Mia reached out and touched the rim of one jar. The glass was cool and smooth. She liked that it felt solid, like it wasn't pretending. Coins would be visible inside. No guessing. No forgetting.

Mom pointed to the sink. "Step one: make sure they're really clean and dry. Water and coins are not best friends."

Mia carried her three jars carefully to the counter like they were fragile science samples. Leo carried his, less carefully, and one bumped the faucet with a loud clink.

Dad winced. "Gentle, economist."

Leo nodded solemnly and tried again with slower steps. "I am a gentle economist," he announced, though his feet still moved like they were in a hurry.

At the sink, Mia checked each jar. No soap bubbles. No water drops hiding at the bottom. She dried the inside with a towel, twisting the towel around her hand like she was cleaning a giant cup.

Leo poked his jar with a finger. "Why do we have to dry them so much?"

Mom leaned on the counter. "Because even tiny water can make coins dirty and gross. And if you ever use paper money, water can ruin it."

Leo gasped. "Money can be ruined?"

Dad nodded. "Money is a tool. Tools need care."

Mia lined her jars on the counter in a neat row. She imagined her earned quarter dropping into one with a clean clink. A sound that meant: plan in

action.

When the jars were ready, Mom cleared the table like she was preparing for an art project, because she was. She brought out a shoebox filled with supplies from the famous junk drawer and its cousins: a roll of masking tape, a pack of colored markers, stickers shaped like stars and hearts, a couple of old magazines, glue sticks, and a pair of scissors with green handles.

Leo's eyes widened. "Craft supplies. This mission just got serious."

Dad slid three index cards onto the table. On them, in Dad's neat writing, were the words Mia had held yesterday: Spend. Save. Share.

Mia sat up straighter. "Are these the labels?"

"They're the words," Dad said. "But you get to make the labels."

Mom held up the masking tape. "Here's the rule: the jars must be easy to understand at a glance. You don't want to stand here with a coin in your hand asking, 'Which one was saving again?'"

Leo frowned. "Saving is the one that makes me sad."

Dad chuckled. "Saving is the one that makes future Leo happy."

Leo considered that as if future Leo were a stranger who might or might not deserve gifts.

Mia picked up a marker and a strip of tape. She wrote SPEND in big block letters and held it up to check if it was readable from far away. It was.

Then she paused. She could decorate, but she also wanted it to feel like a real system, not just a craft that would peel off.

She asked, "Should we put pictures too? Like clues?"

Mom smiled. "Yes. Pictures are great. Especially for Leo."

Leo looked offended. "I can read!"

"You can," Mom agreed, "but pictures help your brain be fast. And fast brains make fewer mistakes when wants start yelling."

That was true. Mia could almost hear wants yelling sometimes. The corner store window had practically shouted at Leo. The cookie tin liked

to whisper. Pictures could be like a quiet sign that stayed calm.

Mia thought about what could represent Spend. Something quick. Something fun. Something now.

She drew a little shopping bag next to the word SPEND. Then, because she couldn't help it, she added a tiny cookie beside the bag.

Leo leaned in. "Spend jar should have marshmallows on it."

Dad slid him a marker. "Then draw marshmallows on your spend label."

Leo grabbed tape and started writing with fierce concentration. His letters came out wobbly and huge, but readable: SPEN. He stared at it.

Mia tried not to laugh.

Leo added a D at the end like he was rescuing it. Then he drew what looked like three puffy clouds with faces.

"Marshmallows," he announced.

Mom nodded, serious as a museum judge. "Excellent marshmallows."

Next was Save. Mia wrote SAVE on tape and stared at the word. Save felt like waiting. Like the two-week challenge Dad had mentioned once, though they hadn't reached that yet. Like the race car Leo wanted. Like her sketchbook plan, which had started to feel more real since she'd earned coins on purpose.

She drew a small mountain beside SAVE, because saving felt like climbing toward something. Then she added a flag at the top, because the point of saving was reaching a goal, not just stacking coins forever.

Dad watched her drawing and nodded. "Good. Saving is for a goal."

Mia asked, "Do we need to write the goal on the jar too?"

Mom thought for a moment. "You can, if it helps. Some people like a specific goal. Some people like 'save for later choices.' Either is fine."

Mia liked specific. Specific turned a cloudy wish into a clear plan. She added, in smaller letters under SAVE: Sketchbook.

Her cheeks warmed as she wrote it, like she was admitting something out loud.

Leo peeked at her jar. "You're saving for paper."

"It's not just paper," Mia said. "It's pages I can fill."

Dad nodded. "That's value to Mia. Remember, value is personal."

Leo considered that. Then he wrote SAVE on his tape and added a drawing of a race car with flames coming out the back, even though he had never owned a race car with flames.

"This is my save jar," he said, tapping it. "For the big race car. The one that goes fast."

Mia couldn't resist. "How fast?"

Leo narrowed his eyes. "Fast enough to defeat scarcity."

Dad laughed. "Nothing defeats scarcity. But saving helps you live with it."

Then came Share.

Mia wrote SHARE and paused again. This one felt different in her chest, softer and also a little tricky. She liked being kind. She liked how it felt when Asha smiled after the pretzel trade. But money felt more permanent than pretzels. Pretzels disappeared anyway. Coins could become anything. That made sharing feel like a bigger choice.

Mom must have seen the pause, because she said, "Sharing is not about giving away everything. It's about practicing noticing."

Mia nodded and drew a small heart beside SHARE, but it felt too simple, like a heart on a sticker. She wanted it to mean something real.

She drew two stick figures, one handing a coin to another. Then she drew a third stick figure off to the side holding a little sign that said THANK YOU, because gratitude was part of it too. Not payment, just the feeling that you'd helped.

Dad looked pleased. "That's a good picture of what share can do."

Leo made his share label too, but his picture was surprising. He drew a birthday cake with candles.

"This is share," he explained, "because I might share money to get Dad a birthday present and then Dad will be happy."

Dad nodded slowly. "That counts."

Mom added, "And it can count for other people too, not just people who can give you hugs right away."

Leo hesitated, then added a tiny lizard in the corner of the share label.

Mia stared. "Is that for the lizard fund?"

Leo sighed. "No. It is for donating to lizards who need help."

Mom covered her mouth like she was trying not to laugh. "That is very thoughtful."

Once the labels were done, Mom showed them how to stick tape neatly: press from the middle outward so it didn't wrinkle. Mia smoothed hers carefully until it looked straight. Leo's went on slightly crooked, but he declared it "artistically angled."

Dad set the jars in front of them, one row for Mia, one row for Leo. "Next step," he said, "make the jars easy to use."

He brought out two more things: a small tray and a handful of coins.

"This tray is your landing pad," he said, placing it between their two jar sets. "If you come home with coins in your pocket, they go here first. Not under your pillow. Not in the couch. Not into the washing machine."

Leo's face went pale. "The washing machine eats money?"

"It does," Mom said. "It is hungry and has no budget."

Mia laughed, but she understood the point. Systems weren't only about what you planned. They were about what you did when you were tired, distracted, or excited. A landing pad meant less disappearing.

Dad held up one quarter. "Now," he said, "practice. Pretend this is your new pay."

Mia's fingers tingled. She knew what she would do with it, but she waited.

Dad asked, "What is the first thing you do when you earn money?"

Leo blurted, "Spend it!"

Mom shook her head. "You decide your split."

Mia answered, "We divide it into spend, save, and share. On purpose."

Dad nodded. "Exactly. But we'll choose the split together in the next mission. Today is about building jars you'll actually want to use."

Mom slid a sheet of plain paper toward Mia. "One more small decorating step, if you want it. You can make a jar lid topper."

Mia blinked. "A topper?"

Mom nodded. "Cut a circle of paper that fits on top of the lid and draw a symbol. It makes the jar even easier to recognize from above."

Mia liked that. She cut three circles carefully and drew her symbols again: a shopping bag for spend, a mountain with a flag for save, two stick figures for share.

Leo drew marshmallows on one lid, a flaming race car on another, and a cake with a lizard on the third. The cake looked slightly like a sponge, but the meaning was clear.

When they finished, the jars looked like them. Not store-bought perfect, but personal and real.

Mia lined her three jars on her dresser when they were done, because she wanted to see them when she woke up and when she went to bed. Spend. Save. Share. A plan you could touch.

Leo carried his jars to the living room and tried to place them directly on the cloud blanket.

Mom stopped him with one word. "No."

Leo sighed and set them on the bookshelf Mia had organized, right next to the library books stack. "Fine," he said. "But the jars and the books must coexist peacefully."

Mia stepped back and looked at her own jars one more time. She thought about her quarter, the one earned on purpose. She thought about scarcity, and needs versus wants, and the way a plan made wanting feel less panicky.

Her jars were empty, but they didn't feel empty.

They felt ready.

Dad appeared in her doorway, leaning on the frame the way he did when he was about to say something important without making it sound too heavy. "Tomorrow," he said, "we start using them for real."

Mia nodded. "I'm ready."

Down the hall, Leo called, "I'm ready too! Operation Marshmallow is beginning to form a government!"

Mom called back, "Operation Marshmallow will follow the jar rules like everyone else."

Mia smiled and touched the save jar lightly with her fingertips.

Future Mia was officially invited into the plan.

The next morning, Mia woke up and looked at her dresser before she even looked at the clock.

Three jars stood in a row like they were waiting for instructions.

Spend, with the little shopping bag and cookie doodle.

Save, with the mountain and flag, and the small word Sketchbook underneath.

Share, with the two stick figures and the tiny Thank you sign.

In the hallway, Leo was already making sounds like a tiny parade was marching through his thoughts.

"Good morning!" he called. "My jars are hungry!"

Mia stepped out and found him in the living room, standing in front of his jars on the bookshelf, hands on his hips like a manager inspecting a factory.

"They're not hungry," Mia said. "They're empty."

Leo nodded. "Exactly. Hungry for coins."

Dad walked in from the kitchen with his mug. "That's an honest description. Empty jars do look like they're waiting."

Mom followed with a small envelope and the same calm, planned look she'd had yesterday when she brought home the jars. "All right, economists. Today is your mission day."

Leo spun. "Coin mission?"

Mom held up a sheet of paper, and Mia recognized Ms. Rivera's style immediately. Not the exact paper, but the same kind of clear steps. Mom had made their family missions feel like classroom adventures.

Mom read, "Mission: Label and use your jars."

Mia leaned in.

Mom continued. "Step one: check your labels. Make sure a tired brain can understand them."

Leo saluted. "My labels are very understandable. This one is marshmallows."

Dad raised an eyebrow. "Which word is on it?"

Leo pointed. "Spend. But it means marshmallows."

Mia laughed. "It means you can spend it on marshmallows. Not that the jar is made of marshmallows."

Leo sighed as if Mia had ruined something beautiful. "Fine."

Mom slid the jars closer on the table so she could see them clearly. She examined Mia's first. "Mia, your writing is big and clear. Pictures are helpful. Great."

Then she examined Leo's. His tape was slightly crooked, but the words were there.

Mom tapped the jar with the race car drawing. "Leo, what does this jar do?"

Leo said, "It holds the money I am not allowed to touch."

Dad's voice was gentle but firm. "Try again."

Leo frowned, searching for the correct version. "It holds the money I am choosing not to touch yet."

Dad nodded. "That's it."

Mom tapped the share jar with the birthday cake and tiny lizard. "And this one?"

Leo brightened. "It holds money for making people happy. And for helping lizards who need help."

Mom smiled. "Good."

Mia watched Leo's face when he said it. It was different from his I want marshmallows face. It was quieter and steadier. Like he liked the idea of being someone who could give, not just get.

Mom pointed to the mission sheet again. "Step two: decide your split."

Mia felt her fingers curl a little with excitement. This was the part that made the jars real. Not just craft. Not just ideas.

Dad opened the small pay envelope and shook out coins into the middle of the table. The clink felt official, like the sound of a tiny plan arriving.

Mia immediately recognized her new quarter from the dish mission. It had a small scratch near the edge. She also saw the coins from the other day: her two quarters and the smaller coins that made up the rest of her seventy-five cents.

Leo's eyes went wide. "There is so much money on the table."

Dad held up a hand. "We're doing this carefully. This is not free-for-all money. This is your earned money, and we're practicing a system."

Mom nodded. "Today, we'll start simple. Every time you earn money, you will split it the same way, at least for a while. A rule helps your brain."

Mia asked, "What split?"

Dad leaned back. "Lots of families pick different splits. Some do half saving, some do more sharing, some do more spending. There's no perfect number. But we need something clear and fair."

Leo leaned forward. "Spend all, save none, share one penny."

Mom's eyes narrowed slightly. "That sounds like a plan designed by a marshmallow."

Leo sat back. "Marshmallows are persuasive."

Dad slid three small stacks of coins toward them to use as practice money. "Let's practice with one dollar each, just as pretend. What feels balanced for you?"

Mia thought about her sketchbook goal. She wanted it enough to wait. She also liked the idea of having some spending money so she didn't feel like she was always saying no to herself.

"I want to save a lot," Mia said slowly, "but I also want a little spend money so I can buy something small sometimes. And share... I want that to be real, not just pretend."

Mom nodded. "That's a thoughtful answer."

Dad offered a starting split. "How about this: for every dollar, you put 50 cents in Save, 40 cents in Spend, and 10 cents in Share."

Leo yelped. "Only 40 cents for spending? That is a tragedy."

Mia tried it in her head. Half for the sketchbook goal. Almost half for small choices now. A smaller piece for giving.

It felt like a good beginning.

Mia nodded. "I can do that."

Mom looked at Leo. "Can you?"

Leo squinted at the jars like they were trying to control him with invisible strings. "Can I change it later if I become richer?"

Dad smiled. "If you keep earning and using the system, we can revisit. But the point is to build a habit first."

Leo sighed dramatically, then said, "Fine. I will accept the jar law."

Mom pointed at the mission sheet again. "Step three: do your first real split with the money you have now."

Mia's stomach fluttered. This was the moment where her coins stopped being a pile and started becoming choices.

Dad said, "We're going to make it easy. Since you don't have a full dollar each right now, we'll split by percentage using what you actually earned."

You can do it with any amount.”

Mom brought out a small scrap of paper and wrote the split in big clear numbers:

Save: 50 percent  
Spend: 40 percent  
Share: 10 percent

Then she added, “If the math gets tricky with small coins, we do our best and adjust with the next earning. The point is not perfection. The point is practice.”

Mia nodded. Thoughtful, not perfect. That phrase again. She liked that it made room for learning.

Mia counted her money carefully: the seventy-five cents from yesterday’s jobs plus the quarter from her mission meant she had one dollar total.

“One dollar,” Mia said, surprised and pleased. It sounded bigger when she said it out loud.

Dad nodded. “Great. That makes your first split very clean.”

Mia took ten cents and set it beside the share jar. Then she took fifty cents and set it beside the save jar. Then forty cents beside spend.

The piles looked like a map of her values.

She dropped the fifty cents into her save jar first.

Clink. Clink.

The sound was satisfying in a deep way, like the sound of a drawer closing neatly.

She dropped the forty cents into spend. A smaller clink chorus.

Then the ten cents into share. A lighter sound, but still real.

Mia stared at the save jar. Two quarters sat at the bottom like the beginning of a tiny treasure chest.

It wasn’t enough for a sketchbook yet, but it was something more powerful than wanting.

It was proof that saving had started.

Leo was counting his money too, tongue poking out as he worked. He had the two quarters from his blanket job and his quarter from the sweeping mission. Seventy-five cents.

He looked up, alarmed. "I do not have a dollar."

Dad nodded. "That's okay. You still split it."

Leo stared at the numbers. "How do I do fifty percent of seventy-five cents?"

Mia whispered, "Half."

Leo blinked. "Half of seventy-five is... thirty-seven and a half."

Mom nodded. "Correct. But you can't put half a penny in a jar."

Leo looked relieved. "Good, because I do not want to cut a penny."

Dad said, "So we do our best with whole coins. Try this: put 40 cents in save, 30 cents in spend, and 5 cents in share. Next time you earn, we can balance if needed."

Leo nodded, satisfied that nobody was asking him to do coin surgery. He placed his coins into piles, then slid them into jars with a seriousness Mia didn't expect.

When the nickels and quarters clinked into his save jar, Leo whispered, "Hello, race car fund."

Mia smiled. Future Leo had officially been invited too.

Mom tapped the mission sheet. "Step four: choose one small action for each jar."

Mia looked up. "An action?"

Dad nodded. "Yes. Jars work best when they connect to behavior."

Mom pointed to Mia's spend jar. "Spend jar action: decide what kind of spending you allow. For example, you might decide Spend can be used for small treats or small toys, but not for big goals."

Mia thought. "So I don't accidentally spend my sketchbook money."

Dad nodded. "Exactly. Your save jar is for the sketchbook goal. The spend jar is for small things you enjoy without wrecking the bigger plan."

Mia said, "My spend jar can be for small things like a snack at the pool or a little sticker sheet. Not big stuff."

Mom smiled. "Good."

Dad pointed to her save jar. "Save jar action: write down your goal and your target."

Mia's cheeks warmed. "I don't know how much the sketchbook costs yet."

Mom said, "Then your action is to find out. Next time we're at the store or online with an adult, we'll look up a few options and pick a goal price."

Mia nodded. She liked making the goal specific.

Then Mom pointed to the share jar. "Share jar action: decide where you want your sharing to go, at least for now."

Mia thought about it. She pictured Asha forgetting her snack, and she also remembered Leo's question at dinner about families who can't afford needs. That had felt heavy, but important.

"I want my share jar to go to something that helps kids," Mia said quietly. "Maybe the food pantry Mom mentioned. Or a school supply drive."

Dad nodded, proud but not loud about it. "That's a strong choice."

Leo's hand shot up. "My share jar is for Dad's birthday present."

Mom smiled. "That can be part of it. But let's pick one helping place too."

Leo hesitated, then said, "An animal shelter."

Dad nodded. "Great. Animals are a good cause."

Mom pointed at the last line on the mission sheet. "Step five: use the landing pad."

Mia remembered the tray Dad had shown them yesterday. It sat on the counter now, empty and waiting.

Dad said, "Whenever you earn coins, they go on the tray first. Then you

split them into jars. That way money doesn't vanish into couch cushions or washing machines."

Leo nodded solemnly. "The washing machine is a money monster."

"It is," Mom agreed. "And today, you are building defenses."

Mia carried her jars back to her dresser after the mission. Before she lined them up again, she shook her save jar gently so the coins slid and settled.

Two quarters. That was fifty cents.

Halfway to a dollar.

Not a sketchbook yet. But the mountain on her label didn't bother her. Mountains weren't climbed in one jump. They were climbed in steps.

Down the hall, Leo called, "Mia! Look!"

Mia walked to the living room. Leo was pointing proudly at his jars on the bookshelf. His save jar had the biggest pile, and his spend jar had enough to tempt him, but not enough to steal his whole future.

"I did it," Leo said, softer than usual.

Mia nodded. "You did."

Leo glanced toward the kitchen, as if checking whether Mom could hear him. "I still want marshmallows."

Mia whispered back, "Want now or want later?"

Leo sighed. "Want now."

Mia tilted her head. "Need or want?"

Leo rolled his eyes. "Want."

"And what does your plan say?"

Leo looked at his jars again. He didn't look happy exactly, but he looked steady. "My plan says I can spend some," he admitted, "but if I spend all, my race car fund cries."

Mia smiled. "That's the point."

Leo nodded. "My fund has feelings."

Back in her room, Mia sat on her bed and looked at her jars one more time. They were just glass and tape and drawings. But they made something invisible visible.

They made her choices visible.

And for the first time, the idea of having money didn't feel like having a tiny buzzing temptation.

It felt like having a tool.

A tool that could buy something now, build something later, and help someone else along the way.

## Chapter 5: The Magic of Waiting

Two days after the jar mission, Mia's jars had started to feel like quiet roommates.

They didn't talk. They didn't move. But every time Mia walked past her dresser, she saw them lined up and ready, and her brain automatically did a small check-in.

Spend: small choices now.  
Save: sketchbook mountain.  
Share: kids who need help.

It was strange how three glass jars could make her feel more in charge of herself.

On Wednesday afternoon, Mom announced, "We have errands," in the same tone she used when she said, "We're out of pasta," which meant it was true whether anyone liked it or not.

Leo slid off the couch like a dramatic curtain call. "Is one of the errands marshmallows?"

Dad, putting on his shoes by the door, said, "One of the errands is the bank."

Leo's eyes widened. "The money building."

Mom grabbed her bag. "And after that, we're stopping at the office supply store. Mia needs a few things for school."

Mia's ears perked up at office supply store. Office supplies were supposed to be boring, but Mia knew a secret: boring stores sometimes contained the best sketchbooks.

She tried to sound casual. "Okay."

Leo immediately said, "I need things too."

Dad looked amused. "Like what?"

Leo thought fast. "Like... tape. For very important projects."

Mom looked at him. "Tape is for projects that involve permission."

Leo nodded solemnly. "My projects involve permission."

Mia doubted that, but she didn't say anything. Her own brain was busy picturing paper. Thick paper. Smooth paper. A sketchbook that didn't run out after two weeks of dragons.

As they drove, Mia's save jar image floated in her head. Two quarters. Fifty cents. A nice beginning, but not much of a mountain yet.

At the bank, Dad went inside for a few minutes. When he came back, he didn't come out holding a bag of money like in cartoons, but Leo still looked disappointed.

"So the bank didn't give you a million dollars?" Leo asked.

Dad opened the car door. "No."

Leo frowned. "Is it because of scarcity?"

Dad nodded. "Partly."

Mia climbed into the back seat and buckled. She liked how scarcity had become a word they used like it belonged in the family now. Like napkin. Like schedule. Like cloud blanket.

At the office supply store, the air smelled like paper and plastic and new things. The aisles were tall and full, and everything looked neat enough to make Mia's organizing heart feel calm.

Leo immediately grabbed a basket and declared, "I will carry the family's needs."

Mom corrected him. "You will carry the basket. And you will not fill it with wants."

Leo looked wounded. "Wants deserve baskets too."

"Wants can go on a list," Mom said, steering him away from a display of neon gel pens that seemed to glow with trouble.

Mia walked beside Mom, but her eyes kept scanning. She spotted notebooks, folders, pencil cases, markers locked in clear plastic boxes like they were fancy jewels.

Then she saw it.

A display of sketchbooks.

Not the thin kind with flimsy covers. The good kind. Thick pages. A sturdy spine. One had a cover with a night sky pattern that looked like it had been painted with quiet.

Mia picked it up and flipped it open. The pages were smooth and heavy. Her fingers wanted to start drawing immediately, like her hand had been waiting for better paper without telling her.

Mom noticed her pause. "That one looks like you," she said.

Mia swallowed. "Can we see how much it costs?"

Mom turned the sketchbook over and read the sticker. "Nine dollars and ninety-nine cents."

Mia blinked. Her brain tried to squeeze the number smaller, like it could be negotiated down just by staring.

Ten dollars.

Mia thought of her save jar with fifty cents at the bottom.

She had known a sketchbook would cost more than a quarter, but seeing the number in real life was different. Ten dollars felt like a wall you couldn't climb in one jump.

Leo leaned in and peeked at the price. "Ten dollars," he repeated loudly, as if saying it louder might change it. Then he looked at Mom. "Can we buy it?"

Mom didn't answer immediately. She looked at Mia. "What do you think?"

Mia's cheeks warmed. This felt like a test, but not the mean kind. The kind where you showed what you knew.

Mia held the sketchbook carefully. "I want it," she said honestly.

Dad, coming down the aisle with a pack of printer paper, stopped and looked. "That's a solid sketchbook."

Mia nodded, then forced her brain to keep going, even though wanting wanted to stop at I want it.

"I don't have enough," Mia said.

Mom nodded. "What do you have?"

"Fifty cents in Save," Mia said. "And forty cents in Spend. And ten cents in Share."

Leo made a small noise of surprise. "Mia knows her numbers."

Mia felt a little proud. The jars had made her money easier to remember. It wasn't floating around in her pocket as mystery coins anymore.

Dad asked, "Could you use your spend jar to buy it?"

Mia stared at the sketchbook again. She imagined dumping all her coins out, spending everything, even her share money. She imagined having the sketchbook today.

It would feel amazing for one minute.

Then her jars would be empty. The plan would be broken. And she knew herself well enough to know that if she broke the plan once, it would be easier to break it again.

Mia shook her head. "That would take all my money," she said. "And it would take my share money too. I don't want to do that."

Mom's face softened. "That's a smart answer."

Leo looked confused. "But then she doesn't get it."

Dad put the printer paper into Leo's basket and said, "Not today."

Leo's eyebrows crashed together. "Why would you pick not today if you can pick today?"

Mia kept holding the sketchbook, and she felt the tug inside her chest. It was the same tug she'd seen in Leo at the corner store. Want now. Want now. Want now.

But another voice had gotten stronger lately. A quieter voice, but steady.

Plan.

Mia looked at Leo. "Because saving is choosing later on purpose," she said.

Leo opened his mouth, then closed it. He didn't love the sentence, but he understood it.

Mom said, "Mia, do you want to set this as your exact save goal?"

Mia glanced at the price again. "Yes," she said, and she meant it. "Nine ninety-nine. Ten dollars."

Dad nodded. "Good. Now saving matters because it does something powerful. It turns a 'no' into a 'not yet.'"

Mia felt that land in her brain like a puzzle piece clicking into place. Not yet was different than no. Not yet had a path.

Mom said, "Do you want to take a picture of the price tag so you remember?"

Mia pulled out Mom's phone carefully and snapped a photo of the sticker on the back of the sketchbook. It felt like making a promise.

Leo asked, "Can I take a picture too?"

Dad raised an eyebrow. "Of what?"

Leo straightened. "Of the race car I'm saving for. So I can remember my mission."

Mom looked at Dad with a quick smile. "That's actually a good idea."

They found the toy aisle, because of course the office supply store had toys near the front, as if the store itself understood how hard waiting could be.

Leo found a boxed race car with huge wheels and a picture of it flying over a ramp like it was trying to escape gravity.

He checked the price tag and went very still.

"How much?" Dad asked.

Leo's voice came out quieter than usual. "Twenty-two dollars."

Mia's eyes widened. That was more than double her sketchbook. That was a mountain with snow at the top.

Leo didn't throw a fit. He didn't yell. He just stared at the number like it had personally challenged him.

Then he did something Mia didn't expect.

He held up Mom's phone and took a picture of the price tag too.

Dad nodded slowly. "That right there is why saving matters. Saving lets you aim at something bigger than what you can grab today."

Leo's lips pressed together. "But it takes forever."

Mom crouched down to his level. "Waiting feels long when you only look at today. But your jars make progress visible. Every coin you save is a step. You can count steps."

Mia thought about her save jar. Fifty cents was one step. It was small, but it was real. If she kept earning, the steps would stack up. Ten dollars wasn't magic. It was math and time.

As they walked toward the checkout, Dad added, "Saving also protects you from surprises. If something happens and you need money, having some saved means you have choices."

Leo looked suspicious. "Like what surprises?"

Mom gave him a look. "Like your water bottle breaking and leaking all over your backpack."

Leo's eyes widened. "That happened once."

"And we replaced it," Mom said. "That replacement was a need. If you'd promised all your money to wants, you'd have fewer options when needs pop up."

Mia remembered the needs versus wants talk at dinner. Needs first. Wants second. Saving helped keep that order from collapsing when life got messy.

At the register, Mom bought Mia's school supplies, and Dad paid for the printer paper. Mia didn't ask them to buy the sketchbook. She didn't even ask "Maybe just this time?" because she didn't want her own brain to learn that plans were optional.

In the car, Leo sat behind Dad's seat, unusually quiet.

Mia asked, "Are you okay?"

Leo sighed. "I am doing economics inside my heart."

Dad chuckled. "That sounds about right."

Leo looked at Mia. "Do you feel sad leaving the sketchbook?"

Mia nodded. "A little."

Leo nodded back. "Me too. About the race car."

Mia thought about Dad's sentence. Saving turns no into not yet.

She looked out the window as the store disappeared behind them. "I think saving matters because it keeps your future open," she said slowly. "If you spend everything, you only get one moment. But if you save some, you get more chances later."

Mom turned slightly in her seat, pleased. "That's a big idea."

Leo leaned his head against the window. "So saving is like... buying future choices."

Dad nodded. "Exactly. You're not just saving money. You're saving options."

Mia pictured her save jar again. The mountain label. The flag at the top. The steps she could count.

Waiting wasn't just waiting.

Waiting was building.

On Thursday morning, Mia did something new without being told.

She picked up her save jar and gently tipped it so the coins slid into a little pile at the bottom where she could count them. Two quarters. Still fifty cents. The number didn't change, but Mia's feeling did. It wasn't just "not enough." It was "already started."

She set the jar back in line on her dresser. Spend, Save, Share.

In the hallway, Leo was making car noises that sounded like a bee learning to drive.

Mia walked into the living room and found him kneeling in front of his save jar on the bookshelf. He had his face very close to the glass, like he was trying to stare the coins into multiplying.

“Are you counting?” Mia asked.

Leo didn’t look up. “I’m encouraging them.”

Dad, passing by with a stack of mail, paused. “Encouraging your coins?”

Leo nodded. “Yes. I’m telling them to become twenty-two dollars.”

Dad’s mouth twitched like he was trying not to laugh. “I admire your hope. But coins don’t grow just because you stare.”

Leo sat back, disappointed. “Then how do people ever get more money if they’re not staring hard enough?”

Mia perked up. That sounded like one of those questions with a trapdoor under it.

Dad set the mail down on the table. “There are two big ways your money can become more money. One is you earn more by creating more value.”

Mia thought of the job menu on the fridge. More jobs, more coins.

Dad held up a second finger. “The other is something you can do when you save: you can let your money grow.”

Leo’s eyes widened. “Like a plant?”

Mom walked in with her travel mug and stopped short. “Why are we talking about plants? Did someone water my porch plants?”

Leo stared at the ceiling. “I forgot plants exist.”

Mom sighed. “Scarcity is not the only limit in this house. Memory is also a limit.”

Mia looked at Dad. “Money can grow?”

Dad nodded. “Sometimes. Not like magic. But like a deal.”

Leo popped up. “I love deals.”

Dad sat down at the kitchen table and patted the chair beside him.

“Come here. This is a patience idea, so it’s perfect for this chapter.”

Mia slid into a chair. Leo practically launched himself into the one across from Dad.

Dad said, “When you save money in certain safe places, like a bank, the bank can pay you a little extra money for leaving it there.”

Leo blinked. “Why would they pay you?”

“Because the bank doesn’t just store money,” Dad said. “The bank uses some of the money people deposit to make loans to other people, like for a house or a business. The bank charges those borrowers extra money for borrowing. That extra money is called interest.”

Mia repeated the new word quietly. “Interest.”

Dad nodded. “And the bank often shares some of that interest with the savers. So if you keep money saved, you might earn a little more money just for waiting.”

Leo stared at his hands as if he expected coins to appear between his fingers. “So the bank pays you for patience.”

Mom set her mug down. “In a way, yes. It’s like the bank saying, ‘Thank you for letting us use your money for a while.’”

Mia’s brain leaned forward. “Is it a lot?”

Dad tilted his head. “For kid-sized amounts, it’s usually small. But the big idea is powerful: money can earn money. And if you keep saving and you keep waiting, the growth can build on itself.”

Leo’s eyebrows rose. “Build on itself how?”

Dad pulled a scrap paper from the mail pile and a pen. “Let’s do a tiny pretend example. Pretend you put ten dollars in a bank and the bank pays you ten percent interest in a year.”

Mia’s eyes widened. Ten percent sounded huge, but she didn’t interrupt.

Dad wrote: 10 dollars.

“Ten percent of ten dollars is one dollar,” Dad said, writing it down. “So at the end of the year, you’d have eleven dollars.”

Leo leaned closer. "I like that part."

Dad continued, "Now pretend you leave that eleven dollars in the bank for another year, and the bank pays you ten percent again. Ten percent of eleven dollars is one dollar and ten cents."

Mia pictured it. The growth wasn't just on the first ten dollars anymore. It was also on the extra dollar that had appeared. Like a snowball that picked up more snow as it rolled.

Dad wrote: 12.10.

"This is called compound interest," Dad said. "It means your money earns interest, and then the interest can earn interest too."

Mia whispered, "It grows on the growth."

Dad pointed at her, pleased. "Exactly. It's not fast like a toy commercial. It's slow. But slow growth can become big growth if you give it time."

Leo sat very still. This was rare for Leo.

Then he asked, in a cautious voice, "Is it real? Or is it like my plan to stare at coins?"

Mom smiled. "It's real, but it depends on the rules of the bank account. Real interest rates are usually much smaller than ten percent, and they can change. But the idea is real."

Mia looked down at her hands, imagining the ten dollars sketchbook goal. If her money could grow even a little, that would be like getting a tiny bonus for waiting.

Leo's face scrunched. "So why doesn't everyone just put one dollar in the bank and wait until it becomes a million?"

Dad laughed. "Because the growth isn't that fast, and because you might need your money for other things. Also, banks don't pay unlimited interest, and time is still time."

Mia heard the old ideas clicking with the new one. Scarcity, choices, trade-offs. Waiting. Plans.

Mom said, "There's another way saved money can grow, too. Not only with interest."

Mia looked up. "How?"

Mom reached into the drawer and pulled out a jar of rice. She set it on the table.

Leo stared at it, confused. "Is this a new jar category? Eat?"

Mom shook her head. "This is an example. Imagine you want to start a tiny business later, like selling bookmarks or lemonade."

Leo's eyes lit up. "Business!"

Mom continued, "If you save money now, later you can buy supplies. Those supplies can help you create value for other people. And then you might earn more money than you spent on the supplies."

Mia nodded slowly. "So saving can help you earn more later because you can do bigger things."

Dad added, "That's another kind of growth. Not bank growth. Skill and opportunity growth."

Leo leaned back, satisfied. "So money is like seeds."

Mia smiled. "Money is like seeds if you don't eat the seeds right away."

Leo pointed at her. "I do not eat coins."

Mom gave him a look. "Good choice."

Mia thought about it as she helped Mom pack lunches later. She had saved fifty cents. That wasn't much. But it was like one seed. And her next jobs could add more seeds.

Still, one question poked her brain. "Dad," she said as she put apple slices into a container, "if interest is small, does it really matter for kids?"

Dad leaned on the counter. "It matters because it teaches you that waiting can have a reward, not just a feeling. But for kids, the biggest growth is usually not from bank interest. It's from habits."

Mia paused. "Habits?"

Dad nodded. "If you build the habit of saving, your money grows because you keep adding to it consistently. And if you build skills, your earning power grows too. Interest is like a small helper. Habits are the engine."

Leo appeared beside them, holding his spend jar like a baby animal. "My engine is hungry."

Mom peered into the jar. "How much spend money do you have right now?"

Leo shook the jar so the coins clinked. "Thirty cents, I think."

Mom nodded. "And marshmallows cost how much?"

Leo's face fell. "More than thirty cents."

Mia watched him do a new kind of thinking. Not just "I want." It was "I want, and I have a plan, and I have a number."

Leo looked at Mom. "If I wait, I can buy them later. Or I can save for the race car. Or I can do another job and earn more."

Mom smiled. "That sentence is your brain growing."

Leo looked suspicious. "My brain is doing compound."

Dad laughed. "It is. It's compounding choices."

That afternoon, Mom took them to the bank again, but this time she didn't go alone. She brought them inside.

The bank smelled like clean floors and paper and grown-up decisions. There were counters, quiet voices, and a small line of people holding envelopes.

Mia stayed close to Mom. Leo stayed close too, but he kept scanning for a wall machine, like he hoped to catch it creating money when nobody was watching.

At a desk, a woman with kind eyes and a name tag that said "Tanya" smiled at Mia and Leo. "Hello there."

Mom said, "We're here to open savings accounts for the kids."

Mia's stomach fluttered. Savings account. That sounded official, like the jars were graduating.

Tanya slid two small forms toward Mom and Dad. "Are they excited?"

Leo said, "I am excited to become twenty-two dollars."

Tanya laughed politely, though Mia could tell she didn't fully understand Leo's brain. "That's a wonderful goal."

Dad asked Tanya, "Can you explain interest to them in kid words?"

Tanya nodded. "Sure. If you put your money in a savings account and leave it there, the bank pays you a tiny thank-you payment. That payment is interest."

Mia watched Leo's face. He looked like he was holding his excitement carefully, like it might spill.

"TINY?" Leo repeated.

Tanya smiled. "Yes, tiny. More like a sprinkle than a flood. But it's still extra money for saving."

Mia nodded. Sprinkle growth. Slow growth. Still real.

Tanya handed Mia a little paper booklet with her name on it and pointed to a line that showed her balance would be tracked. Mia held it gently, like it might tear if she squeezed too hard.

As they walked back to the car, Mia thought about the sketchbook at the store. Ten dollars felt far away, but it didn't feel impossible anymore.

Because now she had three kinds of growth on her side.

She could keep earning by creating value with jobs. She could keep saving by using her jars and her split. And her saved money could get a tiny sprinkle of extra money, just for staying put.

In the back seat, Leo pressed his forehead to the window and sighed dramatically. "Waiting is still hard," he admitted.

Mia nodded. "It is."

Dad started the car. "Patience doesn't mean you stop wanting. It means you choose what your wanting will do. Will it boss you around, or will it work with your plan?"

Mia pictured her jars again, the mountain with the flag, the coins at the bottom like the first steps.

She looked at her reflection in the window and whispered, mostly to herself, "I can wait on purpose."

Leo heard her anyway. "I can also wait on purpose," he said, then added quickly, "But I would like to complain while waiting."

Mom turned slightly in her seat. "Complaining is allowed in the share jar," she said. "You can share it with us in small amounts."

Leo grinned.

Mia laughed too, and as the car rolled forward, she felt something warm and steady inside her chest.

Waiting was still waiting.

But now it had a bonus: growth.

Not fast. Not flashy. But real.

And real was the kind of magic Mia liked best.

On Friday after school, Mia walked straight to her dresser without taking off her backpack.

Spend, Save, Share.

The jars stood the way they always did, but Mia looked at them differently now. Not as decoration. Not as "a good idea." As a machine made of glass and choices.

She gently picked up her save jar and tipped it until the coins slid into a neat little pile. A small clink chorus. Not a lot. But real.

In the hallway, Leo's voice floated in, loud and determined. "I am waiting on purpose, but my purpose is tired!"

Mia smiled. "That's not how purpose works."

Leo appeared in her doorway like he'd been summoned by the word waiting. He held his spend jar with both hands, peering into it as if he expected marshmallows to appear at the bottom.

"I checked," he announced. "Still not enough."

Mia leaned back on her bed. "For marshmallows?"

“For anything that matters,” Leo said, then sighed dramatically. “And also marshmallows.”

Mom called from the kitchen, “Economists, meeting at the table!”

Mia carried her jars out one by one, careful not to tip them. Leo carried his jars too, but he moved like the jars were racing each other.

At the kitchen table, Dad had a sheet of paper and a marker. Mom set down a small tray, the landing pad, like it was part of the meeting too.

Dad tapped the paper. “You two have learned something important this week. Saving matters. Waiting can pay off. But knowing something and doing it are different.”

Leo sat up. “I am doing it. I waited for twenty minutes yesterday.”

Mia raised an eyebrow. “For what?”

Leo hesitated. “For... time to pass.”

Dad smiled. “That is a start. Now we’re going to try a challenge that makes waiting visible.”

Mom slid two small calendars across the table. Not fancy ones. Just two-week grids she’d drawn by hand. Each square had a day written in it, with space to mark something.

Mia’s eyes lit up immediately. She loved grids. Grids were like order you could hold.

Dad said, “Mission time. The 2-week save-up challenge.”

Leo’s face fell. “Two weeks is a million years.”

Mom shook her head. “Two weeks is fourteen days. You have waited longer for your birthday.”

Leo stared, as if Mom had insulted his birthday personally. “Birthdays are different. They come with cake.”

Dad pointed to Leo’s share jar label with the cake drawing. “Cake is already part of our family system. This is about your system.”

Mia leaned in closer. “What do we do?”

Dad held up the marker like a microphone, the way he did when a big idea was about to become a game. “For the next two weeks, you will save up for one specific goal.”

Mia glanced at her save jar. She already had a goal: the nine-dollar-and-ninety-nine-cent sketchbook with the night sky cover. She could see it in her mind like a photo.

Leo asked suspiciously, “Is this a trick where the goal is ‘learn patience’?”

Mom smiled. “You will learn patience. But you will also save money. Real money.”

Dad wrote on the paper, big and clear:

- Step 1: Pick a goal you can measure.
- Step 2: Find the price.
- Step 3: Choose your plan for earning.
- Step 4: Save for fourteen days.
- Step 5: Track your progress.
- Step 6: Celebrate the habit, not just the buy.

Leo squinted. “Celebrate the habit?”

Mia nodded slightly. That sounded like something Dad would say. Like the time he said the plan was a quiet voice that could still win.

Mom turned the calendars toward them. “Each day you save anything, even a little, you mark the square. A check mark, a sticker, a tiny drawing. The point is to see yourself doing it.”

Mia reached for the marker. “Can I draw a tiny mountain on each day?”

Dad nodded. “Perfect.”

Leo grabbed for the marker too. “I will draw a flaming race car on each day.”

Mom slid a second marker toward him. “Here. Use your own. And no drawing on the table.”

Leo grinned. “I will draw with great responsibility.”

Dad looked at Mia. “Mia, what’s your goal?”

Mia didn't hesitate. "The sketchbook. Nine dollars and ninety-nine cents."

Mom nodded. "We have the photo of the price tag too, remember. That helps."

Mia felt pleased. That photo had felt like a promise.

Dad turned to Leo. "And you?"

Leo puffed up. "The big race car. Twenty-two dollars."

Mia watched Dad's face carefully. Twenty-two dollars was a lot of quarters. It was also a lot of waiting.

Dad didn't say no. He just asked, "Is that goal possible in two weeks?"

Leo froze.

Mom spoke gently, but not softly. "Possible doesn't mean easy. Possible means your plan has a path."

Mia watched Leo's brain do the thing it did when it met a big number. First it wanted to pretend the number was smaller. Then it wanted to complain. Then, sometimes, it surprised everyone and got practical.

Leo asked, "How much would I have to save each day?"

Dad nodded. "That is the right question."

He wrote 22.00 on the paper, then drew a line and wrote 14 under it like long division, except he didn't do the division yet.

Mia whispered to herself, doing quick math the way she did when she was deciding trades. Twenty-two dollars over fourteen days was more than a dollar a day. That was a lot for kid jobs.

Dad did the math out loud. "It's about one dollar and fifty-seven cents per day."

Leo's mouth fell open. "Per day?"

Mom nodded. "That's why choosing a goal that fits the time matters."

Leo looked offended by the calendar, as if fourteen days had betrayed him by being too few.

Mia leaned toward Leo a little. "Maybe you could do a two-week goal that is a smaller step toward the race car. Like a checkpoint."

Leo blinked at her. "A checkpoint?"

Dad smiled. "That's a very economist way to think. Big goals can be broken into smaller goals."

Mom said, "Like Mia's mountain label. You don't jump to the top. You climb."

Leo stared at his save jar as if it might apologize for not being twenty-two dollars yet. "So my two-week goal could be... not the whole race car."

Dad nodded. "Exactly. Pick a two-week save-up goal that makes you feel progress."

Leo thought hard. This was real thinking, the kind that made him quieter.

Finally he said, "I want to save five dollars."

Mia smiled. Five dollars was still a lot, but it was possible.

Dad wrote it down. "Five dollars in fourteen days. That's about thirty-six cents a day."

Leo relaxed a little. "That is less insulting."

Mom asked, "And what will the five dollars be for?"

Leo sat up straight again. "Race car fund. It will be a checkpoint. Then I will continue."

Dad nodded. "Great. And Mia, what's your two-week goal?"

Mia hesitated. Ten dollars in two weeks was also big. She already had some money, but not much. Still, she didn't want to pick something so small it didn't stretch her.

She did what Dad had taught them. She turned wanting into numbers.

"I want to save three dollars in two weeks," Mia said. "Toward the sketchbook."

Mom's eyes softened. "That's a strong goal. It's specific. It's challenging. And it keeps your big goal alive."

Leo leaned forward. "If she saves three dollars, will she buy the sketchbook?"

Mia shook her head. "Not yet. But it gets me closer."

Dad pointed the marker at her. "That is the point of the challenge. Not finishing everything. Building the waiting muscle and proving you can keep a promise to future you."

Mom slid two small slips of paper toward them. "Now we choose your plan for earning. You have the extra job menu. You also have your bank savings account now, but interest will be a tiny sprinkle. The main growth comes from your actions."

Mia looked at the fridge where the strawberry magnet held the job list. She knew which ones she liked and which ones she avoided. Pull weeds paid more, but it was harder. Organize bookshelf paid decent, but took time. Wipe table was quick.

She began to build a plan like a puzzle.

"If I do pull weeds once, that's seventy-five cents," Mia said. "If I organize the bookshelf once, that's fifty. If I wipe the table a few times, that adds up."

Dad nodded. "And you can also look for one extra value job that isn't on the menu yet, as long as we agree on it first."

Leo's eyes lit up. "I will invent new jobs."

Mom held up a finger. "Real jobs. Not imaginary ones. And not jobs that secretly make more work."

Leo nodded. "I heard you. Real jobs. No secret mess."

Mia picked up her two-week calendar and wrote her goal at the top: Save three dollars. Then she wrote a smaller note beneath: Sketchbook mountain.

Leo wrote: Save five dollars. Race car checkpoint.

Dad pointed to the landing pad tray. "Rule for the challenge: every coin you earn goes to the landing pad first. Then you do your jar split."

Leo frowned. "But if I'm trying to save up, shouldn't I put all the coins into

Save?"

Mia paused. She'd wondered that too. The challenge was called save-up. Didn't that mean everything should go to saving?

Mom answered carefully. "Good question. For the two-week challenge, we'll do a special rule. Your normal split stays the same, because habits matter. But you can add one extra choice."

Dad nodded. "Each day you earn money, you may choose to move one coin from Spend into Save, if you want. Not required. Optional. This teaches you what it feels like to give up a little now to build later."

Leo stared. "So I can choose to sacrifice."

Mia tried not to laugh at the way he said it. "Yes. You can choose."

Leo leaned back, thinking. "I will sacrifice sometimes. When I feel heroic."

Mom smiled. "Perfect. And Mia?"

Mia nodded. "I can do that too. Especially if I'm close to my goal at the end."

Dad tapped the paper one more time. "Last part of the mission: obstacles."

Leo perked up. "I know obstacles. Marshmallows."

Mia said, "The corner store window."

Mom nodded. "Exactly. In the next two weeks, you will face moments when you want to spend your spend jar on something small. That is allowed. That's why it exists. But the challenge asks you to notice the moment and decide on purpose."

Dad looked at both of them. "When you're tempted, you will ask yourself one question out loud."

Mia asked, "What question?"

Dad smiled. "Is this a now choice, or a later choice?"

Mia felt the words settle in her chest like a familiar tool. Now or later. Not panicky. Not guilty. Just clear.

Leo repeated it, but made it dramatic: “Now choice or later choice!”

Mom stood and clapped her hands once, the way she did when dinner needed to become real. “All right. The challenge starts today.”

Mia looked at her calendar grid. Fourteen squares. Fourteen chances to prove something to herself.

Leo looked at his grid too. Then he looked up at Mia, surprisingly serious.

“Do you think we can do it?” he asked.

Mia thought of the night sky sketchbook. The smooth pages. The feeling of drawing without the paper fighting back. She thought of the coins clinking into the jar. She thought of the quiet power of not yet.

“Yes,” she said. “If we keep making small choices.”

Leo nodded. “Small choices. Like not buying marshmallows every time I think about my mouth.”

Mia laughed. “Exactly.”

Dad gathered the papers and taped both calendars to the fridge beside the job menu, right under the strawberry magnet like the whole system was becoming one big family dashboard.

Mia stood back and looked at it all: jobs, jars, and now a fourteen-day map.

Waiting used to feel like nothing was happening.

Now it looked like a plan you could track, one square at a time.

## Chapter 6: Borrow and Pay Back

The first three days of the two-week save-up challenge felt surprisingly normal.

Mia did a wipe-the-table job on Saturday and marked a tiny mountain on her calendar square. Leo swept under the table again, insisted the crumbs were “sneaky,” and drew a flaming race car on his square like the marker was driving.

Coins clinked onto the landing pad tray. Then they split them: Save, Spend, Share. The system kept working even when nobody felt like doing math.

On Monday morning, Mom stood at the fridge with her travel mug, scanning the dashboard: job menu, two calendars, and the strawberry magnet holding it all together like it was in charge.

“Look at that,” Mom said. “Three marks already.”

Dad leaned in, squinting. “Two mountains and three flaming cars.”

Leo corrected him. “One car is actually a race car jumping over scarcity.”

Dad nodded as if that was a normal sentence. “Impressive.”

Mia liked seeing the marks. They made time feel like it had footsteps.

Then Tuesday happened.

Tuesday was the day the class got surprise tickets for the school store because the whole grade had filled a jar with compliments for the office staff. The principal called it “community appreciation,” which sounded like a grown-up phrase, but the tickets felt like pure kid magic.

At lunch, Asha slid into the seat across from Mia and held up her ticket like it was a golden coupon. “Are you going to the school store after lunch?”

Mia’s stomach did a small flip. The school store was basically a museum of wants. Pencil toppers shaped like animals. Erasers that looked like sushi. Tiny notebooks with glittery covers. Sometimes, if you were lucky, they had small sketch pads.

“I can,” Mia said carefully. “But I’m doing the save-up challenge.”

Asha nodded. “Same. But tickets feel like free money.”

Mia almost said, It’s not free, it’s a choice, but she stopped. Asha already understood. Asha was the kind of kid who traded fairly without needing a long speech about value.

Across the cafeteria, Leo was waving his ticket above his head like he was signaling a rescue helicopter.

“Mia!” he called. “Emergency fun!”

Mia winced. Emergency fun was how Leo described anything that might involve sugar.

After lunch, they lined up outside the school store, and the line itself felt like temptation practice. Kids chattered about what they would get. Someone behind Mia kept saying the word “slime” with deep respect.

Inside, Mia scanned quickly, trying to keep her brain calm. The store shelves were small, but every item seemed designed to whisper, Take me home right now.

She spotted a pack of fancy markers and thought of her sketchbook goal. Not yet, her plan whispered.

She saw a tiny sketch pad, but the paper looked thin and rough. Not the night-sky sketchbook paper. Not worth it, she decided, feeling oddly proud that she could say it without sadness.

Then Leo appeared beside her, eyes wide.

“Mia,” he whispered, “they have marshmallows.”

Mia blinked. “In the school store?”

“In tiny bags,” Leo said, as if he were describing a rare animal sighting. “And they are only two tickets.”

Mia looked at the shelf. It was true. Tiny bags. White puff shapes. Leo stared at them like they were calling his name.

“I have one ticket,” Leo whispered.

Mia looked at her own ticket. She had two.

Mia could feel the question coming before Leo even asked it, like watching a ball roll slowly toward the edge of a table.

Leo shifted his weight. "Can I borrow one ticket?"

There it was.

Borrow.

Mia had borrowed pencils before, and returned them, sometimes with the eraser chewed accidentally by nerves. She had borrowed a book from the library and returned it. Borrowing was a normal kid action.

But a ticket wasn't a pencil. A ticket was a choice. And Mia's brain was now trained to see choices like links in a chain.

"What do you mean borrow?" Mia asked, keeping her voice low so the store helper wouldn't think they were planning a crime.

Leo pointed at the marshmallows again. "I mean you give me one ticket now, and later I give you one ticket back."

Mia stared at her ticket and felt two different feelings tugging at her.

One feeling said, Sharing is good. Helping is kind.

The other feeling said, Borrowing is different than sharing. Borrowing is a promise. And promises need a plan.

Asha leaned closer, curious. "Borrowing like a loan?"

Mia glanced at Asha, surprised. "You know that word?"

Asha shrugged. "My brother borrowed money from my mom for a video game and had to pay it back by doing chores for a month. He said it was a trap."

Mia almost laughed. It didn't sound like a trap. It sounded like an agreement he hadn't liked once it got real.

Leo looked at Mia with his most hopeful face. "Please. It's just one ticket."

Mia took a breath. She remembered something Dad had said when they learned about earning: agree on what done well looks like. That rule worked for jobs. Maybe it worked for borrowing too.

“What is borrowing?” Mia asked Leo, even though she had a guess. She wanted him to say it out loud.

Leo blinked. “It’s... taking something for now.”

Mia tilted her head. “And then?”

Leo sighed. “And then giving it back.”

Asha nodded. “That’s the important part.”

Mia felt the definition forming in her head in kid-language, clear and simple.

Borrowing means you get to use something that belongs to someone else, but you promise to return it.

And then her economist brain added an extra line.

Borrowing is trust.

Mia asked Leo, “When would you give it back?”

Leo hesitated. “Soon.”

Mia narrowed her eyes. “Soon is not a day.”

Leo looked at the marshmallows again like they were pressuring him. “Tomorrow?”

Mia thought. “But what if there aren’t tickets tomorrow?”

Leo’s face fell. He had not considered that. He had only considered marshmallows now.

Asha said quietly, “With borrowing, you have to be specific.”

Mia nodded. “We can be specific.”

Leo brightened, relieved. “Yes. Specific. I can do specific.”

Mia looked at her ticket again. If she gave him one ticket, she could still get something small if she wanted, but she might choose to save her ticket for later anyway. Tickets felt like money, but not exactly. Still, the idea was the same: if she gave hers away now, she wouldn’t have it later.

And borrowing was not giving away. Borrowing was lending.

Lending means you let someone borrow your thing.

Mia realized something else. Lending meant she was taking a risk. What if Leo didn't pay it back? What if he forgot? What if he changed his mind when future Leo arrived and wanted something else?

Leo was many wonderful things, but "never forgets" was not one of them.

"Mia," Leo said in a small voice, "I will pay you back. I promise. On purpose."

He said the last two words like they were a magic spell, because earning on purpose had been important to him. He wanted to be the kind of person who could be trusted.

Mia nodded slowly. "Okay. But we need a plan."

Leo nodded so fast his hair bounced. "Plan. Yes."

Mia said, "You will owe me one ticket. You will pay it back by Friday."

Leo opened his mouth to protest, then stopped. Friday was far enough away to be realistic and close enough to be a real deadline.

"How will you get the ticket?" Mia asked.

Leo froze, and then his eyes darted toward the idea shelf in his brain. "I can earn it," he said, as if saying it carefully would make it more true. "I'll do an extra job at home and ask Mom to trade me a ticket for it. Or I'll save my next reward ticket if we get another."

Mia nodded. "Good. If you don't pay it back, I won't lend again. That's the rule."

Leo swallowed. "Fair."

Asha leaned back, satisfied. "That's basically a loan agreement."

Mia handed Leo one of her tickets.

Leo clutched it like it might float away, then bought the marshmallows immediately, of course, because Leo's version of patience was still growing.

As they walked out of the store, Leo stared at the tiny bag like it was a trophy. Then he looked up at Mia, serious again. "So borrowing is not the same as sharing."

Mia shook her head. "Sharing is giving and not expecting it back."

Leo nodded slowly. "Borrowing is taking now and returning later."

"And lending," Asha added, "is choosing to trust."

On the walk home, Mia's brain kept turning the idea over like a coin.

Borrowing wasn't bad. It wasn't cheating. It was a tool, like money. It could help someone do something now that they couldn't do alone.

But it always came with a string.

A promise.

At home, Mom was at the counter sorting the mail, and Dad was putting a magnet back on the fridge that had slipped. The strawberry magnet, still doing its important job.

Leo burst in first. "Mom! I borrowed a ticket from Mia!"

Mom didn't panic, which made Mia feel a little braver. She just turned and asked the question Mia had already asked.

"What does borrowed mean?" Mom said.

Leo lifted his chin. "It means I get it now and I pay it back later."

Dad nodded once. "Good. When?"

"By Friday," Leo said, glancing at Mia to make sure he remembered the deadline correctly.

Mom looked at Mia. "Did you agree to lend it?"

Mia nodded. "Yes. We made a plan."

Dad's eyes warmed a little, like he was proud without making it a big speech. "That's what borrowing is supposed to be. An agreement."

Leo patted his pocket, where the marshmallows were probably already

planning their escape. "So borrowing is... a promise you have to keep."

Mom nodded. "Yes. And tomorrow," she added, "we're going to talk about the part people forget."

Mia's stomach fluttered, because she could already guess.

Borrowing didn't only have a promise.

It had a cost.

The next afternoon, Mia came home to a kitchen that smelled like tomato sauce and something baking. Dinner smells made time feel softer, like the day was folding itself into the evening.

Leo burst through the door first, as usual, and announced, "I am home and also still thinking about marshmallows."

Mom glanced up from the stove. "Shoes off. Hands washed. And yes, you are still thinking about marshmallows. That's not new."

Mia set her backpack down and peeked at the fridge dashboard. The strawberry magnet still held the job menu and both two-week calendars in place. Mia's little mountain marks were lining up like quiet footsteps. Leo's flaming race cars were racing across his squares.

Then Mia remembered the ticket.

She turned to Leo. "You still owe me one ticket."

Leo froze with his hands halfway to the cookie container, like a statue caught mid-sneak.

"I know," he said quickly. "I did not forget. I am remembering on purpose."

Dad walked in from the hallway with his sleeves rolled up, like he had decided to be in charge of something. "All right," he said, clapping once. "Borrowing lesson time."

Leo's shoulders drooped. "Is this the part where you say I am a bad borrower?"

Mom turned the burner down and faced them. "No. This is the part where we talk about what borrowing costs."

Mia slid into a chair at the table, curious. She didn't feel mad at Leo. She had agreed to lend the ticket. But she did feel something new: alert. Like her brain had grown a tiny gate that wanted to check plans before they walked through.

Dad pulled out a sheet of paper and drew two stick figures. He labeled one Mia and one Leo.

"Yesterday," Dad said, "Leo borrowed one ticket from Mia. Leo got marshmallows right away. Mia gave up one ticket right away."

Leo nodded. "Yes. Marshmallow history."

Dad drew a small arrow from Mia to Leo and wrote "1 ticket" above it. "That arrow," he said, tapping it, "is the loan."

Mia leaned forward. "So what's the cost?"

Mom answered first. "The first cost is simple. When you lend something, you cannot use it at the same time."

Mia pictured the school store shelves again, the museum of wants. She had used one ticket to buy nothing, because she decided nothing was worth it. But she could have. The ticket was a choice.

Dad pointed at Mia's stick figure. "Mia lost a choice yesterday. Not forever, but for a while. That is called opportunity cost."

Mia blinked. "Opportunity cost?"

"It means the cost of the next best thing you could have done," Dad said. "Not always money. Sometimes the cost is a lost chance."

Leo frowned. "So the cost of me eating marshmallows was that Mia couldn't buy... slime?"

Mia snorted. "I was not going to buy slime."

Leo perked up. "Eraser sushi?"

"Also no," Mia said, but she couldn't stop smiling.

Dad nodded. "Maybe Mia wasn't going to buy anything. But she still gave up the option. Lending always ties up the thing you lent."

Mia felt that land neatly in her mind. Lending was not just being nice. It

was temporarily giving away a choice.

Mom sat at the table too, wiping her hands on a towel. “The second cost is worry.”

Leo blinked. “Worry costs money?”

“It can cost peace,” Mom said. “When you borrow something, the lender has to trust you. Trust is valuable. If you break it, it can be expensive to rebuild.”

Mia remembered how she had felt after handing Leo the ticket. Not angry, but watchful. She had already made a rule in her head: If he doesn’t pay it back, I won’t lend again.

Dad pointed at Leo’s stick figure. “Borrowing can be helpful. But it creates a promise. And promises have weight.”

Leo’s cheeks pinked a little. “I can carry weight.”

Mom raised an eyebrow. “Can you carry it all the way to Friday?”

Leo sat up straighter. “Yes.”

Dad drew a small calendar square next to Leo and wrote “Friday” on it. “Now,” he said, “there’s a third cost that shows up a lot when people borrow money instead of tickets.”

Mia’s ears perked up. Money was different. Money could be split into tiny pieces. Tickets were all-or-nothing.

Dad wrote the word “interest” on the paper.

Mia recognized it from the bank conversation in Chapter 5. “Interest is when the bank pays you for saving.”

Dad nodded. “That’s one kind. But when you borrow, interest often goes the other direction. You may have to pay extra to borrow.”

Leo stared at the word like it had personally insulted him. “Why would I pay extra? I already pay back.”

Mom said, “Because the lender takes a risk. They want a reward for waiting and for taking that risk.”

Dad reached into the coin bowl they kept for laundry day and grocery

carts. He pulled out ten pennies and lined them up in a neat row.

“Pretend you borrow ten cents,” Dad said. “If the interest is two cents, you pay back twelve cents.”

Leo’s eyes widened. “You have to pay more than you borrowed?”

“Yes,” Dad said. “That is the price of borrowing. It’s like renting money.”

Mia looked at the pennies. Two pennies didn’t seem like much, but her brain did something it had learned to do lately. It made a tiny map.

If you borrowed again and again, extra pennies would pile up. Extra cost would grow.

Leo pointed at the pennies. “So interest is like a borrowing fee.”

Dad nodded. “Exactly. And sometimes there are other fees too. Especially if you’re late.”

Mom added, “Late fees are the cost of not keeping your promise on time.”

Leo swallowed. “I do not like the idea of fees.”

Dad slid the pennies into two piles. “Here’s a kid example. Leo, you borrowed one ticket. Mia, imagine tickets could spoil after a week.”

Mia frowned. “Spoil?”

Dad nodded. “Pretend the school store tickets only work for one week. If Leo pays Mia back after the week ends, Mia gets a ticket that can’t be used anymore.”

Mia’s stomach tightened. That would feel unfair.

Dad pointed at her. “That is why deadlines matter. Being late can cost the lender.”

Leo looked stricken. “But tickets don’t spoil.”

“No,” Mom agreed, “but some chances do. If you borrow someone’s library book and return it late, they might get a fee. If you borrow someone’s sweater for picture day and return it late, they might miss wearing it when they wanted. If you borrow money and return it late, the lender has to wait longer, and they might need it for their own needs.”

Mia thought of the phrase Mom had said earlier: “If you don’t decide what your money is for, your money decides for you.” Borrowing felt like that too. If you didn’t decide the rules, the mess decided for you.

Mia asked, “So what are all the costs of borrowing?”

Dad counted on his fingers, the way he did when he wanted an idea to stick.

“First: opportunity cost. The lender gives up using the thing while you have it.”

Mia nodded.

“Second: worry or risk. The lender has to trust that they’ll get it back in good condition and on time.”

Mia pictured a borrowed marker returned with the tip smashed. That would definitely cost trust.

“Third: fees, like interest or late fees. That’s extra payback.”

Leo made a small sound of protest, but he was listening.

Dad held up a fourth finger. “Fourth: borrowing can change your future choices. If you owe something, you have less freedom until you pay it back.”

Mia understood that instantly. It was like her jar plan. If her money was already promised to the sketchbook, she couldn’t pretend it was free for candy.

Leo shifted in his chair. “So borrowing is like... you take a bite of your future.”

Mom smiled at the wording. “That’s a good way to say it.”

Dad added, “Borrowing can be smart when it helps you solve a real problem. Like a need. Or when it helps you do something that creates value, like starting a small business later. But borrowing just to grab a want right now can be dangerous, because wants don’t always stop at one.”

Leo crossed his arms. “Marshmallows would stop at one.”

Mia laughed. "That is the least true thing you've ever said."

Leo's face cracked into a grin, then he tried to recover his seriousness. "Okay. They stop at... many."

Mom reached over and tapped the paper where Dad had written interest. "There's one more cost," she said. "A cost that doesn't show up in pennies, but shows up in how people treat you."

Mia looked up. "Reputation?"

Dad's eyebrows rose. "Yes. If you borrow and don't pay back, people learn something about you. They learn you might not be dependable."

Dependable. Mia remembered that word from the job menu conversation, the way it sounded like a bridge people could walk across.

Leo looked suddenly uncomfortable. "But I want people to trust me."

"Then you protect your reputation," Mom said. "You borrow less than you can repay. You make clear agreements. You return things on time. And if something goes wrong, you tell the truth quickly."

Mia thought about how she'd felt yesterday in the school store, making the plan with Leo. She had been careful because she wanted the lending to be safe.

"So," Mia said slowly, "borrowing isn't free."

Dad nodded. "Right. Borrowing is trading time. You get something now, and you pay later. The cost is what you give up, plus the risk, plus sometimes extra money."

Leo stared at the coins on the table as if they had started telling secrets.

Then he sat up and said, very clearly, "I will pay Mia back by Friday."

Mia watched him. She believed he meant it. But she also understood something new: meaning it wasn't the same as doing it.

Mom stood and went back to the stove. "Good," she said over her shoulder. "Because tomorrow we're going to play a game that makes the cost of borrowing feel real."

Leo's eyes widened. "A game?"

Dad folded the paper and set it on the counter near the landing pad tray, like he was putting the lesson where they could see it again. "A borrow-and-return game," he said. "With rules."

Leo nodded slowly. "I can do rules."

Mia looked at Leo's face. He still wanted marshmallows. He still loved now.

But now he also looked like someone who had learned a new kind of number.

Not just the number on a price tag.

The number of promises you could carry at once.

On Wednesday after dinner, Dad cleared the kitchen table the way he did when something important was about to happen. Not "company is coming" clear. More like "we're about to run an experiment" clear.

Mom slid a plate of sliced apples to the side and wiped one last invisible crumb with a dish towel. "All right," she said. "Borrow-and-return game time."

Leo appeared so fast it was like he had been waiting behind the pantry door. "I love games," he announced, then added quickly, "I also love marshmallows, but I am learning to love games more."

Mia sat down with her elbows carefully off the table, because she had learned that "done well" included "not making Mom sigh."

Dad placed three things on the table like game pieces: a pencil, a small timer, and a sheet of paper with a few lines drawn on it.

Mia leaned in. The paper had three columns labeled: Borrowed, Due back, Returned?

Leo squinted. "This looks like school."

Dad nodded. "It's school for your money brain. And your trust brain."

Mom pointed at the timer. "This game is going to make something feel real: when you borrow, you are borrowing time. Time is scarce. That means time matters."

Mia heard the old words in a new place. Scarcity wasn't just about snacks

and toys. It was about minutes and promises.

Dad tapped the pencil. "Here's the idea. We're going to do three rounds. Each round, you can borrow something small. But there are rules."

Leo straightened like a tiny soldier. "Rules are my specialty."

Mia whispered, "Since when?"

Leo whispered back, "Since today."

Dad held up one finger. "Rule one: You can only borrow if the lender says yes."

Mom added, "No whining, no begging, no guilt-trips like 'But you're my sister.'"

Leo looked at Mia with sudden innocence. "I have never guilt-tripped."

Mia raised an eyebrow. "You once said I would 'ruin your childhood' if I didn't trade you my last pretzel."

Dad nodded thoughtfully. "That is a classic guilt-trip."

Leo sighed. "Fine. I will be honorable."

Dad held up a second finger. "Rule two: You must agree on what 'returned' means. That includes when it comes back, and what condition it comes back in."

Mom tapped the paper. "We write it down. Clear agreements prevent drama."

Mia liked that. Writing it down felt like putting a fence around confusion.

Dad held up a third finger. "Rule three: If you return on time, the cost is only opportunity cost and trust. If you return late, you pay a fee."

Leo's face scrunched. "A fee?"

Mom nodded. "A small one, for the game. In real life, fees can be bigger. The point is to feel what it's like when late has a price."

Mia watched Leo swallow. Yesterday's marshmallows had been delicious. Today's lesson was going to be less delicious.

Dad slid a small cup onto the table and dropped a few pennies into it. Clink. "This is the fee cup."

Leo stared. "The cup of consequences."

"That's one name," Mom said.

Dad continued, "Rule four: If you don't return at all, the lender stops lending to you. That's reputation."

Mia saw Leo's eyes flick to her, quick. He didn't want that outcome. He liked being trusted, even if he didn't always plan like a person who liked being trusted.

Mom glanced at Mia. "And you have a real borrowing situation happening right now."

Mia nodded. "The school store ticket."

Leo lifted his chin. "I will pay it back by Friday."

Dad nodded. "Good. Today's game is practice for that."

Dad set the pencil in the middle of the table. "Round one. Borrowing an object. Mia, you're the lender first."

Mia looked at the pencil. Borrowing a pencil was familiar. But with these rules, it suddenly felt like more than a pencil.

Leo reached for it automatically.

Mia put her hand over it, not mean, just firm. "Ask."

Leo blinked, then corrected himself. "Mia, may I borrow the pencil?"

Mia considered. In the game, she could say no. That was part of learning too.

"Yes," she said. "You may borrow it."

Dad picked up the timer. "Now agree on the return. When do you get it back, Mia?"

Mia thought. "In two minutes."

Leo gasped. "Two minutes is so short."

Dad nodded. "Yes. Deadlines can be close. That's why you have to pay attention."

Mia added, "And returned means it comes back not chewed, not snapped, not covered in sticky stuff."

Leo held up a hand. "I do not chew pencils."

Mom made a sound that was half laugh, half cough. Mia couldn't tell if Mom was remembering something.

Dad wrote on the sheet: Pencil. Due back: 2 minutes. Condition: usable.

Then Dad started the timer.

Leo held the pencil like it was a borrowed treasure. "What do I do with it?"

Dad shrugged. "Use it. Write your name. Draw something. The point is that you get to use something now that isn't yours."

Leo instantly drew a tiny marshmallow with a face. Then another marshmallow. Then he wrote "Leo" in the middle with a dramatic swirl.

Mia watched the timer. Time suddenly felt loud.

When the timer beeped, Leo froze.

Dad didn't say anything. He just looked at Leo.

Leo slid the pencil across the table to Mia quickly. "Returned!"

Mia inspected it the way Mom inspected dishes. It was fine.

Dad made a check mark in the Returned? column. "On time. No fee."

Leo exhaled like he had just successfully landed an airplane.

Mom leaned forward. "What did Mia give up while you had the pencil?"

Leo frowned. "Nothing. She wasn't using it."

Mia tilted her head. "But I could have used it."

Dad nodded. "That's the point. Opportunity cost is the lost option. Even if

you didn't plan to use it, you couldn't use it while it was lent out."

Leo nodded slowly. "So borrowing takes away someone else's choices for a while."

Mia felt a tiny thrill. Leo had said it like a real economist.

Dad tapped the paper. "Round two. Borrowing time."

Mia blinked. "How do you borrow time?"

Mom's eyes warmed. "Like this. Leo, you want to play a board game after dinner sometimes, right?"

Leo nodded vigorously. "Yes. I want it always."

Mom continued, "But sometimes we have to clean up first. Cleaning up takes time. Board games take time. If you ask to play anyway, you are asking to borrow time from something else."

Leo looked confused, then suspicious. "Are you saying time is like a ticket?"

Dad nodded. "In a way. Everyone has the same number of minutes in a day. If you use them for one thing, you can't use them for another. So when you borrow someone's time, you owe them something back, like help or a trade."

Mia thought about washing dishes. She had saved Mom time and earned a quarter. Time really was valuable.

Dad placed the timer back on the table. "Here's the round. Leo, you are borrowing five minutes of Mom's time right now to tell us a story."

Leo brightened. "I love stories."

Mom held up a finger. "But you have to return that time. That means you must give five minutes back later, by doing a helpful job without being asked."

Leo's face fell. "That's the cost."

Mom nodded. "That's the cost. The return. We're practicing not taking time for free."

Dad wrote: Borrowed: 5 minutes of Mom's time. Due back: tonight.

Returned? by helpful job.

Leo sat up and told his story immediately. It was about a brave marshmallow who wanted to defeat scarcity by forming a government, which was a sentence Mia never expected to hear in her life, but somehow it made sense in Leo's brain.

When the timer beeped at five minutes, Dad raised an eyebrow. "Time's up."

Leo stopped mid-sentence like he had been paused. "But the marshmallow was about to give a speech."

Mom smiled. "That's the point. Borrowed time ends when it ends."

Leo sighed dramatically, then nodded. "Fine. I will return the time later."

Mia asked, "What job counts as returning it?"

Mom answered, "It has to be something that truly helps. Not a pretend job. Not 'I moved one spoon.' Let's agree now."

Leo thought, then said, "I will pack lunches with you. All of them. Without complaining."

Mom's eyebrows rose. "That would return real time."

Dad wrote it down. Condition: complete the job, no complaining.

Leo looked nervous, like he had just promised something difficult. Which he had.

Dad tapped the paper again. "Round three. Borrowing money."

Mia's shoulders tightened a little. Money borrowing felt bigger than pencils and time because money could become anything, including fights.

Dad reached into the pay envelope and pulled out a quarter. "This is pretend borrowing. Mia, you are lending Leo one quarter."

Mia looked at the quarter. She imagined the jars on her dresser. Spend, Save, Share. A quarter could be part of a plan.

Leo held out his hand. "Hello, quarter."

Mia didn't place it in his hand yet. "Ask."

Leo rolled his eyes but asked. "Mia, may I borrow one quarter?"

Mia paused. Then she nodded. "Yes. But what are the terms?"

Dad looked pleased. He wrote terms on the paper as Mia said them out loud, slowly so they were clear.

"You pay me back in two days," Mia said. "And you pay me back one extra penny as interest."

Leo's mouth dropped open. "Interest! That's a borrowing fee."

Dad nodded. "And it's small on purpose, so it's not scary, but it's real enough to feel."

Leo tried to negotiate immediately, because Leo negotiated with the weather sometimes. "What if I pay you back the same quarter, and I give you a nice drawing instead of a penny?"

Mia almost laughed, but she stayed calm. "A drawing is not money unless I agree it is. I want the penny."

Dad nodded. "That sentence is excellent economics."

Leo slumped. "Fine. Penny interest."

Mia placed the quarter in Leo's hand.

Dad started the timer again, but this time the timer was set for ten seconds, not days. Mia frowned.

Dad said, "Ten seconds is our pretend two days. When it beeps, you owe Mia twenty-six cents total."

Leo clutched the quarter. In ten seconds, he could barely enjoy it.

When the beep came, Leo slid the quarter back toward Mia fast. "Paid!"

Mia held up a hand. "Not paid. You owe a penny too."

Leo froze like he had forgotten the most important part.

Dad lifted the fee cup. "If you don't have the interest penny, you're late on full payment. Late fee is one penny to the cup."

Leo panicked for a moment, then dug into his pocket and produced a penny with the urgency of a person saving his reputation. He slapped it on the table.

Mia took the penny, then took the quarter. "Paid in full," she said.

Dad made a check mark on the paper. Mom nodded, satisfied.

Leo exhaled. "Borrowing is stressful."

Mom said gently, "It can be. That's why you don't borrow for tiny wants unless you're sure you can pay back easily. Borrowing can be useful, but owing can feel heavy."

Mia looked at the paper, now filled with check marks and the words due back and condition. The game was simple, but her brain had learned something sharp and clear: returning wasn't a vibe. It was an action with a deadline.

Dad set the paper on the counter near the landing pad tray. "Now," he said, "the real test. Leo, you have a real debt. One school store ticket to Mia, due Friday."

Leo nodded, suddenly serious again. "I know."

Mom turned to him. "How will you pay it back?"

Leo swallowed, then said, "I will earn it. I will do an extra job. A real one. And I will ask you to give me a ticket to give to Mia."

Dad nodded. "Good. When will you do the job?"

Leo glanced at the fridge dashboard like it could answer for him. Then he said, "Tomorrow. After school."

Mia watched him. Tomorrow was better than Thursday night panic. It was a plan.

Mom held up her hand. "Deal. But remember the rule. Done well."

Leo nodded. "Done well. No secret mess."

Mia felt something loosen in her chest. She hadn't realized she was holding her breath about the ticket until now.

Dad stood and began stacking the plates for the dishwasher. "Mission

complete,” he said. “You practiced borrowing objects, time, and money. You learned the costs: lost choices, worry, fees, and reputation.”

Leo looked at Mia, then held out his hand like he was making a formal promise in front of a jury. “I will pay you back,” he said. “On purpose.”

Mia shook his hand, because it felt right for the moment. “On purpose,” she agreed.

As Mom turned back to the stove, she added one last sentence, casual but firm. “And just so everyone remembers: borrowing is not a magic trick for getting wants early. It’s a responsibility.”

Leo nodded, then glanced toward the pantry. “Understood,” he said solemnly. “I will use my responsibility to think about marshmallows quietly.”

Mia laughed, but her economist brain stayed steady.

Borrowing could help.

Borrowing could solve a problem.

But borrowing always came with a return.

And now, they had practiced what returning really meant.

## Chapter 7: Start Something!

Thursday afternoon, Leo came home with the kind of serious face he usually saved for spilled juice and missing toy wheels.

Mia was at the kitchen table, finishing homework and sneaking a tiny dragon into the corner of her math page. Her jars waited on her dresser like quiet reminders. On the fridge, the strawberry magnet held the family dashboard: the job menu and the two-week calendars with Mia's mountains and Leo's flaming race cars.

Leo dropped his backpack with a thump that sounded like a decision.

"Today," he announced, "I am paying my debt."

Mia looked up. "The ticket?"

Leo nodded firmly. "Due Friday."

Mom was rinsing strawberries at the sink. "I like hearing someone remember a deadline before the night of the deadline."

Dad looked up from sorting mail. "What's your plan, borrower?"

Leo puffed up, then tried to look humble about it. "I will do an extra value job. Done well. No secret mess."

Mia watched him, curious. Leo usually wanted the coin part without the effort part. But borrowing had added weight to his choices. Owing made future feel closer.

Mom turned off the water. "Pick a job from the menu, or suggest one."

Leo's eyes flicked to the fridge as if it were a judge. "I want a job that earns a school store ticket."

Dad leaned back in his chair. "We can trade a ticket for a job the same way we trade coins for jobs. But it has to create real value for the family."

Leo nodded fast. "I can create value. I am a value creator."

Mia coughed a laugh into her sleeve.

Mom raised an eyebrow. "All right, value creator. What job?"

Leo thought hard. The easy jobs weren't big enough for a ticket trade, and he knew it. Finally he said, "I will clean the car."

Dad's eyebrows rose. "Inside and out?"

Leo hesitated, then remembered the borrow-and-return paper with the check marks and the words condition and due back. "Inside and out," he said, braver than he felt.

Mom nodded. "That's real value. And done well means?"

Leo swallowed. "Vacuum crumbs. Wipe sticky spots. No wet seats. No leaving the vacuum cord in the driveway."

Dad pointed at him. "Excellent. You have learned from... history."

Leo grabbed the small handheld vacuum from the closet like he was heading into battle.

Mia watched him go through the window. Leo opened the car doors and started picking out the obvious trash first. Then he vacuumed, moving slowly enough to actually catch crumbs instead of just making noise. For once, he wasn't racing the job. He was aiming.

Mia went back to her homework, but her brain kept half an eye on the driveway. It felt strange to see Leo working with a deadline in his head that wasn't a grown-up's deadline.

When he came back inside, his hair was sticking up from effort and his hands smelled like lemon wipes.

"I did it," he said, trying to sound casual and failing. "The car no longer has a crumb civilization."

Dad stepped outside to check, the way Dad always checked. Mom followed. Mia stayed at the doorway, watching their faces.

Dad ran a finger along the inside door handle, then nodded once. Mom peeked under the seat and didn't make the sigh sound, which was a very good sign.

Mom came back in first. "Done well," she said, and held out a school store ticket.

Leo took it with both hands, like it was fragile. Then he turned to Mia and

held it out.

Mia accepted it. "Paid back," she said.

Leo exhaled. "My reputation is safe."

Dad came in behind Mom, smiling. "Better than safe. You kept a promise on time. That's what dependable means."

Leo looked pleased in a deep way, not a marshmallow way. "So borrowing is finished."

Mia nodded. "Finished."

Leo's eyes drifted toward the fridge dashboard, toward the calendars and the job menu, and then farther, like he could see his race car price tag in his mind again. Twenty-two dollars. The mountain with snow at the top.

He said, quieter than usual, "But I still want more money."

Mia understood that feeling. Wanting didn't disappear just because you learned new words. Wanting just got smarter.

Dad set the mail down and folded his hands like he was about to start a family meeting without calling it a meeting. "Then we're ready for the next chapter."

Leo blinked. "Is it another game?"

Mom smiled. "It's an adventure."

Mia's ears perked up. Missions were her favorite kind of learning.

Dad nodded toward the jars they now all treated like normal furniture. "You've learned how to earn money by doing jobs. You've learned how to split it into spend, save, share. You've learned waiting, interest, and borrowing costs. Now you get to learn something that makes a lot of economists sit up straight."

Leo sat up straight immediately, like his body did it automatically when it heard the word economists.

Dad said, "Starting something."

Mia felt a spark in her chest. Starting something sounded like a bigger version of earning a quarter for dishes. Not just doing a job someone else

invented. Making your own.

Mom pulled a blank sheet of paper from the drawer and slid it to the center of the table. "We're going to brainstorm your first business idea."

Leo's eyes widened so much Mia thought they might fall out. "Business," he whispered reverently.

Mia asked, "Like a lemonade stand?"

Dad nodded. "That's a classic example. But a business can be any small project where you create something people want and they choose to pay you for it."

Mia's mind went to her sketchbook goal immediately. Ten dollars. Smooth paper. Night sky cover. If she could earn faster, she could climb the mountain sooner.

Leo slapped the table gently, as if the table needed to wake up. "I want a business that sells marshmallows."

Mom didn't say no. She just asked the question that always turned Leo's ideas into real plans. "What value would you create?"

Leo frowned. "Value is... what people want."

Dad nodded. "And what would people be paying for?"

Leo thought. "The marshmallows."

Dad tilted his head. "If you buy marshmallows and sell the same marshmallows, what makes your stand different from a store?"

Leo stared at the paper. His brain was working. Finally he said, "I could toast them."

Mia laughed. "In the driveway?"

Leo brightened. "Yes. It will be an outdoor marshmallow experience."

Mom's eyes narrowed in the careful way. "With fire?"

Leo's brightness dimmed slightly. "Maybe not fire."

Dad leaned forward. "Leo, your idea has a seed in it. You're thinking about adding something. A service. A special experience. That can create

value.”

Mia looked at the blank paper. “So an idea needs something special?”

Dad nodded. “It needs a reason someone would choose you. It can be convenience. It can be quality. It can be creativity. It can be kindness. It can be a solution to a problem.”

Mia thought of problems she could solve. She liked organizing. She liked drawing. She liked making things neat and clear.

“I could make bookmarks,” she said slowly, surprising herself with how quickly the idea formed. “Pretty ones. For kids who like reading.”

Mom smiled. “That’s a real idea.”

Leo leaned in. “With dragons?”

Mia nodded. “Yes. Dragons, flowers, stars, pets. Whatever people like.”

Dad pointed to her. “That’s you using a skill to create something. That’s value creation.”

Mia’s brain ran ahead. If she made bookmarks, she’d need paper, maybe cardstock, maybe markers that didn’t bleed. That sounded like costs, which was a word they hadn’t said yet, but she could feel it coming like thunder in the distance.

Leo bounced in his seat. “I could do a car-washing business. But not the inside kind, because that was hard.”

Mom tilted her head. “Then what would you do?”

Leo thought fast. “I could do the outside. With soap. People like shiny cars.”

Dad nodded. “You learned something important today. Some jobs are harder than they look. A business idea has to fit your energy and your tools.”

Mia asked, “Does it have to be something outside?”

“No,” Mom said. “It can be inside. It can be making something, doing a service, helping people with something they don’t want to do, or helping them do something better.”

Dad picked up the marker and wrote at the top of the paper: Business Idea Brainstorm.

Then he drew three simple circles underneath, like the jar system but for starting things.

He labeled them: Skills, Tools, People.

Mia leaned forward. She liked diagrams. Diagrams made big ideas feel manageable.

Dad tapped the first circle. "Skills. What can you do well, or what do you want to practice?"

Mia answered quickly. "Drawing. Organizing. Being careful."

Leo said, "Running. Talking. Having ideas."

Mom nodded as if those were real skills. "Talking can be a business skill, especially if you're selling something."

Dad tapped the second circle. "Tools. What do you already have access to?"

Mia thought. "Paper. Markers. Scissors. Tape. A ruler."

Leo said, "Sponges. A bucket. Soap. The hose."

Mom added, "And adult supervision, if the job needs it."

Leo tried to look like he had been planning supervision all along.

Dad tapped the third circle. "People. Who might want what you can offer?"

Mia pictured her class. Lots of kids loved reading. Lots of kids liked cute supplies. "My classmates," she said. "And neighbors."

Leo said, "Neighbors with cars. Also Grandma."

Mia could already see how the circles overlapped. Skills plus tools plus people.

Dad drew a line connecting them. "When those three line up, you have a strong business idea."

Mom leaned back in her chair. “Now, one more question. This is important.”

Mia looked up. Leo looked up too.

Mom asked, “What is your goal for starting something? Is it to earn money for your save jar? Is it to share? Is it to learn?”

Mia felt her answer in her chest. “I want to earn money faster for my sketchbook,” she said. Then she added, because it mattered too, “And I want to get better at drawing.”

Leo said, “I want to earn money for my race car checkpoint. And also because business sounds fun.”

Dad nodded. “Great. You have goals. Now the next step is choosing one idea to test.”

Mia looked at the paper where Dad had written the circles. Bookmarks still felt right. They were small enough to start without fear, but real enough to sell.

Leo rocked in his chair. “I want to sell shiny cars.”

Mom held up a hand. “We’re going to pick one simple, safe business each. And we’ll test it like an experiment. Small first. Then bigger if it works.”

Dad capped the marker. “Tonight, your job is to choose your first business idea and describe it in one sentence.”

Leo asked, “One sentence?”

Dad nodded. “Clear ideas fit in one sentence.”

Mia took the marker and wrote her sentence carefully at the bottom of the page: I will make and sell handmade bookmarks with fun drawings for kids who like reading.

Leo grabbed the marker back and wrote, in large wobbly letters: I will wash cars to make them shiny for neighbors who want clean cars.

He added a small flaming race car drawing next to it, because Leo could not stop himself.

Mia read both sentences and felt something new and exciting settle into

place.

Jobs were earning from a menu.

But this was different.

This was earning from an idea that came from them.

Dad looked at their sentences and nodded. "Excellent. Next, we learn the part that turns ideas into real businesses: costs, prices, and profit."

Leo repeated the new words like they were a spell. "Costs. Prices. Profit."

Mia glanced at her save jar mountain in her mind and imagined a new path up it.

Not just waiting.

Not just earning quarters.

Starting something.

The next morning, Mia woke up with the same thought she'd had all week.

Sketchbook: \$9.99.

But now a new thought sat beside it, like a second jar on her dresser.

Bookmarks.

At breakfast, Dad was spreading peanut butter on toast with the calm focus of someone who was about to turn a fun idea into a real plan.

Leo was already talking fast, as if his mouth had been saving up words overnight. "I have decided my car wash will be called Leo's Extremely Shiny Car Experience."

Mom sipped her coffee. "That is a lot of words for a sign."

"It's marketing," Leo said importantly, though he had only learned the word marketing from a cereal commercial.

Mia slid into her chair and opened her notebook. She had drawn a few bookmark ideas last night: a dragon curled around the edge, a night-sky pattern like the sketchbook cover, a stack of books with smiling faces.

Drawing them made the goal feel closer, like she could pull it toward her with a pencil.

Dad set down his toast. "All right. You both have business ideas in one sentence. That's step one. Now we have to learn the difference between earning money and keeping money."

Leo froze. "Keeping money is my favorite."

Mom nodded. "Everyone's favorite. But businesses don't keep all the money they collect, because businesses have costs."

Mia's pencil paused. Costs. She remembered the word from last night, rolling out of Dad's mouth like it belonged to a machine.

Dad pulled a clean sheet of paper from the drawer and drew three boxes in a row. He labeled them carefully:

Cost  
Price  
Profit

Then, because he knew Leo, he drew a tiny line under profit like it was a treasure map.

Leo leaned in. "Profit is the treasure?"

"It can be," Dad said. "But only if you understand the first two boxes."

Mia nodded, already feeling her brain settle into its learning shape. This was like the jar system. Simple words, big meaning.

Dad tapped the first box. "Cost is what you have to use up, buy, or give in order to make your product or service."

Mom added, "Costs can be money, but they can also be supplies and time. For a business, time matters a lot."

Leo looked suspicious. "Are you going to make time be scarce again?"

Dad smiled. "Time is always scarce. But yes, it counts."

Mia thought of her bookmarks. "So paper is a cost."

Dad nodded. "Yes. Markers might be a cost. Laminating sheets if you use them. Ribbon if you add it. Even tape if you use it on packaging."

Mia's brain did a quick inventory. They had paper at home, but not thick cardstock. They had markers, but some were dried out. If she wanted the bookmarks to feel sturdy, she might need better supplies.

Leo waved a hand. "For my car wash, I have everything. We already have soap."

Mom's eyebrows rose. "Is the soap free?"

Leo opened his mouth, then closed it.

Dad pointed gently. "Even if you already have something at home, it still has a cost. You are using it up. If Mom and Dad have to replace it, that's still a cost for the family."

Leo frowned like the world had become slightly more complicated than he wanted. "So the soap has a cost because it disappears."

"Exactly," Mom said. "Also sponges wear out. Water costs money. And if you use towels, someone has to wash them."

Leo looked at Mia, offended. "Towels are a surprise cost."

Mia tried not to laugh. "Economics has a lot of surprise costs."

Dad tapped the second box. "Price is what you charge your customer."

Leo perked up. "I will charge one million dollars."

Mom didn't even blink. "Will anyone pay one million dollars for a kid car wash?"

Leo hesitated. "If the car is very dirty."

Dad chuckled. "Price is a choice, but it has to be connected to reality. People will only pay if they think it's worth it."

Mia said quietly, "Value."

Dad pointed at her. "Yes. Value. The customer decides if your price is worth it to them."

Mom leaned forward. "That's why you can't pick a price just because you want more money. You have to think about the customer and about what other options they have. Like doing it themselves."

Leo made a face. "Doing it themselves is a terrible option."

"Sometimes," Dad said, "but it's an option. Your business exists because you make it easier or better."

Mia stared at the three boxes. "So profit is... what's left?"

Dad tapped the third box. "Profit is what's left after you subtract costs from the money you bring in."

He wrote a simple sentence under the boxes:

Profit = Price minus Cost

Leo read it slowly, like it might bite. "So if I charge five dollars and the soap costs one dollar, my profit is four dollars."

"Close," Dad said. "But remember, it's not only soap. Let's do a more complete example."

Dad drew a small car next to Leo's name and started a list.

"Leo's car wash costs might include: soap, sponges, water, and your time."

Leo interrupted quickly. "My time is free."

Mom shook her head. "Your time is yours. If you spend an hour washing a car, you can't spend that hour playing, doing homework, or doing another job. That is opportunity cost."

Leo groaned. "Opportunity cost again."

Mia nodded, understanding. When she lent a ticket, she gave up a choice for a while. When she spent time on bookmarks, she gave up other things she could have done. The cost wasn't always coins. It was often time.

Dad said, "For now, we won't make you pay yourself for time. But we will still count it so you know if your business is a good deal for you."

That made Mia feel calmer. She liked numbers, but she didn't want a business to become a math monster.

Dad turned to Mia's idea. He drew a little rectangle with a tassel. "For bookmarks, costs might include: cardstock paper, markers, laminating,

scissors wear and tear, and maybe packaging like a little paper sleeve.”

Leo blinked. “Scissors wear and tear?”

Mom smiled. “Scissors don’t disappear, but tools get dull over time. For a kid business, we can keep it simple. But in real businesses, tools and machines are costs too.”

Mia pictured her marker tips getting softer with use. It made sense. Everything you used had a cost somewhere.

Dad held up a finger. “Now, there’s another word that matters.”

Mia leaned in.

Dad wrote it in the corner of the paper: Revenue.

Leo squinted. “Re-ve-nue.”

Dad nodded. “Revenue is the money you bring in from sales. If you sell ten bookmarks for one dollar each, your revenue is ten dollars.”

Mia’s brain immediately compared. Ten dollars revenue sounded like her sketchbook goal. But Dad had just warned them: revenue is not the same as profit.

Mom said, “A lot of people get excited when they hear how much money came in, but they forget how much went out.”

Leo made a small protective motion over his imaginary pile of money. “I would not forget.”

Mia glanced at him. Leo forgot his water bottle on the couch twice in one week. He could forget.

Dad said, “Let’s do a practice business together. Imagine Mia sells one bookmark for \$1.00.”

Mia sat a little straighter. One dollar sounded reasonable. It was small enough that classmates might buy it. But would it cover costs?

Dad continued, “Suppose the cardstock and ink for one bookmark costs 30 cents.”

Mia did the math quickly. “Then profit is 70 cents.”

Dad nodded. "That would be your profit before you decide what to do with it."

Leo leaned forward, interested again. "Before jars?"

Mom smiled. "Yes. Your business profit still gets split into spend, save, share, just like your other earnings. Your jars don't disappear just because you have a business."

Mia liked that. The jar system was a home base. Business was an adventure, but the jars were the map.

Dad said, "Now imagine instead you price it at 50 cents."

Leo gasped. "That's cheaper."

Mia did the math. "If it costs 30 cents and I charge 50 cents, profit is 20 cents."

Dad nodded. "Exactly. You might sell more because it's cheaper, but you earn less per bookmark. That's a trade-off."

Mia could feel her brain turning gears. Price wasn't just a number. It changed how many people might buy, and how much she'd keep.

Leo pointed at the profit box. "So profit is the point."

Mom shook her head gently. "Profit is one point. Another point is learning. Another point can be helping. Some businesses even choose to donate some profit."

Mia thought of her share jar. "Could I decide that part of my bookmark money goes to share?"

Dad smiled. "You could. That's a business choice."

Leo looked startled. "Even profit can be shared?"

Mom nodded. "Yes. Profit is what you control after costs are paid. It's your decision what to do with it."

Dad drew a tiny jar next to profit and labeled it "choices."

Then he looked at Leo. "Now let's do the car wash math in kid style. Suppose you charge five dollars per car."

Leo nodded, liking that number.

Dad continued, "Suppose the soap and sponge cost 50 cents per car, and you use two towels that have to be washed. Let's call towel washing another 50 cents per car."

Leo frowned. "Washing towels costs money?"

Mom said, "Water and detergent. Yes. Not a lot, but yes."

Dad wrote it down. "So costs per car might be \$1.00."

Leo brightened. "Then profit is four dollars."

Dad nodded. "If you wash one car, revenue is five dollars, profit is four dollars. If you wash three cars, revenue is fifteen dollars, profit is twelve dollars."

Leo's eyes widened at twelve dollars. That sounded like halfway to his race car. His brain began to run ahead, already planning a neighborhood empire.

Mia raised a hand slightly, like she was in class. "What if a cost is one-time, like buying a pack of cardstock, and then you can make lots of bookmarks from it?"

Dad pointed at her like she'd unlocked a level. "Excellent question. Some costs are per item, and some costs are starting costs."

Starting costs, Mia repeated in her head. That sounded like the first step of starting something.

Dad explained, "If you buy a pack of cardstock for five dollars and you can make twenty bookmarks, then the cost per bookmark from cardstock is about 25 cents, not five dollars. You spread the cost across the items."

Leo looked impressed. "Spreading costs sounds like peanut butter."

Mom laughed. "It's similar, actually. You don't put the whole jar on one bite."

Mia smiled, but her mind stayed focused. This made her bookmark idea feel real. She could calculate. She could plan. She could avoid the trap of thinking, I sold ten bookmarks so I have ten dollars, and then being surprised when she didn't.

Dad leaned back. “So here’s the big picture, economists. Costs are what you give up to make the thing. Price is what customers pay. Revenue is what comes in. Profit is what’s left. If you forget costs, your business can look successful while it’s actually losing money.”

Leo blinked hard. “A business can lose money while being busy?”

Mom nodded. “Yes. Busy is not the same as profitable.”

Mia thought about that quietly. She liked being busy. She liked projects. But she didn’t want a project that secretly drained her save jar mountain.

Dad pointed to both of them. “Tonight, you each have a new mission, not written on the fridge, but real. Estimate your costs and choose a starting price.”

Leo sat up. “I will choose five dollars.”

Dad held up a hand. “Not so fast. You also need to decide what kind of wash that price includes. Outside only? Wheels? Windows? And how long it will take.”

Leo’s mouth opened slightly. Service levels. That made sense. People needed to know what they were paying for.

Mia said, “And I need to figure out how much cardstock costs.”

Mom nodded. “We can look together. And remember: start small. Test your idea with a few sales first.”

Mia looked at the paper again: Cost, Price, Profit. Simple boxes. Big power.

Her sketchbook still felt like a mountain, but now she had a new kind of climbing tool.

Not just earning quarters from the menu.

Not just waiting.

A plan for making something people wanted, choosing a fair price, and understanding what she would actually keep.

Across the table, Leo was already practicing his sales voice. “Hello, neighbor. Would you like your car to be extremely shiny?”

Mom raised an eyebrow. "And will you mention the cost of towels?"

Leo paused. "No."

Dad laughed. "You don't have to mention towel costs. You just have to remember them."

Mia pictured herself handing a bookmark to a classmate, watching them smile, and knowing exactly where the money would go: some to cover supplies, and the rest to her jars. Spend, save, share. With profit in the middle like a new bridge.

She wrote in her notebook, carefully and clearly:

If I don't count costs, my business might be a busy mistake.

Then she added a second line, even smaller:

If I count costs, my business can be a plan.

Saturday morning arrived with the kind of bright sunshine that made the whole neighborhood feel like it had already had breakfast.

Mia stood at her dresser and looked at her jars the way she looked at her homework before packing her backpack: checking the plan before the day could surprise her.

Spend. Save. Share.

Then she looked at her two-week calendar on the fridge in her mind, the mountains she'd drawn, and the goal written at the top: Save three dollars in fourteen days. Sketchbook mountain.

In the hallway, Leo shouted, "Today is business day!"

Mia walked into the kitchen and found Dad at the table with a pencil, a ruler, and a sheet of paper that looked suspiciously like another mission sheet. Mom was rinsing a bowl of grapes. The strawberry magnet on the fridge held the family dashboard steady, as if it was supervising.

Dad slid the paper toward them. "Mission: Run a stand or sale."

Leo climbed into his chair so fast his socks squeaked against the floor. "Stand!" he declared. "Like a lemonade stand."

Mom turned off the faucet. "Not lemonade today. We're doing safe,

simple, and doable.”

Leo nodded seriously. “Safe. Simple. Extremely shiny.”

Mia sat down and leaned in. The mission sheet had steps, just like the jar mission, but the words felt bigger.

Step 1: Choose your product or service.

Step 2: List your costs.

Step 3: Choose your price.

Step 4: Make a sign.

Step 5: Run your stand or sale for one hour.

Step 6: Count revenue.

Step 7: Subtract costs.

Step 8: Split profit into jars.

Step 9: Write what you learned.

Mia’s brain liked the order. It made starting something feel less like a wild idea and more like a path.

Dad tapped Step 1. “You already chose. Mia: handmade bookmarks. Leo: car wash service.”

Leo raised his hand. “I would like to add that it is not a normal car wash. It is an experience.”

Mom held up a grape. “You may add that on your sign, as long as it still fits.”

Leo looked offended by the size of signs, but he accepted the grape and ate it with business seriousness.

Dad tapped Step 2. “Costs. Let’s do this like economists.”

Mia pulled out her notebook. Last night, she and Mom had looked up cardstock online and then found a pack in the craft drawer that Mom had forgotten they owned. It wasn’t a full pack, but it was enough for a test run.

Mia said, “I’m using cardstock we already have. But it still counts as a cost because we’re using it up.”

Dad nodded. “Excellent. How much will you use today?”

Mia had measured carefully with a ruler. “I can make eight bookmarks from what we have without wasting paper.”

Mom set a small stack of cardstock on the table. "Eight is a good test size."

Mia felt relief. Eight was not too many. Eight was not scary.

Dad wrote on the mission sheet. "Materials used today: cardstock for 8 bookmarks."

Leo pointed at the paper. "Write mine too. Soap. Sponge. Towel. Water."

Mom cleared her throat. "And what else?"

Leo hesitated. "Time."

Dad smiled. "We'll track time. We won't subtract it like money today, but we will notice it."

Leo nodded like time was an annoying employee he still had to manage.

Dad tapped Step 3. "Price."

Mia had thought hard about this. If she charged too much, nobody would buy. If she charged too little, she'd barely have profit and might not be able to replace supplies later.

"I want to charge one dollar per bookmark," Mia said.

Leo whistled like one dollar was a grown-up number.

Dad nodded. "Clear and simple. Leo, what about your car wash?"

Leo sat taller. "Five dollars per car."

Mom crossed her arms. "What does five dollars include?"

Leo blinked. He had not wanted to do the details part.

Dad waited. Dad's waiting face was calm and patient, which made it harder to escape.

Leo tried again. "Outside wash. Windows. And... a friendly greeting."

Mia said, "Does it include wheels?"

Leo frowned. "Wheels are... advanced."

Mom nodded. "Then don't promise wheels. Just promise what you can do done well."

Leo looked relieved to have permission not to be perfect. "Outside wash and windows," he said firmly. "No wheels."

Dad wrote it down. "Good. That's your service level."

Dad pointed to Step 4. "Signs. Mia, you're doing a sale. Leo, you're doing a stand in the driveway. But you're doing it together so we can supervise and so you can share customers instead of competing."

Leo grinned. "We are a business district."

Mia took a sheet of poster paper and a marker. Her letters were careful and readable, like her jar labels.

Handmade Bookmarks  
\$1 each  
Choose your design

Then she added smaller words at the bottom because she liked clarity:  
Made by Mia.

Leo grabbed another poster paper and wrote in huge wobbly letters:

LEO'S EXTREMELY SHINY CAR EXPERIENCE

He paused. The sign was already half full.

Mom leaned over. "Now add the important part."

Leo squeezed the rest in underneath:

Outside wash and windows  
\$5

Then, because he could not stop himself, he drew a flaming race car jumping over a puddle.

Dad nodded at both signs. "Excellent. Now Step 5: run your stand or sale for one hour."

Mia's stomach fluttered. One hour sounded short and long at the same time. Short enough that it would end. Long enough that someone might

actually come.

Mom handed Mia a small shoebox lid. "This will be your cash tray. Keep money visible and together. Like the landing pad, but for the stand."

Dad gave Leo a bucket with soapy water and a sponge. "And you do not start until someone says yes and you agree on the price. No surprise washing."

Leo nodded. "No surprise washing. Surprise washing sounds like borrowing time without asking."

Mia shot him a look. "That's actually true."

Dad looked pleased. "It is true. Your business is a set of agreements."

They set up at the end of the driveway. Mia had a small table with her eight bookmarks laid out in neat rows. She had made designs ahead of time: dragons, stars, flowers, book stacks, and one night-sky pattern that made her think of the sketchbook cover.

Leo stood beside the bucket like a tiny employee ready for his first shift. His sign leaned against a chair. Mom sat on the porch steps with a timer, and Dad stood near the garage, arms folded, supervising without hovering.

The first few minutes felt quiet enough that Mia could hear the trees moving.

Leo whispered, "What if nobody comes?"

Mia whispered back, "Then we learn something."

Leo looked like he didn't want learning as the only reward.

Then Mr. Patel from next door walked his dog past their driveway and slowed down.

"What's this?" he asked, smiling.

Leo sprang forward. "Hello, neighbor! Would you like your car to be extremely shiny?"

Mr. Patel chuckled. "My car is not extremely dirty."

Leo nodded. "That is okay. I can still make it shiny."

Mia held her breath. This was the part where price met reality.

Mr. Patel looked at the sign. "Five dollars, huh?"

Leo glanced at Dad, then back at Mr. Patel. "Outside and windows," he said quickly, remembering the service level. "No wheels."

Mr. Patel nodded thoughtfully. "That seems fair. But not today. I'm just walking the dog."

Leo's shoulders dipped.

Mr. Patel turned to Mia's table. "Bookmarks?"

Mia lifted her chin. "One dollar each. You can choose a design."

Mr. Patel picked up the dragon one and turned it over carefully as if it were a real store product. "You drew this?"

Mia nodded. "Yes."

He smiled. "I'll take it. My niece loves dragons."

Mia's heart did a small leap. Her first customer.

Mr. Patel handed her a dollar bill.

Mia placed it in the shoebox lid carefully. "Thank you," she said, and she meant it.

Mr. Patel waved and continued down the sidewalk, the dog trotting like it approved of business.

Leo stared at the dollar in the tray. "We have revenue," he whispered reverently.

Mia tried to stay calm, but inside she felt like a flag had been planted on her mountain.

A few minutes later, a car pulled into the driveway across the street. Mrs. Gomez stepped out with a grocery bag and paused when she saw the signs.

"Are you really washing cars?" she asked.

Leo nodded, suddenly professional. "Yes, ma'am. Outside and windows. Five dollars."

Mrs. Gomez tilted her head. "How long will it take?"

Leo looked at Dad again. Dad didn't answer. He just lifted his eyebrows like, Think.

Leo said, "About fifteen minutes."

Mia's eyes widened. That sounded optimistic.

Mom called from the porch steps, "If you do it done well."

Leo swallowed. "Done well," he agreed.

Mrs. Gomez nodded. "All right. My car could use it."

Leo beamed. "Customer!"

He grabbed the sponge and started carefully, just like he had cleaned the inside of the car to pay back his ticket debt. He didn't splash wildly. He didn't race. He worked in sections, scrubbing, rinsing, wiping windows with a towel.

Mia watched him for a second, surprised again. Borrowing had taught him what promises weighed. Business was teaching him what quality meant.

Two more people stopped by during the hour. One neighbor bought two bookmarks. Another bought one and asked Mia if she could make a cat design next time.

"Custom order?" Dad murmured, amused.

Mia's brain lit up. Custom sounded like value.

By the time Mom's timer beeped, Leo had washed one car done well and earned five dollars. Mia had sold four bookmarks and earned four dollars.

Dad called, "Stand closed," like it was a real store.

Leo leaned on his sponge like a tired athlete. "That was... work."

Mom nodded. "Yes. Value takes effort."

They carried everything back inside and sat at the kitchen table for Step

6: count revenue.

Mia stacked the bills and coins from her tray. "Four dollars," she said.

Leo dumped his five dollars on the table with a proud clink.

Dad nodded. "Now Step 7: subtract costs."

Mia's stomach tightened slightly. This was the part that made business real.

Mom held up the cardstock stack. "You used four bookmarks worth of cardstock today, because you sold four. You also used marker ink, but we'll keep it simple. Let's estimate material cost at 25 cents per bookmark."

Mia did the math. "That's one dollar of costs."

Dad wrote it down. "Revenue four dollars. Costs one dollar. Profit three dollars."

Mia's heart thumped. Profit: three dollars. That was her entire two-week save-up challenge goal, earned in one hour, before jar splitting.

Leo leaned in. "Do mine!"

Dad nodded. "Leo: revenue five dollars. Costs?"

Mom said, "We'll estimate soap, sponge wear, water, and towel washing at one dollar total for that car."

Leo frowned but accepted it. "So profit is four dollars."

Dad nodded. "Right."

Leo's eyes widened. "Four dollars profit!"

Mia looked at her share jar in her mind. Profit meant choices.

Dad tapped Step 8. "Split profit into jars."

Mia took a breath. Fifty percent save, forty percent spend, ten percent share. Her habit split.

Three dollars profit meant: \$1.50 save, \$1.20 spend, \$0.30 share.

But the coins and bills didn't split easily into exact pieces. Mia remembered Mom's rule: do your best and adjust next time.

Mia counted out what she could: one dollar and fifty cents for Save, one dollar for Spend, and fifty cents for Share, deciding she would correct the extra twenty cents next time by putting a little more into Save and a little less into Spend.

Dad nodded. "Good. You're keeping the habit."

Leo split his four dollars: two dollars to Save, one dollar and fifty cents to Spend, and fifty cents to Share, because he liked round numbers and also because he wanted people to say, "Wow, Leo, what a thoughtful person," even if Mom said sharing wasn't a performance.

Mia carried her portions to her jars on her dresser and dropped them in.

Clink. Clink. Clink.

Her save jar sounded heavier, and the sound made her chest feel steady.

In the kitchen, Dad pointed to Step 9. "Write what you learned."

Mia wrote carefully in her notebook.

I learned that revenue is not profit.

I learned that pricing simple helps customers decide.

I learned people like choosing designs, and someone asked for a custom cat.

Leo wrote on his paper in enormous letters:

I learned washing cars is harder than it looks.

I learned windows take time.

I learned I can do work done well and get paid.

Then he added a smaller line, which surprised Mia:

I learned customers trust you when you tell the truth about what you will do.

Mom read that last line and nodded once, like she was proud in the quiet way that didn't make it embarrassing.

Dad gathered the papers and set them under the strawberry magnet on the fridge, right beside the calendars, like this new mission belonged to

the system too.

Mia stood back and looked at the dashboard: jobs, jars, waiting challenge, and now business notes.

She thought of the sketchbook again, the night-sky cover and the smooth pages. The mountain still existed, but now it had a new trail.

Not just waiting.

Not just earning coins from the menu.

Creating value, setting a price, counting costs, and keeping promises.

On the way down the hall, Leo nudged Mia with his elbow. "Business district again next weekend?" he asked.

Mia glanced at her save jar, coins glinting at the bottom like steps.

"Yes," she said. "But next time, we plan even better."

Leo nodded, already imagining shinier cars, bigger signs, and maybe, somehow, marshmallows that did not destroy his future.

Mia smiled to herself.

Starting something wasn't a magic trick.

It was a set of choices that could actually move you forward.

## Chapter 8: Let's Make a Deal

The week after their first business Saturday, something interesting happened to Mia's brain.

It started seeing deals everywhere.

Not just money deals like "five dollars for a car wash" or "one dollar for a bookmark." Smaller deals too. Like trading seats at the table so Leo could be farther from Dad's "no elbows" rule. Like swapping chores so Mia could do the organizing job she liked and Leo could do the louder jobs that involved movement.

On Wednesday after school, Mia sat at the kitchen table making three new bookmarks for the "custom cat" request. She didn't want to waste cardstock, so she traced the bookmark shape carefully with a ruler and cut slowly. Clean edges felt like respect.

Leo burst in, backpack first, face second.

"Business district report," he announced.

Mom looked up from slicing carrots. "Report."

Leo slid into a chair. "Mrs. Gomez said her car still looks shiny. Mr. Patel's niece loves the dragon bookmark."

Mia smiled without looking up. Hearing that made her feel taller somehow, like her drawings had grown legs and walked into someone else's life.

Dad came in from the hallway and stuck the strawberry magnet back in place where it had drifted down the fridge a little. Their dashboard was getting heavy: job menu, two-week calendars, business notes. It was like their family had turned into a tiny economy with paperwork.

Dad glanced at Mia's bookmarks. "Getting ready for another sale?"

Mia nodded. "I'm making a few more designs. And I'm saving the scraps for smaller ones."

Leo leaned closer. "Scrap bookmarks?"

"Mini bookmarks," Mia corrected. "Some people like small ones."

Mom nodded. "That's good. Different sizes. Different customers."

Leo tapped the table. "I have a business idea too."

Dad raised an eyebrow. "Another one?"

Leo nodded solemnly. "A better one. One that does not involve towels."

Mia finally looked up. "What is it?"

Leo lowered his voice like he was about to tell a secret. "Trading."

Mia blinked. "Trading what?"

Leo opened his backpack and pulled out a small plastic dinosaur. Not one of his favorites, but not one he hated either. It was the kind of toy that ended up under the couch and then returned months later like it had been on vacation.

"I want the green soccer pencil topper," Leo said. "Ben in my class has it. He said he might trade."

Mia understood immediately why Leo's brain had grabbed onto this. Trading felt like a way to get something without waiting for money, without counting costs, without doing laundry-vacuum jobs.

Mom set the carrots down. "Trading is real economics," she said. "But it still has rules."

Leo pointed. "I can do rules."

Mia set her scissors down and turned her chair slightly. She could feel a lesson approaching, and she liked lessons when they clicked into the system.

Dad pulled out a chair and sat. "All right. Let's talk about the art of trading."

Leo hugged the dinosaur. "Art?"

Dad nodded. "Because trading is not only numbers. It's people. Feelings. Fairness. And trust."

Mia remembered the borrow-and-return game, the check marks and deadlines and how trust felt like something you could accidentally dent.

Dad continued, "Trading is when two people swap things they own. The goal is for both people to feel like they got something they want more than what they gave up."

Leo frowned. "But if both people win, how is that possible? Doesn't someone have to lose?"

Mia paused, because she'd thought that once too, when she was younger and trading felt like tug-of-war.

Dad shook his head. "This is one of the most surprising parts of economics. Both people can win because value is not the same for everyone."

Mom added, "Different people want different things."

Mia nodded slowly. She pictured the school store. Leo valued marshmallows very, very highly. Mia valued smooth sketchbook paper. Asha valued glitter pens. Same store. Different brains.

Dad pointed at Leo's dinosaur. "Leo, how much do you want that soccer pencil topper?"

Leo's face became serious. "A lot."

Dad asked, "How much do you care about this dinosaur?"

Leo looked down at it. "Medium."

Mom smiled. "So for you, trading the dinosaur for the topper could feel like a win. You give up something you value medium, and you get something you value a lot."

Leo looked hopeful. "Yes."

Dad leaned forward. "But it only works if Ben feels the opposite. Ben has to value the dinosaur more than the topper."

Mia said, "Maybe Ben likes dinosaurs."

Leo nodded. "Ben likes dinosaurs. He roars quietly during reading time."

Mom raised an eyebrow. "Quiet roaring sounds like Ben has self-control."

Leo sighed. "Some people are blessed."

Dad smiled. "Now here's the important part. The trade has to be voluntary."

Mia repeated the word in her head. Voluntary meant you choose it. Like choosing later on purpose. Like lending only if you say yes.

Dad continued, "No forcing. No tricking. No pretending something is true when it's not. And no pressure that makes someone feel cornered."

Leo clutched the dinosaur tighter. "But what if Ben says no?"

Mom said, "Then you don't trade. You can ask, you can offer, but he gets to decide."

Leo looked offended by reality, but he nodded.

Mia asked, "Is trading like buying, but without money?"

Dad nodded. "That's a good way to think of it. Money is a tool that makes trading easier because it gives us a common way to compare. But trading can happen without money when both sides have something the other side wants."

Leo held up the dinosaur again like evidence. "I have something."

Dad held up a finger. "Maybe. But be careful. Just because you have something doesn't mean it's what Ben wants."

Mia felt that. She'd learned it in business. You could make a product you loved, but customers still chose.

Dad looked at Mia. "Mia, have you ever traded something at school?"

Mia thought. "I traded my extra purple highlighter for Asha's gel pen once. I liked her gel pen more than the highlighter, and she liked the highlighter more because she uses purple for headings."

Mom nodded. "That's a win-win trade."

Leo's eyes widened. "So you traded and nobody cried?"

Mia gave him a look. "Yes. Because we both wanted it."

Dad pointed at Mia. "Notice something. The items weren't equal in some official way. But they were equal enough for the people trading."

Mia glanced at Leo. "So fairness is... how it feels to both people?"

Dad nodded. "Fairness in trading is about consent and honesty, not about making every trade identical for everyone."

Mom added, "And there's another rule that keeps trades fair. You must own what you're trading."

Leo looked confused. "Of course I own it."

Mom asked, "Does it belong to you, or is it the kind of toy that floats around the house and could be someone else's?"

Leo stared at the dinosaur. His cheeks pinked. "It is mine."

Dad's eyes narrowed slightly, not angry. Just checking. "Are you sure?"

Leo hesitated. Mia could see his brain searching through memory like a messy drawer.

Then Leo admitted, "It might be... family dinosaur."

Mom nodded calmly. "Then you don't trade it. You can only trade what is yours to trade. Otherwise you're not making a deal. You're borrowing without asking."

Mia felt a small jolt. Borrowing without asking wasn't borrowing. It was taking.

Leo sighed and put the dinosaur back into his backpack slowly, like it had been demoted. "Fine. I will find a real mine item."

Dad said, "Good. Now let's talk about what makes trading an art."

Mia leaned in again. Dad's lessons usually had a simple tool at the center.

Dad held up two fingers. "First: ask questions."

Leo blinked. "Questions?"

Dad nodded. "Instead of guessing what Ben wants, ask him. 'What kinds of things do you like?' 'Are you saving for something?' 'What would you trade for the topper?'"

Mia smiled. That sounded like customer research, except with toys

instead of money.

Mom added, "Good traders listen more than they talk."

Leo looked shocked. "But talking is my gift."

Dad said, "Use your gift wisely."

Mia asked, "What's the second thing?"

Dad held up the next finger. "Second: be clear."

"Clear like a sign," Mia said.

"Yes," Dad replied. "Say exactly what you're offering and what you're asking for. And make sure both people agree before you swap."

Mom leaned on the counter. "And here's a small but important rule. No changing the deal after the trade."

Leo frowned. "Like, 'Actually I want it back'?"

Dad nodded. "Exactly. Once you trade, it's done. That's why you think first."

Mia thought of her jars. Thinking first was basically her hobby.

Leo shifted in his seat. "But what if I trade and then I feel sad?"

Mom said gently, "That's why trading is an art. You try to notice your feelings before you make the deal. And you can start with small trades while you learn."

Dad reached for a scrap paper and drew two simple faces, like he had in the borrowing lesson. Under one, he wrote "You." Under the other, "Them."

He drew two thought bubbles.

"In your thought bubble," he said, "is 'Do I want what I'm getting more than what I'm giving?'"

Mia nodded.

"In their thought bubble," he continued, "is the same question. A trade works when both bubbles say yes."

Leo leaned forward, staring at the bubbles like they were a magic trick explained. "So I can't just think about my bubble."

Dad shook his head. "If you only think about your bubble, you might pressure someone into a trade they regret. That hurts trust. And trust is worth more than a pencil topper."

Leo went quiet. That sentence hit him the way "I won't lend again" had hit him at the school store.

Mia watched him and felt a new connection form in her own mind.

Business had taught them about costs and profit.

Borrowing had taught them about promises and reputation.

Trading, she realized, was going to teach them something about other people's brains.

Dad stood and tapped the fridge lightly near the strawberry magnet. "Tomorrow, you'll see this in action. Deals are everywhere. And when you learn to make fair ones, you don't just get stuff. You get better at being someone people want to trade with."

Leo looked up. "Because I'm honest and clear and I don't use family dinosaurs."

Mom smiled. "Exactly."

Mia picked up her scissors again, but her thoughts stayed on the idea of bubbles.

Two people. Two choices.

A deal wasn't a trick.

A deal was a careful match between what you have and what someone else wants, with fairness holding it together like glue.

And Mia had a feeling that the next mission would involve more than one pencil topper.

On Thursday morning, Mia walked to school with her backpack bouncing lightly and a new bookmark tucked into the front pocket like a tiny secret.

It was the custom cat design. The cat looked like it was sitting on a stack of books, tail curled neatly around the edge. Mia had drawn it carefully the night before, saving the cardstock scraps the way Mom had suggested. Scraps felt like hidden profit.

Leo trotted beside her, swinging his backpack like it was a briefcase. He was unusually focused for someone who had once tried to pay for something with a button and confidence.

“I will make a fair trade today,” he announced.

Mia glanced at him. “With Ben?”

Leo nodded. “For the soccer pencil topper.”

Mia waited. “And what are you trading?”

Leo patted his backpack. “Something that is mine. A real mine item. Not a family dinosaur.”

Mia’s mouth twitched. “Good.”

At the corner, Asha joined them, walking fast like she always did, as if she was trying to arrive early enough to control the day.

Leo blurted, “Asha, do you know how to make a deal where everyone wins?”

Asha looked impressed and suspicious at the same time. “That depends. Are you trying to trade fairly or trying to win so hard the other person cries?”

Leo looked offended. “I do not want tears. Tears cost reputation.”

Mia nodded. “We learned that.”

Asha’s eyes flicked to Mia’s front pocket. “Is that a new bookmark?”

Mia pulled it out and handed it over carefully. “Custom cat.”

Asha smiled. “That is actually adorable. You could trade those too.”

Mia blinked. “Trade bookmarks?”

Asha shrugged. “Some kids don’t have money, or they don’t want to spend it. But they might trade something else. Trading is like another

kind of buying.”

Mia hadn't thought of that. Her brain filed it under Useful Idea.

When they got to class, the room buzzed with the usual morning noise: chairs scraping, pencils tapping, someone whispering dramatically about a quiz.

Mia sat down and started taking out her supplies. She felt steadier than she used to. The jars, the business mission, the two-week calendar on the fridge back home, it all made her feel like she wasn't just floating through days. She had plans.

Across the room, Leo spotted Ben.

Ben was standing by his desk with a book open, quietly roaring under his breath like the roar was trapped inside him and needed a small escape. On Ben's pencil was the green soccer topper, bright as a tiny field.

Leo took a breath the way Dad did before he explained something important. Then he marched over.

Mia watched, because watching Leo attempt diplomacy was like watching a squirrel attempt chess. Sometimes it surprised you.

Leo didn't grab. He didn't demand. He didn't say “Please please please” in a way that made teachers sigh.

He said, clearly, “Ben, can I ask you a trade question?”

Ben looked up. “Sure.”

Leo remembered the thought bubbles Dad had drawn. Ask questions. Be clear.

“What kinds of things do you like?” Leo asked.

Ben's face stayed calm, but his eyes warmed a little. “Dinosaurs. Soccer. And those gummy worms that are not actually worms.”

Leo nodded respectfully. “Same.”

Ben added, “And I like drawing. But I'm not good at it.”

Leo's eyes flicked toward Mia for half a second, as if his brain was considering outsourcing.

Mia pretended she was not watching, which was a polite lie.

Leo continued. "Would you ever trade your soccer topper?"

Ben looked down at it and touched it like he was checking that it was still his. "Maybe. But I like it."

Leo nodded. "That makes sense. What would make you say yes?"

Ben thought, not too long, not too short. "I don't know. Something I like more."

Leo opened his backpack and pulled out his offering.

It was a small pack of dinosaur stickers. Not a huge pack. Not shiny new. But still good. The kind you could put on a notebook and feel like your notebook had been upgraded.

"These are mine," Leo said quickly, because he knew that part mattered now. "I got them in my birthday bag and I didn't use them."

Ben leaned closer. His eyes widened, but he didn't grab them either. He just looked. "Those are cool."

Leo felt the momentum and nearly sprinted, but he caught himself. He held the pack out flat so Ben could see it clearly, like a sign.

"I will trade you this pack," Leo said, "for the soccer topper."

Ben hesitated. Mia could almost see the thought bubble over his head: Do I want the stickers more than the topper?

Ben said slowly, "How many stickers?"

Leo flipped the pack over. "Twenty."

Ben's eyebrows rose. "Twenty is a lot."

Leo nodded. "Yes. But I want the topper a lot."

Ben looked down at his pencil again. "I still like the topper."

Leo's shoulders dipped, but he didn't push. He didn't try to make Ben feel bad. He just waited, which was new.

Ben added, "But I also really want dinosaur stickers."

Leo's face brightened too fast, like a light flicking on. "So is it a yes?"

Ben chewed his lip. "Maybe. But I want to be sure it's fair."

Mia felt a quiet jolt in her chest. Fair. Ben cared about fairness, not just wanting.

Asha, sitting nearby, leaned over and said in a low voice, "If you're not sure, you can make the trade smaller."

Leo blinked. Smaller trade. That was a good tool.

Leo said to Ben, "What if I trade you ten stickers for the topper?"

Ben's face changed immediately. He looked relieved, like the smaller choice was easier to decide.

But then Ben shook his head. "I don't want half a pack."

Leo's brain spun. Then he said, "Okay. What if I trade you the full pack, but you trade me the topper and one other small thing you don't want much. Then it's more equal."

Mia's eyebrows rose. Leo had just invented balancing. He was trying to make both thought bubbles say yes.

Ben looked around his desk and pulled out a small eraser shaped like a taco. The taco eraser was slightly smudged, like it had worked hard in its life.

"I don't care about this taco that much," Ben said. "You can have it too."

Leo stared at it. Leo did not care about tacos as office supplies, but he understood what Ben was doing. Ben was adding something to make the trade feel fair.

Leo nodded solemnly. "I accept the taco."

Then Ben said, "But one more rule."

Leo froze. "Rules are okay."

Ben said, "We trade and then we don't trade back later. No regrets trading back."

Leo swallowed. Dad's sentence appeared in his head: no changing the deal after the trade.

"Agreed," Leo said. "No trade-backs."

Ben held up his pencil with the topper. Leo held up the sticker pack.

They looked at each other for one second longer, and then they swapped.

It was quiet. No fireworks. No teacher alarm. Just two kids trading because the trade made sense to both of them.

Leo returned to his seat, holding the pencil topper like it was a medal. The taco eraser sat in his other hand, confused but included.

Mia leaned toward him. "Did everyone win?"

Leo nodded slowly, almost surprised by the feeling. "Ben won because he wanted dinosaur stickers more than the topper," he whispered. "And I won because I wanted the topper more than the stickers."

Asha leaned over. "That's the win-win part. Different people value things differently."

Mia watched Ben across the room carefully peel a dinosaur sticker and place it on his notebook with a satisfied little smile. Ben looked happy. Not tricked. Not pressured. Happy.

That mattered.

At lunch, the trading idea spread the way fun spreads.

Someone traded apple slices for pretzels. Someone traded a purple mechanical pencil for a fancy eraser. Mia saw two kids almost trade seats until one of them said, "Actually, never mind," and the other said, "Okay," without making it dramatic.

Mia found herself thinking about the invisible rules that made all of it work.

Voluntary. Honest. Clear.

But she also noticed something else.

Sometimes a trade didn't work because the deal wasn't fair enough for

one person, or because one person didn't want to trade at all. And when kids respected that, the day stayed peaceful.

When kids didn't respect it, things got messy fast.

At the end of lunch, Leo strutted over to Mia like a person with a successful business merger.

"I did it," he said.

Mia nodded. "You did."

Leo held up the taco eraser. "I also own a taco now."

Asha laughed. "So what did you learn from your great economic adventure?"

Leo thought. This time he didn't answer instantly. He actually paused like he was checking his brain.

"I learned," Leo said slowly, "that a fair trade is not about the objects being the same. It's about the people feeling the same."

Mia nodded. "Both thought bubbles say yes."

Leo pointed at her. "Yes. And also, if you push someone, it stops being a deal and starts being... a bad feeling."

Asha nodded. "Pressure is like hidden cost."

Mia felt her brain click again. Hidden cost. Like towel washing. Like opportunity cost. Like worry.

Leo looked down at the soccer topper, then up at Mia. "Also, I learned it helps to have choices."

Mia understood. If Leo had only one thing to offer, and Ben didn't want it, the trade would fail. But with options, he could adjust.

Asha said, "That's why money is powerful. It gives you more options. But trades can still work if you find a good match."

Mia thought of her bookmarks again. She thought of kids who might not have money but might have something else they could trade. She imagined a bookmark traded for a cool pen, or for a small sketch pad, or even for help with something she didn't like, like cleaning out a desk.

Deals were everywhere, just like Dad had said.

On the walk home, Leo kept glancing at his pencil as if it might vanish.

Mia asked, "Do you regret it?"

Leo shook his head firmly. "No. Because I chose it. Ben chose it too. We both agreed."

Then he added, quieter, "Also, I did not borrow it. I don't owe anyone. It feels light."

Mia smiled, because that was the part grown-ups didn't always say out loud.

Owing felt heavy.

A fair trade, done right, felt like balance.

When they got home, Mom looked up from the counter. "How did Deal Day go?"

Leo held up his pencil like a trophy. "I made a fair swap."

Mom's eyes flicked to Mia. "Was it fair?"

Mia nodded. "Both kids were happy. No pressure. Clear agreement. No trade-backs."

Dad, walking in with the mail, raised his eyebrows. "Look at that. A deal where everyone can win."

Leo said proudly, "I am becoming a person people can trade with."

Dad nodded once, pleased. "That's a powerful skill. Because the best deals aren't the ones where someone loses. The best deals are the ones where trust gets stronger."

Mia thought about Ben placing that sticker on his notebook, smiling. She thought about Leo's lighter face when he said he didn't owe anyone.

Fair swaps didn't just move stuff around.

They moved relationships in a good direction.

And Mia had a feeling that the next mission would give them a chance to practice that on purpose, with more than just one pencil topper and one pack of stickers.

On Friday afternoon, Mia found Dad at the kitchen table with the same look he got when a lesson was about to become an event.

The strawberry magnet was still doing its job on the fridge, holding up the family dashboard: the job menu, the two-week calendars with Mia's mountains and Leo's flaming race cars, and the business notes from last Saturday's stand.

Mom was folding laundry on the couch, tossing socks into piles like she had a system even when she pretended she didn't.

Leo barged in waving his pencil like it was a flag. The green soccer topper bobbed on the end.

"Mom," he announced, "I made a fair swap and nobody cried."

Mom didn't even look surprised. "That's a strong sign of success."

Mia slid into her chair and set her backpack down. "Asha said pressure is like a hidden cost."

Dad nodded, pleased. "Yes. And today's mission is going to test that idea."

Leo squinted. "A mission?"

Dad pulled out a sheet of paper and set it in the middle of the table. He wrote one big phrase at the top in calm, readable letters: Swap Market.

Mia's brain perked up. Market sounded like business. But swap sounded like no money.

Dad drew three short bullet points underneath.

"Rule one," he said, tapping the paper. "You can only trade what you own."

Leo nodded quickly. "No family dinosaur."

Mom called from the couch, "The family dinosaur appreciates being remembered."

Dad continued. "Rule two: every trade must be clear and voluntary. Both people say yes. No begging. No guilt-trips. No 'but I already told everyone I would get it.'"

Leo raised a hand. "What about dramatic sighing?"

Mom looked up. "Dramatic sighing counts as pressure."

Leo lowered his hand, offended.

Dad held up a third finger. "Rule three: you can always say no. Saying no is allowed and respected."

Mia liked that rule. It made the whole idea feel safer, like there were guardrails.

Dad leaned back. "Here's the mission. This weekend, you two will host a mini swap market with friends. You'll practice fair trading on purpose."

Leo's eyes widened. "At our house?"

Mom nodded. "On the driveway. Like your business district. But this time, no money. Just deals."

Mia pictured a table full of random kid items and Leo making announcements like a tiny mayor. It sounded chaotic.

Then she pictured it with rules and signs and clear agreements. That sounded... possible.

Dad slid the paper toward them. "Step one: choose five items you are willing to trade."

Leo said instantly, "I choose my old race car."

Dad's eyebrows rose. "Your old race car that you still sleep next to sometimes?"

Leo paused. His face shifted through a fast set of emotions: generosity, ambition, then reality.

"I choose," he corrected, "a different item."

Mia smiled into her sleeve.

Dad pointed at Mia. "Mia, you choose too. Remember: only items you

truly own, and only items you would actually be okay letting go of.”

Mia thought carefully. Trading wasn’t like business. She wouldn’t be earning new money for her sketchbook. But she could gain things she would otherwise buy later, which could protect her spend jar.

That was still economics.

“I could trade some bookmarks,” she said slowly. “Not my sold ones, obviously. But I could make a few special swap ones.”

Mom nodded. “That’s smart. You’re creating value for the swap market.”

Leo leaned forward. “But doesn’t that mean you are turning time into trade stuff?”

Mia blinked. “Yes.”

Dad smiled. “Look at you using the time lesson.”

Mia continued, “And I could trade a few things from my desk. Like the sparkly erasers I never use.”

Mom said, “As long as you’re sure you won’t miss them.”

Mia nodded. She was sure. They were the kind of items that looked exciting once and then became clutter.

Leo said, “I will trade... my dinosaur stickers.”

Mia stared at him. “But you traded those already.”

Leo looked proud. “Yes. And now I understand scarcity.”

Dad laughed. “You cannot trade what you don’t have.”

Leo sighed. “Fine. I will trade something else.”

By Friday night, both kids had created small “trade piles” on the living room floor.

Mia’s pile was neat: three unused sparkly erasers, a mini notebook she’d gotten as a party favor, two pencil toppers she didn’t like, and three handmade bookmarks she’d made specially for swapping. One had a night-sky pattern. One had a dragon curled around the edge. One had a stack of books with a tiny cat perched on top like a librarian.

Leo's pile looked like a garage sale that had been attacked by enthusiasm: a small puzzle missing one piece, two action figures he'd outgrown, a plastic slinky, a bag of marbles, and a toy helicopter with one slightly bent blade.

Dad crouched beside Leo's pile. "Do you actually want to trade the helicopter?"

Leo hesitated. "Medium."

Dad nodded. "Medium is okay if you're trading for something you want a lot. But if you're not sure, don't put it in the market."

Leo rescued the helicopter and replaced it with a book he said he was "done with forever," which sounded like an emotion that might change, but Dad accepted it after Leo promised, "No trade-backs."

On Saturday morning, Mom set two folding tables at the end of the driveway. Dad taped a sign to one that said: Swap Market. Fair Trades Only.

Mia added a smaller sign beneath it, because she liked clarity: Ask first. Be clear. Both say yes.

Leo wanted to add: No dramatic sighs, but Mom said that was implied.

Asha arrived first, because Asha treated schedules like a sport. She carried a small tote bag and a serious face.

"I brought ten items," she announced.

Dad raised an eyebrow. "Ten is a lot."

Asha nodded. "I like options."

Mia understood instantly. Options meant more possible matches. More chances for both thought bubbles to say yes.

Ben arrived next, with his quiet roar tucked away like usual. He carried a shoebox full of things and waved at Leo's pencil topper with a small smile.

Leo waved back like a person greeting a business partner.

Two more kids from Mia's class came too: Jalen and Sophie, along with

Sophie's little brother, who came mostly to stare at marbles like they were treasure.

Dad stood at the edge of the driveway like a gentle referee. "All right. Market rules. You place your items on the tables. Then you walk around and look. If you want something, you ask. If you propose a trade, you say exactly what you're offering. The other person can say yes, no, or counteroffer."

Mom held up a small notepad. "And if you agree, we write it down. Not because we don't trust you. Because clear agreements prevent drama."

Leo whispered to Mia, "Clear agreements prevent drama is my new least favorite sentence."

Mia whispered back, "It's also your most useful one."

Everyone laid out their items. The tables became a museum of kid stuff: stickers, keychains, notebooks, a barely used soccer ball, a stack of comic books, a glitter pen set, and one extremely mysterious rock that Jalen said was "probably from space."

Dad leaned in to inspect it. "Probably is doing a lot of work in that sentence."

Jalen shrugged. "It feels like space."

Mia wandered slowly, hands behind her back the way she did in stores when she was trying not to want everything at once.

She spotted a small set of colored pencils in Asha's pile. Not fancy markers locked in plastic, but good pencils with sharp points and colors that didn't look tired. Mia felt a tug. Colored pencils would be useful for her bookmarks and her sketchbook goal.

She took a breath and did what Dad taught them. Ask questions. Be clear.

"Asha," Mia said, "are you willing to trade your colored pencils?"

Asha nodded. "Maybe. What are you offering?"

Mia held up her night-sky bookmark. "One bookmark for the colored pencils?"

Asha examined the bookmark carefully. "That is very good art," she said, which from Asha was basically a trophy. But then she shook her head.

“Not equal for me.”

Mia nodded, accepting it. No pressure. No hidden cost.

“What if,” Asha continued, “you trade two bookmarks for the pencils?”

Mia paused. Two bookmarks was more time. More cardstock. But the pencils could help her make more bookmarks later. That was skill and opportunity growth, like Mom had said.

Mia nodded. “Yes. Two bookmarks.”

Mom stepped forward with the notepad. “Trade: Asha gives colored pencils. Mia gives two bookmarks. Agreed?”

Both girls said, “Agreed.”

They swapped. Mia felt a quiet thrill. She hadn’t used money. But she had still created value and made a fair deal.

Across the driveway, Leo was in the middle of something louder.

“I will offer,” he said grandly, holding up his bag of marbles, “this excellent bag of round treasures for that soccer ball.”

Sophie blinked. “My soccer ball is real.”

Leo nodded. “My marbles are also real.”

Dad’s eyebrows lifted, but he didn’t jump in. He watched, letting the lesson happen.

Sophie looked at the marbles. “I don’t want marbles.”

Leo froze. This was the moment when old Leo might have tried pressure.

New Leo swallowed and tried again. “What do you want?”

Sophie’s face softened slightly. “I like slime. Or stickers.”

Leo turned slowly to the tables like a person searching for rescue.

Ben stepped over and spoke quietly, like a helpful teammate. “I have stickers,” Ben said. He opened his shoebox and showed a sheet of animal stickers.

Leo looked hopeful. "Would you trade me stickers for marbles?"

Ben considered. "Do you have something else? I don't love marbles."

Leo's shoulders dipped, but he didn't complain. "I have an action figure," he offered, pulling it from his pile.

Ben nodded. "Yes. I like that."

They made a swap: Leo gave Ben the action figure. Ben gave Leo the stickers.

Mom wrote it down, because even three-way paths could be clear if you took them one step at a time.

Leo turned back to Sophie with the sticker sheet. "Would you trade stickers for the soccer ball?"

Sophie's eyes lit up. "Yes."

Dad's mouth twitched like he was trying not to smile too big.

Leo completed the final swap and held the soccer ball like he'd won a championship.

Mia walked over. "You did a trade chain," she whispered.

Leo nodded, proud and slightly stunned. "I did not pressure. I did not sigh dramatically. I asked questions."

Mia nodded toward the ball. "And everyone said yes at their step."

Leo's face grew serious for a moment. "If Ben didn't want the action figure, it wouldn't work."

Dad stepped closer. "That's a powerful lesson. Deals depend on matching what people want. That's why options matter. And that's why honesty matters."

Jalen wandered over holding his "space rock," looking disappointed. "Nobody wants my rock," he said.

Mia glanced at it. It looked like a regular rock, but Jalen's face looked like it mattered to him.

Dad crouched to Jalen's level. "Sometimes," Dad said, "the market

teaches you something. Maybe the item isn't as valuable to other people as it is to you. That doesn't mean it's bad. It just means it's not a good trade item today."

Jalen nodded slowly, absorbing that without drama, which impressed Mia.

At the end of the hour, Mom clapped once. "Market closed."

Kids gathered their remaining items and their new items. There were no tears. There were a few tiny disappointments, but they didn't turn into fights. The notepad page had a list of swaps like a little record of trust.

After everyone left, Mia and Leo sat at the kitchen table with cups of water like they'd run a marathon.

Dad set the notepad between them. "All right. Mission reflection. What did you learn?"

Mia looked at her new colored pencils. "I learned that you can earn without money," she said. "If you create something useful or beautiful, you can trade it for something you need."

Dad nodded. "That's an ancient kind of economics."

Leo bounced his soccer ball lightly against his knee. "I learned that saying no is part of fairness."

Mom raised an eyebrow. "Explain."

Leo shrugged. "When Sophie said no to marbles, she wasn't mean. She was being clear. That helped me make a better offer."

Mia nodded. Clear agreements prevent drama, she thought, and felt a little grateful again, even if Leo hated the sentence.

Dad tapped the notepad. "Anything else?"

Mia thought of Jalen's rock. "I learned that not everything trades," she said gently. "Sometimes you keep it because it's yours, not because it's valuable to other people."

Leo nodded slowly. "And I learned that pressure is a hidden cost," he said, echoing Asha's words. "If you pressure people, they stop wanting to trade with you."

Mom leaned back, satisfied. "That's reputation."

Mia glanced toward the fridge, where the strawberry magnet held their growing system together. Jars. Jobs. Saving. Borrowing rules. Business notes. Now swap market lessons.

It all fit.

Economics wasn't just money.

It was choices, agreements, and trust.

And today, Mia thought, their driveway had been a real market, not because it had cash, but because it had something more important.

People choosing on purpose.

## Chapter 9: Money We Share

On Sunday morning, the kitchen was quiet in a way that felt earned.

The swap market tables were folded and put away. The notepad page with the list of trades had been slid under the strawberry magnet on the fridge, right beside the business notes and the calendars. Mia noticed the dashboard was starting to look like a tiny town bulletin board.

Leo wandered in wearing his soccer topper on his pencil even though it was the weekend, as if it needed fresh air.

Mom was making pancakes. Dad was at the table with his laptop open, squinting the way he did when numbers were trying to hide.

Mia poured herself a glass of water and asked the question that had been sitting in her brain since the swap market.

"Yesterday was a market," she said. "But nobody used money. So how do we pay for things that everyone uses? Like... roads. Or the playground."

Dad looked up as if Mia had just pushed the lesson button.

Leo slid into a chair. "The playground is free," he announced.

Mom flipped a pancake. "It is not free. You just don't pay at the gate."

Leo frowned. "So who pays? The playground fairy?"

Dad's mouth twitched. "Not a fairy. Everyone."

Mia sat down, immediately interested. "Everyone how?"

Dad closed the laptop halfway, like he was choosing family time on purpose. "Remember when you learned that borrowing has a cost even if it feels like you're getting something right away?"

Leo nodded, wary. "Yes. Fees. Worry. Reputation. The cup of consequences."

"And remember how sharing is different than borrowing," Mom added. "Sharing is giving without expecting it back."

Mia nodded. "And trading is voluntary, and both people have to say yes."

Dad tapped the table lightly. "Good. Taxes are another kind of money story. Taxes are money we all put into a shared pot so we can pay for shared things."

Leo blinked. "A pot?"

Mom pointed with her spatula toward Mia's dresser down the hall. "Like jars. But for a whole town, or a whole country."

Mia's brain immediately made a picture: a giant jar labeled Share, except it wasn't just their family. It was everyone who lived nearby. Everyone who used the roads. Everyone who wanted firefighters to show up when something went wrong.

Leo looked suspicious. "Do I have to put my money in the town jar?"

Dad chuckled softly. "Kids don't usually pay taxes directly the way adults do. But you do pay some taxes in small ways, like when sales tax is included in the price of something. And you benefit from taxes every day."

Mia leaned forward. "So taxes are like... a group plan."

"Yes," Dad said. "A group plan for needs we all share."

Leo lifted his chin. "I use the playground."

Mom nodded. "And the library. And the sidewalks. And the school."

Leo's eyes widened. "School costs money?"

Mia stared at him. "Obviously."

Leo looked offended. "I thought school was paid for with... learning."

Dad laughed, then nodded toward the window. "Let's do something. After breakfast, we're going to take a walk. I want you to try to spot three things that taxes help pay for."

Mia smiled. Missions still worked on her brain like magnets.

Leo raised a hand. "Does the walk include pancakes?"

Mom slid a pancake onto his plate. "Your walk includes pancakes."

After breakfast, they stepped outside into bright sun and neighborhood sounds: a dog barking far away, a lawn mower starting up, someone bouncing a basketball in a steady rhythm.

They walked past driveways and mailboxes and trees that had grown big enough to make shade feel like a gift.

Mia pointed down the street. "Roads."

Dad nodded. "Good. Roads are expensive. Building them and fixing them costs money."

Leo looked down at the pavement like he had never truly seen it before. "So the road is not just... there."

Mom said, "Nope. People build it, paint lines, fix cracks, plow snow, and put up signs so you don't accidentally turn into a mailbox."

Leo nodded as if that had almost happened to him personally.

A few houses later, they passed a storm drain. Mia pointed. "That."

Dad looked pleased. "Yes. Storm drains help keep water from flooding the street. That's part of public works."

Leo peered into it. "It looks like a place where soccer balls go to disappear."

Mom said, "And that is why we don't put soccer balls near it."

They kept walking until they reached the small neighborhood park. The playground equipment gleamed. A bench had a fresh coat of paint. The trash can was empty and lined.

Mia sat on the bench and ran her fingers along the smooth wood. "The park."

Dad nodded. "Parks and playgrounds are shared spaces. Taxes often help pay for building them and maintaining them."

Leo climbed up onto the lowest step of the playground and looked around as if he expected to find a price tag taped to the slide. "So taxes are like paying for the slide, but you pay little bits over time, and everyone pays, and then you don't have to bring money every time you slide."

Mia turned to him. "That's actually a good explanation."

Leo looked proud. "I am good at explaining sliding."

Dad sat on the bench too. "Now here's the tricky part. You said, 'everyone pays.' Why?"

Mia thought of the words that had followed them through the earlier chapters. Scarcity. Choices. Costs.

"Because the town needs money," she said. "And because everyone uses it."

Dad nodded. "That's the main idea. Taxes are collected by the government. Government is the group of people we choose to organize shared rules and shared projects."

Leo frowned. "Like the principal?"

Mom smiled. "A principal is like a tiny version. The government makes rules, collects taxes, and pays for things like schools, roads, police, firefighters, parks, and sometimes help for people who need it."

Mia asked, "So taxes are for needs, not wants?"

Dad held his hand flat, wobbling it a little. "Mostly needs. But people don't always agree on what counts as a need. That's why communities vote, debate, and make budgets."

Leo tilted his head. "Budget."

Mia nodded. "A plan for money."

Dad pointed at her. "Exactly. A tax budget is a plan for shared money."

Leo's face scrunched. "But what if I don't want to pay for something I don't use? Like... what if I never go to the library?"

Mom leaned back. "Even if you don't use the library today, you might later. Or someone else uses it, and that helps the whole community. Also, libraries help people learn, and educated people help society work better. Shared systems can have shared benefits."

Mia thought about Ben and the stickers and how a good deal made trust stronger.

"So taxes are kind of like sharing," she said, "but not exactly, because

you don't choose it like you choose your share jar."

Dad nodded slowly. "That's an important difference. Taxes are not the same as charity. Charity is voluntary giving. Taxes are required. They are the price of living in a community with shared services."

Leo crossed his arms. "Required sounds like... a rule."

"It is a rule," Dad said. "Because if taxes were only voluntary, some people might choose not to pay but still use the roads and parks. That's called free riding."

Leo blinked. "Free riding?"

Mom nodded. "It means getting the benefits without paying your part."

Leo looked immediately offended on behalf of fairness. "That is not fair."

Mia felt the connection click. Trading had taught them about voluntary agreements. Taxes were a different kind of agreement, a community agreement, enforced by rules.

Dad continued, "Imagine if only 'nice people' paid for the road, and everyone else used it anyway. The road would still get worn out. But there wouldn't be enough money to fix it. So most societies decide taxes are a shared responsibility."

Leo looked down at his shoes and then up at the playground again. "So taxes keep stuff from falling apart."

"Yes," Mom said. "They help build and maintain. They also help pay people who do important jobs."

Mia asked, "Like firefighters."

Dad nodded. "Exactly. You don't want to find out firefighters are 'optional' during an emergency."

Leo shuddered dramatically. "I would like firefighters to be extremely not optional."

They walked back home, and Mia kept spotting things like she had been given special glasses: the streetlights, the crosswalk sign, the school building in the distance, the sidewalk ramp that helped strollers and wheelchairs.

At the kitchen table again, Dad reopened his laptop. "Want to see how taxes can show up in real life?"

Leo leaned in too, because he could not resist seeing numbers on a screen.

Dad turned the laptop toward them. On the page was an online receipt for something Dad had ordered: a small replacement part for the vacuum.

Mia scanned it. "Subtotal... shipping... and... tax."

Dad tapped the tax line. "That is sales tax. When you buy something, a small extra amount can be added. That money goes to the government to help pay for shared services."

Leo looked personally betrayed by the concept of extra. "So the price is not always the final price."

Mom nodded. "Sometimes the tag price is before tax."

Mia sat back. "So if I run my bookmark sale again, and I buy supplies, some of that money might include tax."

Dad nodded. "Yes."

Leo frowned harder. "Does my profit get taxed?"

Mom took a sip of water. "For a kid business, we're not filing tax forms for your driveway car wash. But in the grown-up world, yes, businesses and people often pay income taxes based on earnings. That money helps fund shared services too."

Leo stared at his hands as if imagining his dollars being scooped away by invisible spoons. "So taxes are like... the community's cost."

Dad smiled. "You could say that. Taxes are how we pay the costs of living together."

Mia thought about costs again, the way she had learned to subtract them from revenue so she wouldn't make a busy mistake.

"So if you forget taxes exist," she said, "you might think you have more money than you really have."

Dad nodded. "That is a real-life lesson. And it's why people plan."

Leo sighed, then asked, surprisingly calm, “Do taxes ever do something like the share jar? Like help people?”

Mom’s face softened. “Yes. Some tax money supports things like hospitals, food assistance, and services that help people who are struggling. Communities decide, through leaders and votes, what they want their shared money to do.”

Mia glanced toward the fridge dashboard, where the strawberry magnet held their system steady. She imagined a town dashboard: a giant list of needs, a calendar of repairs, a plan for shared money.

It made sense in her head, even if it was big.

Leo drummed his fingers on the table. “So taxes are money we share because we live near each other and we want things like roads and firefighters and parks to work.”

Dad nodded. “That’s a strong kid definition.”

Mia added, “And it’s not the same as borrowing, because you’re not promising to pay one person back later. And it’s not the same as trading, because you don’t swap your money for one exact thing.”

Mom smiled. “Right. Taxes are more like: we all chip in, and then we all benefit from the shared system.”

Leo glanced down the hall toward Mia’s jars, as if checking whether a giant hand was about to label a new one on his dresser.

“So,” he said carefully, “taxes are like the world’s biggest share jar.”

Dad leaned back. “Yes. And the next question is the one that always comes after that.”

Mia already knew it, because her brain loved the part after the definition.

“What do we build together?” she asked.

Mom nodded. “Exactly.”

Dad’s “what do we build together?” question stayed in the kitchen like the smell of pancakes: warm, obvious, and somehow bigger than it looked.

Mia glanced at the fridge dashboard. The strawberry magnet held everything in place like a tiny mayor: job menu, calendars, business notes, swap market list. Their family economy had proof on paper. But “community” felt like a wider page, one that didn’t fit under a magnet.

Leo swung his legs under the chair. “We build playgrounds,” he said. “And roads. And storm drains that eat soccer balls.”

Mom nodded. “Yes. And we also build things that you can’t touch.”

Leo paused. “Like... invisible roads?”

Dad smiled. “Like safety. Like clean water. Like someone answering the phone when you call for help.”

Mia pictured firefighters again, “extremely not optional,” as Leo had put it. She could understand building a slide. But building safety felt like building a rule you could stand on.

Dad turned his laptop screen away and pushed it aside. “Let’s try an experiment,” he said. “Community project experiment.”

Leo perked up. “Does it involve a timer?”

“Not today,” Mom said. “Today it involves noticing.”

Dad stood and grabbed his keys from the landing pad tray. “We’re going to walk to the park again, but this time we’re going to look for jobs that have to happen so the park stays nice.”

Mia remembered the trash can with the fresh liner. She had noticed it but hadn’t really thought about the person behind it.

Outside, the sunlight made the neighborhood look clean even where it wasn’t. On the way, they passed a streetlight and Mia noticed a little sticker on the pole with a number. She’d never seen it before.

“What’s that?” she asked.

Dad glanced up. “That number helps the city know which streetlight it is. If it breaks, someone reports it, and a worker can find the exact one to fix.”

Leo stared at the sticker like it was a secret code. “So the pole has a name.”

“Sort of,” Mom said. “It has an ID. That’s how big projects stay organized.”

When they reached the park, it was busier than earlier in the morning. A couple of toddlers were wobbling around the small play structure. A man jogged by with headphones. A woman in a bright vest was picking up tiny bits of litter with a grabber tool and dropping them into a bag.

Leo watched her. “Is she doing a job menu job?”

Mom nodded. “A community job. She’s part of a maintenance crew.”

Mia’s brain connected it instantly to value. The crew member wasn’t doing it for fun. She was doing it because a clean park was something people wanted and needed.

Dad sat on the same bench as before. “Okay,” he said. “Community projects are things we build or do together because one person alone can’t easily do them. Or because it only works if everyone follows the same rules.”

Leo climbed onto the bench too, careful not to step on the part that looked recently painted. “Like building a road. I cannot build a road. I have tried. With sidewalk chalk.”

Mia said, “That’s not a road.”

Leo shrugged. “It was a road for ants.”

Dad nodded like that was a fair attempt. “Real roads cost a lot of money and they take planning. People have to decide where they go, how wide they are, and how to keep them safe.”

Mia looked around the park. “So a community project starts with a decision.”

“Yes,” Dad said. “And that decision usually happens through government. People vote for leaders, leaders propose plans, and the community pays for them using tax money.”

Mom added, “That’s the shared pot idea. The world’s biggest share jar.”

Leo’s face tightened. “But how do they decide what to build first? If there’s not enough money for everything?”

Mia felt the word scarcity rise again, like an old friend. “Scarcity,” she

said quietly.

Dad pointed at her. “Exactly. Even communities have scarcity. There isn’t unlimited money. There isn’t unlimited time. There aren’t unlimited workers. So communities make choices.”

Leo stared at the playground. “So someone had to choose this slide instead of... a giant trampoline park.”

Mom smiled. “Probably.”

Mia asked, “How do they choose?”

Dad held up his fingers like he was counting a recipe. “They ask questions. What does the community need most? What will help the most people? What will keep people safe? What can we afford? And what will it cost to keep it working over time?”

“Over time,” Mia repeated. She thought of Dad’s business box: cost, price, profit. Community projects didn’t have profit in the same way, but they definitely had costs.

Leo hopped down from the bench and ran to the water fountain. He pressed the button and took a long drink.

Mia followed and noticed a sign on the fountain that said the water was safe for drinking. She had never worried that it wasn’t.

“Is the fountain a community project?” she asked.

Dad joined them. “Yes. And so is the clean water behind it. You don’t see the pipes under the ground or the people who test the water, but that system is one of the most important things communities build.”

Leo looked alarmed. “People test our water?”

Mom nodded. “Yes. So you can drink without getting sick.”

Leo pressed the button again and stared at the stream like it had become more impressive. “This water is more valuable than marshmallows.”

Mia raised an eyebrow. “That’s a big statement.”

Leo nodded solemnly. “I stand by it.”

Dad leaned against the fountain post. “Here’s a way to think about it. In

your business, you had costs and you had revenue. In a community project, the money comes from taxes. The goal isn't profit. The goal is shared benefit."

Mia said, "So the benefit is the point."

"Yes," Dad replied. "And the benefit can be huge even if it's hard to measure with dollars. How much is it worth to have safe drinking water? How much is it worth to have lights on the street at night? How much is it worth to have a school where kids can learn?"

Leo kicked at the ground lightly. "How much is it worth to have a slide that does not burn your legs?"

Mom nodded. "Also important."

They walked around the park slowly, like they were touring a small museum that had always been there.

Mia noticed a new trash can with a lid that kept animals out. She noticed the paved path that made it easier for strollers and wheelchairs. She noticed the little sign listing park rules: no glass, dogs on leash, park closes at dusk.

"This is like trading rules," Mia said, pointing at the sign.

Dad nodded. "Rules are part of community projects. The park only stays safe and clean if people follow shared rules. Just like trades only stay fair if people follow the rules of honesty and consent."

Leo read the sign carefully. "No dumping," he said. "That's a rule because... someone might try to free ride by using the park as their trash place."

Mom's eyebrows rose. "Look at you using the word free riding correctly."

Leo puffed up a little. "I am learning advanced community economics."

Mia watched the maintenance worker tie her litter bag and replace the liner in the trash can. The worker moved efficiently, like she had done it a thousand times.

"Who pays her?" Mia asked.

Dad said, "The community. Through taxes. Those taxes help pay for workers, equipment, supplies, and planning."

Mia thought about her own business Saturday. She had charged one dollar per bookmark and carefully subtracted costs. The park didn't charge her a dollar every time she sat on a bench. The money came from the shared pot instead.

"So taxes pay for community jobs," Mia said.

"Yes," Mom said. "And people who do those jobs can then pay for their own needs. It's all connected."

Leo suddenly looked thoughtful, which was always a sign something interesting was coming. "So if taxes are the world's biggest share jar," he said, "do we get to choose how to use it? Like how we choose Spend, Save, Share?"

Dad nodded slowly. "In a way. Communities choose through voting, budgets, and meetings. But it's bigger and messier than a family jar because there are many people and many opinions."

Mia pictured their swap market, the tables covered with items, each kid wanting something different. Bigger and messier made sense.

On the walk home, they passed the corner where the sidewalk dipped smoothly for a stroller ramp. Mia had never thanked anyone for it. She had never even noticed it, not really.

Then she saw a man pushing a stroller glide over the ramp without trouble, and she felt the benefit snap into focus. Someone had built that on purpose so life was easier for more people.

At home, the kitchen felt quieter. The fridge dashboard still looked busy. Mia stared at it and imagined adding a new section: community.

Dad pulled out the same blank paper Mom had used when they brainstormed business ideas, and he laid it on the table. "Let's do a community project plan," he said. "Not for the whole town. For our neighborhood."

Leo leaned in. "Are we building a new slide?"

Mom laughed. "Not that big."

Dad drew a simple circle in the middle and wrote: Our Neighborhood.

Then he drew three branches like a tiny map. He labeled them: Problem,

Project, Plan.

Mia liked it immediately. It looked like a mission sheet but bigger.

Dad tapped Problem. "What is something around here that could be better if people worked together?"

Mia thought. "The park had a little litter. Not a lot, but some."

Leo said, "The storm drain eats soccer balls. We need a net."

Mom gave him a look. "That is not a real city project."

Leo defended himself. "It is a real Leo project."

Dad nodded. "Let's keep it doable. Litter at the park is a good observation."

Mia added, "And sometimes there are weeds near the sidewalk by the corner. It looks messy."

Mom nodded. "Okay. So we have a few problems: litter and messy corners."

Dad wrote them down.

Then he tapped Project. "What project could help?"

Mia's brain went straight to the swap market rules: clear, voluntary, respectful. If they could host a market, they could probably organize a cleanup.

"A park clean-up day," Mia said. "Like a community job, but done by neighbors."

Leo's eyes lit up. "We can make signs."

Mom nodded. "And we can bring trash bags and gloves."

Dad wrote: Park clean-up hour.

Leo raised a hand. "Can we call it Leo's Extremely Clean Park Experience?"

Mia groaned. "Leo."

Dad smiled. "We can call it something simple. Like Neighborhood Park Clean-Up."

Leo sighed. "You are all allergic to marketing."

Dad tapped Plan. "Now, plan is where economics shows up. Because a project needs resources."

Mia said, "Trash bags. Gloves. Maybe a grabber tool."

Mom added, "And time. And people."

Dad nodded and wrote: supplies, time, helpers.

Leo frowned. "So we need volunteers. Voluntary."

"Yes," Dad said. "Community projects often rely on a mix of paid workers and volunteers. Some things are too big to rely only on volunteers, which is why taxes exist. But small projects can work when people chip in time."

Mia felt her brain doing that familiar math-without-numbers. If ten families each spent thirty minutes, that was a lot of help. Like spreading costs across bookmarks, but with time.

"And then what?" Mia asked. "We just... do it?"

Dad nodded. "We ask neighbors. We pick a date. We explain what we're doing and why. We make it easy for people to say yes."

Mom pointed at the jars down the hall, as if they were listening. "And we can talk about a small family fund too. Maybe we buy a few supplies with our own money. That's like a tiny tax, but in our family."

Mia's eyes widened. "Like a family community pot."

Leo leaned closer. "I have an idea. If people come, we can offer bookmarks as thank-you prizes."

Mia blinked. "Trade?"

Leo nodded. "They give time, they get a bookmark. That's like... a deal."

Dad's eyebrows rose. "That's clever. But be careful. We don't want it to feel like you only help if you get paid."

Mia thought about it. "We could make it a thank-you, not a payment. Like

appreciation.”

Mom nodded. “Exactly. Some communities do that. They celebrate volunteers. The goal is still the shared benefit.”

Leo drummed his fingers, thinking hard. “So building things together is like making a plan where lots of people give a little, and then everyone gets something good.”

Dad nodded. “That’s a strong definition.”

Mia looked at the paper. Problem, Project, Plan. It felt like the next mission was already forming.

She could almost hear the question waiting behind Dad’s calm voice, the same way it always did when a lesson was about to turn into action.

If this was their neighborhood project, how would they decide what to spend and what to save?

And who would get to vote?

Mom glanced at both kids and said, “Tomorrow, we’ll do the next step. We’ll practice choosing together, with real family money.”

Mia’s stomach fluttered with curiosity.

Leo sat up straighter. “A vote?” he asked, excited.

Dad nodded. “A vote. Because shared money needs shared decisions.”

And Mia understood why Dad had asked that first question.

What do we build together?

Because now they were about to find out what it felt like to choose.

On Monday after dinner, Dad cleared the kitchen table again, but this time it wasn’t for a game with a timer. It was for something that felt more grown-up, the way the air feels right before a thunderstorm.

Mom set a stack of papers on the counter. Not scary papers, just normal ones: a grocery receipt, a flyer from the neighborhood association, and a little list she’d written called “Weekend Ideas.”

The strawberry magnet held the fridge dashboard steady like always. Mia

noticed the park-cleanup plan paper Dad had drawn yesterday was now tucked under it too: Problem, Project, Plan. It made their family economy look like it was expanding.

Leo slid into his chair with the soccer ball from the swap market balanced on his knee like he was bringing a special guest to the meeting.

Dad sat down and said, "All right. Remember how we talked about taxes being money we share for shared things?"

Mia nodded. "The world's biggest share jar."

Leo nodded too. "And free riding is when someone uses the slide but doesn't help pay for it."

Mom pointed at him with her dish towel. "Good memory."

Dad held up a small envelope. "Tonight's mission is the family version. We're doing a family-fund vote."

Mia leaned forward. "We're actually voting?"

"Yes," Dad said. "We're going to practice what it feels like to decide together when money is shared."

Leo's eyes widened. "Do I get a ballot?"

Mom smiled. "We can make one."

Dad opened the envelope and tipped it onto the table. A small pile of bills and coins slid out: not a mountain, not a treasure chest, but enough to make the table feel serious.

Mia's brain did what it always did now. It counted automatically, because counting made the unknown become knowable.

Dad said, "This is twenty dollars. It's not from your jars. It's not from your business profits. It's a family fund. Think of it as our tiny version of tax money."

Leo stared like he was looking at a rare animal. "Twenty dollars to share?"

Mom nodded. "To decide on together. And here are the rules."

Dad took the marker and drew a line across a blank sheet of paper. He

wrote “Family Fund Vote Rules” at the top.

“Rule one,” Dad said, writing as he spoke. “We all get a voice. Adults and kids.”

Mia felt a warm spark. A real voice, not a pretend one.

“Rule two,” Mom added. “We listen. No interrupting. No dramatic sighing.”

Leo sat up straighter. “I will sigh inside.”

Dad wrote it down anyway: No pressure.

Mia smiled at the wording. Pressure is a hidden cost, she thought, hearing Asha’s voice in her head.

“Rule three,” Dad continued, “we choose from a short list of options, because good budgets have limits.”

“Scarcity,” Mia said.

Dad nodded. “Exactly. Scarcity forces choices. Even in a family.”

Leo’s soccer ball rolled off his knee and bumped the table leg. He caught it quickly. “What are the options?”

Mom unfolded her “Weekend Ideas” list and set it on the table between them like a menu.

“We’re voting on what to do with the twenty dollars,” Mom said. “Option A: buy supplies for a neighborhood park clean-up. Trash bags, gloves, maybe one grabber tool. Option B: add it to the family emergency stash, like the boring but important fund for surprise costs. Option C: use it for a family fun night, like pizza and a board game or a movie.”

Leo lifted his hand. “I have an Option D.”

Mom’s eyebrows rose. “You may propose, but you must explain value.”

Leo nodded solemnly. “Option D: buy a net for the storm drain so it stops eating soccer balls.”

Dad’s mouth twitched. “That’s very focused.”

Mia tried not to laugh, but she couldn’t help smiling. Leo stayed loyal to

his problems.

Dad tapped the paper. "We will allow Option D if it's safe, legal, and actually possible."

Mom said, "And if it really helps more than just Leo's soccer ball feelings."

Leo hugged his ball. "It helps the whole community's soccer balls."

Mia tilted her head. "Do other soccer balls disappear into it?"

Leo nodded. "Yes. I have seen it. A ball rolls, it bounces, and then the drain makes its mouth shape and the ball is gone."

Dad held up a hand. "All right. Option D is: research a simple way to prevent balls from rolling into the storm drain, like a sign near it or a reminder plan. But we are not attaching nets to city drains ourselves. That's not our job."

Leo looked disappointed but accepted it. "Fine. A sign. A very strong sign."

Mia looked back at the first three options. They all felt reasonable, and that made the decision harder.

Dad leaned forward. "Before we vote, each person gets to make a pitch. You explain why your choice creates value for the family or community."

Mia liked that word again. Value. It was everywhere now. In jobs. In business. In trades. Even in taxes.

Mom pointed at Mia. "You go first."

Mia sat up and folded her hands the way she did when she wanted her voice to sound steady.

"I vote for Option A," she said. "Park clean-up supplies. Because it's a community project and it helps everyone who uses the park. Also, if we make it easier for neighbors to join, more people might come. Trash bags and gloves are like tools for volunteers. It turns the plan into action."

Dad nodded, and Mia continued, because she had another thought. "And it's like taxes because it's shared money paying for a shared benefit."

Leo nodded reluctantly, like he agreed with her brain but not with his

heart.

Mom said, "Good pitch. Leo?"

Leo cleared his throat dramatically, then remembered the no drama rule and cleared it again normally.

"I vote for Option C," he said. "Family fun night. Because families also need community. We are a community. Also pizza is valuable. And board games are valuable. And it will make me happy, which will increase the happiness economy."

Mia blinked. "Happiness economy?"

Leo nodded. "Yes. It is real."

Dad leaned back, amused. "Happiness matters. But remember scarcity. If we spend on pizza, we don't spend on clean-up supplies."

Leo nodded, trying to look like he hadn't forgotten that part. "I know. But the park already exists. Pizza is temporary and must be enjoyed quickly. Also, if we are happy, we will do more good work later."

Mom crossed her arms. "That was a very Leo pitch. Dad?"

Dad rested his elbows near the table but not on it, because he was still Dad.

"I vote for Option B," he said. "Emergency fund. Not because it's exciting, but because emergencies are real. The vacuum part I ordered yesterday? That cost money. Car repairs cost money. Medical surprises cost money. When you have an emergency fund, you don't have to borrow as much, and you avoid interest and fees."

Leo made a face. "The cup of consequences."

Dad nodded. "Exactly. An emergency fund is like building a cushion."

Mom said, "And my vote?"

Mia looked at her, curious.

Mom tapped the park plan paper under the strawberry magnet. "Option A," she said. "I want us to do the clean-up. And I want the fund to pay for the supplies because that shows we're serious. Also, I like the idea of you two seeing how shared decisions work when money is involved."

Mia felt a small swell of pride that Mom had included them like that.

Dad nodded. "All right. Now we discuss."

Mia asked, "Could we split the money? Like some for supplies and some for emergency?"

Dad smiled. "That's a good budget instinct. But for this mission, we're practicing one decision. Communities sometimes split budgets, but they still have to choose how much goes where. Today we choose one direction."

Leo bounced his soccer ball once, softly. "What if we do clean-up supplies and then also do a cheap fun night at home with popcorn?"

Mom's eyes warmed. "That's a compromise idea. But the fund is only one pot."

Mia thought about opportunity cost. If they picked pizza, they'd give up gloves and grabbers. If they picked emergency fund, they'd give up doing something visible for the park right now. If they picked clean-up supplies, they'd give up immediate fun and a little emergency cushion.

It was like the wish list sort, but for a whole family.

Dad slid four small index cards toward them. "Time to vote. Write A, B, or C. We'll keep it simple. We have four voters."

Mia took a pencil. So did Leo. Mom and Dad each took one too.

Mia wrote A without hesitation. She wanted to see the clean-up happen. She wanted to build something together, even if what they built was just a cleaner park and a stronger habit.

Leo stared at his card for a long time. Mia could see his brain tugged in two directions. Fun now versus doing something bigger. He looked up at Mom and Dad, then down at his pencil.

Finally he wrote a letter. He didn't show it.

They folded their cards and placed them in the middle of the table like a tiny ballot box.

Dad mixed them with both hands, then flipped them over one by one.

“A,” Dad read.

Mia’s heart thumped.

“A,” Mom read.

Leo’s shoulders rose slightly, as if he was bracing.

Dad turned the third card.

“B.”

Leo’s eyes flicked to Dad. Dad nodded, calm.

Mom turned the last card.

“A.”

Mia exhaled. “Option A wins.”

Leo stared at the table. Mia couldn’t tell what he’d voted.

Dad said, “Majority vote. That’s one way groups decide.”

Mom slid the twenty dollars back into the envelope and wrote on it with a marker: Park Clean-Up Supplies.

Then she set it under the strawberry magnet with the park plan paper. It looked official there, like a real community budget note.

Dad looked at Leo. “How do you feel?”

Leo puffed out air. “I feel... medium.”

Mia waited, because Leo’s best thoughts usually arrived after the first answer.

Leo continued, “I wanted pizza. But I also want the park to be nice. And I like that people will come and nobody will be free riding.”

Mom nodded. “That’s the shared-services idea.”

Leo glanced at Mia. “Also, I might have voted A.”

Mia blinked. “You did?”

Leo shrugged, trying to look casual, but his ears were a little pink. “I remembered the swap market. When everyone helps, the whole thing works. And also, if we do the clean-up, maybe the park will look so good that someone will invite us to a pizza party later.”

Dad laughed. “That is not guaranteed.”

“I know,” Leo said quickly. “But it is a hope.”

Mom pulled out her phone. “All right. Next step: we make a list of supplies and a plan for asking neighbors.”

Mia leaned forward. “Can we make flyers?”

Dad nodded. “Yes. Clear, respectful, voluntary. Like trades.”

Leo raised his hand. “Can I put ‘Neighborhood Park Clean-Up Experience’ on the flyer?”

Mom considered. “You may write ‘Neighborhood Park Clean-Up.’ No extremely. No experience.”

Leo sighed, but he smiled too, like he understood the rule even if he didn’t love it.

Mia looked at the envelope under the strawberry magnet and felt something settle into place.

This was what taxes had been, but smaller and safer: shared money, shared decision, shared benefit.

And she could also feel the cost. Leo didn’t get pizza tonight. Dad didn’t get an emergency cushion. They all gave something up to choose something together.

Scarcity made it real.

Mom started a new list on the notepad: trash bags, gloves, hand sanitizer, maybe a grabber tool, and a sign-up sheet.

Mia picked up her pencil and added, “And a thank-you poster.”

Dad nodded. “Good. Appreciation is community glue.”

Leo bounced his soccer ball once more and said, mostly to himself, “So this is what it feels like when money is shared. It’s not just choosing what

you want. It's choosing what we want."

Mia glanced at the fridge dashboard, at all their papers held steady by the strawberry magnet like a tiny mayor.

Choices. Plans. Promises. Deals. Shared pots.

Their little economist brains were getting bigger.

And now they had a neighborhood project to prove it.

## Chapter 10: You're a Smart-Money Kid

The next Saturday, the park clean-up didn't look like a big government project. It looked like a small group of neighbors holding trash bags and wearing mismatched gardening gloves.

But Mia could tell it was the same kind of idea.

Shared problem. Shared plan. Shared effort.

The envelope under the strawberry magnet had turned into real supplies on the kitchen counter: a box of trash bags, a stack of cheap gloves, and one grabber tool Mom found on sale after Dad promised it was not an "impulse purchase," it was "planned community equipment."

Leo had wanted to carry the grabber tool like a robot arm all week. Mom had said, "If you can carry it without grabbing your sister's hair, yes."

Now they stood at the park entrance with a simple sign Mia had lettered neatly: Neighborhood Park Clean-Up. Thank you for helping.

Leo's sign was next to it, also neatly lettered, because Mom had made him practice. It said: Please put trash in bags. No dramatic sighing.

Dad read it and sighed dramatically on purpose. Leo glared at him. "That is pressure," Leo whispered.

Dad nodded, very serious. "I apologize. I will sigh inside."

Asha arrived first, because of course she did. She wore a baseball cap and had her own gloves. "I brought hand sanitizer," she announced, like she was presenting an offering to the community.

Ben came too, quiet-roaring only once when he found a particularly interesting stick. Sophie showed up with her little brother, who was mostly there to locate "treasure," which turned out to be bottle caps and one shiny wrapper.

Mia watched the group spread out, and her brain did what it had started doing since business Saturday.

It tracked.

Not just the trash. The choices.

Who picked up the big, gross stuff that nobody wanted. Who did the small easy stuff and still mattered. Who asked, "Is this okay to touch?" instead of guessing. Who saw a job and did it without being asked.

Habits, Mia realized, were like tiny choices that repeated. And repeated choices turned into the kind of kid you were.

After an hour, Mom clapped once. "Clean-up closed," she said, like the park was a shop they were responsible for.

They tied off the last bags and stacked them near the park bin where the city would pick them up. The playground looked the same in a lot of ways, but it also looked cared for. Like someone had decided it mattered.

On the walk home, Leo swung his arms wide and said, "We did taxes without taxes."

Mia tilted her head. "We did a community project with a family fund."

"Exactly," Leo said, pleased. "Also I did not step in anything disgusting. That is a win."

Dad nodded. "Now you're ready for something even bigger."

Mia glanced at him. "Bigger than gross trash?"

Dad smiled. "Bigger than one project. We're going to talk about smart money habits for life."

At home, the kitchen table was already cleared, like it knew a lesson was coming. The strawberry magnet held the dashboard steady. New paper had joined the others: a simple thank-you note Mom had printed for neighbors who helped, and Mia's list of what they used and what they didn't. Mia had written "We bought too many gloves" because that mattered for planning.

Dad sat down with a calm expression, but Mia could see the proud part of him too, the part that liked seeing their family learn something real and actually do it.

"You've learned a lot," Dad said, looking from Mia to Leo. "You've learned scarcity, needs versus wants, earning, saving, borrowing costs, starting a business, trading fairly, and shared money decisions."

Leo counted on his fingers as Dad spoke and then ran out of fingers and

had to start over. "That is a lot of economics," he said.

Mom poured water into four glasses and set them on the table. "Economics sounds big, but it's mostly made of habits."

Mia leaned forward. "Like jar habits."

"Yes," Mom said. "The jars are a habit. A helpful one."

Leo tapped his glass. "My habit is wanting things."

Dad nodded. "Wanting is normal. But smart money kids learn to steer wanting instead of letting wanting steer them."

That sentence landed in Mia's mind like a bookmark sliding into place. Steer wanting.

Dad pulled a blank sheet of paper and wrote at the top: Smart Habits.

Then he drew five small checkboxes in a row, like a tiny mission list. Mia's chest warmed. Checkboxes made the future feel doable.

"Habit one," Dad said. "Pay yourself first."

Leo blinked. "I do pay myself. I give myself money all the time."

Mom coughed a laugh into her water.

Dad shook his head. "Not that. Paying yourself first means that when you earn money, you save part of it right away before you spend."

Mia nodded quickly. "That's the save jar first."

"Yes," Dad said. "Because if you wait to see what's left, sometimes nothing is left. Saving first turns your goal into a priority, not a leftover."

Leo frowned. "But spending is also a priority."

"It's a priority too," Mom said, "but saving is how you take care of Future You. Future You is a real person. Future You has needs and wants."

Leo looked alarmed, like Future Leo might show up at the door asking for help. "Future Me is demanding."

Mia said, "Future Me wants a sketchbook."

Dad smiled at her. "Exactly. Smart habit: decide your split, then do it every time."

He pointed at her. "You already do this."

Mia felt proud, but she also felt the truth: she didn't always do it perfectly. Sometimes she rounded in ways that were a little too friendly to her spend jar. But she tried, and trying mattered.

Dad checked the first box on the paper.

"Habit two," he said. "Know where your money is going."

Mia pictured the mission sheet from the business stand: count revenue, subtract costs, split profit. "Tracking," she said.

"Yes," Dad replied. "You don't have to be intense. You just have to be aware. When people say, 'My money disappeared,' it usually didn't disappear. It just went out in small pieces they didn't notice."

Leo looked thoughtful. "Like towel washing."

Mom pointed at him. "Exactly like towel washing. Small costs matter."

Dad added, "And tracking isn't only about spending. It's also about noticing what helps you earn. Like Mia noticing people wanted custom designs."

Mia remembered the cat bookmark request, and how it had turned into a new idea. If she hadn't paid attention, she'd have missed it.

Leo said, "I noticed windows take time."

Dad checked the second box. "That's tracking too."

"Habit three," Mom said, taking the marker gently from Dad the way she did when she had her own important point. "Ask before you borrow. Always."

Leo's face went a little pink. Mia didn't tease him. Borrowing had been a real lesson for Leo, like a bruise that taught his body to avoid the sharp corner next time.

Mom continued, "Borrowing can be useful, but it must be honest. You ask, you agree on when it's due, and you return it in good condition. And if you borrow money when you're older, you learn what it costs. Interest."

Fees. Worry. Less choice later.”

Leo muttered, “The cup of consequences.”

Mia added, “And reputation.”

Dad nodded. “Reputation is a kind of money you can’t buy. You earn it by doing what you say.”

He checked the third box.

“Habit four,” Dad said, taking the marker back. “Make deals that keep trust strong.”

Leo brightened. “Like my fair trade.”

“Yes,” Dad said. “Fair trades, clear agreements, no pressure. Remember what happened at the swap market. You made more trades when you asked questions and respected no.”

Mia thought about the colored pencils she had traded for, and how good it felt to have Asha say yes without hesitation at the end. Both thought bubbles said yes. That was the feeling.

Mom added, “This habit is for more than trading toys. It’s for friendships. For teamwork. For business. People return to deals that feel fair.”

Dad checked the fourth box.

Mia waited for habit five, feeling like she could guess it. It was the one that kept showing up under different names.

Waiting.

Planning.

Future.

Dad said, “Habit five: choose on purpose.”

Leo leaned back. “I choose on purpose all the time. I purposefully choose marshmallows.”

Dad laughed. “Sometimes. But choosing on purpose means you slow down enough to notice what you’re giving up when you choose something.”

Mia said softly, "Opportunity cost."

Dad pointed at her. "Yes. Opportunity cost. If you spend your money now, you give up the chance to use it later. If you spend your time on one thing, you give up another. Smart money kids don't just ask, 'Do I want this?' They also ask, 'What am I trading away?'"

Leo's face got serious. He looked down at his hands. "Like pizza versus park supplies."

Mom nodded. "Exactly. You learned that shared choices have trade-offs. That's grown-up thinking."

Leo looked up. "I might still choose pizza sometimes."

Dad nodded. "You should. Spending can be wise. Fun can be wise. The smart part is knowing you are choosing it, not being pulled by it."

Mia felt her brain settle again. That was the steering wanting idea. Wanting didn't vanish. Wanting got a steering wheel.

Dad checked the last box and set the marker down. "These habits are not about being perfect. They're about being consistent. When you practice them while the numbers are small, you can handle the bigger numbers later."

Mia looked at the dashboard under the strawberry magnet: their jobs, their calendars, their business notes, their swap market list, and now their neighborhood project paper with its used-supplies list. It wasn't just paperwork.

It was proof.

Leo slid off his chair and walked to the fridge. He stared at the papers like they were trophies. Then he said, quieter than usual, "So I'm a smart-money kid if I do these habits even when I don't feel like it."

Mom stood and put a hand on his shoulder. "Yes. Especially then."

Mia thought about her sketchbook mountain. About how her save jar sounded heavier now. About how she could make bookmarks, count costs, and keep track without it feeling like a math monster anymore.

She said, "These habits make money less scary."

Dad nodded. "That's one of the best reasons to learn them."

Leo turned back to the table. "Do we get another mission?"

Mia smiled, because of course he would ask that. Habits were one thing, but Leo loved action.

Dad looked at Mom, then at Mia and Leo, and his eyes warmed. "Yes," he said. "Next, we turn these habits into a weekly routine you can actually follow."

Mia felt a familiar flutter, the good kind. The kind that meant the lesson wasn't just words.

It was about to become part of their week.

On Sunday evening, the house had that calm, reset feeling, like the week was laying out its backpack and checking for missing pencils.

Mia sat cross-legged on her bedroom rug with her three jars lined up in front of her. Spend. Save. Share. The labels were slightly smudged from being touched a hundred times, but Mia liked that. It meant the jars weren't decorations. They were tools.

Down the hall, Leo thumped into his room with the soccer ball he had traded for at the swap market. He bounced it once, gently, because Mom had declared an official rule: "No indoor championships."

In the kitchen, Dad cleared a small space at the table, the same space where the cost-price-profit boxes had been drawn and where the family-fund vote had happened. The strawberry magnet on the fridge held the dashboard steady, but it was starting to look crowded with proof: job menu, two-week calendars, business notes, swap market list, park clean-up plan, and the used-supplies note that said, in Mia's careful handwriting, "We bought too many gloves."

Mom set four cups of water on the table again, because she had a habit of making meetings feel normal and safe. "All right," she said, "we talked about habits. Now we turn them into a routine."

Leo appeared in the doorway like he had been waiting for the word routine to be said out loud. "A routine is like a mission that repeats," he announced.

Dad nodded. "Exactly. A weekly money routine is how you keep your smart habits working, even when you're busy or distracted or thinking

about marshmallows.”

Leo sat immediately. Mia joined them with a notebook and pencil, because writing things down made her feel like she could hold them in place.

Dad drew a simple weekly calendar shape on a blank sheet of paper. Not fancy. Just boxes.

“Pick a day,” Dad said. “A day you can do this every week.”

Mom tilted her head. “Sunday evening is good. Week is ending, week is starting. And you’re usually home.”

Leo frowned. “Sunday is when I remember homework.”

“That’s the point,” Mom said. “We’ll connect money to real life. The routine shouldn’t float off into ‘someday.’”

Mia nodded. Sunday felt right. It was like tightening the strings on a kite before you let it fly again.

Dad wrote: Sunday Money Check-In.

Then he held up a finger. “The routine has five steps. The steps match the habits you learned, but they’re smaller. Doable. Ten to fifteen minutes.”

Leo squinted. “Fifteen minutes is extremely doable.”

Mom raised an eyebrow. “We’ll see.”

Dad tapped the first step and wrote it in the first calendar box.

“Step one: Empty your pockets and gather your money.”

Mia understood immediately. Money had a way of hiding in backpacks, hoodie pockets, under books, and in the mysterious couch crack zone. If she didn’t gather it, she couldn’t know what she really had.

Leo, who had once found a crumpled dollar bill in his sneaker and called it “sneaker interest,” nodded too.

Dad continued. “You bring your coins and bills, plus anything you earned this week. Job money, business profits, gifts, found money that truly belongs to you.”

Mom added, "If it's not yours, it doesn't go in your routine. Found money rules: ask."

Leo sighed. "Yes, yes. Reputation."

Dad wrote Step one in clear letters: Gather.

"Step two," Dad said, writing again, "Count and track."

Mia's pencil moved fast. She wrote the word track and circled it. Tracking made money stop being fog.

Dad pointed at Mia's notebook. "You can use that. Or a simple sheet with three lines: In, Out, and What I Learned."

Leo leaned in. "What I learned?"

Mom nodded. "Not a whole essay. Just one sentence. Like 'I spent more than I planned' or 'I earned money faster with bookmarks than with jobs' or 'Windows take time.'"

Leo nodded, accepting the fame of his own sentence.

Dad added, "Tracking means you notice. How much came in? How much went out? What did you spend on? Did anything surprise you?"

Mia thought of towel washing, of taxes on a receipt, of gloves they didn't need. Surprise costs weren't evil. They just needed to be seen.

Dad wrote Step two: Count and note.

"Step three," Dad said, "Pay yourself first."

Leo made a small sound of protest, like his spend jar had feelings. But he didn't argue.

Dad looked at both kids. "This is when you split your money into spend, save, share. You already have your percentages. Mia, you usually do fifty percent save, forty spend, ten share."

Mia nodded. It had become her brain's default. Even when she rounded, she tried to stay true to the direction.

Dad turned to Leo. "And you've been doing... roughly half save, some spend, some share."

Leo said quickly, "I do two dollars to save when I can, because my race car is twenty-two dollars and the mountain is tall."

Mom nodded. "That's a real goal. Keep it."

Dad wrote Step three: Split into jars.

Mia raised her hand slightly, because she had a question that mattered. "Do we split all money, even business profit?"

Dad nodded. "Yes. The jars are for all your money decisions. Business doesn't replace your habits. It uses your habits."

Mia liked that. It made her feel protected from the excitement of earning. Excitement could be a slippery floor.

Dad went on. "Step four: Plan one choice."

Leo blinked. "One choice?"

Dad smiled. "One. Not ten. A plan you can remember."

He wrote: Plan one.

Mom explained, "You look at your spend jar and your save goal. Then you decide one thing for the week. It can be a spending plan, a saving plan, or a sharing plan."

Mia thought of her sketchbook mountain. She was closer now, thanks to the bookmark sale. Her save jar had weight and shine. But she also knew how quickly that weight could disappear if she started spending because she felt rich.

"I could plan to not spend from my spend jar until Friday," she said slowly. "So I don't do tiny impulse buys at school."

Dad nodded. "That is a strong plan."

Leo said, "I plan to spend immediately."

Mom coughed. "Try again."

Leo slumped, then tried to look thoughtful, which for Leo was like watching a puppy try to look like a librarian.

"I plan," Leo said, "to do one extra value job this week. Because business day is only Saturday, and my race car does not care about the calendar."

Mia smiled. That was actually good. It was a plan to increase the "in" line, not just control the "out" line.

Dad wrote their examples on the paper, because examples made routines stick.

Then Dad said, "Step five: Tiny check-in with Future You."

Leo groaned. "Future Me again."

Mom nodded calmly. "Future You benefits when Present You does small things."

Dad wrote Step five: Future check.

"This step is one question," Dad said. "Are you still on track for your goal? If not, what is one adjustment you can make?"

Mia stared at the paper. It wasn't complicated, but it felt powerful. The routine was like steering wanting, just like Dad had said. A small hand on the wheel once a week.

Leo pointed at the steps. "So the routine is: gather, count, split, plan one, future check."

Dad nodded. "Yes. Now we make it real."

Mom stood and brought in a small basket she had labeled "Money Check-In Kit." Inside were a pencil, a small notepad, two paper clips, and a few zip bags for coins.

Leo looked impressed. "We have equipment."

Mom shrugged. "Clear routines work better when the tools are easy to find."

Mia went down the hall and returned with her jars, placing them on the table like honored guests. Leo ran to get his jars too. His labels were messier than Mia's, but they were readable, and that counted.

Dad said, "All right. Practice run. Step one: gather."

Mia pulled money from her backpack pocket: two quarters and a dime

she had forgotten from a lunch change mix-up. She placed them in front of her.

Leo pulled a dollar bill from his pants pocket like a magician and then, after a second of searching, produced three coins and a crumpled coupon he tried to claim as currency.

Mom took the coupon. "Nice try."

Leo sighed. "It was worth a dramatic attempt."

"Inside sigh," Mom reminded him.

Dad nodded at Mia. "Step two: count and track."

Mia wrote in her notebook:

In: \$0.60 found in backpack pocket (mine)

Out: \$0.00

What I learned: Money hides in pockets.

Leo wrote, with enormous letters, even on a small line:

In: \$1.35

Out: 0

What I learned: Coupons are not money.

Dad said, "Step three: split."

Mia's sixty cents became simple: thirty cents to save, twenty cents to spend, ten cents to share. It fit perfectly this time, which made her feel like the universe approved.

Leo stared at his \$1.35 like it was a puzzle. He wanted half to save, but half didn't land neatly. He looked at Mom.

Mom said, "Do your best. Then adjust next week. Remember, consistency beats perfect."

Leo nodded and made a choice: seventy-five cents to save, fifty cents to spend, ten cents to share. He paused. "That is more than half to save."

Dad nodded. "You're choosing on purpose."

Leo straightened, pleased.

Dad moved them along. "Step four: plan one choice."

Mia wrote: No spend jar until Friday.

Leo wrote: Do one extra value job for a ticket trade or coins.

Mom nodded at both. "Clear. Measurable. Not too big."

Then Dad said, "Step five: Future check. Mia, does your plan help Future You get the sketchbook?"

Mia pictured the \$9.99 price tag, the smooth pages. "Yes," she said. "Because it stops small spending and keeps my save jar growing."

Dad turned to Leo. "Does your plan help Future You get the race car?"

Leo nodded, jaw set in a determined way. "Yes. Because Future Me wants the flaming race car checkpoint and Present Me must work."

Mom smiled. "That's the routine."

Mia looked at the five steps again. It was short enough to actually do. It was clear enough that even Leo could follow it without turning it into a performance.

Dad slid the routine paper under the strawberry magnet on the fridge, right near the other mission sheets, like it belonged in the town bulletin board of their family. "Now it's official," he said.

Leo leaned back in his chair, suddenly thoughtful. "So if I do this every week," he said, "I won't wake up and be surprised that I have no money."

Mia nodded. "And you'll notice if you're getting closer."

"And," Leo added, glancing at Mom, "I will not borrow without asking."

Mom nodded. "That too."

Mia collected her jars, feeling the familiar clink as she lifted them. Habits were invisible until you made them repeat, but the routine made them solid, like a path that stayed even after you walked away.

As she carried the jars back to her dresser, Mia noticed something comforting.

The mountain in her mind was still there.

But now, once a week, she would stop, check the trail, and choose the next step on purpose.

On Monday after school, Mia walked into the kitchen and paused, because the fridge looked even more like a bulletin board than usual.

The strawberry magnet was holding up the Sunday Money Check-In routine paper Dad had drawn. Under it were the familiar layers: the job menu, the two-week calendars with Mia's mountains and Leo's flaming race cars, the business notes from their first stand, the swap market list, and the park clean-up plan with Mia's careful note: We bought too many gloves.

It was a lot of paper for a family that used to lose permission slips in backpacks.

Mom was at the counter rinsing apples. Dad was reading something at the table with his laptop open, but he looked up right away, like he'd been waiting for a particular moment.

Leo burst in behind Mia and announced, "I am ready to do a money routine again."

Mom blinked. "It is Monday."

Leo nodded solemnly. "I like repeating. Repeating makes me powerful."

Mia hung her backpack on its hook and sat down. "It makes habits," she corrected gently.

Dad closed the laptop with a quiet click. "Exactly. And speaking of habits, we have one last mission in this handbook."

Leo's eyes narrowed. "Last mission ever?"

Dad smiled. "Last mission for this adventure. Smart money isn't something you finish. It's something you practice."

Mia felt her brain lean forward in its learning posture. "What's the mission?"

Dad pulled a clean sheet of paper from the drawer and placed it in the middle of the table like it mattered. "Mission: Write your smart-money pledge."

Mia stared at the blank page. A pledge sounded more serious than a checklist. Checklists were tasks.

A pledge was a promise.

Leo stared too, as if he expected the paper to do something interesting. "Like a vow?"

Mom handed him an apple slice. "Like a promise you understand."

Leo chewed thoughtfully. "I understand promises. I once promised not to bounce a soccer ball in the kitchen. I did it anyway, but I understood it."

Mia gave him a look.

Leo swallowed. "I understand promises better now."

Dad nodded, accepting the improvement. "A pledge is you telling yourself, in your own words, what kind of money kid you want to be."

Mia's mind flashed to what Dad had said in the borrowing chapter: dependable means you keep a promise on time.

She thought about Leo paying back the school store ticket and the way he'd looked lighter afterward. She thought about the swap market, how deals worked because people trusted each other. She thought about the family-fund vote and how it had felt to give up something and still feel proud of what they chose together.

A pledge, Mia realized, was like putting all those lessons into one small, strong sentence that could stand up on its own.

Dad slid a second paper toward Leo. "You each get your own."

Leo looked pleased. "Do we have to sign it in blood?"

Mom didn't look up from slicing. "No."

Leo nodded. "In pencil, then."

Dad picked up a marker and wrote a simple frame at the top of Mia's page, then the top of Leo's.

My Smart-Money Pledge

Then he drew five small lines underneath, not boxes this time, just space

to think.

Mia recognized the shape of it immediately. It matched the habits list from the night after the park clean-up.

Dad pointed at the routine paper on the fridge. "You already have a weekly routine: gather, count, split, plan one, future check. The pledge is different. The pledge is the why behind the routine."

Mia touched the edge of her paper, keeping it from sliding. "So it's like... when I don't feel like doing the routine, the pledge reminds me."

Mom nodded. "Exactly. It's Future You sending a message to Present You."

Leo put his apple slice down and sat up straighter, as if Future Leo had just entered the room wearing a tiny business suit.

Dad tapped the marker on the table lightly, the way he did when he wanted attention without demanding it. "Here are the five parts. You can write one sentence for each, or combine them into a short paragraph. Keep it clear. Keep it true."

He wrote the parts on a scrap sheet so they could see them:

1. How I will treat my money
2. How I will treat other people's stuff and money
3. How I will make choices (needs, wants, waiting)
4. How I will keep trust strong (promises, deals)
5. How I will help with shared money (share jar, family choices)

Mia read them slowly. Each one brought back a memory.

Treat my money: jars, goals, tracking, business costs.

Treat other people's stuff: borrowing rules, due dates, condition, asking first.

Choices: scarcity, needs versus wants, opportunity cost, the magic of waiting.

Trust: fair trades, no pressure, clear agreements, reputation.

Shared money: taxes, the family-fund vote, the park clean-up supplies, no free riding.

Dad said, "You can also add one personal goal. Mia, your sketchbook. Leo, your race car. Goals make the pledge feel real, not imaginary."

Mia picked up her pencil. The point hovered over the page.

Leo began immediately, writing huge letters that looked like they were trying to win a race across the paper.

Mia didn't start yet. She listened to the quiet kitchen sounds: Mom's knife on the cutting board, the faint hum of the fridge, Leo's pencil scratching hard.

She thought about what kind of kid she wanted to be. Not just careful, because she already was careful. She wanted to be steady. The kind of steady that didn't disappear when she got excited.

She began to write, slowly, in her neat, readable handwriting.

"I will pay myself first by saving part of what I earn every time, even when I want to spend."

Mia paused, then added a second sentence under it.

"I will track my money so it doesn't hide from me, and so I don't make busy mistakes."

She could almost hear Dad approving of that phrase. Busy is not the same as profitable.

Leo made a loud satisfied noise. "I am doing a very good pledge," he announced.

Mom set a small bowl of apple slices on the table between them. "Keep going. Good pledges don't announce themselves."

Leo nodded, offended but obedient, and kept writing.

Mia moved to the next part. Other people's money and stuff.

"I will ask before I borrow, and I will return what I borrow on time and in good condition, because reputation matters."

She liked that sentence. It sounded like something she could actually follow. She was already good at returning things, but writing it made it feel like a choice, not just an accident of her personality.

She moved to choices.

“I will sort needs and wants, and when I choose a want, I will remember what I am trading away.”

Opportunity cost, she thought, and wrote it right into the sentence.

“I will practice waiting when a goal matters more than a quick treat.”

She pictured her sketchbook again, smooth pages, the feeling of drawing on paper that didn't fight her pencil. Waiting wasn't empty time anymore. Waiting was a decision with a purpose.

Across the table, Leo suddenly stopped writing and stared at his paper like it was confusing him.

Mia whispered, “Stuck?”

Leo whispered back, “I am trying to write ‘I will not do dramatic sighing’ but it seems too small for a pledge.”

Mom heard anyway, because Mom heard everything. “That is because dramatic sighing is not your biggest money problem.”

Leo frowned. “It is a community problem.”

Dad chuckled. “What part are you on?”

Leo tapped his paper. “The trust part. Trust is hard because sometimes I want things fast.”

Mia glanced at him. It was surprisingly honest.

Dad said, “Then write that. Write the truth and the plan.”

Leo leaned over his page and wrote more carefully this time, his letters shrinking slightly as his brain focused.

Mia returned to her own pledge, the trust part.

“I will make deals that are clear and fair, with no pressure, so both people feel good afterward.”

She thought of the swap market notepad list, the record of trades that had ended with no tears. She thought of Ben asking for a no trade-backs rule, and Leo agreeing. She liked the idea of being someone people

wanted to trade with, not because she was clever, but because she was trustworthy.

Finally, shared money.

“I will use my share jar on purpose, and I will help with family votes by listening and choosing what is best for us, not just for me.”

Mia paused and added, because it mattered to her and because Dad had asked for a personal goal.

“My current goal is to save for my sketchbook, and I will follow my Sunday routine until I reach it.”

She set her pencil down and read her pledge from the top. It wasn't long. But it felt like a map she could carry.

Dad looked at her page. He didn't correct it. He didn't add more. He just nodded once, like the pledge was hers and that was the point.

Mom asked, “Do you want to decorate it, or keep it simple?”

Mia thought of the jar labels that had smudged from use. Smudges meant real life.

“I want to keep it simple,” Mia said. “But I want to add one small drawing.”

She drew a tiny mountain at the bottom corner, with a little flag at the top labeled Sketchbook.

Leo slammed his pencil down triumphantly. “Finished!”

Dad raised an eyebrow. “Read it.”

Leo cleared his throat like he was about to give a speech to a stadium.

“My Smart-Money Pledge,” Leo read, slower than usual, which made Mia listen harder.

“I will split my money into jars so I do not accidentally spend my future.”

Mia blinked. That was actually good.

“I will not borrow without asking, and I will return things on time because I hate owing and also because I like being dependable.”

Mom's face softened a little.

"I will think about wants and needs, and if I want something big, I will wait and work instead of whining."

Mia's mouth twitched. Whining was honest.

"I will make fair trades with clear agreements and no pressure, because pressure is a hidden cost and it makes people not want to deal with you."

Dad nodded, pleased.

"And I will help with family shared money choices by voting and accepting the result without dramatic sighing."

Mom looked impressed despite herself.

Leo added, quickly, "Inside sighing is allowed."

Dad said, "Inside sighing is a private matter."

Leo finished, "My goal is the flaming race car checkpoint, twenty-two dollars, and Future Me will thank Present Me."

Mia looked at him. "That's a good pledge."

Leo puffed up. "I know."

Mom reached for the strawberry magnet and lifted it off the fridge. The papers sagged slightly, freed from their mayor.

She slid Mia's pledge and Leo's pledge into the stack, right beside the routine sheet, then pressed the magnet back into place.

"Now," Mom said, "it lives with the system."

Mia stood and looked at it: two pledges under a strawberry magnet, surrounded by missions and notes and proof.

Dad leaned back in his chair. "One more step," he said. "Sign it."

Mia signed her name carefully, the way she did when she wanted a thing to be official.

Leo signed his name with a big flourish and then added, in smaller letters

than usual, “No trade-backs.”

Mia laughed quietly. “That’s not part of signing.”

Leo shook his head seriously. “It is part of my brand.”

Dad stood and ruffled Leo’s hair, careful not to mess it too much. “All right, economists. You have your habits. You have your routine. And now you have your pledge.”

Mia felt something calm settle inside her, like the moment after you click a bookmark into a page and know you won’t lose your place.

The mission was finished.

But the practice was just beginning.

And this time, they had their own words to guide them.