

Dr. Gene A Constant

# **The Little Economy**



## **Table of Contents**

Chapter 1: Welcome to Little Economy Land

Chapter 2: Mint Your Own Money

Chapter 3: Everybody Works: Jobs for All

Chapter 4: Living in Our Little Economy

Chapter 5: Welcome to the Class Bank

Chapter 6: Market Day! Buy, Sell, and Trade

Chapter 7: Start Your Own Business

Chapter 8: Fines, Taxes, and the Common Pot

Chapter 9: Surprises in the Economy

Chapter 10: Closing the Books: What We Learned



## Chapter 1: Welcome to Little Economy Land

The door to Room 12 clicked shut with a soft little sound, and suddenly it felt like everyone was inside the same story.

The tables were pushed together in a big, friendly shape, not rows like a train. On the whiteboard, the drawing from earlier still waited there: a bright road leading into a place labeled Little Economy Land. There was a tiny bridge. There were tiny buildings. There was even a tiny bank with a tall door and a coin-shaped window.

Ms. Rivera stood beside the drawing with a stack of blank name tags in one hand and a basket in the other. The basket looked ordinary, but the way she held it made it feel important, like it contained secrets.

“All right,” she said, her eyes smiling before her mouth did. “Before we build anything, before we print money, before we start our bank and our market... we need our most important ingredient.”

A few hands shot up.

“Scissors?” said Theo, who always hoped the answer was scissors.

“A calculator?” asked Imani, who liked buttons and neat numbers.

“Snacks?” said Jasper, who believed snacks were the answer to many problems.

Ms. Rivera shook her head. “Better. The ingredient is us. The group. The class.”

She set the basket on the table. “In Little Economy Land, no one is alone on an island. We are going to make a working economy together. That means each person matters, each choice matters, and the way we treat each other matters too.”

Mina leaned forward. “Like a team?”

“Like a team,” Ms. Rivera said, “but also like neighbors. And shopkeepers. And customers. And workers. And voters. Sometimes you will be all of those in one week.”

A quiet ripple moved through the room. Being one thing at a time was already hard. Being many things sounded... big.

Ms. Rivera began handing out name tags. "Let's meet the people who will bring this place to life. When I call your name, stand up, tell us one thing you like to do, and one thing you want to learn about money."

Theo popped up first. "I like building stuff. Like towers. And I want to learn... how people don't run out of money."

A few kids nodded. Running out sounded scary.

Imani stood next. "I like organizing. I want to learn how banks keep track of everyone's money without mixing it up."

Ms. Rivera pointed at the bank drawn on the board. "Excellent question for later."

Jasper bounced up. "I like trading. Like, I will trade you my cookie for your chips, if yours are better. And I want to learn how to get more money without doing extra work."

That earned laughter, and Jasper grinned like he'd won something already.

"Honest," Ms. Rivera said. "And we will talk about that too."

Mina stood, smoothing her shirt. "I like drawing and making things. I want to learn why some things cost more than other things."

"Prices," Ms. Rivera said, and wrote the word on the board in neat letters.

One by one, the class introduced themselves. There was Aiden, who loved stories and wanted to learn how people decide what is fair. There was Priya, who liked math games and wanted to learn what saving actually does. There was Lucas, who liked being helpful and wanted to learn why grown-ups sometimes argue about money even when they have enough.

When everyone sat down again, the room felt different. Not quieter, exactly. More connected. Like the class had just woven a net, and now they were all standing on it together.

Ms. Rivera drew a small stick figure on the board. "Imagine," she said, "a kid named Solo."

Theo snorted. "That's a silly name."

“It’s a pretend name,” Ms. Rivera said. “Solo gets ten pretend dollars every week. Solo can practice saving. Solo can practice spending. Solo can even practice making choices.”

She drew a second stick figure. Then a third. Then a whole crowd.

“Now imagine a whole class,” she continued, tapping the crowd. “If you save money but nobody sells anything, your money doesn’t do much. If you want to buy something but nobody wants to work, there’s nothing to buy. If someone makes a great invention but nobody notices, it might not succeed. In a group, your choices bump into other people’s choices.”

Mina raised her hand. “Bump like... crash?”

“Sometimes,” Ms. Rivera said. “Sometimes they bump like a friendly hello. Sometimes they bump like a shopping cart with a wobbly wheel. But those bumps are where the learning lives.”

She took a marker and wrote three words in a row: Earning. Spending. Saving.

“These are the big three,” she said. “And in our Little Economy, you’ll do all three. But you’ll do them with other people watching, responding, and making their own decisions too.”

Priya’s eyes narrowed in thought. “So if everyone spends all their money at the same time... then what happens?”

Ms. Rivera smiled like she’d been waiting for that question all morning. “Then the people selling things might raise prices. Or sell out. Or decide to make more. Or decide to stop because it’s too hard. And then the buyers might have to choose something else, or wait, or earn more.”

Jasper’s hand shot up. “What if I buy everything first?”

“Then,” Ms. Rivera said, “you might be popular with sellers, and unpopular with buyers, and you might run out of money, and you might become the person everyone watches to see what happens next.”

Jasper lowered his hand slowly. Being watched sounded less fun than he thought.

Ms. Rivera walked to the basket and lifted it onto the center table like it was a trophy. “Now, we need a few promises. Not boring promises. Adventure promises.”

She pulled out a small card and read it aloud. "Promise one: We treat our economy like it is real. That means we take jobs seriously, we pay what we owe, and we don't grab or sneak."

Imani nodded sharply.

Ms. Rivera pulled out a second card. "Promise two: We stay kind. Money can make people feel proud, worried, jealous, excited, or disappointed. We will not use money to hurt people."

Aiden raised a hand. "Like saying, 'I'm rich and you're not'?"

"Exactly," Ms. Rivera said. "No money bragging, no money bullying."

She pulled out a third card. "Promise three: We solve problems together. If something feels unfair, confusing, or messy, we talk. We vote when we need to. We learn and adjust."

"Vote?" Lucas asked. "Like grown-ups?"

"Like citizens," Ms. Rivera said. "In Little Economy Land, you're not only earners and spenders. You're builders of rules."

She let that sit in the air for a moment. Builders of rules. That sounded important. That sounded like you could make a place better.

Ms. Rivera set the promise cards on the table and looked around. "Can we agree to these?"

A chorus of "Yes" rolled through the room. Some voices were loud, some were shy, but they all landed together.

"Good," Ms. Rivera said. "Because now we do the most powerful thing a group can do."

She held up the basket again. "We choose how we will start."

The basket wasn't full of candy, like Jasper had hoped. It was full of slips of paper. Ms. Rivera passed it around.

"Take one," she said. "Don't open it yet."

The slips were folded small. Theo pinched one between his fingers like it might explode. Mina took one carefully, as if it might smudge paint. Priya already looked like she was adding up possibilities in her head.

Ms. Rivera waited until everyone had a slip.

“Ready?” she asked. “On three. One... two... three.”

The class unfolded their papers.

Theo read his and blinked. “Cleaner Captain?”

Imani’s eyes widened. “Bank Helper.”

Jasper grinned. “Market Crier. That sounds loud.”

Mina read hers softly. “Design Team.”

Around the room, kids called out their slips. Some sounded proud. Some sounded unsure. Some sounded like they didn’t yet know what the words meant.

Ms. Rivera clapped once. “These are not forever jobs,” she said quickly, seeing a few worried faces. “They are starting roles. In our economy, jobs can rotate, businesses can form, and new responsibilities can appear when we need them. But right now, this is how we begin. A group economy begins with a group choosing to carry the work.”

Theo raised his hand. “So... Cleaner Captain means I tell people to clean?”

“It means you organize how we take care of our shared space,” Ms. Rivera said. “You’ll make a plan, and you’ll have helpers. In a real economy, someone always has to do the jobs that keep everything working.”

Theo sat a little taller. Organizing a plan sounded a lot like building a tower that didn’t fall over.

Imani tapped her slip. “What does Bank Helper do if there isn’t a bank yet?”

Ms. Rivera’s eyes sparkled. “You help build it. You will learn how we keep accounts, how deposits work, and how we make sure every bill is counted correctly.”

Imani looked pleased, as if someone had just handed her a key ring.

Jasper waved his slip. “Market Crier. Do I get a bell?”

“We can discuss a bell,” Ms. Rivera said, and Jasper looked delighted. “But your real job is to help everyone know what is happening, when Market Day is coming, and what the rules are. Clear information is valuable.”

Mina held hers up again. “Design Team. Like drawing money?”

Ms. Rivera pointed to the road on the board that led into Little Economy Land. “Exactly. The next step in our adventure is to mint our own money. Not too much. Not too little. Money we can recognize, count, and protect.”

A hush fell over the room, the good kind, like when the lights go down before a play begins.

Ms. Rivera leaned against the table and lowered her voice. “Today, you met your fellow citizens. This is your economy family. Some of you will be amazing savers. Some will be brave spenders. Some will start businesses. Some will keep the peace. All of you will matter.”

She glanced at the drawing one more time. “That road is not just a picture. It’s a path. And the first step is simple.”

She held up her marker like a tiny flag. “We step together.”

Ms. Rivera left the picture of the road on the board, but she drew something new beside it: a big circle with little dots around the edge.

“This,” she said, tapping the circle, “is our class. A group.”

Theo leaned in. “Is that supposed to be us?”

“It is,” Ms. Rivera said. “And this is why Little Economy Land works better with a whole group than with just one person at home with a jar of pretend coins.”

Jasper lifted his hand like he was about to ask for extra snacks. “Because it’s more fun?”

“Yes,” Ms. Rivera said. “And because it’s more real.”

Imani tilted her head. “Real like... tricky?”

“Real like everything you do matters to other people,” Ms. Rivera replied. “Money is not only a math thing. It is a people thing.”

Ms. Rivera erased a corner of the board and drew two stick figures facing each other. Over one she wrote Solo, just like before. Over the other she wrote Group.

“Let’s test it,” she said. “We’re going to do a tiny experiment. No printed money yet. No bank yet. Just choices.”

She reached into her desk drawer and pulled out a handful of small, colored squares of paper. She walked around and dropped two squares onto each table spot.

“Each of you has two tokens,” she explained. “Imagine they are your time and energy for today. You can spend a token to do a helpful class job right now, like straightening the pencil bin or stacking the books. Or you can keep your tokens and do nothing.”

Theo looked at his squares like they were building blocks. Priya immediately counted hers twice, just to be sure they were still two.

“And here’s the twist,” Ms. Rivera said, holding up a little jar with a lid. The jar was empty, but she shook it anyway so it made a hopeful sound. “If enough people spend one token to help, we will earn something for the whole class at the end of the day. Something small but good.”

“What is it?” Jasper asked.

“You’ll see,” Ms. Rivera said. “But if not enough people help, then the class reward won’t happen.”

Aiden raised his hand slowly. “So... if I help, I might be doing it for everyone, even people who don’t help?”

Ms. Rivera nodded. “That’s right.”

Lucas frowned, the way he did when a story character made a confusing decision. “But if I don’t help, I still might get the reward if other people help.”

“Also true,” Ms. Rivera said. “You’re catching on.”

The room made that soft sound of brains waking up, a mixture of tiny sighs and quiet, thoughtful humming.

Ms. Rivera clasped her hands. “You have one minute to decide. No talking yet. Just think.”

The minute felt longer than a minute. Theo glanced at the pencil bin and then at his tokens. Mina looked at her tokens like they were art supplies and she didn't want to waste them. Jasper held his tokens flat on the desk, like he might protect them with his hands.

When the minute ended, Ms. Rivera held up her marker like a referee. "All right. Now you may talk, but you have to make your own choice."

Instantly, whispers popped up around the tables like popcorn.

"If we all do it, we all get it," Priya said at her table.

"But what if we do it and other people don't?" someone whispered back.

"That would be annoying," Theo said, loud enough for the nearest table to hear. "I don't want to clean for someone who just sits."

Jasper leaned toward Theo. "What if the reward is, like, extra recess? Then I want it. But I also want to keep my tokens, because tokens are... tokens."

Imani watched the room the way she watched a set of numbers that might not add up. "If everybody keeps their tokens, we get nothing. If enough people spend one, we get something. So we need... a plan."

"A plan means talking," Lucas said, nodding seriously. "Talking is work too."

Ms. Rivera moved quietly between the tables, listening, not guiding. She didn't rescue the class from the messy part. She let them feel it.

Finally, she clapped twice. "Time. If you are spending one token to help the class right now, hold up one token. If you are spending zero, keep your hands down."

Hands rose all over the room, but not every hand. Theo hesitated, then lifted one token with a quick, determined motion, as if he didn't want anyone to think he was doing it because of pressure.

Jasper froze with both tokens on the desk. He looked around, saw many tokens held up, then slowly raised one. "Fine," he muttered. "I'm in."

Mina held up one token gently, like she was donating a petal. Imani held hers up confidently, as if she'd already started a list.

Ms. Rivera counted. "We have enough," she announced.

A wave of relief spread through the room, mixed with something else: the strange feeling of winning together even though nobody had been totally sure it would work.

“So what’s the reward?” Jasper asked immediately, bouncing in his seat.

Ms. Rivera opened the jar and pulled out a small stack of bright stickers shaped like tiny gold coins. She handed them to the nearest table. “A class set,” she said. “Not money, just a symbol. Put one on your name tag if you’d like.”

Jasper slapped one onto his tag like it was a medal. Theo placed his carefully in the corner, straight as a ruler. Mina stuck hers on and then traced around it with her fingertip, admiring the shine.

Ms. Rivera waited until the excitement calmed. “Now,” she said, “what did you just learn?”

“That stickers are awesome,” Jasper said, and a few kids laughed.

Ms. Rivera smiled. “Yes. And also?”

Priya raised her hand. “We learned that the reward depended on what other people did.”

“Exactly,” Ms. Rivera said. “In a group economy, your outcome depends on other people’s choices. That’s the magic and the challenge.”

Aiden lifted his hand. “It also felt... risky. Like, I didn’t know if enough people would help.”

Ms. Rivera pointed at him. “That feeling is important. In real life, people take risks when they start a business, or buy something expensive, or save money hoping it will help later. In a group, risk isn’t just inside your head. It’s shared.”

Imani raised her hand next. “It also made me want to talk and organize. Like we needed a system.”

“Yes,” Ms. Rivera said. “Groups create a need for systems. Rules, schedules, jobs, banks, even taxes. Not because grown-ups love paperwork, but because groups need a way to stay fair and keep track.”

Theo crossed his arms, thinking. “But it also made me kind of mad. Because if someone didn’t help, they still got the sticker.”

A few heads nodded. A few eyes darted around, wondering who had kept their hands down.

Ms. Rivera didn't look at anyone in particular. She kept her voice calm. "That is another real part of money in a group: fairness questions. When someone gets a benefit without paying the cost, people notice. That can cause arguments, or it can cause new rules. In our Little Economy, you will bump into fairness questions a lot."

Lucas raised his hand, earnest as always. "So then we should make a rule that everyone has to help."

"That is one idea," Ms. Rivera said. "But then what about kids who are absent? Or kids who are having a hard day? Or kids who already have a different job that helps in another way, like being Bank Helper or Market Crier?"

Imani sat up straighter at the mention of Bank Helper. "So jobs are like... different kinds of helping."

"Yes," Ms. Rivera said. "And in an economy, different work earns different pay, not because some people are better, but because different work has different value to the group."

Mina raised her hand, her voice soft but clear. "And if people don't like the pay, they might stop doing the job."

"Or they might ask for a raise," Ms. Rivera said, writing the word raise on the board. "Or they might switch jobs. Or start a business. In a group, you have choices, and your choices change what other people can do."

Jasper wiggled in his chair. "So if I'm Market Crier and I forget to tell people Market Day rules, then... people will be confused."

"And confusion is expensive," Ms. Rivera said.

Jasper blinked. "Confusion costs money?"

"Sometimes," Ms. Rivera said. "If you don't know what day rent is due, you might spend your money and then not have enough. If you don't know the rules, you might get a fine. If you don't know prices, you might overpay. Clear information can be as valuable as a coin."

Imani nodded like she was filing that away in a mental folder labeled Important.

Ms. Rivera returned to her drawing of the circle with dots. She drew little arrows between the dots, connecting them.

“In a one-person pretend economy,” she said, “you can practice counting. You can practice saving. You can even practice patience. But you cannot practice this.”

She tapped the arrows. “You cannot practice how your choices affect your neighbors. You cannot practice what happens when many people want the same thing at the same time. You cannot practice competition and teamwork living in the same room.”

Theo raised an eyebrow. “Competition and teamwork at the same time?”

Ms. Rivera nodded. “On Market Day, you might compete to sell the best paper airplanes. But you might also need a teammate to help you fold faster. In a business, you might want to earn more than someone else, but you still need the class to trust you and follow the rules. A group economy teaches you how to win without wrecking the game.”

Aiden’s face brightened. “So it’s like playing a sport.”

“Exactly,” Ms. Rivera said. “If everyone cheats, nobody wants to play. If everyone is selfish, the team falls apart. But if everyone cooperates perfectly all the time, nothing new gets invented either. An economy is a balance of working together and having your own goals.”

Ms. Rivera capped her marker and looked around at the name tags, now decorated with coin stickers. “That’s why groups make money magic,” she said. “Because money comes alive when it moves between people.”

She paused, then added, “And because a group can teach you something else that a lonely jar of pretend coins cannot.”

Priya leaned forward. “What?”

Ms. Rivera’s eyes flicked to the promise cards still sitting on the table. “How to be responsible, not just for yourself, but for the world you share.”

Theo glanced at his slip that said Cleaner Captain. Jasper touched his Market Crier paper like it might suddenly matter more. Imani looked toward the drawing of the bank on the board as if she could already see a window opening.

Ms. Rivera picked up the basket again, the one that had started it all. “In

the next part of our journey,” she said, “we are going to discover what special powers a group has when it works together on purpose.”

She gave the basket a small shake, and the slips whispered against each other like tiny leaves. “Because in Little Economy Land, the economy isn’t a thing you watch.”

She held the basket out toward the class.

“It’s a thing you build.”

The slips of paper in the basket settled back down, and the room settled with them.

Ms. Rivera set the basket on the table again, right beside the three promise cards. The road into Little Economy Land still stretched across the whiteboard, bright and inviting, and the little bank with the coin-shaped window looked like it was waiting to wake up.

“Okay,” Ms. Rivera said, rubbing her hands together once like she was about to start building something. “You have already seen one secret power of a group.”

Jasper’s hand went up. “Stickers?”

Ms. Rivera laughed. “Stickers are a fine power. But I mean the power you used to earn the stickers.”

Priya raised her hand. “We... worked together. Kind of.”

“Exactly,” Ms. Rivera said. “A group can do things one person can’t do alone. Not because one person is weak, but because a group is... connected.”

She turned and drew a simple picture on the board: one dot by itself. Then she drew a bunch of dots with lines between them.

“Solo dot,” Theo said, pointing.

“Connected dots,” Mina added.

Ms. Rivera nodded. “Now I want to show you three secret powers of working together. These are powers you will use in our classroom economy. You will use them at the bank. You will use them on Market Day. You will use them when you pay rent, when you pay bills, when you vote, and even when you argue a little and then fix it.”

Lucas raised his hand, worried. "Are we going to argue?"

"You're human," Ms. Rivera said kindly. "So yes, sometimes. But you will also learn how to repair. Repair is another secret power."

Imani leaned forward. "What are the three?"

Ms. Rivera held up one finger. "Secret power number one: A group can create value."

Theo frowned. "Value like... money?"

"Value like something that matters," Ms. Rivera said. "Money is one way we measure it. But value can be a clean classroom. A helpful system. A game someone makes. A poster that explains the rules so nobody gets confused. Remember what we said? Confusion can be expensive."

Jasper groaned dramatically. "Ugh, the confusion thing again."

Ms. Rivera pointed at him, smiling like she'd caught a good example. "Perfect. Let's do a quick demonstration."

She walked to the supply shelf and grabbed a pile of papers, then set them on the front table. The papers were different sizes and colors, and some were sideways. She also grabbed a marker, a ruler, and three little sticky notes.

"Design Team," she said, nodding toward Mina, "you're going to help with this, but everyone will be part of it."

Mina sat up straighter.

Ms. Rivera held up one messy sheet of paper. "This paper is like an economy with no systems. Things happen, but nobody knows where to look, what the rules are, or what comes next."

She taped it to the board. It looked like a paper that had survived a windy day.

"Now," she said, tapping the messy paper, "tell me what the rent day is in our Little Economy."

Theo blinked. "We don't have rent day yet."

"Exactly," Ms. Rivera said. "So everyone will guess. Everyone will ask."

People will forget. Somebody will spend their money. Somebody will get upset. And then we will have..." She paused.

"Confusion," the class said, some voices amused, some voices resigned.

Ms. Rivera nodded. "Now watch what a group can create."

She held up three sticky notes. On the first she wrote Pay Day. On the second she wrote Rent Due. On the third she wrote Market Day.

"Not decisions yet," she said. "Just categories. Things we know will exist."

Imani's eyes lit up at the neat labels. "A schedule."

"A schedule is a value-making machine," Ms. Rivera said. "Because it turns guessing into knowing."

She passed the marker to Mina. "Design Team, write these words bigger and prettier, please."

Mina took the marker like it was a paintbrush. She wrote carefully: PAY DAY, RENT DUE, MARKET DAY, each one centered and bold.

Ms. Rivera taped Mina's labels to the board in a neat row. "Now we have a place to put information. A group created that. One person could make a schedule, sure, but a group makes it necessary and meaningful. Because if only one person needs it, it is optional. If everyone needs it, it becomes powerful."

Theo raised his hand. "So systems are value?"

"Yes," Ms. Rivera said. "Systems are invisible treasure."

Jasper squinted at the labels. "Invisible treasure is a weird treasure."

"It's the kind that stops fights," Ms. Rivera said. "And stops fines you didn't mean to earn."

At the word fines, a few kids sat up. Fines sounded serious and also slightly exciting, like a rule with teeth.

Ms. Rivera lifted a second finger. "Secret power number two: A group can specialize."

Imani whispered the word like she was tasting it. "Specialize."

“It means not everyone has to do everything,” Ms. Rivera explained. “In fact, if everyone tries to do everything, things get messy.”

Theo raised his slip again. “So Cleaner Captain is specializing.”

“Yes,” Ms. Rivera said. “Cleaner Captain is a job that makes everyone’s life better. Bank Helper is specializing. Market Crier is specializing. Design Team is specializing.”

Jasper puffed out his chest. “So I’m a specialist.”

“You are,” Ms. Rivera said. “A loud and valuable specialist.”

Jasper grinned.

Ms. Rivera walked back to the board and drew a simple little town: a tiny shop, a tiny house, the tiny bank. Under the shop she wrote Maker. Under the house she wrote Worker. Under the bank she wrote Banker.

“In an economy, people do different work,” she said. “Not because one person is more important than another, but because different jobs solve different problems.”

Lucas raised his hand. “But what if someone gets a job they don’t like?”

“Then we talk,” Ms. Rivera said. “We rotate. We train. We create new roles. Or someone starts a business and hires help. But here is what specialization does: it lets you get good at something, and it lets other people trust you.”

Imani nodded quickly. Trust was her favorite kind of word.

Ms. Rivera pointed to the tiny bank drawing. “When you deposit money later, you will want to trust that the banker counted right.”

Imani’s mouth pressed into a determined line, like she was already practicing careful counting.

Ms. Rivera pointed to the little shop. “When you buy something on Market Day, you will want to trust that the seller gives you what you paid for.”

Mina’s eyes drifted, imagining tables full of things.

Ms. Rivera pointed to the little house. “And when you come to learn, you will want to trust that the room is ready. That supplies are where they should be. That the space is cared for.”

Theo looked proud and also slightly alarmed, like he had just realized people would actually be counting on him.

“This,” Ms. Rivera said, “is a secret power because it makes a group faster and smarter. One person can do many things slowly. A group can do many things well.”

She lifted a third finger. “Secret power number three: A group can make rules that feel fair.”

Aiden’s head lifted at the word fair, like a dog hearing a familiar sound.

“Remember your experiment with the tokens,” Ms. Rivera said. “Some people helped. Some people didn’t. And then everyone got the sticker.”

Theo’s arms crossed again. “That still bugs me.”

“And that,” Ms. Rivera said gently, “is the beginning of fairness thinking. Not whining. Not tattling. Real fairness thinking.”

Jasper raised his hand. “I wasn’t trying to be unfair. I was just thinking.”

“You were,” Ms. Rivera agreed. “And thinking is allowed. But when thinking affects other people, the group has to decide what kind of economy it wants.”

She tapped the three promise cards on the table. Treat it real. Stay kind. Solve problems together.

“These promises are the start of our laws,” she said. “Not grown-up laws with big words. Kid laws with clear words.”

Priya raised her hand. “Are we going to make more?”

“Yes,” Ms. Rivera said. “Together. And you will learn something important: rules are not only about stopping bad behavior. Rules are also about helping good behavior happen.”

Imani raised her hand next. “Like... a rule that rent is due on a certain day so people don’t forget.”

“Exactly,” Ms. Rivera said. “A rule that tells the banker how to record deposits so no one’s money disappears. A rule that tells the Market Crier what to announce so nobody is surprised. A rule that tells us what happens if someone breaks something or takes something.”

The room was quiet in a serious way now, because everyone could picture it: money on a desk, a missing bill, a misunderstanding, a hurt feeling.

Ms. Rivera lowered her voice. “Here is another secret. When you work in a group, you will sometimes feel big feelings. Proud. Worried. Jealous. Excited. Disappointed. Those feelings are not the enemy. They are information.”

Mina’s eyebrows lifted. “Information?”

“Yes,” Ms. Rivera said. “If you feel worried about rent, that is information that you need a budget. If you feel jealous because someone earned more, that is information that you might want a different job, or you might want to start a business, or you might want to practice being happy for someone while you make your own plan.”

Aiden nodded slowly, like he was saving that sentence for later.

“And if you feel proud,” Ms. Rivera continued, “that is information too. It tells you your work mattered.”

Theo’s shoulders relaxed a little.

Ms. Rivera stepped back and looked at the connected dots on the board. “These are the secret powers,” she said. “Creating value, specializing, and making fair rules. A group economy isn’t just money moving. It’s people learning how to live in the same little world.”

Jasper tapped his name tag, where the coin sticker gleamed. “So when do we get the real money?”

Ms. Rivera smiled, and her eyes flicked to Mina’s bold labels on the board, then to the little bank drawing, then back to the class.

“Soon,” she said. “But first, we need to decide something very important.”

Priya leaned forward. “How much money we get?”

Ms. Rivera nodded. “And what it looks like. And how we keep it honest.”

Imani’s face lit up so brightly it was almost like a desk lamp had turned on inside her.

Ms. Rivera picked up the basket one more time, not to shake it this time, but to carry it like a toolbox. “Tomorrow,” she said, “we start minting.”

Theo’s fingers drummed once on the table, excited.

Mina glanced at her marker-stained fingertips, already imagining colors and shapes.

Jasper whispered, “Minting sounds like candy,” and then, more seriously, “But also like... power.”

Ms. Rivera heard him. She nodded once. “It is power,” she said. “And in a group, power comes with something else.”

Lucas raised his hand. “Responsibility.”

Ms. Rivera’s smile softened. “Exactly. Welcome to the part where our pretend economy starts to feel real.”

## Chapter 2: Mint Your Own Money

The next morning, the road into Little Economy Land was still on the board, but it had new neighbors.

Mina's bold labels, PAY DAY, RENT DUE, and MARKET DAY, were taped in a neat row like signs on a street. The promise cards were still on the front table. And beside the little drawing of the bank, Ms. Rivera had added something new: a rectangle with a question mark inside it.

When the class shuffled in, Jasper pointed at it immediately. "Is that... money?"

"It's the idea of money," Ms. Rivera said, holding up the same marker she always used for important things. "Today we begin designing our class currency."

Imani slid into her seat like she was arriving at a job interview. Theo's eyes went straight to the supply shelf, probably wondering if money could be made out of cardboard. Aiden stared at the question-mark rectangle like it was a puzzle that had feelings. Lucas set his pencil down carefully, as if the pencil might need to sign something later.

Ms. Rivera waited until everyone was settled. Then she tapped the question mark.

"In a real country," she said, "money is something people agree on. It works because we trust it, and because we all use the same system. We are going to make our own system."

Jasper leaned forward. "Can we make it called Jasper Bucks?"

A ripple of laughter moved through the room.

Ms. Rivera smiled. "Nice try. Remember our promise: stay kind. If the money is named after one person, it can start feeling like that person owns the whole economy."

Jasper sank back. "Okay, okay. No Jasper Bucks."

Theo raised his hand. "Can we name it something cool, like Dragon Coins?"

Mina's hand floated up too. "Or something that matches our class, like

River Notes, because your name is Ms. Rivera.”

Ms. Rivera tilted her head. “That is thoughtful,” she said, “and also a little bit like Jasper Bucks.”

Mina’s cheeks warmed. “Oh. Right.”

Imani lifted a finger. “Maybe it should be something neutral. Like Room 12 Dollars.”

Aiden frowned. “But that sounds like we’re copying real money.”

Ms. Rivera nodded as if the class had just opened a door she wanted them to walk through. “Naming is part of design. So is making sure the name helps the money feel like it belongs to everyone.”

She wrote a short list on the board under the rectangle:

Name  
Look  
Value  
Safety  
Trust

“Today,” Ms. Rivera said, “we design. We do not print yet. Designing means we decide what our money needs to do.”

Lucas raised his hand. “Money needs to buy stuff.”

“Yes,” Ms. Rivera said. “And what else?”

“Pay rent,” Priya said quickly.

“Pay bills,” Theo added, remembering the word bills from yesterday and sounding like he wasn’t sure he liked it.

“Save at the bank,” Imani said, eyes bright.

“Pay fines,” Jasper said, and then grinned like fines were a kind of sport.

Ms. Rivera wrote each idea under the list. Buy, rent, bills, save, fines.

“Now,” she said, “there is a tricky part. Our money has to be easy enough for kids to use, but serious enough that it feels real. That’s our balance.”

She held up two blank pieces of paper. One was plain white. One was

bright neon green.

“If our money looks like this,” she said, wiggling the white paper, “it might be easy to copy. Or to lose. Or to mix up with regular paper.”

Then she wiggled the neon green. “If it looks like this, it’s easier to spot. But it might also be tempting to turn into an art project. Which,” she added, looking at Mina with gentle humor, “is not always bad, but we have to be careful.”

Mina smiled, half proud and half guilty.

Ms. Rivera turned to the class. “Let’s start with the most important question.”

She wrote it in big letters:

How will we recognize real class money?

Theo raised his hand. “We can draw a big stamp on it.”

“A stamp is a good idea,” Ms. Rivera said. “What else?”

Imani’s hand went up. “Serial numbers.”

A few kids made a noise like, Serial numbers? That sounds like a lot.

Imani didn’t flinch. “Not complicated ones. Just like, a number in the corner so the bank can check.”

Ms. Rivera wrote Serial number with a small star beside it in her own mind, even if she didn’t draw one. “That is a banker’s idea,” she said approvingly.

Jasper raised his hand. “What if we use glitter?”

Theo groaned. “No glitter. Glitter is forever.”

Mina tried not to laugh, but she failed a little.

Ms. Rivera held up her palm. “Glitter is very good at spreading into places it does not belong. But Jasper’s idea has a useful core. He wants money that is hard to copy.”

Jasper nodded, pleased that his glitter had a “useful core.”

Ms. Rivera drew two boxes on the board. Over one she wrote Easy to Use. Over the other she wrote Hard to Fake.

“We want both,” she said. “But sometimes you have to choose how much of each.”

Aiden raised his hand slowly. “If it’s too hard to fake, it might also be too hard to make.”

Ms. Rivera pointed at him. “Exactly. If our money takes ten minutes to make one bill, we will spend the whole year printing and no time earning.”

Theo perked up. “So we need, like, fast money.”

“Fast to create, fast to count, fast to recognize,” Ms. Rivera agreed.

She drew a third box and wrote Fast to Count.

Imani sat forward. “Different colors for different values.”

Ms. Rivera’s marker paused mid-air. “Tell us more.”

Imani spoke like she was laying out supplies in a neat line. “Like, ones are blue, fives are green, tens are orange. Then you can see quickly how much someone has. And the bank can count faster.”

Jasper squinted. “But then everyone can see how rich you are.”

Aiden nodded. “That could make people brag or feel bad.”

The room went quiet. Ms. Rivera glanced at the promise cards, and the class followed her eyes.

“Stay kind,” Lucas said softly, as if reminding the air.

Ms. Rivera nodded. “Good catch. Money is information. It tells you what you can afford. But it can also turn into a scoreboard if we let it.”

Priya raised her hand. “Maybe the colors are still okay, but we make a rule that you don’t wave your money around.”

Theo added, “And you don’t grab someone else’s money.”

Ms. Rivera wrote a new word under Trust: Respect.

“Rules help a design work,” she said. “Money design is not only paper. It’s behavior.”

Mina raised her hand, fingers stained with yesterday’s marker. “Can the money have art that belongs to the class? Like a logo. Something we all vote on.”

Ms. Rivera’s eyes lit up. “Now we are talking like a mint.”

“A mint,” Jasper repeated. “Still sounds delicious.”

Ms. Rivera chuckled. “A mint is the place that makes money. And mints use symbols so people can recognize real money.”

She turned to the board and drew a simple circle inside the rectangle, like a seal. Inside the circle she sketched a tiny bridge, the same kind of bridge from the road into Little Economy Land.

Theo pointed. “The bridge from the board.”

“Yes,” Ms. Rivera said. “The bridge can mean something. It can mean connection. Trading. Working together. Moving from one side to the other.”

Mina’s eyes widened. “We could make the bridge the class symbol.”

Imani added, “And the bank can have the seal. Like, every real bill has the bridge stamp.”

Jasper sat up. “And the Market Crier can announce, ‘Only bridge bills are real!’”

Ms. Rivera nodded. “Clear information is valuable,” she said, and Jasper looked pleased that he had accidentally done his job already.

She stepped back and pointed at the list again. “Now let’s talk about value.”

She wrote:

1  
5  
10

and then paused. “These are common numbers,” she said. “But we can choose our own. The important part is that the values are simple enough

to use and strong enough to matter.”

Theo raised his hand. “Why not make a hundred? Then we’d have lots of money.”

Imani made a tiny sound like a calculator being dropped.

Ms. Rivera smiled like she had been waiting for that question too. “If we make giant bills right away, money won’t feel earned. Remember yesterday: we want to treat this economy like it is real. If everyone has a hundred on day one, then rent and bills have to be huge too. And then counting gets messy.”

Priya nodded. “If everything is huge, it’s just... huge. It doesn’t mean anything.”

Aiden raised his hand. “Also if people have too much, they might buy everything and no one else gets a turn.”

Jasper looked innocent. “I would never.”

Theo snorted.

Ms. Rivera wrote under Value: Enough to move, not enough to flood.

“Money is like water,” she said. “You want it flowing, not drowning.”

Lucas raised his hand. “Can we call the money Bridges? Like, ‘I have five Bridges.’”

Mina smiled. “That’s cute.”

Imani considered it seriously. “Bridges is neutral.”

Jasper tested it out loud. “I will pay you ten Bridges for your cookie.”

Theo pointed at him. “No cookies in class.”

Jasper shrugged. “Fine. For your pencil.”

Theo clutched his pencil protectively. “Also no.”

Ms. Rivera wrote the possible name on the board: Bridges.

“Names should be easy to say,” she explained. “Hard to twist into teasing. And they should belong to everyone.”

Aiden raised his hand. "Bridges belongs to everyone because we all cross a bridge."

Ms. Rivera nodded slowly. "That is a strong reason."

She circled the word Bridges, not as a final decision, but as a serious option.

"Now," she said, "the last part of designing is safety and trust."

Imani almost bounced. This was her favorite part.

Ms. Rivera held up the blank paper again. "If someone can make money at home and bring it in, what happens?"

Theo answered immediately. "Cheating."

Aiden added, "It would be unfair. They could buy everything."

Jasper asked, quieter than usual, "Would we even know?"

Ms. Rivera let that question hang for a moment. "Maybe not right away," she said. "That's why money needs safety features."

She turned to Mina. "Design Team, what can we add that is hard to copy but easy to check?"

Mina thought with her whole face. "A special color we only use for money. Like a certain shade of blue paper."

Imani shook her head. "But blue paper can be bought."

Mina tried again. "A signature. Like Ms. Rivera signs each bill."

Jasper grinned. "Then she becomes the Money Queen."

Ms. Rivera lifted an eyebrow. "And then I spend all my time signing, and nobody learns how a mint works."

Theo raised his hand. "We can have two signatures. Like, the banker signs it too."

Imani lit up. "Yes. Two-person check. Like, one person makes it, another person verifies it."

Ms. Rivera's smile grew. "That," she said, "is an excellent group solution."

She wrote under Safety: Two-person verification.

Lucas raised his hand. "What if the banker is absent?"

"Then the bank appoints a backup," Ms. Rivera said. "Remember specialization? Systems need backups."

Imani looked like she wanted to volunteer for every backup job in the world.

Ms. Rivera paced slowly as she spoke, the way she did when the idea mattered. "In real life, money works because people trust that it is real, that the rules are fair, and that everyone has to earn it the same way. In our Little Economy, trust is not automatic. We build it."

Theo glanced at his Cleaner Captain slip, still tucked in the corner of his desk. He looked suddenly thoughtful, like he could see that keeping the room clean was also part of trust. If people couldn't trust the space, how could they trust the money?

Ms. Rivera clapped once, a gentle sound. "Here's what we are going to do today. We are going to design prototypes."

"A what?" Jasper asked.

"A practice version," Ms. Rivera said. "Like when you build a tower from blocks before you build it from wood."

Theo liked that analogy so much his shoulders loosened.

Ms. Rivera passed out small rectangles of paper, cut neatly and stacked. "Each table group will design one bill. Choose a name option. Choose a symbol. Choose where a serial number might go. Decide what value it is. Then, you will explain why your bill is easy to use, hard to fake, and respectful."

Mina held a rectangle between her fingers like it was something delicate and important. "We get to vote later?"

"Yes," Ms. Rivera said. "Design is creative, but in a group economy, the final choice has to be shared. You will present. You will listen. And then we will vote on what becomes official class money."

Jasper rubbed his hands together. "Market Crier will announce the

winning money.”

Imani already had her pencil poised. “And the bank will record the serial numbers.”

Aiden looked relieved. “And we’ll make rules so nobody brags.”

Lucas nodded. “And we stay kind.”

Ms. Rivera looked around the room, at the connected dots now turned into kids with paper rectangles and serious faces. “Good,” she said. “Because when you design money, you are not just making paper.”

She tapped the promise cards one more time.

“You are designing trust.”

By the time the prototypes were finished, the room looked like a tiny money museum.

On one table, Mina and her group had drawn a careful bridge inside a circle, with little lines that made it look almost like it had stones. On another, Theo’s group had made their bridge bold and blocky, like it could hold a truck. Jasper’s table had added a speech bubble that said, “Real Bridge Bill!” because Jasper could not resist adding words to anything. Imani’s group had neat corners, a tiny serial number box, and a place for two signatures that looked so official it made a few kids sit up straighter just looking at it.

Ms. Rivera walked from table to table, listening to explanations like she was visiting inventors.

When each group had presented, the class voted. It was a real vote, not a “raise your hand if you like this best and don’t think too hard” vote. Ms. Rivera had them close their eyes, think about the promises, and choose the design that would be easiest to use, hardest to fake, and kindest to the group.

In the end, they chose something that felt like everyone.

The name on the bills would be Bridges.

The symbol would be the bridge seal in a circle, the one that matched the drawing on the board, so it felt like Little Economy Land itself had signed the money.

The values would be simple: 1, 5, and 10.

And in the corner of every bill would be a serial number, plus two signature lines labeled Mint and Bank.

Jasper raised his hand when Ms. Rivera wrote the final decisions on the board. “Can my job be to shout, ‘Bridges! Get your Bridges!’ every payday?”

Ms. Rivera smiled. “Your job is to share information, not to cause a stampede.”

“I can do it calmly,” Jasper promised, which made Theo cough in a way that sounded suspiciously like laughter.

Ms. Rivera stepped back and looked at the board. Name. Look. Value. Safety. Trust. The list didn’t feel like a list anymore. It felt like a blueprint.

“Design Team,” she said, nodding at Mina, “you did your part. Now we become a mint.”

“A mint,” Jasper whispered again, like it was still candy.

“It is not candy,” Ms. Rivera said, but her eyes were friendly. “A mint is a system. And systems have steps.”

She flipped the whiteboard to a clean section and wrote:

#### Minting Day Steps

1. Print
2. Count
3. Record
4. Sign
5. Store
6. Teach the rules

Theo raised his hand. “Why do we have to record? Can’t we just make a pile?”

Imani’s head turned so fast you could almost hear it. She didn’t say anything, but her face did.

Ms. Rivera answered Theo gently. “If we make a pile with no record, we won’t know if money disappeared, or if someone accidentally made extra, or if we printed too much. Remember what we said: money works because people trust it. Trust likes receipts.”

Lucas raised his hand. "What's a receipt?"

"Proof," Ms. Rivera said. "A little paper trail that says, 'This happened.' In our class, the proof will mostly be a ledger."

"A ledger," Aiden repeated, like he was trying the word on.

"A book where the bank writes what comes in and what goes out," Ms. Rivera explained. "It helps us keep it honest."

At the word honest, the room got quieter in a serious way. Honest wasn't just a rule. Honest was how you kept friends.

Ms. Rivera opened a drawer and set supplies on the front table like she was preparing a science experiment. There were stacks of colored paper, three rubber stamps, two ink pads, scissors, a ruler, and a small plastic box with a snap lid.

Theo leaned forward. "Is that where we keep the money?"

"Yes," Ms. Rivera said. "That is the Class Vault."

Jasper's eyes widened. "We have a vault?"

"It is a plastic box," Ms. Rivera said. "But in our economy, it will be treated like a vault. That means it has rules."

Imani raised her hand. "Two-person rule?"

Ms. Rivera pointed at her. "Exactly. The vault only opens when two authorized people are present."

"Authorized," Lucas said softly, sounding impressed.

Ms. Rivera wrote it on the board too. "Authorized means chosen and trusted for that job. Today, our authorized mint workers will be Design Team plus Bank Helper. And I will be the adult supervisor. Not because I want to control everything, but because in real life, adults are responsible for classroom materials and safety. That's part of our real-world layer."

Imani sat up even straighter. "So I'm in."

"And Theo," Ms. Rivera added, "as Cleaner Captain, you will help by making sure scraps get cleaned up and no bills get lost in the mess."

Theo looked mildly offended at first, like he wanted to be doing something more exciting than scraps. Then he remembered what Ms. Rivera said: systems are invisible treasure. He nodded once, serious.

Ms. Rivera handed Mina a stamp. The stamp had a bridge carved into it. It wasn't fancy, but it was clear.

Mina held it with both hands. "It feels... important."

"It is," Ms. Rivera said. "The stamp is like a signature from the class. But the stamp only matters if we use it the same way every time."

She pointed to the first step. "Print. That means we cut the paper into bill sizes and write the values. We are not using a real printer today. We are using careful hands."

Jasper raised his hand. "Careful hands are not my brand."

"Then your brand," Ms. Rivera said, "is learning."

That got a few laughs, including from Jasper, who didn't mind being a joke if he got to be included.

Ms. Rivera set up stations. One table was cutting, with a ruler and stacks of colored paper. Another was stamping, with the bridge seal and ink pads. Another was numbering, where Imani had already lined up pencils like soldiers. The last was signing, where two signature lines waited: Mint and Bank.

"Before we begin," Ms. Rivera said, "we decide the colors. Not to show off who has what, but to help counting."

Priya raised her hand. "So one is one color, five is another, ten is another."

Ms. Rivera nodded. "Yes. We'll keep it simple. Ones will be blue, fives will be green, tens will be orange."

Jasper blinked. "So everyone will know when someone has a ten."

"Not if you keep your money in your wallet or envelope," Ms. Rivera said. "And not if you follow the rule about not waving money around."

Aiden raised his hand. "Can we have a rule that money stays in your desk envelope unless you're paying something?"

Ms. Rivera smiled. "That is an excellent rule."

She wrote it under Trust: Keep money private and safe.

Then she held up a blue rectangle. "All right, mint workers. First we print."

The cutting station began. Scissors snipped. The ruler slid. Theo floated nearby, collecting scraps before they could drift to the floor like confetti.

At the stamping station, Mina pressed the bridge seal down onto a test piece of paper. When she lifted it, a neat bridge appeared, dark and clear.

"It worked," Mina whispered, like she'd just made a small miracle.

Imani leaned in. "Do it again. Same spot every time."

Mina nodded, and her tongue poked out slightly as she concentrated. She stamped again, careful and steady.

Ms. Rivera watched like a coach. "Consistency is what makes money recognizable," she said. "If the stamp is always on the same corner, then a missing stamp is easy to spot."

At the numbering station, Imani opened a notebook and wrote at the top: Bridges Ledger. Underneath, she made columns with a ruler.

Serial Number. Value. Date. Mint Initials. Bank Initials.

Jasper wandered over and whistled. "That's a lot of columns."

"That's because I don't want your money to disappear," Imani said, without looking up.

Jasper held up his hands. "Fair."

Ms. Rivera slid a stack of stamped blue bills toward Imani. "Number them," she said, "starting with 001."

Imani's pencil moved like it had been waiting for this its whole life. 001. 002. 003. Each number went in the corner of a bill and into the ledger beside its value.

Theo watched for a moment, then raised his hand. "So the bank can check if a bill is real by looking for the serial number in the ledger?"

“Yes,” Ms. Rivera said. “And here’s the important part. We are not going to check every bill every time. That would make the economy too slow. But we can check bills when something seems off, like a bill looks weird, or a number repeats, or money goes missing.”

Lucas frowned. “What if someone copies a bill and writes a new serial number?”

Imani looked up, pleased by the question. “Then the ledger would show it was never minted. It would be a fake number.”

Ms. Rivera nodded. “Exactly. A serial number is only powerful when it matches a record.”

At the signing station, Ms. Rivera held up a bill and pointed at the two lines. “This is our two-person verification. The Mint signer proves the bill was made properly. The Bank signer proves it was recorded.”

Mina raised her hand. “Can I be Mint signer?”

“As Design Team, yes,” Ms. Rivera said. “And Imani, as Bank Helper, you may be the Bank signer today.”

Imani nodded solemnly, like she’d just been sworn in.

Jasper raised his hand. “Can I sign as Market Crier?”

Ms. Rivera shook her head. “Your signature will be on announcements, not money.”

Jasper sighed dramatically. “Fine. I’ll be famous later.”

The work continued. Blue ones first, then green fives, then orange tens. Each stack went through the same journey: cut, stamped, numbered, recorded, signed.

Halfway through, Theo held up an orange bill that had a smudged stamp. The bridge looked like it was melting.

“Uh,” Theo said. “This one looks... suspicious.”

Mina’s eyes widened. “Oh no. I pressed too hard.”

Ms. Rivera didn’t scold. She nodded as if Theo had just proven the system worked. “Good catch. What do we do with a misprint?”

Imani raised her hand immediately. "Destroy it. And record it."

Ms. Rivera smiled. "Exactly."

She drew a small box on the board labeled Misprints. "A misprint is not spendable money. It never enters the economy. But we still track it so no one can sneak it in later."

Jasper leaned closer. "So even trash gets counted."

"Especially money trash," Ms. Rivera said.

They tore the misprint in half, then in half again, until the bridge was just tiny pieces. Theo swept the pieces into a small envelope labeled Misprints, and Imani wrote in the ledger: Serial 014, \$10, misprint destroyed.

Aiden watched, looking relieved. "So mistakes don't break the whole system."

"No," Ms. Rivera said. "Mistakes are expected. Systems are what keep mistakes from turning into unfairness."

By the end of the minting session, the Class Vault held neat stacks of Bridges, each one stamped, numbered, and signed. Ms. Rivera snapped the lid shut.

"Now," she said, "we teach the honesty rules."

She wrote three new rules under Trust, in kid-clear words.

Only the mint makes money.

All money must have a stamp, serial number, and two signatures.

If you find money on the floor, you do not keep it. You report it.

Theo raised his hand. "Report it to who?"

"The bank," Ms. Rivera said. "Or to me, and I bring it to the bank. Found money goes to the bank for checking, because it might belong to someone. That's how we stay kind and real."

Jasper raised his hand. "What if someone tries to hide money and say they found it?"

Ms. Rivera looked at him steadily, not angry, just honest. "Then we investigate. We check serial numbers. We listen. And we decide

consequences as a group, because trust is the foundation. Without trust, this economy turns into a game of stealing, and that is not the economy we promised to build.”

The room was quiet again. Even Jasper looked thoughtful.

Ms. Rivera tapped the vault. “This is not just paper,” she said, echoing what she’d said yesterday. “This is a promise we can count.”

Imani stared at the ledger, proud and careful at the same time.

Mina glanced at the stamp ink on her fingertips, like she was holding proof that she had helped build something real.

Theo looked around at the clean tables and the organized stations and realized he could see the invisible treasure Ms. Rivera meant.

And Jasper, who loved loud moments, spoke softly for once. “So when we get paid... it’s going to feel like real money.”

Ms. Rivera nodded. “It will. Because you earned it the real way.”

She carried the vault to the shelf behind her desk, high enough that it wouldn’t get bumped, and set it down like it was a sleeping dragon guarding a hoard.

“Next,” she said, “we decide how much to put into the world, and how to give it out fairly.”

She looked at the PAY DAY label on the board and then back at the class.

“Because printing money is only the beginning,” she said. “The real test of an economy is what happens when the money starts to move.”

After lunch, Ms. Rivera didn’t open the Class Vault. She didn’t even touch it.

She left it on the high shelf behind her desk like a quiet reminder, the way a stop sign reminds you to look both ways even when the road seems empty.

Instead, she drew two big pictures on the whiteboard.

On the left, she drew a little puddle with a sad face. On the right, she drew a huge wave towering over a tiny stick figure.

Theo squinted. "Is that... a flood?"

"It is," Ms. Rivera said. "And this," she added, pointing to the sad puddle, "is a drought."

Jasper raised his hand. "So today's lesson is: Water is scary."

Ms. Rivera laughed once. "Today's lesson is: Money is like water. You want enough to drink and grow. Not so little that everything dries up, and not so much that it washes the whole town away."

Imani's pencil was already ready. "So we're deciding how much Bridges exist."

"Yes," Ms. Rivera said, and tapped the PAY DAY label Mina had made. "We are deciding how much money enters our economy, and how fast."

Mina leaned forward. "But we already made a bunch."

"We minted it," Ms. Rivera corrected gently. "Minting is making the bills and keeping them safe. Issuing money is putting it into the world. Those are different steps."

Aiden's brow furrowed. "So the vault is like... a dam."

Ms. Rivera's eyes warmed. "Exactly. The vault is our dam. It holds the water until we choose how much to release."

Jasper looked impressed by himself for once without speaking. He whispered to Theo, "We have a dam and a vault. This class is intense."

Theo whispered back, "At least it's not glitter."

Ms. Rivera picked up the ledger Imani had started and held it like a storybook. "We have Bridges. We have trust rules. Now we need something else: balance."

She wrote one big question on the board:

How much money should a kid earn in a week?

Then she added two smaller questions underneath:

What does money need to pay for?

What happens if money is too easy to get?

Lucas raised his hand. "Rent and bills."

"Good," Ms. Rivera said. "And what else?"

"Market Day," Mina said. "So people can buy things."

"Saving," Priya added. "So the bank can actually be a bank."

"And fines," Jasper said, then quickly added, "Not because I want fines. Just because fines exist."

Ms. Rivera nodded. "All of that. Money needs jobs to earn it, and places to go. If it has nowhere to go, it turns into bragging paper. If it has too many places to go and not enough coming in, it turns into stress."

Theo raised his hand. "Is stress like... when you can't pay rent?"

Ms. Rivera nodded. "Exactly. And in our Little Economy, you will feel a little bit of that stress on purpose. Not to scare you, but to teach you how to plan."

A soft murmur moved through the room. A little stress on purpose sounded like doing push-ups for your brain.

Ms. Rivera drew a simple chart.

Income: Paycheck

Spending: Rent, Bills, Fines, Market, Saving

"Let's build a starter budget," she said. "Not perfect. Just a first version."

She turned toward Theo. "Cleaner Captain, how many helpers do you think you'll need each week to keep the room in good shape?"

Theo sat up, suddenly a real manager. "Two. Maybe three if it gets messy."

Ms. Rivera nodded and wrote Cleaner Captain and Helpers on a list labeled Class Jobs.

She looked to Jasper. "Market Crier, what do you do each week?"

Jasper straightened. "I announce what's happening, remind people about Market Day rules, and... I guess I check that people know the schedule?"

"And you help keep information from becoming expensive," Ms. Rivera

said.

Jasper beamed. "Yes. Information."

Ms. Rivera turned to Imani. "Bank Helper."

Imani didn't even wait to be asked. "Keeping the ledger, helping deposits, checking serial numbers if there's a problem, and helping with payday."

Ms. Rivera nodded. "Excellent. So we have work in our economy. Now we pick wages."

Theo raised his hand again. "Do we get to choose our own wages?"

"We choose together," Ms. Rivera said. "Because the money doesn't come from the sky. It comes from the system we all agree to."

Aiden raised his hand. "But if we choose too high, won't everybody just get rich?"

Ms. Rivera walked to the flood drawing. "That's the wave problem."

Jasper leaned forward. "I do like the sound of rich."

Ms. Rivera raised an eyebrow. "What happens on Market Day if everyone has huge piles of money?"

Mina answered softly, because she could almost see it. "Prices go up."

Priya nodded. "Because sellers will realize people can pay more."

"And then even if you have a lot," Ms. Rivera said, "it doesn't feel like a lot anymore. Your money gets weaker."

Imani raised her hand. "So if we print too much, Bridges lose value."

Ms. Rivera pointed at her like she'd hit the center of the target. "Yes. That's called inflation. It means prices rise, and the same amount of money buys less."

Theo frowned. "That seems unfair."

"It can feel unfair," Ms. Rivera agreed. "Especially to savers. Imagine you saved ten Bridges carefully, and then suddenly a pencil that used to cost two Bridges costs six."

Lucas made a face. "That would make saving feel pointless."

"Unless the bank pays interest," Imani said quickly, already thinking ahead.

Ms. Rivera smiled. "You are very ready for Chapter 5."

Jasper raised his hand. "Okay, but what about the puddle problem? If we don't make enough money?"

Ms. Rivera pointed to the sad puddle. "That's a tight money problem. If paychecks are tiny and rent is big, then everyone spends every coin just to survive. No one can save. No one can take a risk. Market Day gets boring because buyers can't buy."

Aiden tilted his head. "So too little money makes the economy... stuck."

"Yes," Ms. Rivera said. "Money has to move. Remember: money comes alive when it moves between people."

She tapped the board. "So we need enough Bridges that kids can earn, spend, and save. But not so many that nobody has to make choices."

Priya raised her hand. "We need numbers."

"Wonderful," Ms. Rivera said. "Let's choose starter numbers."

She drew a simple pretend kid on the board and labeled them Worker.

"First," she said, "paycheck. In our economy, most kids will have a weekly class job, and jobs will rotate. Some jobs are bigger responsibilities, some are smaller. We will have a base wage and some bonus wages for bigger roles."

Theo looked pleased at the phrase bigger roles.

Ms. Rivera wrote:

Base Pay: \_\_ Bridges per week

Then she wrote:

Rent: \_\_ Bridges per week

Bills: \_\_ Bridges per week

Jasper raised his hand. "Wait, we're definitely doing rent and bills?"

Ms. Rivera nodded. “Yes. Rent teaches planning. Bills teach surprises and responsibility. But we will keep them kid-sized. Remember: a little stress, not panic.”

Imani leaned toward the board. “What is rent exactly?”

Ms. Rivera turned slightly, so everyone could see her face. “Rent is paying for your space. In our class, you will have a desk space, a supply share, and a learning space that must be cared for. Rent is a way to make the space feel real and shared. It also gives money a place to go every week, so money doesn’t just pile up.”

Theo raised his hand. “Where does the rent money go?”

“Great question,” Ms. Rivera said. “Some will go to the Class Bank for safekeeping. Some will go into something we’ll later call the Common Pot, which we vote on. But for now, think of rent as keeping our town running.”

Jasper looked skeptical. “So the money disappears.”

“It doesn’t disappear,” Ms. Rivera said. “It changes jobs. Money you pay becomes money the class can use for shared goals later. Like buying privileges, rewards, or supplies for Market Day. You’ll help decide.”

That calmed Jasper a little. He didn’t mind paying if the class could someday vote to buy something fun.

Ms. Rivera pointed to the blanks. “Okay. Let’s pick a starter plan. We can adjust later. That is another real rule of economies: you watch what happens and you fix what isn’t working.”

Priya raised her hand. “What if base pay is five Bridges?”

Imani thought quickly. “If rent is two Bridges and bills are one Bridge, then kids have two left, unless they get fines or want to save.”

Jasper raised his hand. “Two left is not enough for Market Day.”

Mina raised her hand. “But Market Day isn’t every week, right? So you could save two each week and have more later.”

Theo added, “Also you can earn extra if you do extra jobs.”

Ms. Rivera nodded. “Now you’re thinking like a real town.”

Lucas raised his hand. "But what if someone keeps getting fines and then can't pay rent?"

Ms. Rivera's voice softened. "Then we learn. Fines should teach, not crush. We will design them carefully, and we will have ways to repair mistakes. Sometimes that means extra work instead of extra payment. Sometimes it means a payment plan. But we don't let one mistake end someone's whole economy."

Aiden looked relieved. "So we don't trap people."

"No trapping," Ms. Rivera agreed.

Imani raised her hand again, careful. "I think we should start with base pay at six Bridges. Rent at two. Bills at one. That leaves three Bridges each week. Enough to save, enough to spend a little, but still choices."

Jasper did fast math out loud. "Three times four weeks is twelve. That's Market Day money."

Theo nodded. "And if you want more, you do more work. That seems fair."

Ms. Rivera looked around. "We need a vote."

She paused. "But before we vote, we need one more idea: money supply."

"The how much money exists," Priya said.

"Yes," Ms. Rivera said. "If I keep paying you forever without any money coming back through rent and bills, what happens?"

Imani answered immediately. "You run out of bills in the vault."

"And then you print more," Jasper said, like it was obvious.

Ms. Rivera nodded. "We could. But printing more because we ran out is like pouring more water because you didn't build a drain. It works for a moment, then you get the wave problem."

Theo frowned. "So we need money to return."

"Exactly," Ms. Rivera said. "Rent and bills are one return path. Market Day is another, because money moves from buyers to sellers, and sellers

might pay rent and bills too. Also, the bank will hold deposits, which slows down how fast money moves.”

Mina raised her hand. “So saving helps the economy not flood.”

Ms. Rivera smiled. “Yes. Saving is like storing water in a tank for later instead of spraying it everywhere at once.”

Jasper sat back, impressed again despite himself. “This is way deeper than stickers.”

Ms. Rivera laughed. “Stickers were the trailer. This is the movie.”

She wrote the starter plan on the board, but left it uncircled.

Starter Plan Proposal:

Base Pay: 6 Bridges per week

Rent: 2 Bridges per week

Bills: 1 Bridge per week

“Now we vote,” she said.

They voted with quiet eyes closed again, like they had with the money design, because Ms. Rivera wanted choices that were thoughtful, not loud.

When the vote was counted, the starter plan passed with a strong majority.

Ms. Rivera circled it. “All right. Not too much, not too little. Enough to move, not enough to flood.”

Theo exhaled like he’d been holding air without noticing.

Imani flipped her ledger to a fresh page and wrote at the top: Weekly Issue Plan.

Jasper raised his hand, already thinking like a Market Crier. “So when’s the first payday?”

Ms. Rivera looked at the PAY DAY label, then at the Class Vault, then back at the class.

“Tomorrow,” she said. “And remember: payday is not just getting money. It is learning what to do with it.”

She tapped the circled numbers once. "Because Bridges are not meant to sit still."

Then she added, "They are meant to teach you how to steer."

## Chapter 3: Everybody Works: Jobs for All

The next morning, the PAY DAY sign on the board seemed to glow a little, even though it was just paper and tape.

Kids walked in with quicker steps than usual, like the floor had become a moving sidewalk. Jasper arrived talking before his backpack even hit the chair.

“Today,” he announced to anyone who would listen, “is the day Bridges enter the world.”

Theo dropped into his seat and tried to act normal, but his foot tapped under the table like it had its own plan. Mina kept glancing at her fingertips, as if she could still feel the bridge stamp. Imani slid her ledger out of her backpack with the careful pride of someone carrying a very small, very important piece of a town.

Ms. Rivera waited until everyone was seated. Then she walked to the front table where the three promise cards still lived: Treat it real. Stay kind. Solve problems together.

She tapped them once. “Before we do payday,” she said, “we need the engine.”

Theo raised his hand, half-smiling because he remembered her words from yesterday. “Earning.”

“Exactly,” Ms. Rivera said. “Money moves when people do work that matters to other people. In Little Economy Land, everybody works. Not as a punishment. As a way to make our town run.”

She turned to the board and wrote one word in big, neat letters.

**JOBS**

Under it, she drew a simple map of their week, like a tiny transit system:

Pay Day  
Rent Due  
Market Day

“Your jobs connect to all of this,” Ms. Rivera said. “Jobs create paychecks. Paychecks make it possible to pay rent and bills. Rent and bills keep the

money circulating back into the system. And Market Day..." She paused, and Jasper leaned forward like a dog hearing a treat bag.

"Market Day is where you get to make choices," Ms. Rivera finished. "What to buy, what to sell, what to save, what to risk."

Priya raised her hand. "So if someone doesn't do their job... the whole system gets wobbly."

Ms. Rivera nodded. "Wobbly is the perfect word. In a one-person pretend economy, you can skip your job and nothing breaks. In a group economy, skipping your job means someone else picks up the slack, or the class loses value, or trust gets shaky."

Lucas raised his hand, earnest as always. "So we need roles that are clear."

"Yes," Ms. Rivera said. "And responsibilities that match."

She reached into her basket, the same basket that had held the first starting-role slips, and pulled out a stack of fresh cards. These were not folded. They were written neatly, one job per card, with a short description underneath.

Jasper tried to peek. "Is there a job called Official Bell Ringer?"

"We will see," Ms. Rivera said, not giving him anything.

She held up the first card.

"Class Banker," she read. "Runs the bank window during bank time. Records deposits and withdrawals. Checks serial numbers when needed. Helps prepare payday."

Imani's eyes widened so fast it was like someone had switched her on.

Ms. Rivera held up the second card.

"Assistant Banker," she read. "Helps the banker. Double-checks counting. Helps with the ledger and receipts."

Imani raised her hand halfway. "So like a backup."

"Exactly," Ms. Rivera said. "Systems need backups."

She held up another.

“Cleaner Captain,” she read. “Organizes clean-up, keeps supplies in place, helps prevent ‘lost money’ and lost materials.”

Theo sat a little taller, like he understood more clearly now that cleaning was not just cleaning. It was protection. It was order. It was invisible treasure.

Ms. Rivera kept going, holding up cards like she was showing ingredients before cooking.

“Supply Manager. Tracks pencils, paper, and shared tools. Helps make sure Market Day supplies are fair.”

“Timekeeper. Helps the class stick to schedules, announces transitions, supports Pay Day and Rent Due days.”

Jasper perked up at that. “That one sounds like a bell job.”

Ms. Rivera gave him a look that said, We will discuss it, and then she continued.

“Market Crier. Shares clear information about Market Day rules and timing. Posts announcements. Helps prevent confusion.”

Jasper put a hand on his chest. “That’s me. Confusion is expensive.”

Theo whispered, “He’s going to say that forever.”

Mina whispered back, “It’s kind of true.”

Ms. Rivera held up another card. “Design Team,” she read. “Creates signs, price tags, and official-looking materials. Helps make the economy easy to understand.”

Mina smiled, but then her smile turned thoughtful. She raised her hand. “Do we still do that even after the money is designed?”

“Great question,” Ms. Rivera said. “In real life, design never ends. People need posters, menus, bank forms, and Market Day signs. When you build a system, you keep communicating it.”

Mina nodded as if her brain had just added a new drawer labeled Design Is Not Just Art.

Ms. Rivera set the job cards on the table in a neat spread so the whole

class could see. “Now,” she said, “here is a rule that will make our economy kinder and more realistic at the same time.”

She wrote on the board:

No job is forever.

Theo’s shoulders relaxed.

“Jobs rotate,” Ms. Rivera continued. “People learn new skills. People get chances. And if you do a job badly on purpose, you don’t get to keep the power. That’s not a threat. That’s how trust works.”

Aiden raised his hand. “But what if someone is really good at a job, like Imani with the bank?”

Imani froze, pleased and nervous at once.

Ms. Rivera nodded. “Another great question. In real life, specialists often keep doing what they’re good at. But in a classroom economy, we also want everyone to practice. So we’ll have a balance: some roles rotate weekly, some monthly, and some have training periods.”

She wrote three more words:

Weekly  
Monthly  
Training

Lucas raised his hand again. “So we don’t just hand someone the bank and hope.”

“That,” Ms. Rivera said, “is exactly right.”

Imani lifted her hand, unable to hold it in. “Will there be an oath?”

Jasper snorted. “An oath?”

Imani didn’t back down. “Like, ‘I promise to count correctly.’”

Ms. Rivera’s eyes warmed. “We can do something like that. Not dramatic, but clear.”

Jasper immediately made his voice deep. “I swear upon the Bridge Seal...”

Ms. Rivera held up a hand. “Stay kind,” she reminded gently, and Jasper stopped, grinning because he knew he’d been caught being a little extra.

Ms. Rivera slid the job cards into two groups. “Some jobs are class-wide,” she said. “Everyone will have at least one responsibility. Some jobs are leadership roles, meaning they organize others.”

Theo raised his hand. “Do leadership roles get paid more?”

Ms. Rivera nodded. “Sometimes. But remember, pay is not about being more important as a person. It’s about the size of the responsibility and how much the job supports the whole system.”

Priya leaned forward. “So there are wages for different jobs.”

“Yes,” Ms. Rivera said. “We already voted on a base pay of six Bridges per week for a regular class job. Leadership roles may earn a bonus.”

Jasper’s hand shot up. “How much bonus?”

Ms. Rivera smiled. “Not today. Today is about choosing roles and responsibilities. We will set wage bonuses after we know what the jobs really are and how much work they take. A job that looks fancy but does nothing should not get paid like a job that quietly keeps the town running.”

Theo nodded like that made deep sense.

Ms. Rivera picked up a blank chart and taped it to the board. At the top she wrote:

Job Board

Then she drew columns:

Job  
What you do  
How often  
Who you help  
Skills needed

“This,” she said, tapping the empty board, “is how we make sure jobs are clear.”

Mina raised her hand. “Can we decorate the job board?”

Ms. Rivera smiled. "Design Team will help make it readable and welcoming, yes. But it also needs to be consistent, like money. Same layout, same place, so people can find information fast."

Mina nodded again. Consistency. Trust. It was all connected.

Ms. Rivera turned to the class. "Now here's the part that makes this feel real. You don't just get assigned a job like a random slip forever."

Jasper raised his hand. "Even though the basket was fun."

Ms. Rivera nodded. "The basket was for starting roles. Now we move to applications."

The room made a sound like surprise turning into curiosity.

"A job application?" Aiden asked.

"A kid-sized one," Ms. Rivera said quickly. "Nothing scary. But you will practice three adult skills in a friendly way: choosing work, explaining why you can do it, and being responsible once you have it."

Imani was already reaching for paper.

Ms. Rivera passed out small half-sheets. At the top, they said:

Job I want:

Why I want it:

A skill I bring:

A promise I make:

Theo read the last line twice. A promise I make. It felt serious, like money serious.

Ms. Rivera walked slowly as kids filled them out. "When you choose a job," she said, "do not only choose what sounds fun. Choose what you can do well, or what you want to learn to do well. Our economy needs both."

Jasper frowned at his paper. "What if I want a job because it sounds powerful?"

Ms. Rivera paused beside him. "Then you write that honestly," she said, "and we talk about what power is for. In a healthy economy, power is for service. It's for making something work."

Jasper chewed the end of his pencil, thinking. Finally, he wrote something down, slower than usual.

Across the room, Theo stared at his sheet like it was a blueprint. He raised his hand. "What if I like building and organizing, but I don't want to boss people around."

Ms. Rivera nodded. "Then you choose a role that organizes without being mean. Leadership is not bossing. It's setting a plan, listening, and helping others succeed."

Theo's pencil moved, and his shoulders loosened, like someone had opened a door.

Mina raised her hand, quieter. "What if two people want the same job?"

Ms. Rivera pointed at the promise cards. "Then we solve problems together. Sometimes we rotate. Sometimes we share. Sometimes we interview and choose. And sometimes we create a second role because the town needs it. Remember: a group can create value."

Imani looked up. "Can we have bank hours and train people in shifts?"

Ms. Rivera smiled. "Now you're thinking like a system builder."

When the applications were done, Ms. Rivera gathered them into a neat stack, like they were important mail.

"Here's what happens next," she said. "Today, we choose the first round of real jobs. Some will be weekly. Some will be monthly with training. Everyone will have a responsibility, even if it's small, because everyone is part of what makes Bridges meaningful."

Jasper raised his hand one more time, as if he couldn't help himself. "And then payday?"

Ms. Rivera looked at the PAY DAY sign, then back at the class. "And then payday," she agreed. "Because once jobs are chosen, money isn't just paper in a vault."

She tapped Imani's ledger, then Theo's tidy desk area, then Mina's marker case, then Jasper's announcement voice waiting like a trumpet.

"It's a paycheck you earned from a town that's starting to run."

Ms. Rivera didn't hand out money right away.

Instead, she set Imani's ledger on the front table beside the promise cards, and she placed a small paper sign next to it that Mina had made in careful block letters:

## BANK WINDOW

Under it, Mina had drawn a tiny bridge seal, just to make it feel official.

"Before payday," Ms. Rivera said, "we need to understand what a paycheck is."

Jasper slumped dramatically in his chair. "It is when you get paid. The end."

Ms. Rivera tilted her head. "That is part of it. But tell me this, Market Crier. Why do people get paid?"

Jasper blinked. Being asked a real question always made him sit up a little, even if he tried to pretend it didn't. "Because... they did something?"

Theo raised his hand. "Because they worked."

"Yes," Ms. Rivera said. "And not just any work. Work that helps someone else."

She walked to the board and wrote three words, stacking them like blocks:

Work  
Value  
Pay

"Work is what you do," she said, tapping the first word. "Value is why it matters. Pay is how the economy says, 'Thank you. Keep doing that.'"

Mina raised her hand. "Like when Theo cleans and it keeps stuff from getting lost, that matters to everyone."

Theo looked pleased, then tried to hide it by scratching his ear.

Ms. Rivera nodded. "That's value. Cleaner Captain is not just cleaning. It protects supplies, time, and yes... even money. Remember the honesty rule: if you find money on the floor, you report it. But it's much easier to follow honesty rules in a room that isn't a tornado."

Theo sat taller. "So a clean room is worth Bridges."

"A clean room is worth Bridges," Ms. Rivera agreed.

Imani raised her hand. "And the bank job is worth Bridges because if the records get messy, trust gets messy."

Ms. Rivera pointed at her. "Exactly. Systems are invisible treasure. And invisible treasure still counts."

Jasper waved his hand without raising it properly, like his arm couldn't wait. "And Market Crier is worth Bridges because confusion is expensive."

Theo muttered, "He said it again."

Ms. Rivera pretended not to hear Theo's mutter, but her eyes smiled. "Yes. Information has value too. In a real economy, people get paid to write signs, make announcements, and answer questions. When information is clear, fewer people make mistakes, and fewer people feel tricked."

Aiden raised his hand, thoughtful. "So pay is not a prize. It's like... a signal."

Ms. Rivera's face softened in that way it did when someone said something important. "That is a very grown-up idea said in a kid-sized way. Yes. Pay is a signal. It tells the group, 'This job matters enough that we will use some of our money to keep it happening.'"

Lucas raised his hand. "So if a job doesn't happen, the economy feels it."

"Let's test that," Ms. Rivera said.

She reached into a folder and pulled out three simple task cards. She held them up like she was about to deal a card game.

"Today, we are going to do a tiny work round. Not to exhaust you. Just to prove the engine works."

Jasper whispered, "Work round," like it was the name of a game show.

Ms. Rivera began assigning the first real, official job set, based on the applications she'd collected. She didn't read every application out loud, but she did explain choices.

“Cleaner Captain stays Theo for this first cycle,” she said. “Because he already started, and consistency helps systems. He will pick two helpers for the week.”

Theo nodded, then glanced around like he was already calculating who would actually help and who would wander off.

“Market Crier stays Jasper,” Ms. Rivera continued, “because the job requires a voice that actually gets used. Jasper, you will post announcements and you will also practice your most challenging skill.”

Jasper grinned. “Being loud?”

Ms. Rivera smiled. “Being clear.”

Jasper’s grin slipped into a thoughtful face. “Clear. Right. Clear-loud. I can do that.”

“And for our Class Banker,” Ms. Rivera said, lifting the next card, “we will start with a trained pair. Imani will be Assistant Banker, because she helped build the ledger and knows the minting system. The Class Banker for this first cycle will be Priya, because her application included three things a banker needs: careful counting, patience, and fairness.”

Priya’s eyes widened. “Me?”

Imani’s face did something complicated. Pride for Priya, surprise, and also a tiny sting of wanting the job herself. She took a breath, then nodded once, as if reminding herself of the promise to stay kind.

Ms. Rivera saw that breath. She didn’t call it out, but she didn’t ignore it either. “Imani,” she added, “Assistant Banker is not a side job. It is the double-check job. In banks, double-checking is power.”

Imani’s shoulders relaxed. “Okay,” she said quietly. “Power.”

“Good,” Ms. Rivera said.

She assigned a few more roles for the week: Supply Manager, Timekeeper, Board Organizer. Some kids got leadership-ish jobs, some got small responsibilities, and everyone got something.

Then Ms. Rivera held up the three task cards again.

“Here’s our work round,” she said. “For the next fifteen minutes, your job is to do your job.”

Jasper raised his hand. "That sounds like a riddle."

"It sounds like an economy," Ms. Rivera replied.

She pointed to the PAY DAY label. "Paychecks are not gifts. They are receipts for value. So we are going to create value first."

The room shifted. Chairs scooted. Pencil cases closed. The air changed from waiting to doing.

Theo stood and walked to the front with the serious face of someone who had been given a small piece of a town. "Okay," he said, trying out his Cleaner Captain voice. "Cleaner helpers, I need you. Two people."

Two kids raised their hands, and Theo picked them quickly. "You do the supply shelf. You do the floor check. No scraps, no lost paper."

Theo paused, then added, remembering the honesty rules, "If you find any Bridges, don't touch them. Call me."

Jasper watched, impressed despite himself. "Theo's like a tiny manager."

Theo shot him a look. "You're a tiny announcer."

"I prefer 'information specialist,'" Jasper said, and then he hustled to the board.

Jasper grabbed a piece of paper and began making announcements for the week in big, readable letters. Not fancy, just clear. He copied Mina's labels style so it looked like it belonged.

BANK WINDOW: After Morning Work

PAY DAY: End of Today

RENT DUE: Tomorrow Morning

MARKET DAY: Coming Soon. Save Your Bridges.

He paused, then wrote one more line, smaller:

Rule: Keep Bridges in your envelope unless paying.

He stepped back. For once, he didn't add a joke bubble.

Mina, on Design Team duty for the day, helped him tape the sign straight. "That's actually really good," she said, surprised.

Jasper lifted his chin. "I contain multitudes."

Meanwhile, at the bank table, Priya and Imani practiced what Ms. Rivera called "window behavior." Priya sat behind the BANK WINDOW sign with the ledger open. Imani sat beside her with a small stack of pretend deposit slips Mina had made.

Ms. Rivera leaned in. "Remember, the bank is not just money. It is calm. People should feel safe handing you their Bridges."

Priya nodded, swallowing once. "Okay. Calm."

Imani whispered, "Count twice."

Priya whispered back, "Record once."

They both looked up at Ms. Rivera, and Ms. Rivera nodded, like they'd just said the secret words.

Fifteen minutes later, the room looked different. The supply shelf was straight. The floor was clear. The board had announcements that didn't wobble or tilt. The bank table looked official enough that even Theo glanced at it like, Oh. That's real.

Ms. Rivera clapped once. "Work round ends."

Kids returned to their seats, some with a little pride in their faces, some with a new understanding that jobs were not imaginary.

Ms. Rivera turned to the class. "Okay. Now we do what an economy does after work."

Jasper's hand went up immediately. "Payday."

"Yes," Ms. Rivera said. "But we do it like a system."

She walked to the shelf and brought down the Class Vault. The plastic box snapped as she opened it, and the sound made everyone quiet. Not because they were afraid, but because it felt official.

Ms. Rivera set the vault on the front table. "Two authorized people," she said, glancing at Priya and Imani. "Here we are."

Theo whispered to Mina, "It really is like a tiny dragon hoard."

Mina whispered back, "But organized."

Ms. Rivera pulled out the weekly issue plan Imani had started, then wrote on the board:

Base Pay: 6 Bridges

“Today,” she said, “everyone receives base pay for holding a responsibility and participating in the system. If your job was ‘do your role,’ and you did it, you earn your pay.”

Jasper raised his hand. “What if someone didn’t do it?”

Ms. Rivera didn’t answer fast. She let the class feel the question. Then she said, “Then we solve problems together. Sometimes it’s a reminder. Sometimes it’s training. Sometimes it’s a consequence. But we do not pretend work happened when it did not. That breaks trust.”

Aiden nodded slowly. “Trust is the real money.”

Ms. Rivera smiled. “That sentence should be on a poster.”

Mina’s eyes flicked toward her marker case like she might actually make that poster later.

Priya and Imani began preparing pay packets: one blue 1, one green 5. The colors made it easy to see, but nobody waved them. Everyone watched with the careful excitement of kids who knew this was pretend and also not pretend.

When the first envelope was handed out, Ms. Rivera didn’t let the moment rush by. “Say it out loud,” she told the class. “Not to brag. To practice the language.”

Priya held out an envelope to Theo. “Theo, Cleaner Captain. Paycheck: six Bridges.”

Theo took it with both hands, like it could spill. “I earned six Bridges,” he said, and his voice sounded surprised by how true it felt.

Priya handed one to Jasper. “Jasper, Market Crier. Paycheck: six Bridges.”

Jasper held it up, then remembered the rule, and quickly lowered it. “I earned six Bridges,” he said more quietly than usual. Then he added, almost to himself, “Okay. That does feel... real.”

One by one, the paychecks went out.

Imani received hers and didn't smile big. She smiled small, satisfied. Money wasn't exciting to her because it was shiny. It was exciting because it meant the system was working.

When the last envelope was handed out, Ms. Rivera closed the vault and snapped it shut again.

"Now," she said, "you have Bridges. And Bridges can do three things in our world."

She wrote on the board:

Spend  
Save  
Prepare

"Spend for needs like rent and bills," she said. "Save at the bank to grow later. Prepare for Market Day choices."

Lucas raised his hand. "So the wheels are turning now."

Ms. Rivera nodded. "Work made the wheels turn. And next, you're going to feel what it's like when the wheels turn toward something you must pay."

A few kids glanced at the RENT DUE sign like it had just become a little louder.

Ms. Rivera picked up the promise cards and held them up again, not as a warning, but as a guide.

"Treat it real," she said. "Stay kind. Solve problems together."

She looked around at the class, now holding paychecks they had earned in a town they had built.

"Welcome," she said, "to the part where earning feels good... and choices begin."

By the time Ms. Rivera finished saying, "Welcome to the part where earning feels good... and choices begin," the room had that special kind of quiet. Not the quiet of boredom. The quiet of holding something new and not wanting to drop it.

Most kids had slipped their Bridges into their desk envelopes like the rule

said, but a few kept peeking inside as if the blue and green paper might change if they looked away.

Jasper was the first to break the silence, because Jasper always was.

“So,” he said, lifting his hand halfway, like he was trying to behave and also be Jasper at the same time, “is payday always going to be like this?”

Ms. Rivera tipped her head. “What do you mean, like this?”

Jasper spread his hands. “Like... serious. Official. Like Priya is a bank boss. Like the vault is a dragon. Like Theo is about to write a cleaning law.”

Theo frowned. “I am not writing a cleaning law.”

Imani glanced at Theo’s neat corner of the room and said, very calmly, “Not yet.”

A few kids giggled, and the nervous feeling loosened.

Ms. Rivera nodded as if Jasper had asked an important question. “Payday will always be official,” she said. “But it does not have to feel scary. In fact, a good economy has routines that feel safe. That is what we’re building: a weekly payday parade.”

Mina raised her hand. “A parade like... marching?”

“Not necessarily feet marching,” Ms. Rivera said. “A parade like a repeated ceremony. A predictable system. A way everyone knows what happens, in what order, and why.”

Priya, still sitting near the bank table with the ledger, looked relieved at the word order.

Ms. Rivera walked to the board and, under the schedule signs, wrote a new list.

#### Weekly Payday Parade

1. Jobs Report
2. Bank Ready
3. Pay Packets
4. Payday Line
5. Count and Confirm
6. Money Rule Reminder
7. Plan for Rent and Bills

Jasper leaned in. "That is a lot of steps for getting six Bridges."

Ms. Rivera smiled. "That's because six Bridges is not the most important thing you get on payday."

Aiden raised his hand. "Trust?"

"Yes," Ms. Rivera said. "And practice. In real life, payday is when people make plans. It is when mistakes get noticed. It is when arguments can start if the system feels unfair. So we make it clear and calm."

She tapped the first step. "Jobs Report. This is short. It is not a performance review in front of the whole class. It is simply the truth: did the jobs happen?"

Theo raised his hand. "How do we know?"

"Good question," Ms. Rivera said. "Some jobs leave evidence. Cleaner Captain can show a clean supply shelf. Market Crier has announcements posted. Bankers have the ledger ready. Some jobs are quieter, so we use check-ins. And we stay kind. If someone forgot something, we fix it. But we don't pretend."

Imani nodded. "Because pretending breaks the records."

"And breaks the trust," Ms. Rivera added.

She turned to Priya and Imani. "Step two. Bank Ready. Priya, what does ready mean?"

Priya swallowed once, then said, "Ledger open to the right page. Pencil sharpened. Deposit slips ready. And... calm."

Imani whispered, "Count twice."

Priya nodded without looking at her. "Count twice," she repeated.

Ms. Rivera nodded. "Good. A bank that feels calm makes customers feel safe."

Jasper raised his hand again. "Am I a customer?"

"You will be," Ms. Rivera said. "In this economy, everyone is somebody's customer sooner or later."

Jasper looked impressed by that, like he'd just been told he was secretly important.

Ms. Rivera tapped step three. "Pay Packets. The bank prepares the right amount of money for the right people."

Theo raised his hand. "But everyone gets six Bridges."

"For base pay, yes," Ms. Rivera said. "But soon we will also have bonuses for leadership roles, and sometimes we will have one-time payments for special projects. A parade is easiest to run when it can handle different floats."

Mina smiled at that. "Floats."

Jasper's eyes lit up. "Can I announce, 'Here comes the bonus float!'"

"You can announce something like, 'Leadership bonuses will be included today,'" Ms. Rivera said. "Clear, not chaotic."

Jasper sighed like clear was his true enemy, then nodded. "Clear, not chaotic."

Ms. Rivera looked at the class. "Step four is the payday line. This is where we practice something that sounds simple and is actually a big life skill."

Lucas raised his hand. "Waiting?"

"Yes," Ms. Rivera said. "Waiting your turn, keeping your hands to yourself, and treating other people's money like it is not your business."

Aiden's eyes flicked toward the envelopes. "So no watching what someone else gets."

"Exactly," Ms. Rivera said. "The bank will say your paycheck amount out loud only in a neutral way, like practice language. But we will not comment on it. No 'Wow, you got more.' No 'That's not fair.' If you have a fairness question, you bring it to our Solve Problems Together time, not the payday line."

Imani lifted her hand. "Can we also have a rule that people don't crowd the bank window?"

Theo nodded hard. "Yes. Crowding causes lost things."

Ms. Rivera wrote on the board under the payday list: One person at the

window at a time.

“Step five,” she continued, “Count and Confirm. When you receive your pay packet, you count it quietly right there. Then you confirm.”

Jasper squinted. “Confirm like... sign?”

“For now,” Ms. Rivera said, “confirm means you say, ‘Counted and correct,’ or you say, ‘I think something is missing.’”

Priya’s face tightened a little. “What if I make a mistake?”

“Then we fix it,” Ms. Rivera said. “A good system expects mistakes. That’s why you have an Assistant Banker.”

Imani sat up a little taller at that, like she was an invisible safety net made visible.

Ms. Rivera tapped step six. “Money Rule Reminder. Every payday, we repeat the rules quickly. Not because I love repeating things, but because repeated rules become habits.”

Jasper raised his hand with sudden seriousness. “Because habits stop confusion.”

“Yes,” Ms. Rivera said. “And stop hurt feelings.”

Mina raised her hand. “Can Design Team make a small payday rules poster?”

“Yes,” Ms. Rivera said. “Readable and simple.”

Mina already looked like she was choosing marker colors in her mind.

“And step seven,” Ms. Rivera finished, tapping the last line, “Plan for rent and bills. Money is not only for fun. It is also for responsibility. Payday is when you look at your envelope and think, ‘What do I owe, and when?’”

A few kids glanced at the RENT DUE sign again, like it had grown teeth since morning.

Theo raised his hand. “So... tomorrow we pay rent. Two Bridges.”

“And a bill,” Imani added. “One Bridge.”

Ms. Rivera nodded. “Correct. So if you earned six today, you already

know three of them have a job tomorrow.”

Jasper made a face. “They don’t even get to be free.”

Ms. Rivera’s voice stayed gentle. “Welcome to the truth many grown-ups live. But you will also notice something else. You still have choices with what remains.”

Priya ran a finger down the ledger as if it helped her think. “Three Bridges left.”

“Unless you choose to save,” Ms. Rivera said.

Imani raised her hand again, practically glowing. “At the bank.”

Ms. Rivera glanced at the BANK WINDOW sign. “Yes. Soon you’ll have bank hours, and you’ll practice deposits. But first, we practice the parade.”

Jasper looked startled. “We already did payday.”

“We did a first payday,” Ms. Rivera corrected. “Today was your opening ceremony. But a parade is something you can run again and again without it turning into a scramble.”

She clapped once. “All right. We are going to rehearse the weekly payday parade right now, as if it were next week. No new money, just practice.”

The room shifted in a surprised ripple. Rehearsing something that had already happened felt strange, like practicing a joke after you already told it. But then Priya looked relieved, and that relief spread.

“Market Crier,” Ms. Rivera said, “announce the parade.”

Jasper stood so fast his chair squeaked. He cleared his throat in the dramatic way he used before telling a story, then remembered the word clear.

“In five minutes,” he announced, “the bank window will open for payday practice. One person at the window. Bring your envelope. Count quietly. Confirm politely. Bridges stay in envelopes unless paying.”

Theo muttered under his breath, “He’s learning,” and Mina heard him and smiled.

Ms. Rivera nodded. “Excellent. Now, jobs report.”

Theo stood. "Cleaner team did the shelf and floor check. No scraps. No Bridges found."

Ms. Rivera looked at Jasper.

Jasper pointed to the posted announcements on the board like he was presenting evidence in court. "Posted. And readable."

Ms. Rivera looked to Priya and Imani.

Priya held up the ledger. "Open. Ready."

Imani added, "Pencils ready. Deposit slips stacked."

Ms. Rivera nodded. "Bank ready. Now, payday line."

The class lined up with a surprising amount of seriousness. Not perfectly, of course. Somebody stepped on somebody's shoe and there was a whispered "sorry," but the line held. The one-person-at-the-window rule made a difference immediately. It felt calmer. Less like a swarm.

Priya sat tall behind the bank window sign. Imani sat beside her, hands folded, eyes watchful in a helpful way.

When Theo reached the front, Priya said, evenly, "Theo, paycheck: six Bridges. Please count and confirm."

Theo opened his envelope, counted his blue one and green five like he was checking bolts on a machine, then said, "Counted and correct."

"Thank you," Priya said, and Imani made a small check mark on the practice sheet like the bank was collecting proof that the system could work.

One by one, kids practiced the same calm steps. Count. Confirm. Move along. No crowding. No grabbing. No comments about who had what.

Halfway through, Jasper reached the window and couldn't resist being a little Jasper. He opened his envelope and counted with a whispery voice. "One... five... total: I am wealthy in Bridges."

Theo, now standing to the side, lifted an eyebrow.

Ms. Rivera's gaze moved to Jasper like a gentle flashlight. "Is that staying kind?"

Jasper paused. He took a breath, and then he tried again. "Counted and correct," he said, very properly.

Imani's mouth twitched like she was holding in a smile. "Better."

When the practice ended, Ms. Rivera turned the rehearsal into a tiny debrief, like she always did.

"What felt better with the parade steps?" she asked.

Lucas raised his hand. "No crowding."

Aiden raised his hand. "I liked knowing what to say. It makes it less awkward."

Priya raised her hand carefully. "I liked that I didn't feel rushed. Counting is hard when people stare."

Imani added, "And the Assistant Banker can actually double-check if it's calm."

Theo raised his hand. "Also, it makes lost money less likely because people aren't flinging envelopes around."

Ms. Rivera nodded. "Those are real economic skills. Calm systems, clear language, and respect for other people's property."

Jasper raised his hand last, for once not in a joking way. "It also made payday feel... fair. Like, not about who's fastest or loudest."

Ms. Rivera looked at him for a long enough moment that Jasper had to hold his own seriousness.

"Yes," she said. "That is exactly the point. A good payday parade is not just exciting. It is stable."

She stepped back and looked at the board where the parade steps were written. Then she pointed at the RENT DUE sign.

"Tomorrow," she said, "we will do the next parade. Rent day. Another routine. Another chance to practice being responsible in a world where money moves."

A few kids groaned softly, the way you groan when you know something is good for you and you still don't love it.

Ms. Rivera smiled, because she didn't need them to love it yet. She needed them to learn it.

"And remember," she added, tapping the promise cards one more time, "parades are more fun when everyone can walk safely in the street."

Theo slipped his envelope back into his desk. Mina capped her marker with a quiet click. Priya closed the ledger carefully. Imani straightened the bank sign until it was perfectly level.

And Jasper, already thinking ahead, whispered to himself like he was writing tomorrow's announcement in his mind.

"Rent day," he murmured. "Clear, not chaotic."

## Chapter 4: Living in Our Little Economy

The next morning, Jasper's voice arrived before the bell even finished its last invisible ring.

"Attention, citizens of Little Economy Land," he announced, standing near the board with his paper posted straight as a sign in a real town. "Today is Rent Due Day. Please bring your envelopes. One person at the window. Count quietly. Confirm politely. Clear, not chaotic."

A few kids groaned, but it was the kind of groan that meant, We heard you. We just wish the rule was different.

Theo didn't groan. Theo checked the floor.

Not because he loved floors, but because yesterday had made something click in his head: when money existed, the floor mattered. Scraps mattered. Corners mattered. A messy room wasn't just annoying anymore. It was risky.

Mina watched him do it and whispered, "Cleaner Captain eyes."

Theo shrugged, pretending it was no big deal. "If I find a Bridge on the ground, that's not free money. That's a problem."

"Good," Ms. Rivera said from the front of the room, like she'd heard the whisper and decided it was worth keeping. "That sentence belongs in our economy."

At the bank table, Priya sat with the ledger open to a fresh page. Imani sat beside her, already holding a small stack of rent slips Mina had designed. Each slip had a tiny bridge seal in the corner and three simple blanks:

Name:

Rent Paid: Yes or No

Amount:

Mina had even drawn a tiny little house next to the word Rent, as if the desk space itself had become a home for the week.

Ms. Rivera stood near the promise cards, her hand resting lightly on the table like she was anchoring the whole system.

“Before we start,” she said, “we need to talk about what rent is in Little Economy Land. Not just the number.”

Jasper lifted a hand halfway, like he was learning manners one centimeter at a time. “It’s two Bridges.”

“Yes,” Ms. Rivera said. “That is the price. But what is the point?”

Aiden raised his hand. “To make money move back into the system.”

“True,” Ms. Rivera said. “And?”

Priya glanced at the neat rent slips. “To practice paying something on time.”

“True,” Ms. Rivera said again. “And?”

Imani’s eyes were bright, but her voice was careful. “So people don’t spend everything and then act surprised later.”

A few kids laughed quietly, because that sounded exactly like something that would happen.

Ms. Rivera nodded. “Yes. Rent is a responsibility you can predict. It is not a surprise bill. It’s a steady one. A rhythm.”

Theo raised his hand, frowning slightly like he was building a model in his mind. “But what are we renting? We already have desks.”

Ms. Rivera walked down one aisle and tapped the corner of a desk gently with her finger. “In real life, space costs money. A home costs money. A shop costs money. Even a tiny booth at a market costs money. In our economy, rent is how you practice taking care of your place in the town.”

Mina looked down at her desk, then at her pencil, her eraser, her little envelope of Bridges. It did feel like a place. A spot that belonged to her and also belonged to the class.

Ms. Rivera continued, “When you pay rent here, you are paying for three things.”

She held up one finger. “First, your workspace. A place to learn without chaos.”

Second finger. “Second, shared supplies. Pencils, paper, rulers, tape. We don’t want those to disappear or get wrecked.”

Third finger. “Third, the privilege of being part of the town. Rent is one way the town collects money so we can do class-wide things later.”

Jasper’s head tilted. “Like what things?”

Ms. Rivera smiled. “That’s a Common Pot question. We will get there. For now, rent money will be collected and recorded. Some will rest safely in the bank, and some will eventually become part of the pot we vote on. But today we practice the habit.”

Lucas raised his hand, earnest as always. “What happens if someone can’t pay?”

The room got quieter. It wasn’t a scary question, but it was a real one.

Ms. Rivera didn’t rush her answer. “If someone can’t pay, we solve problems together. We do not shame. We do not pretend. We don’t ignore it. We also don’t trap anyone.”

Theo nodded slowly at the no trapping rule, like it belonged on a sign.

Ms. Rivera pointed at the board where the RENT DUE label hung beside PAY DAY and MARKET DAY. “Rent day is a parade, just like payday. Predictable. Calm. Respectful.”

Jasper straightened his announcement paper like that was his contribution to calm.

“All right,” Ms. Rivera said. “Rent Due Day Parade. Here are our steps.”

She wrote them quickly beside yesterday’s payday list, so the class could see the pattern.

Jobs Check  
Bank Ready  
Rent Line  
Pay and Confirm  
Receipt  
Plan Ahead

Then she capped the marker. “Let’s do it.”

Theo stood first. “Cleaner team did a floor check. No Bridges found. Supply shelf is straight.”

Ms. Rivera nodded. "Bank ready?"

Priya sat taller. "Ledger open. Rent slips ready."

Imani added, "Two-person counting ready."

Jasper couldn't help himself. "Calm ready."

Ms. Rivera gave him a look that was almost a smile. "Rent line."

The class lined up with envelopes in hand. The rule about one person at the window had already changed the feeling of the room. There was still whispering, still shuffling, still someone stepping too close and then scooting back, but it wasn't a swarm.

When Mina reached the front, Priya said, "Mina. Rent is two Bridges."

Mina opened her envelope carefully and pulled out two blue ones. She paused, then looked up. "Do we have to pay with ones? What if someone only has a five?"

"A very good problem," Ms. Rivera said, stepping closer. "What do banks do when you need change?"

Imani answered quickly, like the word had been waiting in her mouth. "They make change."

Priya looked relieved, like she hadn't wanted to guess. "Yes. We can make change at the bank window."

Ms. Rivera nodded. "But we do it with rules. Change only happens at the bank, recorded, with two people present."

Mina handed over her two ones. Priya counted them. Imani counted them too, silently, her eyes moving like a careful scanner.

Priya marked Mina's rent slip, then tore off a tiny receipt section at the bottom. Mina had designed it like that on purpose, because Mina liked things to have proof.

Priya handed it to Mina. "Receipt. Rent paid."

Mina took the receipt and slid it into her envelope like it was a treasure map. It wasn't worth Bridges by itself, but it felt powerful to have evidence.

Theo came next. He set two blue ones on the table with the seriousness of someone paying for a real roof. “Two Bridges. Rent.”

Priya counted. Imani counted. Theo received his receipt.

Jasper approached the window with dramatic caution, like he expected rent to bite him.

“Jasper,” Priya said evenly, “rent is two Bridges.”

Jasper sighed and pulled out two ones. “Goodbye, brave soldiers,” he whispered to them before setting them down.

Ms. Rivera raised an eyebrow.

Jasper corrected himself. “I mean. Here is my rent. Counted and correct.”

Imani’s mouth twitched again, but she stayed professional. Count twice, she seemed to say with her silence.

The line moved smoothly until Lucas stepped up and froze.

He opened his envelope, looked inside, and his face tightened in the way it did when he wanted to do the right thing but didn’t know how.

“I have...” He swallowed. “I have one Bridge.”

A hush slipped across the room, not mean, just startled.

Priya looked at Ms. Rivera. Imani’s eyes went alert, but not accusing. Theo, off to the side, frowned like a builder noticing a missing bolt.

Ms. Rivera stepped closer, her voice calm. “Thank you for telling the truth.”

Lucas’s shoulders loosened a fraction, like that sentence had taken weight off him.

“What happened?” Ms. Rivera asked. Not in a got-you voice. In a problem-solving voice.

Lucas stared at the floor for a second, then looked up. “Yesterday I... I thought bills were today. I thought we were paying a bill, and I got worried I wouldn’t have enough, so I tried to separate money and I... I dropped one. I looked, but I couldn’t find it. I figured it would show up.”

Theo's head snapped up. "Dropped where?"

Lucas pointed vaguely. "Near the cubbies."

Theo exhaled through his nose, not angry, just focused. "We checked the floor near the desks. Not the cubbies."

Ms. Rivera nodded. "That's not a crime. That's a system gap."

Jasper raised his hand, but he spoke without waiting because the room felt too serious for his usual bouncing. "So the fix is... we check the cubbies too."

Theo nodded once. "Cleaner Captain will add it."

Ms. Rivera turned back to Lucas. "You owe two Bridges. You have one. In real life, this is the moment where people can feel embarrassed or scared. But remember our promise: stay kind. And solve problems together."

Lucas's eyes were shiny with relief, but he blinked hard like he didn't want anyone to notice.

Imani leaned toward Priya and whispered something. Priya nodded.

Priya looked at Lucas. "We can mark you as rent pending. You pay one today, and you owe one. Then you can either pay the last one on your next payday, or you can earn it with extra work."

Lucas looked up quickly. "Extra work is okay."

Ms. Rivera nodded. "A payment plan is a real tool. Also, earning to repair is a real tool. Which feels better to you, Lucas?"

Lucas thought for a moment, then said quietly, "I want to earn it. Because then it's not like I'm just behind. It's like I fixed it."

Ms. Rivera's face softened. "That is a wise answer."

Theo raised his hand. "He can help me with a cubby floor check at the end of the day."

Lucas nodded quickly. "Yes. I can do that."

Ms. Rivera turned to the class. "Notice what just happened. Lucas told the truth. The bank didn't panic. The town didn't point and laugh. We created

a repair plan.”

Aiden raised his hand. “And we found a system problem.”

“Exactly,” Ms. Rivera said. “In a good economy, a mistake becomes information. It teaches the system how to improve.”

Jasper said it quietly, almost like he didn’t want to interrupt the seriousness. “Confusion is expensive.”

Theo looked at him, but this time he didn’t roll his eyes. “Yeah,” Theo admitted. “It is.”

Priya accepted Lucas’s one Bridge, marked the ledger carefully, and handed him a receipt that said Rent Partially Paid.

Mina noticed the receipt looked different and whispered to herself, “We need a design for that.” Then she glanced at Ms. Rivera, as if silently asking permission to make the system clearer.

Ms. Rivera saw the look. She nodded once.

When the last student paid rent, Priya and Imani stacked the collected Bridges neatly. Imani double-checked the ledger totals, then nodded to Priya. Priya closed the ledger like she was closing a vault door.

Ms. Rivera addressed the class. “Now you have practiced something that many adults have to do every month, whether they feel like it or not.”

Jasper raised his hand. “Do adults also whisper goodbye to their money?”

Ms. Rivera let herself smile. “Some do. But here is the part I want you to remember. Rent is not just losing money.”

She tapped the desk again. “Rent is you saying, ‘I take responsibility for my space. I understand that being part of a community has costs. I can plan for predictable needs.’”

Theo glanced at the floor one more time, then at Lucas, who looked determined instead of ashamed.

Mina slid her rent receipt into her envelope and felt, strangely, a little taller.

Priya ran her finger once over the ledger line where all the rent payments were recorded. All those tiny marks. All that order. It was proof the town

could handle real rules.

Imani straightened the BANK WINDOW sign until it was perfectly level, because that was what her brain did when it was satisfied.

Ms. Rivera pointed at the schedule on the board. “Tomorrow,” she said, “we talk about bills. Bills are different from rent.”

A few kids groaned again.

“But today,” Ms. Rivera added, “you proved something important. You can handle responsibility without the world ending. And you can handle a problem without turning it into a person problem.”

She looked at Lucas. “That is how a town stays kind.”

Then she looked at the whole class. “And it is how your little economy starts to feel like real life.”

The next day, Jasper’s announcement looked extra bold on the board, like he had pressed his marker harder just to make the words feel serious.

BILLS DAY: Today after morning work.  
Bring your envelope.  
One person at the window.  
Clear, not chaotic.

Underneath, Mina had added a small drawing of a paper with a little frown on it. A bill, but cute. Cute enough to be less scary. Not cute enough to be ignored.

Theo walked in and checked the cubbies first.

Nobody asked him to. He just did it, because yesterday Lucas had pointed vaguely toward the cubbies and Theo had realized something important: the economy didn’t live only at the desks. It lived wherever kids walked, dropped things, and forgot things.

He crouched down and looked under the bottom cubby row. “If a Bridge is hiding,” he whispered to himself, “I will find you.”

Lucas came in behind him, quieter than usual. He stopped, then knelt too.

“You don’t have to,” Theo said, not unkindly.

“I said I would earn it,” Lucas replied. He checked under the cubbies with

careful fingers. He wasn't grabbing. He was scanning, like he had borrowed Imani's bank eyes.

Mina arrived and watched them for a second. "This is like an archaeological dig," she said softly.

Jasper entered, saw two kids on the floor, and immediately assumed something dramatic. "Did the economy fall under the cubbies?"

Theo stood up and dusted off his knees. "No. We're doing a system upgrade."

Jasper blinked. "That sounds like something a robot would say."

"It means we're checking where money can get lost," Theo said.

Lucas looked up, and his face brightened. "Wait. I found something."

In his hand was a blue one-Bridge bill, slightly bent, but with the bridge stamp clear as day.

Imani, passing by on her way to the bank table, froze like she'd heard a fire alarm made of math. "Do not spend that," she said automatically.

"I won't," Lucas promised quickly, holding it up like evidence. "It's mine. I dropped it."

Theo leaned in. "Check the serial number."

Lucas turned the bill over like he was afraid of tearing it. The serial number sat in the corner. "Zero-zero-eight," he read.

Imani's eyes narrowed. "Good. That sounds like a real number. Bring it to the bank window during bank time. We will verify it in the ledger. Then you can use it to finish rent."

Lucas nodded, his shoulders loosening like someone had untied a knot. "Thank you."

Jasper pointed at the bill like it had just confessed something. "The cubbies are a money zone."

Theo nodded. "Cleaner Captain declares it."

Ms. Rivera clapped once from the front of the room, not loud, just enough to pull everyone's attention into a circle. "Citizens," she said, and a few

kids sat up straighter because she'd used the word. "Before we do Bills Day, I want to remind you what happened yesterday."

Theo raised his hand even though she didn't ask yet, because he couldn't help it. "We learned the floor check needs to include the cubbies."

"And we learned we can make a payment plan without shaming," Aiden added.

Ms. Rivera nodded. "Yes. And we also learned that money can make your stomach feel funny when you think you don't have enough."

A few kids shifted. That part felt too true.

Ms. Rivera walked to the board and wrote one word under Rent Due.

BILLS

Then she wrote two more words under it.

Real costs

Jasper's hand went up. "Rent was a real cost."

"Yes," Ms. Rivera said. "Rent is a predictable cost. You can plan for it because it happens the same way every week. Bills are different."

Imani raised her hand. "Bills can change."

"Exactly," Ms. Rivera said. "Bills are the costs that pop up because life happens. Sometimes you use more. Sometimes something breaks. Sometimes you need something extra. Bills teach you to leave space in your budget for the unexpected."

Priya, still the Class Banker for this cycle, sat at the bank table with the ledger open. Imani sat beside her, Assistant Banker posture turned on: calm face, sharp eyes, pencil ready.

Mina had made a small stack of bill slips too. They were shaped like tiny rectangles, each one with the bridge seal and the word BILL at the top. Some had a blank line, like a mystery waiting.

Theo leaned toward Jasper and whispered, "I do not like mystery bills."

Jasper whispered back, "Mystery bills sound like a magic trick, but evil."

Ms. Rivera heard enough to smile. “Bills can feel like an evil magic trick,” she said aloud, “especially when you did not plan for them. But in Little Economy Land, we are going to practice facing them without panic.”

She held up a small envelope. On the front, in neat writing, it said: Class Bills Deck.

“This,” she said, “is how our bills will work.”

The room leaned in, like the envelope might hiss.

“Once a week,” Ms. Rivera continued, “after rent day, we will have Bills Day. Some bills will be the same for everyone, like a basic utility bill. Some bills will be individual, like a repair bill if you break a supply, or a late fee if you forget something important. We will keep them kid-sized.”

Jasper’s hand went up. “How kid-sized?”

Ms. Rivera wrote on the board:

Weekly Basic Bill: 1 Bridge

A chorus of small reactions moved through the room. One Bridge sounded small, but it was also one-third of what they had left after rent and the bill, if they followed the starter plan: six earned, two rent, one bill. It meant the math was real.

“So rent is two,” Jasper muttered. “Bill is one. That’s three gone.”

“It’s not gone,” Ms. Rivera reminded him, the same way she’d reminded him about rent. “It moves into the system. Bills in our class are like paying for the supplies we use. Paper, pencils, tape. Keeping our little town running.”

Imani raised her hand. “Where does the bill money go? Bank or Common Pot?”

“Excellent banking question,” Ms. Rivera said. “For now, bill money will go into a class account we track in the ledger as Town Funds. Later, Town Funds will split: some stays in the bank, some becomes the Common Pot for voting. Today, we practice collecting and recording.”

Priya nodded seriously, already imagining a new ledger column.

Ms. Rivera continued, “Now here is the difference between rent and bills. Rent is always due. Bills are always possible. And some weeks, bills will

surprise you.”

Theo groaned quietly. “I knew it.”

Ms. Rivera held up the bills deck envelope again. “There are a few surprise bill cards in here. Not many. I am not trying to ruin your lives. I am trying to teach your brains to make a plan that includes the word maybe.”

Mina raised her hand, thoughtful. “So you want us to save a little in case.”

“Yes,” Ms. Rivera said. “Saving is not just for big dreams. Saving is also for small surprises.”

Imani looked like she wanted to high-five the air.

Ms. Rivera tapped the promise cards on the table. “We also keep our promise to stay kind. A surprise bill should not become a reason to tease someone. If someone gets a surprise cost, we treat it like weather. We help them think, not panic.”

Aiden raised his hand. “But it might feel unfair if one person gets a surprise bill and another doesn’t.”

Ms. Rivera nodded. “That feeling will happen. And it’s worth talking about. In real life, sometimes one family has a car repair bill and another family doesn’t. Sometimes one person gets sick and misses work. Bills teach empathy and planning. They also teach you to build safety nets.”

Lucas raised his hand, still holding the found bill carefully like it was fragile. “Is there a safety net in our economy?”

“There can be,” Ms. Rivera said. “Later, you will vote on things like the Common Pot. But for now, the safety net is learning to plan, plus the ability to earn through extra work if needed. Remember, no trapping.”

Theo nodded. “Extra work is like earning to repair.”

“Exactly,” Ms. Rivera said.

She looked at Priya and Imani. “Bank ready?”

Priya lifted the ledger slightly. “Ready.”

Imani added, “Town Funds line prepared.”

Ms. Rivera nodded, then looked to Jasper. “Market Crier, announce Bills Day rules.”

Jasper stood, cleared his throat, and read from his own sign like a professional, which surprised everyone, including Jasper.

“Bills Day is today after morning work. Basic bill is one Bridge. One person at the bank window. Count quietly. Confirm politely. If you have a problem, you solve it calmly. Clear, not chaotic.”

Ms. Rivera nodded. “Good. Now we do the part that makes Bills Day feel real.”

She shook the Class Bills Deck envelope once. The cards inside made a soft, papery whisper.

Theo’s eyes narrowed. “I don’t like that sound.”

Ms. Rivera pulled out one card and held it up, face down. “This card is for the whole class,” she said. “Sometimes the town needs extra supplies.”

She flipped it.

SUPPLY RESTOCK: 1 Bridge extra for everyone, this week only.

A groan rolled across the room like a small wave.

Jasper put a hand on his chest. “A surprise for everyone.”

Ms. Rivera nodded. “This week, we used a lot of tape for prototypes and posters. Tape costs money in real life. So, the town pays a little extra to restock.”

Priya looked alarmed. “So the bill is... two Bridges today?”

Ms. Rivera wrote on the board:

This Week’s Bill Total:  
Basic Bill 1  
Restock Bill 1  
Total 2 Bridges

Mina did quick math under her breath. “Six minus two rent minus two bills equals... two left.”

Theo said it out loud, because he couldn't help turning it into a building problem. "That's tight."

"Yes," Ms. Rivera said. "It is tighter than last week's plan. That's the point. Some weeks are tighter."

Imani raised her hand. "This will make saving feel smart."

Jasper raised his hand too, but his voice came out smaller than usual. "Or make spending feel impossible."

Ms. Rivera nodded at him, not as a lecture, but as respect. "That is a real feeling. And you are allowed to feel it. Then you make a plan."

She looked to the bank window. "All right. Bills Day Parade. Line up with envelopes."

The class lined up. One person at the window. No crowding. The routine held them steady, like rails.

When Lucas reached the bank, he held out the found one-Bridge bill first. "I found it under the cubbies," he said. "I think it's mine. Serial number 008."

Priya looked at Imani.

Imani flipped to the minting page in the ledger with quick fingers. "008," she murmured, scanning. Then she nodded. "Minted. Real."

Priya smiled at Lucas. "Verified. Now you can use it."

Lucas paid the one Bridge he owed from rent yesterday. Priya marked his rent as complete and handed him the updated receipt. Lucas exhaled like someone who had just fixed a crooked picture frame inside his chest.

Then came bills.

One by one, kids slid two Bridges across the table: sometimes two blue ones, sometimes a five that needed change. When someone needed change, Priya and Imani performed the bank rule: two people present, money counted twice, change recorded. It took a little longer, but nobody rushed them. The parade steps made patience part of the job.

When Jasper reached the window, he stared into his envelope like it had betrayed him. He pulled out two ones with a dramatic sigh.

Priya held up her hand slightly. "Remember, Jasper. Neutral language."

Jasper paused, then nodded. He set the money down. "Two Bridges. Bills. Counted and correct."

Imani made a small check mark and whispered, almost kindly, "Clear."

Theo paid his bills without a word, but his forehead creased. He was already thinking about how to keep the room so organized that the town didn't need as many restock bills.

Mina paid and then looked up. "Does this mean next week could be different again?"

"Yes," Ms. Rivera said. "But not random-chaos different. We will always tell you what bills are before you pay, so you can plan. The surprise is in the amount sometimes, not in the honesty."

Aiden raised his hand from the line. "So you won't ever say a bill after we already spent our money?"

Ms. Rivera shook her head. "No. That would be a trick. We do not build an economy on tricks. We build it on trust."

When the last bill was paid, Priya and Imani stacked the collected Bridges neatly and totaled them. Imani whispered numbers, Priya wrote them down. Town Funds grew by a small, steady amount, and the ledger held the proof.

Ms. Rivera faced the class. "Now," she said, "check your envelopes. Quietly. No comparing."

Paper rustled softly as kids looked.

Jasper's face did something complicated. "I have two Bridges left," he said, then stopped himself from adding dramatic music. He looked at Ms. Rivera. "So if I spend them now, and next week there's another surprise..."

"You might feel squeezed," Ms. Rivera said. "So what could you do?"

"Save one," Jasper said slowly, like the answer tasted strange but maybe good. "So I'm not shocked."

Imani nodded, pleased. "Emergency fund."

Theo raised his hand. “We should also reduce waste so restock bills don’t happen as much.”

Ms. Rivera smiled. “That is a citizen idea. When you notice a cost, you can complain, or you can change behavior to lower it. That is economics.”

Mina raised her hand. “And we can make signs about tape use. Like, ‘One piece at a time’ or ‘Ask Supply Manager.’”

“Design Team,” Ms. Rivera said, “your brain is already solving tomorrow.”

Lucas looked down at his completed rent receipt and then at his remaining money. “I feel better than yesterday,” he admitted quietly. “Even though we had extra bills.”

Ms. Rivera nodded. “Because you faced the cost and you repaired the problem. Bills are not only about losing money. They are about learning you can handle real costs without falling apart.”

She tapped the board where the numbers sat, plain and honest: six earned, two rent, two bills.

“Next,” she said, “we learn how to steer with what is left. Not by wishing bills away, but by budgeting like a person who expects life to happen.”

By the time Ms. Rivera finished saying, “Next, we learn how to steer with what is left,” the class had already started doing the steering thing without meaning to.

You could see it in their faces as they peeked into their envelopes.

Two Bridges left.

Two was not nothing. But it also was not “buy anything you want” money. Two was the kind of number that made your brain sit up and say, Choose carefully.

Ms. Rivera walked to the board and, under the schedule signs, wrote one new word in big letters.

**BUDGET**

Jasper squinted at it like it might be a bill card in disguise. “Budget is the word grown-ups say right before they tell you no.”

A few kids laughed, because it sounded true.

Ms. Rivera didn't argue. She nodded like Jasper had offered a useful piece of information. "Sometimes budgets do say no," she said. "But budgets also say yes."

Theo raised his hand. "How can it say yes if we only have two?"

"Because it helps you say yes on purpose," Ms. Rivera answered. "Instead of saying yes by accident and then feeling panicked later."

Imani sat straighter. "Budgets are plans."

"Exactly," Ms. Rivera said, and she wrote a second word under BUDGET.

PLAN

Then she drew a simple box on the board and divided it into four smaller boxes like a window.

She labeled them:

Needs  
Must-Pay  
Savings  
Wants

Mina leaned forward. "Needs and must-pay aren't the same?"

"Good catch," Ms. Rivera said. "In our class economy, must-pay means rent and bills. Those are the rules of living in our little town. Needs can include things you need to do your job well, like a pencil when yours breaks, or tape if you're running a Market Day business and the Supply Manager says it costs Bridges. Needs are different from wants, even when both feel important in your heart."

Jasper raised his hand. "My heart needs snacks."

Ms. Rivera's eyes smiled, but her voice stayed calm. "Your heart might want snacks. Your body needs lunch, which you already ate. See how tricky this can be?"

Jasper sighed like life was unfair, then nodded like he understood anyway.

Ms. Rivera tapped the board. "Right now, you have Bridges left after rent and bills. That leftover money is where your choices live."

Aiden raised his hand. "Is leftover money always for wants?"

"No," Ms. Rivera said. "Leftover money is for goals. Sometimes your goal is to save. Sometimes your goal is to prepare for Market Day. Sometimes your goal is to have a little fun. The important part is that you decide before the money disappears."

Priya, still sitting near the bank table, raised her hand carefully. "Like how we tell people the bill amount before they pay. So they can plan."

"Yes," Ms. Rivera said. "Planning is kindness you do for your future self."

That sentence made Mina's eyebrows lift, like she wanted to draw it on a poster immediately.

Ms. Rivera turned to the class. "We're going to practice with a mini-budget today. Not for a whole year. Just for one week."

She drew a stick-figure kid on the board again and wrote "Worker" beside it, the same way she had when they decided base pay.

"Let's pretend this worker earned six Bridges," she said, writing 6 at the top. "Then rent was two. Bills were two this week, because we had the tape restock surprise."

Jasper groaned softly, like the tape was personally attacking him.

Ms. Rivera wrote:

Earned: 6  
Rent: -2  
Bills: -2  
Left: 2

"Now," she said, "those two Bridges are a fork in the road."

She drew a simple path splitting in two. On one side she wrote Spend Now. On the other she wrote Save for Later.

"And there are lots of smaller paths inside each one," she added.

Imani raised her hand. "Can we actually save at the bank now?"

Ms. Rivera nodded. "Yes. We will begin simple bank deposits during bank time this week. Priya and Imani will run the window with deposit slips, and your deposit will be recorded in the ledger."

Imani looked like someone had just told her a library was opening.

Jasper raised his hand next. "So if I put one Bridge in the bank, I can't spend it on Market Day."

"Not right away," Ms. Rivera said. "But you can withdraw later. Saving is choosing later on purpose."

Theo frowned in concentration. "But what if you need it for a surprise bill?"

"Then saving helps," Ms. Rivera said. "Because the bank is safer than your pocket, and safer than the bottom of the cubbies. And you can withdraw if you truly need it."

Lucas shifted in his seat. His hand rose slowly. "So saving is like... keeping money from getting lost."

Theo nodded hard, like Lucas had just said the truest thing in the room.

"Yes," Ms. Rivera said. "Saving is protection. And it is also a way to build something bigger than today."

She turned from the board and picked up a stack of small papers. "Here's your budgeting practice."

She passed them out. At the top, in Mina's neat design handwriting, it said:

My Weekly Plan

Under that were lines:

Money I expect to earn:

Rent I must pay:

Bills I expect:

Money left:

What I will save:

What I will spend:

What I am preparing for:

Jasper stared at the paper like it might start telling him what to do. "This is like a money diary."

Ms. Rivera nodded. "It is. And you are in charge of the story."

The class bent over their papers. The room became full of tiny pencil scratches and thinking faces.

Mina wrote carefully, then paused, then erased, then wrote again. She raised her hand without looking up. "What if I don't know what bills will be next week?"

"Excellent budgeting question," Ms. Rivera said. "You can't know for sure. That's why you write 'bills I expect' and you leave a small buffer."

"A buffer," Theo repeated, liking the word. It sounded like padding on a helmet.

Ms. Rivera wrote the new word on the board: Buffer.

"A buffer is money you don't promise to anything yet," she explained. "It's the space you leave for life to happen."

Imani raised her hand. "Like an emergency fund."

"Yes," Ms. Rivera said.

Jasper wrote something, then raised his hand. "What if my plan is 'spend all two Bridges on the first thing I see'?"

Ms. Rivera walked closer to his desk. "That is a plan," she said. "But what might happen next?"

Jasper's eyes flicked to the Bills Day sign, then back. "I might be sad later."

"Or stressed," Ms. Rivera said gently. "And your future self might not be happy with your past self."

Jasper tapped his pencil. "So I should save one."

"That is one option," Ms. Rivera said. "Or you could set a goal. What are you preparing for?"

Jasper thought, and for once he didn't make a joke immediately. "Market Day. Because I want to buy something good. Like a really good thing."

"Then," Ms. Rivera said, "your budget can help you do that. You could save one now, and keep one for small spending, or save both if you really want a big purchase."

Jasper's eyes widened. "What if the big purchase is gone by the time I save enough?"

"Then you learn something else," Ms. Rivera said. "Markets have timing. Sometimes you buy early. Sometimes you wait. Sometimes you miss something. None of those is the end of the world, but each one teaches you how choices have trade-offs."

Across the room, Priya raised her hand. "Ms. Rivera, can we show an example budget?"

"Yes," Ms. Rivera said. "Let's do two example citizens."

She wrote two names on the board: Imani and Jasper.

Jasper pointed. "Hey."

Ms. Rivera held up a hand. "These are pretend examples inspired by real people. Stay kind."

Jasper relaxed. "Okay. Pretend me is probably wiser."

Ms. Rivera wrote under Imani:

Goal: Safety and saving

Leftover: 2

Save: 2

Spend: 0

Then under Jasper:

Goal: Market Day purchase

Leftover: 2

Save: 1

Spend: 1

"Neither of these is wrong," Ms. Rivera said. "They are different strategies."

Theo raised his hand. "What if my strategy is fixing problems so we don't get restock bills?"

Ms. Rivera pointed at him. "That is a community strategy. Budgets are personal plans, but your choices can also lower costs for everyone. Theo, that is economics too."

Mina raised her hand. "Can Design Team make a sign about tape and supplies, like we said?"

"Yes," Ms. Rivera said. "But remember: a sign is only valuable if people follow it. How do we help people follow it?"

Lucas raised his hand. "Make it clear. Put it where you use the tape."

Jasper nodded. "And announce it. Clear, not chaotic."

Imani added, "And the Supply Manager can hand out tape pieces, so people don't grab too much."

Ms. Rivera looked pleased. "Listen to you. You are building a cost-control system."

Theo whispered to Lucas, "You found your Bridge and you found a system too."

Lucas's mouth twitched into a small smile.

Ms. Rivera clapped once to gather them back. "Now I want you to do one more thing on your budget sheet."

She wrote on the board:

If a surprise bill happens next week, I will:

A few kids made a face. The word surprise had become a tiny storm cloud.

"Not to scare you," Ms. Rivera said. "To prepare you."

The pencils moved again.

Mina wrote, then raised her hand. "Can my answer be 'withdraw from the bank if I saved'?"

"Yes," Ms. Rivera said.

Theo wrote something strong and simple. When he finished, he raised his hand. "Mine says, 'Do extra work instead of panicking.'"

Ms. Rivera nodded. "That is a powerful plan."

Jasper looked up from his paper. "Mine says, 'Save at least one Bridge every week unless I have a special reason.'"

Imani glanced at him, surprised and impressed. "That's actually smart."

Jasper sat up straighter. "Thank you. I contain multitudes."

Ms. Rivera pretended to sigh, but she was smiling. "All right, citizens. Budgets are not about being perfect. They are about being awake."

She walked to the schedule signs and tapped them one by one. "Payday. Rent. Bills. And soon, the bank."

Then she tapped the last one, MARKET DAY, and the room brightened a little, like someone had opened a curtain.

"Budgeting," Ms. Rivera said, "is how you walk from today to Market Day without losing your shoes."

Theo snorted a laugh. Mina smiled. Priya looked calmer. Lucas looked steadier.

And Jasper, who loved a dramatic ending, raised his hand and asked the question that had been sitting in everyone's pocket like a coin.

"So when do we get bank time?"

Ms. Rivera nodded toward the BANK WINDOW sign. "Very soon," she said. "Because the next step in steering is learning where to park your money safely when you're not using it."

Imani's eyes shone like the bridge stamp on a fresh bill.

"Welcome," Ms. Rivera added, "to the place where savers and spenders both learn something important."

She paused just long enough for the room to lean in.

"Your choices don't just show what you want," she said. "They build what kind of citizen you're becoming."

## Chapter 5: Welcome to the Class Bank

The next morning, the BANK WINDOW sign didn't look like a sign anymore.

It looked like a place.

Mina had straightened it so carefully it could have been measured with a ruler. Priya had placed the ledger beside it like it was a sleeping book that would wake up and remember everything. Imani had lined up pencils, deposit slips, and a small stack of blank receipts in a way that made the table feel calmer just by existing.

And Jasper had taped up a new announcement, written in his clearest handwriting.

BANK TIME: Today  
Open your account  
Bring your envelope  
One person at the window  
Clear, not chaotic

Underneath, Jasper had drawn a tiny bridge seal and, because he couldn't help himself, a tiny stick figure holding a coin. But he had not written a joke bubble. He had restrained the chaos. On purpose.

Theo walked in and did his floor check like it was part of the air now. He swept his eyes past the desks and, yes, past the cubbies too.

Lucas noticed. "Still upgrading the system?" he whispered.

Theo nodded. "The cubbies are a money zone."

Lucas gave a small nod back, like that sentence had become part of their class law without anyone needing to write it down.

Ms. Rivera waited until everyone was seated. Then she held up the three promise cards and tapped them in order.

"Treat it real. Stay kind. Solve problems together," she said. "Today, we open the class bank."

Imani's whole face brightened. Jasper made a quiet sound like a trumpet trying not to trumpet.

Ms. Rivera wrote one sentence on the board, slow and clear.

Everyone is a customer.

Aiden raised his hand. "Even the banker?"

Ms. Rivera smiled. "Especially the banker. The banker has a job at the window, but the banker is still a citizen of Little Economy Land. The banker still earns pay. The banker still pays rent and bills. And the banker can still save."

Priya glanced at the bank table and then at her own envelope, as if remembering she was a person and a job at the same time.

Ms. Rivera stepped aside and let the bank table be seen properly. "You already learned how to earn. You already learned how to pay predictable costs and face real costs. Now we learn the next tool: how to keep money safe, how to track it, and how to make a plan that lasts longer than one day."

Jasper raised his hand. "So the bank is like... a parking lot for Bridges."

Theo muttered, "A vault was a dam. Now we have a parking lot."

Imani, who loved correct words, said, "It's also a record."

Ms. Rivera nodded. "Yes. A bank is a safe place and a truth place. It holds money, and it holds information."

She pointed to the word customer on the board. "And that's why everyone needs an account."

Mina raised her hand. "Is it like a real account? Like a grown-up bank account?"

"It is a kid-sized version," Ms. Rivera said, "but it will work the real way. An account is a record that says how much money belongs to you inside the bank."

Lucas raised his hand slowly. "So if I deposit, I don't have to keep all my Bridges in my envelope?"

"That's right," Ms. Rivera said. "Your envelope is your wallet. Your account is your bank storage. Both are yours, but they work differently."

Aiden leaned forward. "If it's in the bank, can it still get lost?"

"That is one reason people use banks," Ms. Rivera said. "Less floor risk. Less cubby risk."

Theo nodded like he had been waiting his whole life for the world to understand cubby risk.

Ms. Rivera turned to Priya and Imani. "Bankers, are you ready to open accounts?"

Priya took a breath. "Ready."

Imani added, a little too quickly, "Very ready."

Ms. Rivera placed a fresh page on the front of the ledger. Across the top, in neat handwriting, Priya had already written: Accounts.

Under it were columns:

Name  
Account Number  
Deposits  
Withdrawals  
Balance

Mina's eyes widened. "Balance like... what's left."

"Yes," Priya said, sounding surprised that she knew the right word and it came out correctly. "The balance is how much you have in the bank after deposits and withdrawals."

Ms. Rivera held up a stack of small cards. "These are account cards," she said. "Each customer will have one. It will stay at the bank, not in your desk, because we don't want cards disappearing."

Jasper raised his hand. "So the bank keeps the account cards. That makes sense. Banks keep stuff."

"Correct," Ms. Rivera said. "The card will have your name and your account number. The number helps us keep things straight if two people have the same first name, and it also helps us be faster."

Imani nodded approvingly. "Numbers are faster."

Theo raised his hand. "Do we get to pick our account numbers?"

Ms. Rivera smiled. “No. The bank assigns them. That keeps it fair and keeps it from becoming a popularity contest. Nobody gets to be Account Number 1 because they shouted first.”

Jasper leaned toward Mina and whispered, “I wanted to be Account Number 999 because it sounds mysterious.”

Mina whispered back, “You already sound mysterious.”

Jasper looked pleased with himself for no reason.

Ms. Rivera clapped once. “All right. Opening accounts has steps, just like payday parades. Watch first, then you will do it.”

She stood beside the bank table as Priya and Imani sat behind the BANK WINDOW sign.

Ms. Rivera called up the first customer. “Theo.”

Theo approached like he was walking into a building he had helped construct. He held his envelope and kept his hands close to his body, like the rules had become muscle memory.

Priya looked at him with her calm bank face. “Name?”

“Theo,” he said, then added, because he was being responsible now, “Cleaner Captain.”

Priya nodded. “Today you’re a customer. Jobs and customers can be the same person.”

Theo blinked, then nodded. “Right. I’m Theo.”

Imani slid a blank account card toward Priya. Priya wrote carefully: Theo. Then she wrote the next number in a small box: 012.

Ms. Rivera leaned in so the class could hear. “We are starting account numbers at 010 so it feels like a system, not like counting kids in a line. It also leaves space for special accounts later.”

Jasper mouthed, “Special accounts,” like it was delicious.

Priya held up the card for Theo to see. “Your account number is 012. You will use that number at the bank window for deposits and withdrawals.”

Theo looked at the number like it might be a tool belt code. “Okay.”

Imani pointed to a deposit slip. “If you want to deposit today, you fill this out. Name, account number, amount.”

Theo glanced at Ms. Rivera. “Do I have to deposit?”

Ms. Rivera shook her head. “No. The bank is a tool, not a command. But we are opening accounts for everyone so everyone can use the tool when they choose.”

Theo nodded and stepped aside.

Ms. Rivera called, “Mina.”

Mina walked up holding her envelope like it contained a tiny art project she wasn’t allowed to decorate.

Priya did the same calm steps. “Name?”

“Mina,” she said, then hesitated. “Do we sign something?”

Imani looked like she wanted to say yes immediately, but Ms. Rivera answered first. “You will make a bank promise.”

Jasper’s head snapped up. “An oath!”

Ms. Rivera gave him a look. Not a mean one. A reminder look.

“A promise,” Ms. Rivera corrected. “Simple and clear.”

Priya wrote Mina’s card: Mina. Account number 013.

Then Priya slid a small promise paper forward. It wasn’t fancy, just a sentence with a line under it.

I promise to tell the truth at the bank window and treat other people’s accounts with respect.

Mina read it carefully. Then she signed her name in her best handwriting, the way she wrote on posters.

When she stepped away, she whispered to Aiden, “That felt official.”

Aiden whispered back, “It is official.”

One by one, accounts opened. Lucas became Account 014. Jasper became Account 015. Imani, who had been doing all the careful support work, finally stepped out from behind the window so Priya could make her a customer too.

When Priya wrote Imani's name and number on the card, Imani watched the pencil tip like it was a sacred tool.

"Name?" Priya asked, smiling a little.

Imani's cheeks warmed. "Imani."

Priya wrote: Imani. Account 016.

Imani signed the bank promise with steady hands. Then she returned to her Assistant Banker seat and tried to look calm, but her eyes were sparkling with the kind of joy that comes from a system becoming real.

Jasper, waiting in line, couldn't stay quiet. "So now the bank knows who we are."

Priya looked up. "The bank knows your account number and your balance. It doesn't need to know your secrets."

Ms. Rivera nodded. "Good boundary, Priya."

Jasper stepped up next, dramatic as always. "Name: Jasper. Customer of great importance."

Priya didn't laugh, but her eyes did. "Name: Jasper," she said, and wrote it down. "Account number 015."

Imani slid the promise paper forward. Jasper read it out loud, because he couldn't not perform a little.

"I promise to tell the truth at the bank window," he said, then paused. He looked up at the promise cards on the table. Treat it real. Stay kind. Solve problems together.

"And treat other people's accounts with respect," he finished more quietly.

He signed his name with a flourish so big it almost left the line, then he caught himself and scribbled a smaller, neater version underneath like he was correcting his own chaos.

Ms. Rivera watched that and didn't comment, but it mattered. It meant Jasper was learning that respect could be a choice you made on purpose.

When the last account was opened, Priya closed the ledger gently, like she was putting a blanket on it.

Ms. Rivera faced the class. "Now we have customers. But a bank is not only names and numbers. A bank is rules."

She wrote three bank rules on the board, right under Everyone is a customer.

1. Only you can decide to deposit or withdraw from your account.
2. Bankers must count twice and record once.
3. Bank information is private. No asking, "How much do you have?"

Aiden raised his hand. "What if someone tells anyway?"

Ms. Rivera nodded. "Then we remind them that money can become a scoreboard, and we don't do scoreboards here. We stay kind."

Theo raised his hand. "Can we still show someone a receipt if we need proof? Like Lucas's rent receipt."

"Yes," Ms. Rivera said. "Receipts are for proof, not bragging. Proof helps solve problems. Bragging makes problems."

Lucas glanced at his envelope, remembering how it felt to owe money and then repair it. "So the bank is like... a helper for truth."

Ms. Rivera's voice softened. "That is a beautiful way to say it."

Imani nodded firmly. "Truth and safety."

Jasper raised his hand, and his voice was honest instead of dramatic. "So if I'm saving for Market Day, I can put money in the bank, and it won't disappear under the cubbies."

Theo said, "Correct."

The class laughed a little, and the tension that sometimes came with money loosened.

Ms. Rivera tapped the BANK WINDOW sign. "Bank time starts today. Accounts are open. Everyone is a customer."

She looked around the room at the kids who had already earned paychecks, paid rent, faced bills, and written budgets that included the word buffer.

“Welcome,” she said, “to the place where you practice a new kind of strength.”

She paused, letting the quiet settle like dust in a freshly cleaned room.

“The strength to not spend the moment you can,” she finished. “And the strength to keep a record you can trust.”

Bank time began the way all important things began in Room 12 now: with a sign, a routine, and Jasper trying very hard not to turn it into a circus.

He stood by the board and pointed at his announcement like he was presenting evidence in court. “BANK TIME: Today. Open your account. Bring your envelope. One person at the window. Clear, not chaotic.”

Then he added, just a tiny bit proudly, “I wrote it with no joke bubble.”

Theo glanced at the sign and nodded once, like Jasper had just passed a safety inspection. “Good. Less confusion.”

Imani sat at the bank table beside Priya, hands folded, posture calm, eyes bright. The ledger was open to the Accounts page, and the account cards were stacked like a deck of serious playing cards you were not allowed to bend.

Ms. Rivera stood near the promise cards and watched the room the way she watched on payday: like she was looking for trust, not just behavior.

“Today,” she said, “you meet a new kind of worker in our town.”

Aiden raised his hand. “The banker.”

“Yes,” Ms. Rivera said. “And not just the idea of a bank. You are going to see what it looks like when a kid runs the bank window. Because the bank is not magic. It is people doing careful steps.”

Priya swallowed. It was small, but Mina saw it. Priya had been calm on payday. Calm on rent day. Calm on bills day. But bank time felt different. Bank time was not just collecting money. It was holding other people’s money.

Ms. Rivera walked closer to the bank table. “Priya is our Class Banker this cycle. Imani is Assistant Banker. That means Priya runs the window. Imani supports, double-checks, and helps keep the system honest.”

Jasper raised his hand. “So Priya is the captain and Imani is the safety net.”

Imani nodded without smiling. “Count twice. Record once.”

Theo muttered, “That should be on a poster.”

Mina’s eyes flicked to her marker case.

Ms. Rivera held up one deposit slip so the class could see. It had three blanks and looked simple enough to be harmless, but official enough to feel real.

“Here’s how the window works,” Ms. Rivera said. “Step one: you come with your envelope and your decision. Deposit or withdraw. Step two: you fill out the slip. Step three: the banker counts the cash in front of you. The assistant banker counts it too. Step four: the banker records it in the ledger. Step five: you get a receipt.”

Lucas raised his hand. “Like proof.”

“Like proof,” Ms. Rivera agreed. “Proof is how we solve problems kindly. Without proof, people argue and guess and blame. With proof, we can say, ‘Let’s check the record.’”

Priya placed a small sign on the table that Mina had made earlier and improved this morning: BANK WINDOW OPEN. It had a tiny bridge seal in the corner and a straight line border that made it look like something from a real office.

Priya looked at Ms. Rivera. “Do I start now?”

Ms. Rivera nodded. “Start with a practice customer, then we’ll open it for real.”

Jasper’s hand shot up. “I volunteer as tribute.”

Ms. Rivera’s eyebrows lifted. “Are you sure you can be calm at a bank window?”

Jasper placed his hand on his chest. “I have never been calmer.”

Theo made a sound that was almost a laugh.

“Okay,” Ms. Rivera said. “Jasper, you are our practice customer. But remember: the bank is private. We are practicing the steps, not announcing your balance to the whole room.”

Jasper walked up to the bank table like it was a stage, then stopped himself. He pulled his shoulders down and took a quiet breath. He faced Priya and Imani with what he probably thought was a professional face.

Priya did her calm bank voice. “Welcome to the bank. Deposit or withdrawal?”

Jasper blinked. “You say welcome?”

Priya glanced at Ms. Rivera.

Ms. Rivera nodded. “Banks are not only math. They are service. Kindness can be part of a system.”

Priya looked back at Jasper. “Deposit or withdrawal?”

Jasper opened his envelope. He peeked inside like his Bridges might run away. “Deposit,” he said, and then added quickly, “One Bridge. Because I am building an emergency fund. Like an adult.”

Imani’s mouth twitched. “Good choice.”

Priya slid a deposit slip toward him. “Fill this out. Name, account number, amount.”

Jasper stared at the slip. “I forgot my account number.”

Imani didn’t even blink. She slid the account card box closer, found his card with practiced fingers, and angled it so only Jasper could see. “015,” she whispered.

Jasper whispered back, “Thank you, safety net.”

He wrote carefully: Jasper. 015. Amount: 1.

Priya took the slip and nodded. “Please place the cash on the counter.”

Jasper pulled out one blue bill and placed it down like it was a rare stamp.

Priya counted out loud, quiet voice. “One Bridge.”

Imani counted too, but she didn't say it loud. She just nodded once, small and firm.

Priya opened the ledger and drew her finger down the page until she found Jasper, Account 015. She wrote: Deposit, 1. Then she did the part that made it real: she updated the balance.

Jasper tried to lean forward to see. Imani gently slid her hand to block the ledger, not rude, just protective.

"Privacy," Imani reminded him.

Jasper sat back. "Right. Privacy."

Priya tore off a receipt and handed it to him. "Receipt. Deposit: one Bridge."

Jasper accepted it with both hands. Then he stepped away from the window and looked at Ms. Rivera with wide eyes. "That felt like a real bank. Like my mom's bank. But smaller."

Ms. Rivera nodded. "Because you just followed a real process. Priya and Imani didn't guess. They didn't trust their memories. They used the system."

Priya exhaled like she'd been holding a breath the whole time.

Ms. Rivera turned to the class. "Now the bank window opens for real. Remember the line rules. One person at the window. Quiet voices. No asking someone what they deposited."

Theo raised his hand. "And no crowding. Crowding causes lost things."

"Correct," Ms. Rivera said. "Bank time begins."

The line formed faster than anyone expected.

Not because kids suddenly loved waiting, but because the bank had become a new kind of choice. It was a place where you could do something smart and feel it happen.

Theo went first, not because he was in charge of the bank, but because he liked systems and wanted to see if it worked. He stepped up with his envelope and a deposit slip.

Priya's voice was steadier now. "Deposit or withdrawal?"

"Deposit," Theo said. "Two Bridges."

Imani's eyebrows rose. "Both?"

Theo nodded. "Bills were tight this week. Next week might be tight too. I'm making a buffer."

Ms. Rivera's eyes warmed at the word buffer being used like a tool.

Theo filled out the slip carefully and placed two blue bills on the counter. Priya counted. Imani counted. Priya recorded. Receipt given.

Theo stepped away, and for a second his face looked different, like he had just built a small wall around his future self.

Mina went next. She held her envelope close, and her deposit slip was filled out in tidy letters.

"Deposit or withdrawal?" Priya asked.

Mina hesitated. "Deposit one Bridge. I want to save for Market Day, but also..." She glanced at her marker case. "I might need to buy supplies if we start businesses later."

Imani nodded. "That's planning."

Mina placed one blue bill down. Priya counted. Imani counted. Ledger recorded. Receipt.

Mina tucked the receipt into her envelope right beside her rent receipt, like she was building a little folder of proof.

Aiden stepped up and surprised everyone.

"Withdrawal," he said.

Jasper gasped from the back of the line. "He's taking money out already!"

Aiden turned and gave Jasper a look that was not mean, just firm. "Don't announce my choices."

Jasper's mouth snapped shut.

Priya stayed calm. "How much would you like to withdraw, Aiden?"

“One Bridge,” Aiden said. “I deposited last week when we practiced in my head. But now I need a one because I only have a five left and I want to pay something without doing a ton of change later.”

Ms. Rivera nodded. “That is an interesting reason. Sometimes people use banks to make their money easier to use.”

Imani looked impressed. “Smart.”

Aiden filled out a withdrawal slip. Priya checked his balance in the ledger, finger moving carefully. She didn’t say the balance out loud. She just nodded once, then looked at Imani.

Imani leaned in and checked too. Two-person verification, but for withdrawals this time. Then Priya placed one blue bill on the counter.

Aiden counted it quietly. “Counted and correct,” he said, and took his receipt.

The line moved steadily. Some kids deposited one Bridge. Some deposited two. A few chose to deposit nothing and simply watched, learning that not doing a bank transaction was also a choice you were allowed to make.

Then Lucas stepped up.

He held his deposit slip, but his hands were a little tighter on the paper than everyone else’s.

Priya softened her voice slightly. “Deposit or withdrawal, Lucas?”

Lucas swallowed. “Deposit one. I found my lost Bridge, I paid my rent, and I don’t want to feel that stomach feeling again.”

The room got quiet in a respectful way, not a spotlight way.

Imani nodded slowly, like she understood exactly. “The bank can help with that.”

Lucas placed one blue bill on the counter. Priya counted. Imani counted. Priya wrote the entry. Receipt.

When Lucas stepped away, he didn’t look rich. He looked relieved.

After several customers, Priya reached for her pencil, then paused and

frowned at the ledger.

Imani's head turned instantly. "What?"

Priya lowered her voice, still calm but careful. "I wrote a deposit on the wrong line."

Jasper, listening from the line, perked up like he smelled drama.

Ms. Rivera stepped closer. "Good catch, Priya. That's what we do when mistakes happen. We notice them early."

Priya's cheeks flushed. "I didn't mean to."

"No one thinks you did," Ms. Rivera said. "Now we fix it the bank way. What is the bank way?"

Imani answered, steady. "No erasing without a note. Draw one line through the mistake so we can still read it. Then initial it. Then write the correct entry on the correct line."

Ms. Rivera nodded. "Because erasing can look like hiding. And the bank never hides."

Priya took a breath and did exactly that: one neat line through the wrong entry, her initials, and a small note: Corrected entry below. Then she wrote the deposit in the proper place.

The room stayed calm. No laughter. No teasing. It felt like watching a bridge get repaired before anyone fell.

Theo raised his hand from the side. "So mistakes don't break the system if the system knows how to handle them."

Ms. Rivera nodded. "Exactly."

Jasper, who loved excitement, looked almost disappointed there wasn't chaos. Then his face shifted, and he looked thoughtful instead. "So the bank is kind of... boring on purpose."

Imani looked at him. "Boring is safe."

Priya added, surprising herself, "Safe is valuable."

Ms. Rivera smiled like that was the lesson she wanted most.

When bank time ended, Priya closed the ledger gently and stacked the receipts. Imani straightened the deposit slips into a neat pile. The BANK WINDOW sign stayed where it was, like the bank was a place that existed even when it wasn't open.

Ms. Rivera faced the class. "You just met the kid banker running the window. You saw service. You saw privacy. You saw a mistake handled with honesty. That is what a bank does in real life."

Jasper raised his hand. "So when do we get interest?"

Imani's eyes lit up like someone had said her favorite word.

Ms. Rivera laughed softly. "Soon. But interest only makes sense when deposits are real, records are trusted, and bankers can run the window without chaos."

She glanced at Priya. "And Priya just proved something important."

Priya looked up, unsure.

Ms. Rivera said it clearly, so the whole town could hear. "The bank does not need a perfect person. It needs a careful system and a banker willing to tell the truth."

Priya's shoulders relaxed. Imani nodded once, satisfied. Theo looked proud of the calm. Mina tucked her receipt into her envelope like it was a small promise she could carry. Lucas breathed easier.

And Jasper, in a voice that was almost reverent, whispered to himself as if he were learning a new kind of announcement.

"Boring on purpose," he said. "Clear, not chaotic."

The next day, the BANK WINDOW sign was still taped to the front table, but it had a new neighbor.

Mina had made it during reading time, working carefully so the letters were clean and the border didn't wobble.

## SAVINGS BOARD

Underneath, she had drawn three tiny jars in a row. The first jar was labeled Spend Soon. The second jar was labeled Save For Later. The third jar was labeled Emergency Buffer, and Mina had drawn a little shield on it.

Jasper stood in front of it with his hands on his hips, reading like it was a movie poster. “Emergency buffer jar,” he said. “That jar is judging me.”

“It’s not judging you,” Theo said, scanning the floor out of habit. “It’s helping you not panic later.”

Imani walked up behind them, eyes shining the way they did when a system got an upgrade. “It’s called planning,” she said. “Buffers are smart.”

Priya sat at the bank table, ledger open, deposit slips stacked, account cards in their neat box. She looked calmer than the first day she ran the window, but there was still a careful seriousness about her, like she was carrying something invisible and heavy: everybody’s trust.

Ms. Rivera tapped the promise cards once and waited for the room to settle into listening.

“Yesterday,” she said, “you learned how a bank window works. Today, you learn why people use a bank even when there is no emergency.”

Jasper raised his hand. “Because money disappears under the cubbies.”

Theo nodded once. “True.”

Ms. Rivera smiled. “That is one reason. But today we learn the bank’s superpower.”

She wrote one word on the board.

GROW

Aiden leaned forward. “Like money grows?”

“Sometimes,” Ms. Rivera said. “But I want you to notice something first. Money doesn’t only grow because of magic. It grows because of time and choices.”

Imani raised her hand, already halfway into the next lesson. “And interest.”

Ms. Rivera pointed at her. “Yes. Interest is the bank tool we’re adding soon. But we have to build the idea the right way, or it will feel like free money falling from the sky.”

Jasper's hand shot up. "But free money from the sky is my favorite kind."

Ms. Rivera's eyes smiled, but her voice stayed steady. "In our economy, if money falls from the sky, it floods. Remember the wave."

Theo muttered, "Inflation," like it was a warning sign.

Ms. Rivera nodded. "Exactly. So today we learn deposits, savings, and growing interest the responsible way."

She walked to the bank table and held up a deposit slip.

"Deposit means you put money into your bank account," she said. "That money is still yours. The bank is just holding it safely and recording the truth."

She held up a second slip. "Withdrawal means you take money out of your bank account."

Priya added quietly, practicing her banker voice, "Only you can decide. Privacy matters."

"And because privacy matters," Ms. Rivera said, "we are not going to announce how much anyone has in their account. Not deposits, not balances. We will only practice the language we need for the system."

Jasper raised his hand. "So I can't say, 'I am wealthy in Bridges'?"

Ms. Rivera looked at him.

Jasper tried again. "I mean... I won't."

Imani leaned toward Priya and whispered, "He will try."

Priya whispered back, "We will remind."

Ms. Rivera turned to the board again and drew three small steps like a staircase.

Deposit

Wait

Interest

"Interest," she said, tapping the last step, "is extra money the bank pays you for keeping money saved. It rewards patience."

A soft sound moved through the room, part excitement, part suspicion.

Mina raised her hand. "Where does the extra money come from?"

Ms. Rivera nodded like Mina had just opened the correct door. "Excellent question. In real banks, interest comes from lending. The bank uses saved money to make loans, and borrowers pay back extra. In our class bank, we are not doing loans yet."

Imani looked slightly disappointed. Loans sounded like a whole new world.

"So," Ms. Rivera continued, "our interest will come from Town Funds. Remember bills day and rent day? That money moved into the system. A small part of it can be used to reward saving, because saving helps the whole economy not flood."

Theo raised his hand. "Because if people save, money moves slower."

"Yes," Ms. Rivera said. "Saving stores money so prices don't zoom up too fast on Market Day. And it gives people protection when bills surprise them. That helps the town stay stable."

Aiden raised his hand, thinking. "So interest is like the town saying, 'Thanks for helping the economy stay calm.'"

Ms. Rivera pointed at him. "Exactly. Interest is not a prize for being rich. It is a tool that rewards a behavior that helps the whole group."

Jasper raised his hand again. "But what if someone has no money left to save because bills were tight?"

Ms. Rivera didn't rush. "Then we stay kind and solve problems together. Remember, no trapping. Also, interest will be small. Nobody becomes a money king from interest."

Jasper nodded, a little relieved. "No kings. Just jars that judge."

Ms. Rivera wrote the interest plan on the board in clear numbers.

Weekly Interest Rate: 10 percent, paid on savings kept in the bank all week.

Minimum to earn interest: 5 Bridges in your account.

Imani made a small happy sound she tried to hide by clearing her throat.

Theo frowned. "Ten percent sounds big."

"It sounds big because percent is a powerful word," Ms. Rivera said. "So let's make it kid-clear. Ten percent means one out of ten. If you keep ten Bridges in the bank for the whole week, you earn one extra Bridge."

Mina's eyes widened. "So if you keep five Bridges..."

"You earn half a Bridge," Ms. Rivera said, "except we do not have half-Bridge bills."

Jasper raised his hand. "So you give us a rip in the paper?"

Theo said, "No."

Ms. Rivera smiled. "No ripping. Instead, we do interest in whole Bridges using a simple rule: the bank will pay one Bridge of interest for every ten Bridges saved. That means you need at least ten saved to earn one interest Bridge."

Imani's face shifted, recalculating. "So the minimum should be ten."

Ms. Rivera nodded. "You caught the math problem. Thank you. Let's fix it. Minimum to earn interest is ten Bridges."

Priya wrote it carefully at the top of a new bank page so she would not forget.

Jasper leaned back. "Ten Bridges saved. That is... a lot."

Theo said, "That's the point. You can't get interest instantly. You have to build."

Lucas raised his hand, quiet. "So it teaches patience."

"Yes," Ms. Rivera said. "And planning."

She turned to Priya and Imani. "Bankers, today we begin Savings Week. Customers can deposit like normal. At the end of the week, if a customer kept at least ten Bridges in the bank the whole time, the bank pays interest: one Bridge."

Imani's hand rose. "But what if they deposit on Thursday? Does it count as all week?"

Ms. Rivera nodded. "That is another excellent banker question. For our

first interest cycle, to keep it simple and fair, interest will be paid to accounts that had at least ten Bridges by Tuesday afternoon and did not withdraw until Friday.”

Jasper’s eyes widened. “So the interest has rules.”

“All useful tools have rules,” Ms. Rivera said. “Without rules, it turns into arguing.”

Priya looked relieved. Rules meant less guessing.

Ms. Rivera added one more sentence on the board.

Interest is optional. Saving is a choice.

Then she stepped back. “All right. Bank window is open for deposits and withdrawals.”

The line formed, calm and familiar now. One person at the window. Quiet voices. Envelopes held close.

Mina stepped up first today, deposit slip already filled out. Priya took it, read it, and nodded.

“Deposit or withdrawal?” Priya asked, even though the slip said deposit. The routine mattered.

“Deposit,” Mina said. “One Bridge.”

Priya held out her hand. “Cash on the counter, please.”

Mina placed one blue bill down. Priya counted softly. Imani counted with her eyes and nodded once.

Priya recorded, then handed Mina a receipt. Mina tucked it away with her other proofs, building her little paper trail like a careful artist building layers of paint.

Theo stepped up next.

“Deposit,” he said. “Two Bridges.”

Imani’s eyebrows rose. “Still building that buffer.”

Theo nodded. “Bills can happen. Tape can happen.”

Jasper, waiting in line, whispered, "Tape is the villain."

Priya didn't react. She stayed in her calm banker role. Count twice. Record once. Receipt.

Then Jasper stepped forward, and the room felt a little more alert, just because Jasper carried energy the way some people carried backpacks.

Priya looked him in the eye. "Deposit or withdrawal?"

Jasper held up his deposit slip like it was a homework assignment he wanted credit for. "Deposit. One Bridge. Also, I would like to apply for interest immediately."

Imani said, flat and professional, "That is not how time works."

Jasper sighed. "Time is rude."

Ms. Rivera watched from the side, hands clasped, letting the bank run itself as much as possible. That was part of treating it real.

Aiden stepped up and surprised Jasper again.

"Deposit," Aiden said. "One Bridge."

Jasper whispered loudly, "He's becoming a saver!"

Aiden turned. "Privacy."

Jasper slapped a hand over his mouth.

Priya smiled a little, then focused on the slip. Deposit. Count. Record. Receipt.

Halfway through bank time, Lucas approached with a deposit slip and a careful expression, like he was walking on a bridge he had once been afraid to cross.

"Deposit or withdrawal?" Priya asked.

"Deposit," Lucas said. "One Bridge. For... stomach safety."

Imani's gaze softened. "That's a real reason."

Lucas placed the bill down. Priya counted. Imani counted. Priya recorded. Receipt.

Lucas stepped away and looked lighter, as if saving even a little had moved something heavy off his shoulders.

When the line ended, Priya closed the ledger and looked at Ms. Rivera. "So... interest happens on Friday?"

"Yes," Ms. Rivera said. "On Friday, the bank will check which accounts qualify under our rule, and the bank will pay interest from Town Funds. And I want you to notice something important between now and then."

Theo raised his hand. "People will have to decide not to withdraw."

Ms. Rivera nodded. "Yes. Saving is not only depositing. Saving is leaving it there."

Jasper raised his hand, looking annoyed at his own brain. "And leaving it there means not buying something the moment you want it."

"Correct," Ms. Rivera said. "And that is a life skill that can change what kind of grown-up you become."

Mina looked at the Savings Board with the three jars. Spend Soon. Save For Later. Emergency Buffer.

Imani looked at the ledger like it was a story that was finally getting a new chapter.

Priya looked proud, but also careful, like she understood that being trusted felt good and also meant she had to keep earning it.

Ms. Rivera tapped the promise cards one more time. "Treat it real. Stay kind. Solve problems together. If anyone feels stressed about saving, we talk. If anyone feels tempted to tease, we stop. The bank is a place for calm, not comparing."

Jasper raised his hand one last time, voice more thoughtful than dramatic. "So interest is like the town saying, 'Thanks for being patient.'"

Ms. Rivera nodded. "Yes. And it is also the town saying, 'We notice your choices.'"

She looked at the bank table, the ledger, the receipts, the kids who were learning to wait.

"Now," she said, "let's see what happens when Friday arrives and

patience gets paid.”

## Chapter 6: Market Day! Buy, Sell, and Trade

Friday arrived with the kind of excitement that didn't bounce around the room.

It sat in the corners, quiet and heavy, like a jar filling up drop by drop.

The BANK WINDOW sign was already up when the kids walked in. Priya had the ledger open. Imani had the account cards stacked, edges straight. Mina's SAVINGS BOARD jars watched from the wall like three silent reminders: Spend Soon. Save For Later. Emergency Buffer.

Jasper stood near the schedule signs and cleared his throat in his best clear-not-chaotic voice.

"Attention, citizens," he announced. "Today is Interest Day. Also, Market Day prep begins."

Aiden raised his hand before Jasper could say anything extra. "Is Market Day today?"

Jasper paused, almost offended by the interruption, then checked the note Ms. Rivera had written him. "No," he said, and it came out more serious than usual. "Market Day is next week. But prep is now. Because you can't sell air."

Theo nodded from his desk. "Unless it's bottled. Which is still not air."

Ms. Rivera stepped to the front table and tapped the promise cards. "Treat it real. Stay kind. Solve problems together," she said. "Priya and Imani will handle interest during bank time. The rest of our morning is the first step toward Market Day."

At the word Market Day, the room brightened like someone had lifted a curtain. Even the kids who didn't love bills or rent loved the idea of a marketplace where choices belonged to them.

Ms. Rivera wrote two words on the board, big enough to be a headline.

**MARKET DAY**

Then she added three smaller words beneath it.

**Make. Price. Sell.**

Jasper's eyes widened. "We get to sell things we make?"

"Yes," Ms. Rivera said. "But remember, our little economy is not a craft fair where everything is free. It's a working town. If you want to sell, you will have to think like a maker and like a citizen."

Imani raised her hand. "Does the bank get a role on Market Day?"

"The bank will be open," Ms. Rivera said. "But the big prep starts before Market Day. Today is about making."

Mina lifted her hand, already half-planning in her head. "Can we make signs too? Like storefront signs?"

"Yes," Ms. Rivera said. "But first you need something to put on the sign."

Theo raised his hand, frowning thoughtfully. "Do we have rules about what we can sell? Like no selling other people's pencils."

Ms. Rivera nodded. "Excellent. We will have rules. Because markets need trust too."

She wrote a short list on the board under Make. Price. Sell.

Market Day Rules (Draft)

1. Sell only what you made or earned the right to sell.
2. Be honest about what it is.
3. Keep it safe and kind. No scary, gross, or mean items.
4. Prices must be clear.

Jasper raised his hand. "Define gross."

Ms. Rivera looked at him. "Use your best judgment, and if you're not sure, ask first."

Jasper nodded, satisfied. "So no mystery slime."

Theo whispered, "Thank goodness."

Ms. Rivera turned back to the board. "Now. Making things to sell is not just about being creative. It's about solving a problem for someone else. Or making something someone wants enough to trade Bridges for it."

Aiden raised his hand. "So we need customers."

“Exactly,” Ms. Rivera said. “Everyone is a customer, remember? That means everyone will have a chance to buy. But you won’t magically get Bridges for whatever you put on the table. You have to think: Why would someone choose this instead of saving their money?”

Jasper leaned forward. “So we have to compete.”

“Kind competition,” Ms. Rivera said. “Not sabotage competition.”

Theo raised his hand, and for once he sounded excited, not just cautious. “Can we make useful things? Like stuff that helps the classroom?”

“Yes,” Ms. Rivera said. “That can be a strong business idea. Useful products often sell better than random ones.”

Imani raised her hand, eyes bright with the kind of excitement that came from rules and choices working together. “Can we sell services too? Not just objects?”

Ms. Rivera nodded slowly. “Yes. Services can be part of our market. But services must be safe, clear, and approved. Examples might be: making a neat label for someone, folding paper into an origami shape, tutoring help during a study block if the teacher approves the time, or organizing someone’s desk area with permission. But services must not interrupt learning or become a way to boss people around.”

Theo nodded. “Also services shouldn’t be something you promise and then don’t do. That breaks trust.”

“Correct,” Ms. Rivera said, pleased. “A service is a promise.”

Mina raised her hand. “So today we decide what we’re making?”

“Today,” Ms. Rivera said, “we do what I call the Big Prep. It has three parts. Brainstorm, plan, and build.”

She wrote the three words on the board like steps on a path.

Brainstorm

Plan

Build

“First,” she said, “brainstorm. No one spends money yet. No one grabs supplies yet. We start with thinking. Because in a real economy, the quickest way to waste money is to rush into making something nobody wants.”

Jasper whispered, "Like my invisible pet store."

Mina whispered back, "That's still air."

Ms. Rivera passed out small planning sheets. At the top, Mina had written, in neat letters:

Market Day Maker Plan

Below were questions:

What am I selling?

Who might buy it?

What supplies do I need?

How many can I make?

How much time will it take?

What might go wrong?

My backup plan:

Theo stared at the question What might go wrong? and nodded like the sheet finally understood him.

"Remember budgets," Ms. Rivera said. "You have rent and bills every week. You may be saving for interest. You may be building a buffer. Market Day is fun, but it is not outside the economy. It lives inside it."

Jasper raised his hand. "Are we going to have to pay for supplies?"

Ms. Rivera tilted her head. "What do you think?"

Jasper made a face. "Yes."

"Yes," Ms. Rivera confirmed. "Some supplies will be free because they're basic classroom materials. Some will cost Bridges because they're limited or expensive, like tape and special paper. Remember our restock bill? That happened for a reason."

Theo nodded firmly. "Tape is a villain."

"It's not a villain," Ms. Rivera said, smiling. "It's a cost. And costs teach planning."

She pointed to the Supply Manager corner of the job board. "Our Supply Manager will create a simple supply price list with me. If you want to use a limited supply for your product, you will pay for it. Not because I want

to take your money, but because real businesses have input costs.”

Imani raised her hand. “Where does that money go?”

“Town Funds,” Ms. Rivera said. “Which is also where interest comes from. So your choices connect. Buying supplies might help the town, but it also changes what you personally have left.”

Aiden leaned back, thinking. “So if we all buy tons of tape, Town Funds grows, but we might need another restock bill.”

“And also,” Theo added, “we’ll all be broke.”

Ms. Rivera nodded. “You are seeing the web. That’s economics.”

The class bent over their Maker Plans. The room filled with the scratch of pencils and the quiet tension of real choices.

Mina wrote “Custom Name Labels” at the top of her sheet, then paused and added “Bookmarks.” She glanced at her marker case. She could make labels with neat handwriting and simple designs. People always wanted their stuff to look official.

Who might buy it? she wrote. Anyone. Especially people who lose things.

Theo, across the room, wrote “Desk Divider Shields.” Then he crossed it out and wrote “Supply Shelf Organizing Tags.” Then he paused, frowned, and wrote “Lost-and-Found Retrieval Service?” and immediately raised his own hand like he didn’t trust that idea.

Ms. Rivera came over. “Question, Theo?”

Theo pointed at his paper. “Is it okay to sell something that’s basically the Cleaner Captain job?”

Ms. Rivera nodded slowly. “Important question. You can sell a service that helps someone personally, with their permission, as long as it doesn’t replace your job responsibilities. Your job is for the town. Your service is optional for a customer. But we have to be careful: no selling things that should already be free in a healthy community.”

Theo nodded, understanding. “So I can’t charge people to pick up trash.”

“Correct,” Ms. Rivera said. “But you could sell something like a personalized ‘cubby check’ label system, or a neat folder system, if it’s something you create.”

Theo's eyes narrowed in thought. "A folder system."

Jasper wrote "Jokes" at the top of his plan, then stared at it like it wasn't good enough. He crossed it out and wrote "Announcements." Then he scratched his head. You couldn't sell announcements in a room where he announced things for free.

He raised his hand. "Ms. Rivera? If I sell something that is my talent, does that count as value even if it's not a craft?"

"Yes," Ms. Rivera said. "What are you thinking?"

Jasper hesitated, then said it like he was trying not to sound too proud. "I could write custom announcements. Like birthday announcements. Or 'Good job' notes. Or a silly but kind mini-newspaper. People pay for words in real life."

Mina looked up, impressed despite herself. "That's actually... a thing."

Imani nodded. "Information has value," she said, quoting their earlier lesson like it was a bank rule.

Ms. Rivera smiled. "That is a real service. But remember our rule: safe and kind. No embarrassing announcements."

Jasper nodded so hard his hair bounced. "Kind news only."

Priya, who had been quietly writing her own plan, raised her hand. "Can bank workers sell things too?"

"Yes," Ms. Rivera said. "Being a banker is a job, not a separate species."

Priya looked relieved. "Okay. I was thinking... 'receipt books.' Like little notebooks of receipts for people's businesses. Mina could design them, and I could assemble them neatly."

Mina's eyes lit up at the word design. "We could make them official-looking."

Imani raised her hand. "And it helps businesses track their sales. Proof helps solve problems."

Theo nodded. "Systems," he said, approvingly.

Ms. Rivera stepped back to the front. "Now we move to part two: plan."

Every maker must write down what supplies they need and where those supplies come from. If you need something limited, you have to figure out how you'll pay for it."

Jasper raised his hand, worried. "What if I don't have enough Bridges for supplies?"

Ms. Rivera didn't answer like it was a disaster. She answered like it was a normal business problem. "Then you adjust. Choose a product with cheaper supplies. Make fewer items. Partner with someone. Or earn more Bridges by doing extra work. The point is not that everyone can make anything. The point is that everyone can make choices."

That sentence settled into the room like a tool placed gently on a workbench.

"Part three," Ms. Rivera said, "build. But before you build, you will do one more thing."

She wrote a final question on the board, under the three steps.

How will you show quality?

Mina frowned. "Quality like... neatness?"

"Neatness can be quality," Ms. Rivera said. "So can strength, usefulness, beauty, and honesty. If you sell bookmarks that fall apart, customers won't trust you next time. If you sell a service and you don't deliver, the town learns something about trust. Market Day is not just shopping. It's reputation."

Imani's eyes shone. Reputation sounded like the social version of a ledger.

Theo raised his hand. "So we need to test our products."

"Yes," Ms. Rivera said. "You make a prototype first. You try it. You fix it. Then you make more."

Jasper whispered, almost reverent, "Like the bridge stamp prototypes."

Ms. Rivera nodded. "Exactly. You don't build a town on your first try. You build it on your second and third try, when you've learned what doesn't work."

The room shifted. Not into chaos, but into motion. Kids began sketching,

listing supplies, and quietly asking each other, “Would you buy this?” like tiny entrepreneurs doing market research.

Mina held up her plan to Aiden. “Would you buy a name label for your envelope? So it looks official and doesn’t get mixed up?”

Aiden nodded. “Yes. If it’s neat.”

Mina underlined the word quality on her paper and wrote: Straight lines. Clear letters. Bridge seal option.

Theo leaned toward Lucas. “Would you buy a folder system that keeps receipts and rent slips from getting lost?”

Lucas nodded quickly. “Yes. Because I do not want to feel that stomach feeling again.”

Theo wrote: Customer problem solved.

Jasper wandered, clipboard-style with his plan sheet, asking people if they’d pay for a kind mini-newspaper called The Bridge Bulletin. He didn’t say it like a joke. He said it like a real product. Some kids nodded. Some asked, “What would be in it?” and Jasper started listing ideas: Market Day reminders, funny but kind quotes, a “Lost and Found” corner, and a “Savings Tip of the Week.”

Ms. Rivera watched them build their plans and saw the economy doing its quiet work. Not just Bridges moving, but brains changing.

“Today,” she said, “you start making the value you want to trade.”

Priya and Imani, at the bank table, exchanged a glance that said the same thing in a different language.

Count twice. Record once.

Make. Plan. Build.

And somewhere inside all that careful motion, Market Day began.

By Monday, the classroom didn’t feel like a classroom anymore.

It felt like a town getting ready for a festival.

On one side of the room, Mina’s desk had become a tiny design studio. Neat stacks of name labels sat beside a little sign that read: Choose your

border. She'd made three sample styles so customers could see what "quality" looked like before they paid.

Across the aisle, Theo had built a prototype folder system out of sturdy paper and careful folds. He tested it the way he tested everything: tugging gently, smoothing creases, checking if a receipt could slide in without ripping.

Jasper had been writing *The Bridge Bulletin* on lined paper like it was a real publication deadline. He'd even asked Priya how to make a "subscription list," and Priya had answered in her calm banker voice, "You need a record."

Priya and Imani had built "receipt books" out of folded paper and staples from Ms. Rivera's desk, but they had counted the staples first and checked with Supply Manager rules. Nothing about this economy was casual anymore, not even a staple.

On the board, Jasper had posted the week's schedule in his clearest handwriting.

Market Day: Friday  
Maker tables assigned Thursday  
Bank window open Friday  
Bring your envelope  
Clear, not chaotic

Ms. Rivera watched the room with her hands clasped the way she did when she was letting the system run. Then she wrote one new word on the board, big and plain.

PRICE

A low murmur moved through the class. Making things had been fun. Planning had been serious. But price felt like stepping onto a bridge where you couldn't see the other side.

Jasper raised his hand. "Is price the part where everyone gets mad at me for charging too much?"

"Price is the part where you learn to listen," Ms. Rivera said.

Theo's head tilted. "Listen to who?"

"Customers," Ms. Rivera replied. "And to costs."

Imani's hand went up, her voice precise. "And to how many Bridges people actually have."

Ms. Rivera nodded. "Yes. Pricing is where supply meets demand."

Aiden raised his hand. "What does that mean exactly?"

Ms. Rivera walked to the board and drew two simple stacks of boxes.

On the left she wrote: Supply.

On the right she wrote: Demand.

"Supply is how many of something exists," she said, tapping the left stack. "Demand is how much people want it and are willing to pay for it," she said, tapping the right.

Then she drew a little bridge between the stacks.

"Price is the bridge," she said. "If you set the price too high, demand may not cross. If you set the price too low, your supply might disappear too fast and you might not cover your costs. Pricing is not guessing. It's learning."

Jasper whispered, "So it's science," like he wasn't sure he liked that.

Ms. Rivera pointed at the job board. "Supply Manager, will you bring the supply price list?"

The Supply Manager for the week, a quiet student named Harper, walked up with a clipboard. Mina had helped make the list readable, with clean columns and simple numbers.

Ms. Rivera taped it to the board.

Supply Price List

Tape: 1 Bridge per strip

Special paper: 1 Bridge per sheet

Colored markers: free, but must be returned

Staples: free, but limited, ask first

Theo's eyes narrowed at tape. "Tape is still expensive."

"It's limited," Ms. Rivera reminded him. "And it caused a restock bill. Costs teach careful use."

Mina raised her hand. "So if I use special paper for fancy labels, I should

include that in my price.”

“Yes,” Ms. Rivera said. “That is called an input cost. The thing you pay to make the thing you sell.”

Aiden raised his hand. “What if we didn’t pay for supplies? Like my product is just drawing a kind note.”

“Then your input cost is mostly time,” Ms. Rivera said. “Time matters too, because you only have so much of it. But money costs are easier to measure, so we start there.”

Imani raised her hand. “Also, some people used Bridges to buy tape strips. That should be recorded as Town Funds income.”

Priya nodded and flipped her ledger to the Town Funds page like her fingers already knew where it was.

Ms. Rivera turned back to the class. “Today we will do two things. First, you will calculate your costs. Second, you will set a first price.”

Jasper raised his hand. “First price means we can change it?”

“You can adjust,” Ms. Rivera said. “In real markets, sellers adjust prices when they learn something. But we adjust with honesty. If you change your price, you change the sign clearly. No tricking people.”

Theo nodded firmly. “Tricks break trust.”

“Correct,” Ms. Rivera said.

She passed out a small worksheet titled Price Plan, designed by Mina in the same clean style as their budget sheets.

It had simple lines:

What I am selling:

How many I can make:

Supplies used and cost:

My time cost (low, medium, high):

My first price:

Why I chose that price:

The room bent into thinking. Even Jasper’s pencil slowed down.

Mina wrote quickly. Labels used regular paper, which was free. But if

someone wanted a special-paper label with a thicker border, that would cost 1 Bridge for the sheet. She could fit several labels on one sheet, but cutting and neatness took time.

She raised her hand. "Ms. Rivera, if one sheet makes four labels, do I charge each label for the paper cost?"

Ms. Rivera nodded. "Yes, you can split the cost across items. That is smart business math."

Theo leaned over slightly, listening, and said quietly, "So one special sheet is 1 Bridge, divided by four labels is... a quarter Bridge."

Jasper immediately perked up. "We don't have quarter Bridges."

"We don't," Ms. Rivera said. "So you make a pricing choice. You can round up, round down, or use the special paper only for higher-priced items. That's part of learning."

Mina frowned thoughtfully, then wrote: Special label, 1 Bridge each. Regular label, 1 Bridge for two.

Jasper, meanwhile, had a different problem. His Bridge Bulletin used regular paper, but it took time. And he wanted it to be good, not just loud.

He raised his hand. "How do you price something that is mostly time?"

Ms. Rivera walked over and looked at his draft. It had sections with headings: Market Reminders, Kind Quote of the Week, Lost and Found Corner, Savings Tip.

"This is valuable," Ms. Rivera said. "But here's the question: what will people pay for? You can try a price and watch what happens."

Imani said from the bank table, "You could offer one issue for 1 Bridge."

Jasper wrote it down, then frowned. "But what if nobody buys it?"

Ms. Rivera shrugged gently. "Then you learn something and adjust. Or you change your product. Or you improve quality. Or you find a different customer."

Theo, who had been quiet for a while, lifted his hand. "I think people will buy it if it helps them not get surprise-billed again."

Jasper stared. "My newspaper can prevent bills?"

“Information has value,” Theo said, quoting Ms. Rivera like he’d borrowed Jasper’s job for a second. “Confusion is expensive.”

Jasper looked pleased and offended at the same time. “I taught you that.”

Theo shrugged. “The economy taught me.”

When everyone had a first price written down, Ms. Rivera clapped once. “Now we do the scary part in a safe way.”

Jasper whispered, “It gets scarier?”

“It gets realer,” Ms. Rivera said. “We’re going to run a practice market. No buying yet. Just pricing and selling language.”

She wrote on the board:

#### Practice Market Skills

1. Clear sign
2. Polite pitch
3. Honest description
4. No pressure
5. Track sales with receipts or tallies

Priya’s eyes lifted at the word receipts. Mina’s too.

Ms. Rivera held up one of Priya and Mina’s receipt books. “These are optional, but recommended. Proof helps solve problems.”

Imani added, very quietly, “And helps track profit.”

Jasper’s hand shot up. “Profit is when you have Bridges left after paying for supplies, right?”

“Yes,” Ms. Rivera said. “But today we’re focusing on pricing and selling. Profit comes later, after we track costs and sales.”

The class rearranged desks into a practice layout. Ms. Rivera assigned pretend table spots with sticky notes so nobody could argue about “the best location” yet.

Jasper immediately raised his hand. “Locations matter.”

“They do,” Ms. Rivera agreed. “And we will talk about that on Market Day. Today you practice the basics.”

Mina set out three sample labels and a small sign:

Name Labels

Regular: 1 Bridge for 2 labels

Special paper: 1 Bridge each

Bridge seal included

She stepped back and checked the sign alignment. Then she checked it again. The neatness wasn't just art. It was trust.

Theo set out his prototype folder system and a small sign that looked almost like a rule.

Receipt and Paper Saver Folder

Holds: receipts, rent slips, deposit receipts

Price: 2 Bridges

Quality promise: tested fold, reinforced corners

Jasper made a sign for The Bridge Bulletin.

The Bridge Bulletin

Kind news only

Market reminders

Savings tip

Price: 1 Bridge per issue

Then he stared at it, chewed his pencil, and added one more line in smaller letters.

If you don't like it, don't buy it.

Ms. Rivera noticed and nodded once, approving.

"Now," she said, "half of you are sellers. Half of you are customers. Customers, your job is to ask questions you would really ask. Sellers, your job is to answer honestly and practice a polite pitch."

She pointed at the promise cards. Treat it real. Stay kind. Solve problems together.

The room hummed with cautious energy as the first "customers" walked table to table.

Aiden stopped at Mina's table. "If I buy two labels," he asked, "can I choose what they say?"

Mina nodded. "Yes. Name, or 'Math Folder,' or anything school-appropriate. I can also do a small symbol."

Aiden pointed to her special paper sample. "Why is this one more expensive?"

"Because the paper costs Bridges," Mina said. "And it takes longer to make it neat."

Aiden nodded slowly, like he respected the logic even if he didn't love the price.

At Theo's table, Lucas leaned in. "Does it really hold everything?"

Theo didn't just say yes. He demonstrated. He slid a rent receipt into a pocket and turned the folder upside down. The paper stayed put.

Lucas's eyebrows lifted. "Okay. That's quality."

Theo's mouth twitched like he was trying not to smile. "I tested it."

Jasper, watching customers walk past his table, felt a sudden worry. Words were invisible. How did you prove quality with invisible?

Imani approached, not as a banker now, but as a customer practicing. She picked up his draft.

"This is good," she said, and her voice was careful, like she knew praise could make Jasper explode. "But your price is 1 Bridge. What if it takes you a long time to write?"

Jasper shrugged. "It does take a long time."

Imani looked up. "Then you might have low supply."

Jasper blinked. "Low supply means..."

Ms. Rivera, passing by, finished the sentence. "Low supply plus high demand can push prices up. High supply plus low demand can push prices down."

Jasper stared at his sign like it had just changed shape. "So if everyone wants my bulletin and I can only make five..."

"Then you have choices," Ms. Rivera said. "Raise the price, or increase

supply by making it simpler, or hire help later when businesses are allowed. But on Market Day, you'll see it happen in miniature."

Jasper swallowed. "Supply meets demand," he whispered.

At the end of the practice round, Ms. Rivera called everyone back to their seats.

"What did you notice?" she asked.

Mina raised her hand. "People asked why something costs what it costs."

"Yes," Ms. Rivera said. "Customers want reasons. Reasons build trust."

Theo raised his hand. "Demonstrating quality helps. It's not just saying, 'Trust me.' It's showing."

Priya raised her hand, thoughtful. "Some prices felt too high for what it was. But not in a mean way. Just... compared to what Bridges can buy."

Aiden added, "And some prices felt low. Like Theo's folder seems like it should cost more than 2."

Theo's eyes widened. Jasper's eyebrows jumped like he had just witnessed a tiny miracle.

Ms. Rivera nodded. "That is the beginning of market thinking. You compare. You choose. You learn."

Imani raised her hand. "Also, sellers who had clear signs felt easier to approach."

Jasper sat a little taller. "Clear, not chaotic."

Ms. Rivera smiled. "Exactly. Pricing and selling is not about tricking anyone into buying. It's about making an honest offer in a world where people have limited money and real choices."

She looked around at the little tables, the signs, the prototypes, the careful faces.

"Between now and Friday," she said, "you can adjust your price. You can improve quality. You can make more supply, or decide to make less but better. But you will not do it by guessing in your head alone."

She tapped the board where Supply and Demand still sat like two stacks

waiting to meet.

“You will do it,” she said, “by watching what your customers actually do.”

Friday morning, the room looked like it had put on its best clothes.

Desks were no longer lined up in neat rows. They were turned into little booths with signs taped to the front. Mina’s lettering made half the signs look official, and Jasper had written the other half in the clearest handwriting he could manage, like he was trying to prove a point to himself.

Market Day was not just coming.

Market Day was here.

Jasper stood by the board, holding his announcement paper like it was a proclamation from a tiny king who was not allowed to be a king.

“Attention, citizens of Little Economy Land,” he said, and his voice tried to soar but stayed mostly clear. “Today is Market Day. The bank window will be open. Bring your envelope. One person at the bank. Clear signs. Kind selling. No pressure. And remember: privacy.”

He paused, then added, because he could not help it, “Also, do not scream ‘shopping spree’ like a wild raccoon.”

Theo raised his hand without looking up from adjusting a stack of folders. “Are wild raccoons part of the economy now?”

Jasper looked pleased. “They are when they find loose Bridges.”

Ms. Rivera tapped the promise cards once, and the room settled into that special kind of ready.

“Treat it real,” she said. “Stay kind. Solve problems together. Market Day is exciting, but excitement is not an excuse to forget our town rules.”

At the bank table, the BANK WINDOW sign stood straight. Priya sat behind it with her calm banker face on, ledger open. Imani sat beside her, deposit and withdrawal slips stacked, pencil sharpened, eyes already scanning for crowding and confusion like it was her job to prevent storms.

Mina’s SAVINGS BOARD jars watched from the wall like gentle reminders. Spend Soon. Save For Later. Emergency Buffer.

Ms. Rivera walked to the center of the room and held up her hand. “Here is how Market Day will run.”

She wrote the plan on the board in neat steps.

#### Market Day Parade

1. Bank opens for change and withdrawals
2. Market opens for shopping and selling
3. Sellers track sales
4. Market closes
5. Quick cleanup and count
6. Debrief: what happened and why

Jasper leaned forward. “We have a parade for everything.”

“Yes,” Ms. Rivera said. “Parades keep towns safe.”

Theo nodded like parades were structural beams.

Ms. Rivera continued, “First, the bank opens. Some of you will need change. Some of you may choose to withdraw savings to spend today. Remember, savings is a choice. Spending is a choice. Neither is a character trait. We do not tease people for either one.”

Imani nodded firmly. “No scoreboards.”

Priya added, a little softer, “Privacy matters.”

Ms. Rivera pointed to the bank table. “Bankers, open the window.”

Priya flipped over the small sign. **BANK WINDOW OPEN.**

The line formed immediately, but it stayed calm. One person at the window. Envelopes held close. No reaching, no peeking.

Theo stepped up first, because Theo always wanted to see if the system could handle pressure.

“Deposit or withdrawal?” Priya asked, steady.

Theo held out a withdrawal slip. “Withdrawal. Two Bridges.”

Imani’s eyes narrowed slightly. Not suspicious. Just careful. “For Market Day?”

Theo nodded. “I’m buying one thing if it’s worth it. Then the rest stays

safe.”

Priya checked the ledger, then angled it so Imani could verify. Imani scanned, nodded once, and Priya counted out two blue bills onto the counter.

Theo counted quietly. “Counted and correct.”

He didn’t smile, exactly. But his shoulders loosened like he had just built himself a safe path: money to spend, money protected.

Behind him, Jasper bounced in line and tried not to look like he was vibrating. When it was his turn, he slid up to the window.

Priya met his eyes. “Deposit or withdrawal?”

Jasper held up a withdrawal slip with too much enthusiasm. “Withdrawal. One Bridge. I am freeing a Bridge from the safety jar for the purpose of acquiring goods.”

Imani said, flat, “Neutral language.”

Jasper blinked, then tried again. “Withdrawal. One Bridge. Please.”

Priya checked his account, Imani verified, and Priya handed over one blue bill.

Jasper counted. “Counted and correct,” he said, then stepped away and whispered to himself, “I am a responsible consumer,” like it was a spell.

Mina approached the bank next, holding her envelope with both hands. Her eyes flicked to her own booth, where name labels were lined up like tiny works of art.

“Deposit or withdrawal?” Priya asked.

Mina hesitated. “I’m not withdrawing,” she said. “I’m... checking. Do I need change if someone pays me with a five?”

Priya looked at Ms. Rivera, and Ms. Rivera nodded.

“That is a good business question,” Priya said. “The bank can help with change, but you can also bring your own change if you have it. If you want, you can exchange one five for five ones now.”

Imani leaned in. “If you do, keep it in your envelope. And don’t leave it on

your table.”

Mina nodded quickly. “Yes. I want change.”

The bank performed the change rule like a dance: two people present, money counted twice, recorded once. Mina walked away with ones and a new level of seriousness in her eyes. Selling wasn’t just making. It was handling money without losing it.

When the bank line thinned, Ms. Rivera clapped once. “Market opens in one minute. Sellers, go to your booths. Customers, bring your envelopes. Remember: kind voices, no grabbing, and no pressure selling.”

Jasper raised his hand from his booth spot. “What is pressure selling?”

Ms. Rivera answered without scolding. “Pressure selling is making someone feel bad for not buying. It’s following them. It’s saying, ‘If you were nice you would buy this.’ We do not do that here.”

Theo added, quietly but firmly, “That’s manipulation.”

Jasper nodded like he’d just learned a dangerous word. “No manipulation. Just offers.”

The market opened, and the room changed shape.

It became a web of movement: kids stepping from booth to booth, reading signs, counting Bridges inside envelopes, asking questions the way they had practiced.

At Mina’s table, Aiden approached first. He held his envelope and spoke in a careful voice, like he was practicing being a respectful customer.

“Can I get two labels?” he asked. “One for my envelope and one for my science folder.”

Mina nodded and slid her sample styles forward. “Regular is one Bridge for two labels. Special paper is one Bridge each, but it’s thicker.”

Aiden glanced at his envelope. He didn’t open it wide; he peeked like Theo would approve. “Regular,” he decided. “I want to save a little for later.”

Mina’s hands moved quickly, but neatly. She wrote Aiden’s name in clear letters, added a small bridge seal in the corner like a signature, then wrote SCIENCE on the second label with the same neat block style.

Aiden placed one blue bill on the table.

Mina didn't scoop it up. She counted it first, like she'd watched the bank do. "One Bridge," she said.

Aiden nodded. "Counted and correct."

Mina handed him the labels, and Aiden's face brightened as if he'd bought something bigger than paper. He walked away sticking the envelope label on carefully, like his money had just gained a uniform.

Theo watched that transaction from his booth and nodded once. Labels made it harder to lose things. Less lost-and-found chaos meant fewer system cracks. He liked products that made the town sturdier.

At Theo's table, Lucas arrived with a familiar serious look, the look he had worn when he found his missing Bridge under the cubbies.

Theo held up his folder system prototype. "This is the Receipt and Paper Saver Folder," he said, keeping his voice calm even though he was nervous. "It holds receipts, rent slips, and deposit receipts. Two Bridges."

Lucas touched the reinforced corners. "Does it hold the rent receipt and the bank receipt together?"

Theo demonstrated. He slid in a rent slip and a bank receipt, then closed the folder and opened it again. "They stay flat," he said. "And they don't fall out."

Lucas nodded slowly, like he was recognizing his own problem being solved. "I want it."

He reached into his envelope, counted out two ones, and placed them on the table.

Theo counted, then looked up. "Counted and correct."

Lucas held the folder like it was a shield. "This is going to stop my stomach from doing that thing," he admitted.

Theo didn't laugh. He just nodded. "That's why I made it."

Across the room, Jasper's booth was drawing a small crowd, which made Jasper's eyes go wide with both joy and panic.

His sign read: The Bridge Bulletin. Kind news only. Price: 1 Bridge per issue.

He had only made a handful, because writing took time. Now, the demand part of the lesson was walking right up to his table.

Imani approached as a customer, scanning the page with her bank eyes. "This is useful," she said. "You put the Market Day rules on it."

Jasper tried not to glow. "Information has value," he said, trying out Theo's borrowed seriousness.

Theo called from his booth without looking up, "Don't quote me at me."

Jasper ignored him and leaned slightly closer to Imani. "Also, there's a Savings Tip."

Imani read it out loud softly. "Save first, then spend what's left."

Jasper nodded. "It's called being awake."

Imani's mouth twitched. "That's Ms. Rivera."

Jasper blinked. "Okay, I borrowed that."

Imani pulled out one Bridge and placed it on the table. Jasper counted it with exaggerated care, like he was trying to prove he could be boring on purpose.

"One Bridge," he said. Then, because he had learned something important in the practice market, he added, "Here is your issue. If you don't like it, you don't have to buy next time."

Imani nodded. "No pressure. Good."

As customers kept coming, Jasper's stack shrank fast.

He stared at the last two issues like they were endangered species. His brain did quick math. Low supply. High demand. Price is the bridge.

Aiden walked up. "Can I buy one?"

Jasper hesitated. He could raise the price right now. But Ms. Rivera's voice floated through his memory: adjust with honesty. Change the sign clearly. No tricking.

He took a breath. He picked up his marker, crossed out the 1 Bridge, and wrote: 2 Bridges. Last two issues today.

Aiden blinked. "It's more now?"

Jasper nodded, trying to keep his voice calm and not defensive. "I only have two left. And it takes a long time to make them. I'm testing the price. You can say no."

Aiden looked at his envelope, then back at the bulletin. He weighed it like a real choice. "I'll pass," he said finally. Not rude. Just honest.

Jasper's stomach dropped for half a second.

Then Aiden surprised him. "But next time, if you make more, I'd buy it for one."

Jasper nodded slowly. Information. Learning. "That's fair," he said.

Aiden walked away, and Jasper wrote a note on his own planning sheet: Make more. Or keep price low. Or improve quality. Supply meets demand is not magic. It is feedback.

Meanwhile, Mina had begun to run into a different problem.

Two customers arrived at the same time, each holding money like they were ready to pay. Mina remembered the bank rule and lifted her hand.

"One at a time," she said gently. "Please line up."

Theo glanced over and nodded approval, like he was watching a bridge hold weight.

Mina finished one label order, counted the payment, then slipped the Bridges into her envelope immediately. No loose money on the table. No cubby risk. No floor risk.

She was learning to be a seller and a citizen at the same time.

After fifteen minutes, Ms. Rivera walked through the market slowly, listening for pressure, watching for crowding, noticing which booths had lines and which booths had quiet.

She stopped near Priya, who was not selling at the moment, just watching with her banker eyes.

Priya whispered, "This is... a lot."

Ms. Rivera nodded. "Markets are loud inside, even when they're calm outside."

At the bank window, one student came up holding a five. "I need change," they said.

Priya and Imani opened the window for change only, counted twice, recorded once, and sent the customer back out into the market with smaller bills that would make trading easier.

That was the hidden job of the bank on Market Day: keeping the bridges between buyers and sellers strong enough to cross.

By the time Ms. Rivera called, "Two minutes left," a strange thing had happened in Room 12.

Kids were not just spending.

They were earning.

You could see it in the way sellers stood a little taller when someone chose their product. You could see it in the way customers walked away with something that solved a problem, or made them smile, or made their envelope look official enough to belong in a town.

Market Day was not a shopping spree like a wild raccoon.

It was a web of choices, proof, and tiny acts of trust.

Ms. Rivera clapped once. "Market closes."

A collective exhale moved through the room. Sellers tucked money into envelopes. A few made quick tally marks. Some stared at empty spaces where products had been and looked both shocked and proud.

Ms. Rivera held up her hand. "Cleanup first. Then we count and debrief."

Theo stood immediately and called his helpers the way he did on job days. "Floor check, cubbies included," he said, and Lucas nodded like a teammate, not a kid who had once been behind on rent.

As desks shifted back and paper scraps got collected, Jasper looked down at his envelope, then at the note he'd written about pricing, then up at the room.

He raised his hand.

Ms. Rivera looked at him. "Yes, Jasper."

Jasper's voice was quieter than usual. "I thought Market Day would be about buying stuff. But it's also... about learning what people actually want."

Ms. Rivera nodded. "That is one of the biggest lessons."

Imani added from the bank table, "And learning what you want enough to pay for."

Mina held her envelope close, feeling the weight inside that was different from the beginning. Not heavier in a bragging way. Heavier in a careful way.

Theo glanced at the cubbies, then at the booths, then at the bank. "The town held," he said, like he couldn't help measuring stability.

Ms. Rivera smiled at that. "Yes," she said. "It held. And now we're going to do what real towns do after a busy market."

She picked up the ledger and tapped it once.

"We're going to look at what happened," she said, "and learn from the truth."

## Chapter 7: Start Your Own Business

After Market Day, the classroom had that quiet, rinsed-out feeling. Like the room had been very loud and very busy and then, suddenly, it remembered how to breathe.

The desks were back in their learning shape. The tiny booths were gone. But the economy wasn't gone. It lingered in the corners: in Mina's carefully folded receipts, in Theo's new habit of checking the cubbies like they were part of the floor, in Jasper's planning note that said Make more, and in Lucas's new folder that he kept touching like it might run away.

Ms. Rivera stood at the front with the ledger open on the table, but she didn't start by reading numbers.

She started with a question.

"What did the town learn?"

Hands rose slowly, not in the usual classroom way, but in a different way. A way that said, I lived something, and now I have words.

Mina went first. "Clear signs helped people trust you."

Theo added, "Quality is real. People tested things. They didn't just believe the sign."

Jasper raised his hand, and his voice sounded like it had grown up a little since Friday. "Demand is not a compliment. It is a fact. People either buy or they don't."

Imani nodded sharply from the bank table. "And money needs a system. Change mattered."

Priya, who had watched the market like a banker watching weather, spoke carefully. "Receipts mattered too. When someone asked, 'Did I already pay you?' a receipt would end the argument before it started."

Ms. Rivera nodded at each answer like she was placing them gently onto a shelf labeled True Things.

Then she finally tapped the ledger.

"Now," she said, "we do what real towns do after a busy market. We

close the day properly.”

Theo sat up straighter. Closing sounded like a job with rules.

Ms. Rivera looked at Priya and Imani. “Bankers, we’re not going to share anyone’s balances. Privacy matters. But we can share what happened to the town.”

Priya flipped to the Town Funds page. Imani leaned in, finger tracking the lines without touching the paper, like touching would change the math.

Priya read the total calmly. “Town Funds increased from supply purchases and market fees.”

Jasper’s head tilted. “Market fees?”

Ms. Rivera nodded. “A tiny table fee for sellers. One Bridge each. Remember, in real markets, renting a booth costs money. We kept it small and predictable, like rent. Not to punish selling. To make it real.”

Aiden raised his hand. “So Town Funds got money from bills, rent, supply costs, and booth fees.”

“Yes,” Ms. Rivera said. “And Town Funds also pays for things later. Interest, supplies, and eventually the Common Pot when we vote. That’s how a town becomes a loop instead of a pile.”

Lucas glanced down at his folder and then up. “A loop is... money moving.”

Theo nodded once. “But not flooding.”

Ms. Rivera’s eyes warmed. “Exactly. Not flooding.”

She let that settle, then wrote a new phrase on the board, big enough that it looked like it belonged in the schedule row with PAY DAY and RENT DUE.

START A BUSINESS

The room made a small noise together. Not quite a cheer. Not quite a groan. More like the sound of curiosity stepping closer.

Jasper whispered, “This sounds dangerous in a fun way.”

Theo whispered back, “It sounds like more systems.”

Imani raised her hand immediately, like she had been waiting for this moment since the first deposit slip. “Are we allowed to be businesses now, like officially?”

Ms. Rivera smiled. “Yes. You have already done market selling. That was like a pop-up stand. A one-day booth. Today we start the next level: a mini-venture.”

Mina’s pencil was already in her hand. She didn’t even notice she’d picked it up.

Ms. Rivera continued, “A mini-venture is a business that lasts more than one market. It has a name, a plan, and a way of working week after week. A real mini-venture does three things.”

She wrote them under START A BUSINESS.

Solve a problem  
Make an offer  
Keep a record

Priya murmured, almost to herself, “Keep a record,” like she was hearing a friend’s name.

“Your venture can sell a product, a service, or a mix,” Ms. Rivera said. “But it must be safe, kind, honest, and possible in our classroom.”

Jasper raised his hand. “Define possible.”

Ms. Rivera didn’t laugh. She answered like it mattered. “Possible means it doesn’t interrupt learning, it doesn’t use supplies we don’t have, and it doesn’t become a way to control other people. No one can start a business called ‘Pay me to sit in my seat.’”

Jasper looked mildly disappointed, like he had just lost a brilliant terrible idea.

Theo raised his hand. “Can a mini-venture have rules? Like, customers have to line up and pay first?”

“Yes,” Ms. Rivera said. “Businesses can have rules. But in a town, rules must be clear, fair, and kind. If your rules exist to trick people, you’re not building a business, you’re building a trap. And we don’t trap people.”

Theo nodded hard at that. No trapping belonged on a sign.

Ms. Rivera pulled a stack of new planning sheets from her folder. Mina leaned forward, already guessing the layout.

At the top it said, in Mina-style neatness even though Ms. Rivera had written it: Mini-Venture Flight Plan.

Under it were simple questions:

Business name:

What problem do you solve:

What do you sell:

Who are your customers:

What supplies or tools do you need:

What will it cost you to make:

How will you price it:

How will you show quality:

How will you track money:

What could go wrong and how will you fix it:

Jasper read the last line aloud quietly. "What could go wrong."

Theo said, "Everything," in a voice that was not gloomy, just realistic.

Ms. Rivera began passing the sheets down each row. "Before you choose, listen to this," she said. "A mini-venture is not just about earning Bridges. It's about practicing grown-up thinking while you are still in a safe place to mess up."

Aiden raised his hand. "So we're allowed to fail?"

"You are allowed to learn," Ms. Rivera said. "Sometimes learning feels like failing for a minute. But we do not shame. We solve problems together."

Lucas's shoulders loosened at that, like his body remembered rent pending and then remembered repair.

Imani raised her hand, eyes sharp. "Do businesses have to use the bank?"

"No," Ms. Rivera said. "But businesses must keep a record. You can use receipt books, tally marks, or a simple sales ledger. If you choose to deposit earnings in the bank, the bank will treat you like any customer. If you want, we can also add a business account later, but not today. Today we keep it simple."

Priya glanced up. "Business accounts would need rules."

Ms. Rivera nodded. "Yes. We will earn that level."

Jasper raised his hand, and for once it wasn't to be funny. "Can I turn The Bridge Bulletin into a real venture?"

Ms. Rivera looked at him. "What problem does it solve?"

Jasper blinked, then answered like he was using his new market brain. "People forget stuff. Confusion is expensive. So it solves confusion."

Theo muttered, "He's quoting himself again."

Jasper ignored him. "It reminds people about bills day, market day, bank rules, and also it makes the town feel like a town."

Ms. Rivera's face softened. "That is a real offer. But you will need a plan. How many can you make each week? How will you keep it kind? And how will you decide price when supply is limited?"

Jasper nodded and began writing immediately. Then he paused. "Also I might need help. My hand got tired."

Imani's eyebrows rose. "That's called labor."

Theo's eyes narrowed in thought. "And hiring is next."

Ms. Rivera didn't correct them. She just smiled like the chapter was unfolding on its own.

Across the room, Mina raised her hand. "Can my label stand become a venture too? Like 'Mina's Office' but not as a joke?"

"What problem do you solve?" Ms. Rivera asked.

Mina held up her envelope slightly. "People lose things. People mix up envelopes. Also, some people want their stuff to look official. It helps them take it seriously."

Priya nodded slowly, banker brain appreciating the word official.

"And what would make it a venture instead of just a booth?" Ms. Rivera asked.

Mina thought. "Orders. Like, customers can request, and I deliver later. Not all at once. And I could expand to folders, like label packs."

Theo looked over. "Label packs would help the system."

Mina wrote faster.

Then Theo raised his hand. "I want to make 'Town Tools.' Like folders, desk organizers, maybe a cubby-check chart system. Things that keep receipts from getting lost. I feel like the town keeps making paper proof, and then paper proof becomes paper chaos."

Lucas lifted his folder slightly like a quiet yes.

Ms. Rivera nodded. "That is a strong business idea because it's tied to a real need created by the economy."

Theo's pencil paused. "But I don't want to charge people for basic kindness."

"You're not," Ms. Rivera said. "You're offering an extra tool you designed. You're not charging to pick up trash. You're charging for a system you built."

Theo nodded, satisfied.

Aiden raised his hand next. "What if I don't want to sell anything physical? I'm good at explaining math. Could I run a tutoring service?"

Ms. Rivera's answer was careful. "Maybe. It would need to happen during an approved time so it doesn't interrupt learning. And it can't replace the teacher. But a study-helper service during independent work time could be possible if it stays kind and not bossy."

Imani raised her hand, already thinking like a banker and a rule-maker. "Also, the customer has to want it. No forcing."

"Correct," Ms. Rivera said. "No pressure. And no embarrassment. If someone buys tutoring, nobody gets to tease them."

Theo's voice was quiet but firm. "That would be mean."

Ms. Rivera looked around the room. "Now comes the part where ideas take flight."

She didn't mean it like a poem. She meant it like a process.

“Your first venture idea must pass three tests,” she said, writing them on the board.

Is it honest?

Is it helpful?

Is it doable?

Jasper stared at the word doable like it was personally challenging him.

Ms. Rivera continued, “If your idea passes those tests, you can build a simple plan. You may work alone or with a partner. If you choose a partner, you need a partnership agreement: who does what, how you split work, and how you handle disagreements.”

Priya raised her hand. “Like a promise.”

“Yes,” Ms. Rivera said. “A business is a promise to customers and to your partner.”

The room shifted again, the way it had shifted before Market Day prep. Not into noise. Into intention.

Pencils moved. Heads leaned together. Kids began asking each other the new kinds of questions that only existed because they had already lived the earlier chapters.

“How much time will it take?”

“Do you need tape? Tape costs money.”

“Do you have enough change?”

“How will you track sales?”

“What if no one buys it?”

Lucas looked at his Flight Plan and then at Theo. “Can I help you make the folders?” he asked, voice careful but hopeful. “I’m good at folding now. I practiced because I didn’t want to lose receipts.”

Theo blinked, then nodded once. “That could work. But we’d need to decide how to split it.”

Imani glanced over, eyes bright. “That is literally a venture forming.”

Jasper looked up from his sheet and watched Lucas and Theo for a second. Then he wrote something under What could go wrong: I try to do it all alone.

And under How will you fix it, he wrote: Ask for help before my hand falls off.

Ms. Rivera walked between desks, reading over shoulders with permission, not correcting every detail, just guiding the direction.

When she reached Mina, Mina looked up and said, "I think my business name is 'Bridge & Label.' Because the bridge seal is like my brand."

Ms. Rivera nodded. "That is a real business sentence."

Mina's cheeks warmed, but she smiled and kept writing.

At the front of the room, the BANK WINDOW sign sat quietly, not open right now, but present. Proof that systems could exist even when no one was using them. Proof that trust could be built and held.

Ms. Rivera returned to the board and faced the class.

"By next week," she said, "your ventures will have names and plans. You will not just make and sell once. You will build something that can last."

She paused, letting the room feel the weight of that word last.

"In Little Economy Land," she said, "ideas don't stay in your head. They become offers. And offers become work. And work becomes choices."

Theo looked down at his plan and then up at Lucas, who was already practicing being a partner.

Mina tucked her sheet into her folder like it was a seed packet.

Jasper stared at the words Solve a problem and wrote underneath, in careful handwriting, not dramatic this time: Make the town clearer.

And in that quiet, ordinary classroom, something took off.

Not like a rocket.

Like a paper airplane that had been folded well, tested once, fixed, and then finally thrown with just enough force to fly.

By Tuesday, the Mini-Venture Flight Plans had stopped feeling like worksheets and started feeling like little engines.

They sat on desks with corners folded from being opened and closed so many times. They peeked out of folders. They got whispered about during pencil sharpening and lunch line and that quiet moment right before Ms. Rivera said, "All right, citizens."

And one problem kept showing up in almost every plan, like a bill card nobody had expected.

Too much work for one person.

Jasper discovered it first, because Jasper's ideas always ran faster than his hands.

He held up his Bridge Bulletin draft, now longer and neater than the Market Day version. It had a "Next Bills Day" reminder, a tiny Market Day calendar, a "Tape Use Tip," and a section titled Town Shout-Outs that he had carefully limited to kind, non-embarrassing praise.

"It takes me forever," he said, staring at his own handwriting like it had personally slowed down. "I can make it good, or I can make it fast. I cannot make it good and fast."

Theo, who was folding test folders at the edge of his desk like he was running a tiny factory, didn't look up. "That's called a constraint."

Jasper blinked. "Why do you talk like a manual?"

"Because systems have limits," Theo said. He slid a receipt into his newest folder prototype and tugged once. "If you want more output, you need more labor."

Imani's head lifted immediately at the word labor, like the economy had rung a bell.

Ms. Rivera heard enough to step into the conversation without taking it over. She walked to the board and wrote one new phrase under START A BUSINESS.

## HIRING HELPERS

The room made that sound again, the curiosity sound. The sound of kids realizing there was another door in the hallway.

Aiden raised his hand. "Like... paying someone to help you?"

"Yes," Ms. Rivera said. "A mini-venture can stay solo, but some ventures will grow faster or better with a team. Hiring is how you turn one pair of hands into two or three."

Lucas's eyes flicked to Theo's folder stack. He had already offered to help, but saying it out loud as hiring made it feel more official. More real.

Ms. Rivera tapped the promise cards, because she could tell excitement was starting to bounce.

"Treat it real. Stay kind. Solve problems together," she said. "Hiring is a powerful tool. That means we need clear rules."

Priya, sitting near the bank table with her banker posture even when the bank was closed, raised her hand. "If people are paying wages, should it go through the bank? For proof?"

Imani nodded so hard her ponytail moved. "Receipts."

Ms. Rivera smiled. "Great question. For our first hiring cycle, wages can be paid in cash Bridges, but the business must write a pay receipt. Proof helps solve problems. And the worker chooses whether to deposit their pay in the bank."

Jasper raised his hand. "So I can't just be like, 'I paid you in vibes.'"

Theo muttered, "Vibes are not legal tender."

Jasper pointed at him. "You're not legal tender."

Ms. Rivera held up a hand. "Neutral language," she reminded, but her eyes smiled. "Now. Before anyone hires, we need to learn the difference between three things."

She wrote on the board:

Partner  
Employee  
Customer

"Partner means you share ownership," Ms. Rivera said. "You share the work, the decisions, and the profits. Employee means you do a job for wages. You get paid, but you do not own the business. Customer means you choose to buy or not buy."

Mina raised her hand from her desk, where she was sketching a cleaner logo for Bridge & Label. “So if Priya assembles receipt books with me, is she a partner or employee?”

Priya looked up, interested but cautious, like she was standing near a line on the floor.

Ms. Rivera answered carefully. “It depends. Will Priya help make decisions, share costs, and share profits? Or will Priya do a defined task for defined pay?”

Mina glanced at Priya. “I was thinking... we decide together. Like, Mina designs, Priya builds. And we split what we earn.”

Priya’s shoulders relaxed. “That feels fair.”

“Then you are partners,” Ms. Rivera said. “Partnerships need a partnership agreement.”

Jasper raised his hand. “Is that like a friendship contract?”

“It can protect a friendship,” Ms. Rivera said, “because it keeps you from guessing what the other person thought.”

Theo nodded sharply at that. Guessing was expensive.

Ms. Rivera held up a new half-sheet of paper. Mina leaned forward, already noticing the neat layout.

At the top it said: Hiring Helper Form.

Below were blanks:

Business name:

Job title:

Tasks:

Skills needed:

Pay:

When pay happens:

How proof will be recorded:

Ms. Rivera placed the forms on the front table. “If you want to hire, you must write the job clearly. That protects workers from surprises, and it protects businesses from misunderstandings.”

Aiden raised his hand. "Can anyone hire anyone?"

"Almost," Ms. Rivera said. "Here are our hiring rules."

She wrote them, slow enough that they felt like town law.

1. Jobs must be safe, kind, and classroom-appropriate.
2. No hiring for rule-breaking or control. You cannot pay someone to do your class job for you.
3. Pay must be clear before work begins.
4. Workers can say no without consequences.
5. A business must keep proof of pay.

Imani raised her hand. "Also privacy. No announcing what someone earns."

Ms. Rivera nodded. "Yes. Wages are private unless the worker chooses to share."

Jasper raised his hand. "But how will anyone know what jobs exist if we don't announce?"

"We can post job openings without posting what a specific person earns," Ms. Rivera said. "The opening is public. The paycheck is private."

That made Jasper's face do a thinking twist. He didn't love it, but he understood why it mattered.

Ms. Rivera pointed to a blank section of wall near the schedule signs. "We will make a Job Board for ventures. Businesses can post openings there. If you want a job, you write your name on a small interest slip and hand it to the business owner."

Theo raised his hand. "So not a crowd."

"Correct," Ms. Rivera said. "Clear, not chaotic."

The room broke into quiet motion. Not building booths this time, but building teams.

Jasper stood first and walked to the front table like he was approaching a microphone. He grabbed a Hiring Helper Form and returned to his desk, frowning at it the way he frowned at bills: not because he hated it, but because it made his brain work.

Business name: The Bridge Bulletin, he wrote carefully.

Job title: Assistant Editor.

Tasks: Copy neat version from draft. Check for kind words. Help fold papers.

He paused at skills needed. He wanted to write “Must appreciate genius,” but he could feel Ms. Rivera’s promise cards watching.

He wrote instead: Neat handwriting. Kind judgment. Can keep a secret.

Then he reached pay and froze.

He raised his hand.

Ms. Rivera walked over. “Yes, Jasper.”

“How do I choose pay?” he asked, and for once it wasn’t a joke. It was a real business question, the kind that could make someone feel powerful in a bad way if they weren’t careful.

Ms. Rivera didn’t answer with one number. She asked him to think like a town.

“What can your business afford?” she asked. “And what is the work worth?”

Jasper glanced at his Market Day memory. He had sold out at one Bridge, then raised to two and lost a buyer. He hadn’t tracked it perfectly, but he knew one thing: demand was real, and his supply was low.

“I think I can pay one Bridge per issue assembled,” he said slowly. Then his forehead creased. “But that might be too much.”

Imani leaned over from her seat, unable to resist being part of the math. “Or you could pay one Bridge for a whole shift. Like fifteen minutes of work.”

Theo added without looking up, “Piece rate versus hourly. Choose a system.”

Jasper stared. “Why do you all talk like you swallowed a textbook?”

“Because you are building one,” Ms. Rivera said, and it landed gently.

She crouched beside Jasper’s desk so her voice stayed private. “Start

simple. A shift wage is easier. You can adjust next week based on what you learn.”

Jasper nodded and wrote: Pay: 1 Bridge per work session. When pay happens: After the bulletin is completed and checked.

He underlined checked, because kind words mattered and he knew it.

Across the room, Theo’s venture was taking shape too, because paper folding was easy to start and hard to keep consistent.

His business name, written in block letters, was Town Tools.

His product: folders that held receipts, rent slips, deposit receipts, and Market Day notes.

His problem: paper proof turning into paper chaos.

His solution: systems.

He had a partner question sitting on the edge of his desk like a coin that needed to be flipped. Lucas had offered to help, and Theo trusted Lucas’s careful hands. But Theo also knew something new now.

Teams needed clarity.

He walked to Lucas’s desk during independent work time and held up a partnership agreement sheet Ms. Rivera had passed out.

“Want to be a partner or an employee?” Theo asked.

Lucas blinked. “What’s the difference again?”

Theo pointed to the board without turning it into a lecture. “Partner shares profits and decisions. Employee gets paid a wage for tasks.”

Lucas looked down at his own folder, the one he had bought on Market Day, then up at Theo. “I don’t need to own it,” he said quietly. “I just like folding. And I like... fixing the stomach feeling problem. I want to help.”

Theo nodded. “Employee then. That means I pay you, and you can stop if you want. No awkwardness.”

Lucas’s shoulders loosened. “Okay. What’s the job?”

Theo pulled out his Hiring Helper Form, already half-written.

Job title: Folder Builder.

Tasks: Fold according to template. Reinforce corners. Quality check: receipts must not fall out.

Lucas read it carefully. "I can do that."

Theo hesitated at pay, then said, "One Bridge per five folders."

Lucas's eyebrows rose. "That seems like a lot."

Theo's face tightened, not defensive, but thoughtful. "It might be. We can start there, track costs, and adjust next week. Or we can do one Bridge per work session like Jasper."

Lucas thought, then nodded. "Work session is easier. Then I'm not rushing."

Theo nodded too. "One Bridge per session. Fifteen minutes. Quality first."

They both looked relieved, as if choosing fairness made the whole room steadier.

At Mina and Priya's desks, a partnership was forming instead of a hiring plan.

Mina had a list of services: name labels, folder labels, bridge seal stamps, and a new idea called Order Cards where customers could write what they wanted and pick it up the next day.

Priya had a list too: receipt books, sales tally sheets, and something she called a Payment Proof Pack.

"It's basically," Priya said carefully, "a folder with blank receipts, a small pencil, and a tally page. So people can run their booth without arguing."

Mina's eyes lit up. "That's perfect for Market Day. And for business sales between markets."

Imani wandered over and looked at their draft designs like a banker sniffing for missing steps. "If you make receipt books," she said, "make sure the receipts have a place for date, item, and amount. Proof needs details."

Mina immediately wrote: date line, on every receipt.

Priya added, “And business name. So it doesn’t get mixed with rent receipts.”

Theo, overhearing, called softly, “Paper proof becomes paper chaos,” and Mina pointed her pencil at him like, yes, exactly.

Ms. Rivera brought the room back together near the end of the block.

“Citizens,” she said, “before anyone starts working with helpers, we practice one more skill.”

She wrote one word on the board.

## INTERVIEW

Jasper made a face. “Do we have to wear suits?”

“No,” Ms. Rivera said. “But we do have to use respect.”

She explained it simply. “An interview is just a conversation where the business explains the job and the worker asks questions. Workers should know what they’re agreeing to. Businesses should choose someone who can do the work and follow the rules.”

Aiden raised his hand. “What questions can workers ask?”

Ms. Rivera nodded like she had been waiting for that. She wrote three starter questions underneath.

What exactly will I do?  
When will I get paid?  
What does good work look like?

Theo nodded. Good work needed a definition.

Jasper raised his hand. “Can I add, ‘Will you be mean if I mess up?’”

Ms. Rivera’s expression softened. “You can ask that. And the answer in this town is no. Mistakes become information. But workers can still be responsible for fixing mistakes.”

Lucas glanced at the cubbies like he remembered the missing Bridge and the repair plan and how the town stayed kind.

Ms. Rivera clapped once. “All right. Hiring begins tomorrow. Today you did the hardest part: you turned ‘help me’ into a clear job with clear pay

and clear proof.”

She looked around the room at the new pieces of the economy clicking into place: not just buying and selling, but organizing people, time, and trust.

“In a business,” she said, “money is not the only thing you manage. You manage teamwork. And teamwork is its own kind of economy.”

Jasper held up his Hiring Helper Form and read his own words quietly, as if he was testing how it felt to be responsible for someone else’s work time. “Assistant Editor,” he murmured.

Theo slid his folder template toward Lucas and said, “Quality first.”

Mina and Priya compared their receipt layouts and realized they were building something bigger than a product. They were building a way for other kids to run businesses without fights.

And in the background, steady as always, the BANK WINDOW sign sat on the front table like a reminder.

In Little Economy Land, even teamwork needed proof.

By Wednesday, the Venture Job Board looked like it had always been part of the classroom.

A neat sheet of paper, taped straight. A few index-card postings under it. And a small crowd that kept remembering, at the last second, not to become a crowd.

Clear, not chaotic.

Jasper’s posting was the loudest even when it was written quietly.

The Bridge Bulletin needs: Assistant Editor  
Tasks: Neat copy, kind check, folding  
Pay: 1 Bridge per work session (after bulletin is checked)

Theo’s posting was simpler, almost stern.

Town Tools needs: Folder Builder  
Tasks: Fold template, reinforce corners, quality check  
Pay: 1 Bridge per 15-minute session

Bridge & Label didn’t post a helper job at all. Mina and Priya had taped up

a partnership note instead, mostly for themselves.

Partners: Mina designs and writes. Priya assembles and records. Split profits evenly.

Ms. Rivera stood near the promise cards and watched the wall like it was a new kind of textbook the class had written together.

“Today,” she said, “you will compete.”

The word made the room tighten in a dozen small places. Competition sounded like pushing.

Theo’s eyebrows pulled together. Mina’s pencil paused. Jasper’s eyes sparkled like the word had just handed him a microphone.

Ms. Rivera raised a hand. “Compete does not mean crush. It means compare. It means customers have choices. It means you will learn what happens when two good ideas exist at the same time.”

Imani lifted her hand from her seat near the bank table. “And it means profit matters.”

Priya nodded. “But profit is math. Not a personality.”

“Exactly,” Ms. Rivera said. “Profit is information.”

She wrote one sentence on the board in careful letters.

Profit equals money in minus money out.

Jasper read it aloud softly, as if he were testing whether it was safe. “Money in minus money out.”

Ms. Rivera added under it:

Money in: sales

Money out: supplies, wages, fees

Theo’s head tilted. “Fees like table fees.”

“Yes,” Ms. Rivera said. “Your venture can choose to sell during our Venture Fair today. If you sell, you pay a small booth fee to Town Funds, just like Market Day. One Bridge. Predictable.”

Jasper groaned. “Predictable costs are following me.”

“They follow adults too,” Ms. Rivera said. “Predictable costs are how you learn to plan.”

She clapped once. “Here’s the plan. In twenty minutes, we will run a short Venture Fair. Not a full Market Day, but enough to test your business, pay your workers, and calculate profit.”

That last word, calculate, made Priya sit up straighter.

Ms. Rivera continued, “Businesses must do three things today.”

She wrote them like steps.

1. Keep proof of sales
2. Pay helpers what you promised
3. Calculate profit honestly

“And one more thing,” she added, tapping the promise cards without looking away from the class. “Stay kind. No bragging. No teasing. No ‘you’re rich’ comments. We do not turn money into a scoreboard.”

Jasper lifted a hand. “But can we have... a tiny scoreboard of math? Like which business had the most profit?”

Ms. Rivera nodded slowly. “We can share numbers after, if everyone agrees, and we share them as learning, not as ranking people. And we will also ask a different question.”

Theo’s eyes narrowed. “What question.”

Ms. Rivera wrote it below the profit sentence.

Who built the strongest business today?

Mina whispered to herself, “Strongest,” like she was already picturing straight lines and clear systems.

The Venture Fair began with the usual desk-shifting, but it happened faster now, because the class had practiced turning a room into a town and back again. Signs went up. Envelopes came out. Receipts appeared like little flags of proof.

At Town Tools, Theo laid out three finished folders, each one folded crisp and reinforced at the corners. Lucas stood beside him, hands ready, posture careful.

Theo glanced at him. "Remember. Quality first."

Lucas nodded. "And proof."

Theo had made a tiny pay receipt slip with Mina's help. It had blanks for worker name, job, amount, and date. He kept it under the folders like a secret tool.

At The Bridge Bulletin, Jasper stood behind a stack of bulletins and tried to look like a business owner and not a birthday party host. Beside him sat his new Assistant Editor, Harper, who had volunteered after checking Jasper's job posting twice.

Harper's handwriting was neat. Harper's face was calm. Harper looked like someone who could save Jasper from Jasper.

Jasper had learned, the hard way, that hiring was not about finding someone who clapped at your ideas. It was about finding someone who could hold the line when your brain tried to sprint.

At Bridge & Label, Mina's booth looked like an office. Priya had built a tiny sales ledger sheet and clipped it to a piece of cardboard so it wouldn't crumple. Mina had labels arranged by style. A small sign read:

Orders available. Pick up next day.  
Regular labels: 1 Bridge for 2  
Special paper: 1 Bridge each

And, in smaller letters, like a quiet promise: Clear, not chaotic.

Ms. Rivera walked through once, like an inspector who wanted everyone to pass, and nodded at each booth.

"Ready," she said, and then stepped back.

Customers began moving.

Aiden stopped at Town Tools first. He lifted a folder, tested the pocket with one finger. "Two Bridges?" he asked.

Theo didn't flinch this time. "Two. It holds rent receipts, bank receipts, and Market Day notes. Reinforced corners. Tested fold."

Aiden looked at Lucas. "Did you make these too?"

Lucas paused, then answered carefully. "I helped build. Theo designed the system."

Aiden nodded like he respected the honesty. He counted out two Bridges and placed them down.

Theo counted them. Lucas counted them too, quiet eyes, assistant rhythm. Theo handed over the folder.

"Counted and correct," Aiden said, and walked away holding it like something that made him more prepared.

Lucas let out a breath he didn't realize he'd been holding. Selling felt different when someone chose a thing you helped make.

At The Bridge Bulletin, Imani arrived as a customer with her banker eyes turned on. "Price?"

Jasper tried to say something dramatic and stopped himself mid-thought. "One Bridge," he said. "Today's issue."

Imani glanced at the neat copy. She looked at Harper, then back at Jasper. "Quality improved."

Harper nodded once, as if confirming a report.

Imani paid one Bridge. Jasper counted it carefully, then, without being told, wrote the sale on a small tally sheet. Proof.

Behind Imani, Mina approached, curious. She didn't buy immediately. She flipped through the bulletin and read the "Tape Use Tip" out loud softly.

"Use one strip. Ask Supply Manager first. Plan before you grab."

Mina looked at Jasper. "That's actually useful."

Jasper's face did something proud and shy at the same time. "Confusion is expensive."

Harper cleared their throat gently.

Jasper corrected himself. "I mean. Information has value."

Mina paid one Bridge and took a copy back to her booth like she'd just purchased a tool, not a joke.

At Bridge & Label, business got busy fast.

Not with a noisy line, because Mina kept raising her hand gently and saying, “One at a time.” But with lots of tiny decisions.

“Two labels, please,” Lucas said when he had a moment between helping Theo. “One for my envelope, one for my folder. I don’t want to lose things.”

Mina nodded, wrote carefully, and handed the labels over.

Priya recorded the sale in the ledger sheet, then whispered to Mina, “We should track special paper separately. It’s an input cost.”

Mina nodded, eyes focused. “We used one sheet today. That’s one Bridge out.”

The booth fee came next. Priya walked to Ms. Rivera and placed one Bridge into the Town Funds envelope, then returned with a small receipt that said Booth Fee Paid.

She tucked it behind their sales ledger like a bookmark of honesty.

After fifteen minutes, Ms. Rivera called, “Venture Fair closes in one minute. Finish your last sale, then count quietly at your booth.”

The room slowed. Money went back into envelopes. Receipts got stacked. Theo and Lucas counted their sales income once, then again, because Theo didn’t trust once.

Jasper tried to count his sales out loud and Harper gently pointed at the privacy rule posted near the promise cards. Jasper swallowed his words and counted silently.

Then came the part Ms. Rivera knew mattered most: paying workers.

Theo turned to Lucas and slid a single blue bill across the desk. “One Bridge,” he said. “One work session.”

Lucas took it carefully, then looked at the pay receipt slip. Theo filled it out and handed Lucas a copy.

Lucas stared at the paper proof like it was a shield made of fairness. “Thank you,” he said quietly.

Theo nodded once. “You earned it.”

At The Bridge Bulletin, Jasper paid Harper their promised Bridge and, because Harper had saved him from a spelling mistake that would have made him look silly and less trustworthy, Jasper almost added a bonus.

He stopped, remembered Town Funds and fairness, and asked instead, "Do you want to do another session next week? Same pay?"

Harper nodded. "Yes. As long as we keep the kind check."

Jasper held up his hands. "Kind check forever."

Now profit.

Ms. Rivera gathered the business owners and partners to the front table, but she didn't ask them to share their totals out loud. She handed each venture a simple Profit Card Mina had designed earlier that morning.

Money in (sales):

Money out (supplies):

Money out (wages):

Money out (fees):

Profit:

"Do the math," Ms. Rivera said. "If you made a mistake, fix it. The bank way. No hiding."

Priya helped Bridge & Label calculate: sales income minus one special paper sheet cost minus booth fee. Then the profit got split. Mina and Priya looked at the number and then looked at each other, not excited in a bragging way, but satisfied in a system way.

Theo calculated Town Tools: sales minus Lucas's wage minus booth fee. His profit was smaller than he wanted, and his forehead creased.

Lucas noticed. "Is it bad?"

Theo shook his head slowly. "It's information. If I pay wages, I need enough sales. Or I need a higher price. Or I need faster production without losing quality."

Lucas nodded. "So the profit is teaching you."

Theo looked up at him. "Yes. Exactly."

Jasper calculated The Bridge Bulletin: sales minus Harper's wage minus

booth fee. His profit was tiny, almost comically tiny for how much effort the bulletin took.

Jasper stared at it for a long moment and then said, quietly, "I might need to raise the price. Or make more copies. Or make it shorter."

Harper said calmly, "Or sell subscriptions. Pre-orders. That would tell us demand."

Jasper blinked. "That is... genius."

Harper's expression didn't change. "It is planning."

When the math was done, Ms. Rivera asked the question she had promised.

"Who won the day?"

A few kids shifted, waiting for someone to say the biggest number.

Ms. Rivera held up a hand. "Not the biggest profit. That's one kind of winning, and it's useful to track. But I asked: who built the strongest business today?"

Imani raised her hand first. "Bridge & Label. They had clear signs, order system, and proof."

Priya's cheeks warmed, but she didn't smile too big. Banker habit. Calm.

Theo raised his hand. "Town Tools had quality. People tested it and bought. And we paid wages with proof."

Lucas looked surprised to hear himself included in a sentence that sounded so grown-up.

Harper raised a hand. "The Bridge Bulletin improved quality with a team. And it stayed kind."

Jasper looked at Harper like he was seeing his own business clearly for the first time. Not as a spotlight, but as a service.

Ms. Rivera nodded at each answer. "All of those are wins."

She leaned slightly forward, voice steady and kind. "Profit is important. It tells you if your business can last. But the strongest business is the one that can last without breaking trust. That means clear offers, fair pay,

honest records, and products that actually solve problems.”

Theo glanced toward the cubbies out of habit, then back to his folder stack. Systems. Trust. Lasting.

Mina tucked the Profit Card into her folder, already thinking about next week’s order cards.

Jasper held his tiny profit number in his head and, instead of feeling embarrassed, felt something else: curiosity. How could he make it work better?

Ms. Rivera tapped the promise cards once, as if sealing the day.

“In Little Economy Land,” she said, “winning is not stepping on someone else. Winning is building something real enough that people choose it. Again.”

And for the first time, the class understood that competing for profit was not a fight.

It was feedback.

And feedback, handled kindly, could make a town smarter.

## Chapter 8: Fines, Taxes, and the Common Pot

The next morning, the Venture Job Board was still up, but it looked different now.

Not because the paper had changed.

Because the class had changed.

After the Venture Fair, everyone had walked away with something new in their pockets: a profit card, a pay receipt, a clearer idea, or a quiet question that kept tapping at their brain like a pencil on a desk.

Ms. Rivera let the room settle into its usual beginning-of-day rhythm. Envelopes went into desks. Chairs scooted. Theo did a quick floor check like it was part of attendance. Mina straightened the corner of the SAVINGS BOARD because it had tilted again. Jasper checked the schedule sign to see what he was allowed to announce.

At the bank table, the BANK WINDOW sign rested facedown. Priya and Imani were not running transactions yet, but the ledger sat nearby anyway, like the town's memory was always on call.

Ms. Rivera tapped the promise cards once. "Treat it real. Stay kind. Solve problems together."

Then she wrote a single word on the board.

TAXES

The word landed with a soft thud in the room, like a heavy book placed on a table.

Jasper raised his hand immediately. "Is this the part where the government steals our money?"

Imani's head snapped toward him so fast it almost made the air crack. "No."

Theo muttered, "Neutral language," without looking up, like he was quoting Imani quoting Ms. Rivera quoting the town.

Ms. Rivera didn't scold Jasper, but she didn't let the sentence float around either. "That's a common fear," she said, calm and plain. "And it's why

we learn taxes in a safe town first. Not with rumors. With a system.”

She drew a big circle on the board and wrote inside it:

COMMON POT

Then, beneath it, she drew a smaller circle and wrote:

TOWN FUNDS

Aiden leaned forward. “Aren’t those the same?”

“Good question,” Ms. Rivera said. “They are connected, but they are not the same.”

Priya’s pencil lifted slightly, like she could feel a new page in the ledger coming.

Ms. Rivera pointed to the smaller circle first. “Town Funds is what we already use for town operations. Rent, bills, supply costs, booth fees. It helps keep the classroom economy running. It pays for things like interest rewards and restocking certain supplies. Town Funds is the engine oil.”

Theo nodded. “You need it or everything squeaks.”

Ms. Rivera smiled and pointed to the bigger circle. “The Common Pot is different. The Common Pot is money the citizens choose to put together for shared goals. It is more like a town wish list, but with real limits and real voting.”

Mina raised her hand. “Like if we want a class reward?”

“Yes,” Ms. Rivera said. “Or a class project. Or a special event. Or something that helps everyone. But the key word is choose. The town votes on how to use the Common Pot.”

Jasper’s eyes widened. “So it’s like we get to be... lawmakers.”

Imani nodded, pleased. “Civics.”

Ms. Rivera tapped the word TAXES again. “And now we reach the important part. How does the Common Pot get money?”

Lucas’s shoulders tightened just a little. Whenever money got taken out of somewhere, his body remembered the missing-Bridge stomach feeling.

“Today,” Ms. Rivera said, “we start small. We start fair. We start clear. We start with a class tax.”

Theo raised his hand. “Is it optional?”

Ms. Rivera shook her head gently. “Taxes are different from donations. Donations are optional. Taxes are predictable and shared. But we will keep the tax small and we will keep the rules simple.”

Jasper raised his hand again. “Okay but why do we need it? Why can’t we just... not do taxes and still vote on rewards?”

Imani answered before Ms. Rivera could. Her voice was careful, like she was trying to sound like a banker and not a person who was personally offended by confusion. “Because voting on spending is meaningless if the pot is empty.”

Aiden nodded slowly. “So taxes fill the pot.”

“Yes,” Ms. Rivera said. “Taxes are how a group pays for group things. In real life, taxes pay for roads, schools, firefighters, parks. Things that help everyone and aren’t owned by one person.”

Theo glanced at the board and then at the floor. “Roads,” he said quietly. “Like bridges.”

Jasper’s face softened for a moment. Even Jasper could imagine a town with no bridges, just gaps.

Ms. Rivera picked up an empty clear jar from her desk and set it on the front table. Mina’s eyes went straight to it. Clear containers made systems feel honest.

Ms. Rivera taped a label on the jar. Mina had made the label earlier in the year for science supplies, and Ms. Rivera had saved it.

#### COMMON POT

“Here’s our first tax plan,” Ms. Rivera said. “And remember: Treat it real means we do it the way real grown-ups do it. Not perfectly, but truthfully.”

She wrote on the board:

Class Tax: 1 Bridge per payday

A few kids exhaled like they'd been holding their breath without noticing. One Bridge felt small enough to be possible and big enough to matter.

Theo raised his hand. "Flat tax."

Ms. Rivera blinked. "Yes. That is the name for it. Everyone pays the same amount. It's simple."

Imani raised her hand. "But is it fair if someone earns less?"

The room went quiet in a thinking way.

Ms. Rivera nodded. "That is the most important question about taxes. Fairness is not always the same as sameness."

Priya looked down at the ledger, already imagining arguments and needing proof to solve them.

Ms. Rivera continued, "We are going to use a flat tax for our first cycle because we need the system to be easy enough to run without mistakes. Simple taxes are easier to track. But we will talk about other tax ideas later. Today we practice the big lesson: everyone chips in, and then everyone gets a voice."

Jasper raised his hand, cautious now. "What if someone can't pay? Like if bills were rough and you're broke."

Lucas swallowed. He didn't raise his hand, but his eyes lifted, like the question had walked into the room wearing his shoes.

Ms. Rivera didn't pretend the problem didn't exist. "Then we solve problems together," she said, tapping the promise cards without even turning around. "No trapping. No shame. In our town, if someone can't pay a tax on payday, they can make a payment plan. Or they can earn it with extra work. Or the town can vote on a temporary exception. But we don't point, we don't tease, and we don't make someone feel small."

Theo nodded. "Payment plan is a system."

Imani added, "And it keeps it honest."

Ms. Rivera picked up the Common Pot jar. "This jar is not a punishment jar. It's a community jar. But community means you carry a little weight together."

Jasper's face did a twist. "I don't love weight."

“No one loves taxes,” Aiden said quietly, surprising himself. “But I like... knowing what they’re for.”

Ms. Rivera smiled at that like it was a door opening. “Exactly. Taxes should have a reason you can explain.”

She looked toward the bank table. “Priya, Imani. Today, we add a new kind of transaction.”

Imani straightened. Priya’s calm banker face appeared as if she had slid it on like a hat.

Ms. Rivera flipped the BANK WINDOW sign upright. Then she placed the Common Pot jar beside the ledger, close enough to be part of the bank space but clearly separate from the Town Funds envelope.

New container. New rule.

“The bank window will collect the tax after payday,” Ms. Rivera said. “You will get a tax receipt. We will track how much goes into the Common Pot. And we will keep it private person-to-person, the same way we keep deposits private. No one needs to know who paid at what moment. The bank just needs the record.”

Priya raised her hand. “So we need a Common Pot page in the ledger.”

Ms. Rivera nodded. “Yes. Make a page titled Common Pot. We will record the total collected each payday, not individual names. Because taxes are shared and predictable, and we don’t want a public list that turns into a scoreboard of who struggled.”

Lucas’s shoulders loosened a little at that.

Theo raised his hand. “So how do we know everyone did it without names?”

Ms. Rivera nodded. “We check the total. If the class has twenty citizens and the tax is one Bridge each, we expect twenty Bridges in the pot. If we have less, we don’t hunt for a person. We assume there is a problem to solve. We ask privately if someone needs a plan.”

Imani nodded. “No public blame.”

Jasper whispered, “That is surprisingly mature for us.”

Ms. Rivera heard him and didn't disagree.

When payday arrived, it ran like it always did: jobs completed, pay counted, receipts written. The familiar parade of earning came first, because earning was still the engine.

Then Ms. Rivera held up the Common Pot jar.

"Tax time," she said.

A small groan moved through the room. Not dramatic. Just honest.

Priya and Imani opened the bank window, not for deposits, not for withdrawals, but for a new kind of thing: a shared responsibility.

One at a time, kids came up with a single Bridge.

Priya took the Bridge and placed it straight into the jar where everyone could see it drop. Clink. Then she tore off a small receipt that said:

Class Tax Paid: 1 Bridge

Date:

Banker initials:

Mina watched the receipt process and nodded, appreciating the proof. Jasper watched the jar fill and looked like he was trying not to do math out loud.

When Lucas stepped up, his hand hovered near his envelope for half a second too long.

Imani's eyes softened. Her voice stayed professional, but kinder. "Take your time. No rush."

Lucas pulled out the Bridge and set it down. Priya counted it, the way she counted everything, even when it seemed silly to count one. Then she dropped it into the jar and handed Lucas his receipt.

Lucas exhaled. His shoulders lowered. It wasn't the money leaving his envelope that made him feel bad.

It was not knowing what would happen next.

And now he knew. There was a system. There was proof. There was a town that didn't turn problems into jokes.

After the last person paid, Priya and Imani did the bank way automatically. They counted the jar together, carefully removing the bills, stacking them, counting twice.

Imani nodded once. "Total matches."

Priya wrote the number on the new Common Pot ledger page and showed Ms. Rivera the total without announcing anything about individuals.

Ms. Rivera held the jar up. It looked heavier now. Not heavy with bragging. Heavy with possibility.

"This," she said, "is what it looks like when everyone chips in."

Jasper raised his hand, cautious but curious. "So when do we spend it?"

Ms. Rivera set the jar down where it could be seen but not touched. "Not today," she said. "First we practice collecting. Next, we practice deciding. Spending together is its own skill, and it can get emotional."

Imani nodded. "Voting needs rules."

Theo added, "Otherwise it becomes chaos."

Ms. Rivera smiled. "Exactly. Today you did the first step of civics. You paid a tax, not because someone forced you in a mean way, but because you're part of something bigger than your own envelope."

She looked around the room, letting the moment stay quiet.

"Next," she said, "we learn how to use the Common Pot in a way that stays kind and fair. Because a town isn't just people earning money."

She tapped the jar lightly, and the sound was small but clear.

"It's people choosing what to do with it. Together."

The Common Pot jar stayed on the front table all afternoon, clear and quiet, like it was listening.

Every time someone walked past it, their eyes flicked toward the stack of blue bills inside. Not in a grabby way. In a new way. Like the class was beginning to understand that shared money was not a pile. It was a promise.

The next morning, Ms. Rivera didn't start with math.

She started with a story.

“Citizens,” she said, tapping the promise cards once, “yesterday you practiced taxes. Taxes are predictable. They happen on purpose. Today we talk about something different.”

She wrote one word on the board.

FINES

Theo sat up straighter immediately. Predictable costs were his favorite kind of cost.

Jasper raised his hand like the word had poked him. “Is a fine like... when you get in trouble?”

Ms. Rivera nodded, but she didn’t let the word trouble sit there alone. “A fine is a consequence that costs money. In real towns, fines exist to protect people and protect the system. They are not supposed to be a surprise attack. They are supposed to be a clear signal: this action hurts the community.”

Imani’s hand rose. “So fines are about behavior that breaks trust.”

“Yes,” Ms. Rivera said. “Or breaks safety.”

Priya looked toward the bank table without meaning to. The bank had become the place where trust lived on paper.

Lucas shifted in his seat. He wasn’t raising his hand, but Mina saw his fingers press lightly against the edge of his folder. The one he bought from Town Tools. The one that kept paper proof from becoming paper chaos.

Ms. Rivera noticed the room tightening and softened her voice. “Before anyone worries, listen carefully. In Little Economy Land, fines are not for accidents. They are not for being messy thinkers. They are not for being new at something. Fines are for choices.”

Theo raised his hand. “So what about mistakes?”

Ms. Rivera nodded. “Mistakes are real. We learn from them. That’s why this subchapter is called fairness.”

Jasper whispered to Aiden, “She said subchapter out loud.”

Aiden whispered back, "Don't make it weird."

Ms. Rivera heard enough to keep going without looking at them. "We need to separate two things. One: a mistake you repair. Two: a rule you ignore."

She drew two columns on the board.

Mistake and Repair  
Rule Ignored and Fine

"Let's make it kid-clear," she said. "If you bump the Common Pot jar by accident and a bill slips out, you don't get fined. You fix it. You put it back. You tell the banker so the count stays honest."

Imani nodded hard. "Truth and safety."

"But," Ms. Rivera continued, "if you choose to grab from the jar, that's different. That breaks the town."

Jasper's eyes went wide. "Nobody would do that."

Theo said, quiet and blunt, "Someone might, if they panic."

The room went still in a thoughtful way. Not accusing. Just realistic.

Ms. Rivera nodded at Theo like he had placed a real brick in the lesson. "That's why systems exist. Not because we think everyone is bad. Because we know humans have hard moments."

She turned to the class. "Now, why would a town use fines at all? Why not just say, 'Don't do that,' and hope?"

Imani raised her hand. "Because hoping isn't a system."

Priya added, careful. "Because if there's no consequence, the rule is just a suggestion. And then the careful people do all the work of being careful."

Theo's eyebrows lifted. "That's unfair."

Ms. Rivera pointed at him. "Exactly. Fairness is not only being kind in your voice. Fairness is also protecting the people who follow the rules from being hurt by people who ignore them."

Jasper raised his hand, unusually serious. "But fines can be unfair too. Like if someone is broke."

Ms. Rivera nodded slowly. "Yes. That is the danger. Fines can turn into a trap if they are too big, or if they are random, or if they are used for embarrassment. We do not trap people. So we need rules for fines."

She wrote on the board, under FINES:

#### Fine Rules in Our Town

1. Fines must be posted before they exist.
2. Fines must match the harm.
3. Fines are never for accidents you repair.
4. You can appeal if you think it was unfair.
5. No public shaming.

Mina read rule five and felt her shoulders lower a little. Money had a way of making people feel watched. The town kept trying to be the opposite of that.

Theo raised his hand. "Posted where?"

Ms. Rivera glanced at the wall near the promise cards. "We will create a Fine Menu and post it next to the rules. Clear, not chaotic."

Jasper whispered, "A menu. Like we're ordering consequences."

Imani whispered back, "You're not funny right now."

Jasper blinked. "I wasn't trying to be funny."

That made Mina glance at him. It was true. Jasper was learning when jokes helped, and when jokes made things harder.

Ms. Rivera walked to the front table and lifted a blank sheet of chart paper. "We're going to build our Fine Menu together. But first, we need to choose which actions hurt the economy enough to need a fine."

Aiden raised his hand. "Like stealing."

"Yes," Ms. Rivera said. "Stealing money, stealing supplies that cost Bridges, stealing someone's product on Market Day. Those are serious."

Theo raised his hand. "What about leaving Bridges on the floor? Like, not taking care of money."

Ms. Rivera tilted her head. “Is that a choice that hurts the community, or mostly the person?”

Theo frowned. “Mostly the person. But it creates chaos. People argue about whose it is.”

Priya nodded. “And then the bank has to solve it without proof.”

Imani added, “And it can become a temptation.”

Ms. Rivera nodded. “So maybe we don’t fine for ‘dropping a bill’ if you fix it. But we might fine for careless money handling if it keeps happening after reminders. The goal is not punishment. The goal is changing behavior that keeps causing harm.”

Lucas raised his hand finally, voice quiet but clear. “What about not paying rent?”

The room did not laugh. It didn’t feel like a joke topic anymore. It felt like a real one.

Ms. Rivera answered gently. “That’s not a fine in our town. That’s a bill you owe. And we handle it with a payment plan. Remember? Bills are costs of living. Fines are consequences for breaking rules.”

Lucas nodded, relieved. A debt was stressful, but it could be repaired. A fine sounded like shame if it wasn’t handled carefully.

Jasper raised his hand. “What about privacy? Like if someone says, ‘How much do you have in the bank?’ That’s a rule.”

Imani’s eyes sharpened. “Yes. That breaks trust.”

Priya’s hands tightened on her pencil. Bank privacy was not a pretend rule to her. It was the whole point.

Ms. Rivera nodded. “Good. Bank privacy is part of town safety. If we turn money into a scoreboard, we lose kindness fast.”

Theo raised his hand. “And what about pressure selling? Like following someone and making them feel bad for not buying.”

Ms. Rivera’s eyebrows lifted. “That too. Market rules matter.”

She looked around. “Any other ideas?”

Mina raised her hand. “Damaging supplies that cost Bridges. Like wasting tape strips. Not on purpose, but like, ripping long strips and throwing them away.”

Theo muttered, “Tape tragedy.”

Ms. Rivera smiled slightly. “If it’s an accident and you report it, we repair. If it’s careless and repeated, we might fine. Remember: match the harm.”

Now Ms. Rivera did something that made the whole lesson feel safer.

She acted out a mistake.

She picked up her marker, wrote a pretend rule on the chart paper, and then “accidentally” knocked her elbow into a cup of pencils so they spilled. Pencils rolled across the table. A few fell to the floor.

Jasper flinched like he expected a consequence to drop out of the sky.

Ms. Rivera paused, looked at the pencils, and said calmly, “Mistake.”

Then she began picking them up. Slowly. On purpose. No sighing, no dramatics. She gathered every pencil and put them back in the cup.

Then she looked up. “Repair.”

Theo raised his hand like he couldn’t help himself. “So no fine.”

“No fine,” Ms. Rivera agreed. “Because I fixed it. And I did not pretend it didn’t happen.”

Imani added, “And you didn’t blame someone else.”

Ms. Rivera nodded at that too. “Now, what would make it different?”

Jasper raised his hand, thinking hard. “If you knocked them over and then walked away.”

“Yes,” Ms. Rivera said. “That would be ignoring a harm you caused. And if it made someone trip, that would become a safety problem, not just a mess problem.”

The class watched her demonstration like it was a tiny play about adulthood.

Then she turned back to the Fine Menu.

“All right,” she said. “We pick three fines to start. We do not need a huge list. Huge lists turn into traps. We want a small set of clear rules that protect the town.”

She wrote three headings:

1. Bank privacy violation
2. Market pressure selling
3. Taking from Common Pot or Town Funds

Jasper’s hand rose slowly. “Those feel... serious.”

“They are,” Ms. Rivera said. “And because they are serious, the fines should be serious enough to matter, but not so big that someone can’t recover.”

Priya raised her hand. “Where does fine money go?”

Ms. Rivera looked pleased at the question. “Good. Fines should go somewhere that helps the community, not someone’s pocket.”

Imani answered before Ms. Rivera could. “Common Pot.”

Theo nodded. “That makes sense. If you hurt the town, you pay the town.”

Ms. Rivera wrote: Fines go into the Common Pot.

Then she added one more rule beneath it: Fine receipts will be issued. Proof.

Jasper made a small sound. “Even trouble has receipts.”

Ms. Rivera’s eyes smiled. “Especially trouble. Trouble loves confusion.”

Now the class had to decide amounts.

Theo raised his hand. “One Bridge?”

Imani’s eyebrows lifted. “One Bridge might be too small for taking from the Common Pot.”

Theo frowned. “But too big is a trap.”

Aiden raised his hand. “Could it be different amounts based on

seriousness? Like one Bridge for privacy, two for pressure selling, five for stealing?”

The word five made Lucas’s shoulders tighten again, but he didn’t look away. He listened.

Ms. Rivera nodded slowly. “That’s a reasonable idea, but we need to be careful. Bigger fines can become impossible for some people. So if we choose bigger fines, we must also have an alternative that still repairs harm.”

Priya raised her hand. “Like community service?”

Theo looked interested. “Extra job shifts.”

Imani added, “Or a payment plan, like bills.”

Ms. Rivera nodded. “Yes. Even fines can have a plan if someone can’t pay right away. We don’t let someone off the hook, but we also don’t crush them. Fairness means responsibility plus a path to repair.”

She let the room sit in that sentence for a moment, because it was one of the deepest truths in the whole economy.

Then something happened that made the lesson become real without anyone planning it.

Jasper, turning to whisper to Aiden, said too loudly, “If someone takes from the Common Pot, they’re basically a villain.”

Imani’s head snapped toward him.

Ms. Rivera didn’t raise her voice. She just held up a hand.

“Pause,” she said.

The room quieted instantly. Jasper’s face went red, not because he was being called out, but because he knew he had crossed a line. Neutral language. No shaming.

Ms. Rivera looked at Jasper. “Was that statement helpful or harmful?”

Jasper swallowed. His eyes flicked to the promise cards. Stay kind.

“Harmful,” he admitted.

“Was it an accident you repaired, or a choice you need to repair?” Ms. Rivera asked.

Jasper looked down at his desk. “Choice. I labeled people.”

Theo murmured, almost kindly, “That’s how shame starts.”

Ms. Rivera nodded. “So this is our practice. Jasper made a mistake in language. He noticed. Now he repairs.”

Jasper lifted his head. His voice shook a tiny bit, but he pushed through it. “I’m sorry,” he said to the class, not dramatic, not perform-y. “I shouldn’t call people villains. If someone does something wrong, they still need a way back. Neutral language.”

Imani’s shoulders lowered. “Thank you.”

Ms. Rivera let the moment land, then pointed gently to the board. “That is exactly why fines must be fair. Because our goal is not to declare someone bad. Our goal is to protect the town and teach repair.”

Priya glanced at the Common Pot jar. The bills inside didn’t look like prizes. They looked like responsibility.

Ms. Rivera capped her marker. “Today, you learned the difference between consequences and cruelty. Next, we will learn the next hard skill: deciding together how to spend shared money without turning it into a fight.”

She paused, then added, “Because a town is not only rules. It’s what you do when someone breaks one.”

And in Room 12, the economy kept growing up, one repaired mistake at a time.

The next day, the Common Pot jar had moved.

It wasn’t on the front table anymore.

It was on the highest shelf Ms. Rivera could reach without a chair, pushed back far enough that nobody could “accidentally” bump it, but still visible enough that it stayed real.

Clear container. Clear boundary.

The Fine Menu chart paper was posted beside the promise cards, blank

spaces waiting for final numbers. Under it, Ms. Rivera had taped a smaller sign Mina made in her cleanest lettering:

#### COMMON POT RULES

Shared money

Shared decisions

Shared responsibility

Jasper read it out loud in a voice that tried to be dramatic and then decided not to. "Shared responsibility," he said quietly, like the word weighed more than he expected.

Theo did his floor check, of course. Then he checked the shelf with the jar like he was checking a bridge support.

"It's safer up there," he said.

Imani nodded from her seat. "Less temptation. Less accidents."

Priya glanced at the bank ledger, which was closed for the morning but sitting where it always sat, like it wanted to listen.

Ms. Rivera tapped the promise cards once. "Treat it real. Stay kind. Solve problems together."

Then she wrote on the board, slow and careful, as if she were setting down a bowl that could spill if you hurried.

#### VOTING ON REWARDS

A small ripple went through the room. Rewards sounded fun, but everyone could feel it: spending together was where towns got messy.

Jasper raised his hand immediately. "Is this the part where we buy a popcorn machine?"

Theo muttered, "We do not need a machine."

Mina whispered, "Also, where would it go?"

Ms. Rivera didn't laugh, not because the idea was bad, but because she wanted them to learn the grown-up truth.

"Maybe," she said. "But first, we learn the rules of spending shared money. Because shared money without rules turns into fights. And our town does not need fights."

Imani raised her hand. "We need a process."

"Yes," Ms. Rivera said. "A process is kindness when emotions get loud."

She drew three boxes on the board.

1. Propose
2. Discuss
3. Vote

"Today," she said, "we do all three. And we do them like a real town meeting. That means three things."

She wrote them under the boxes.

One person speaks at a time.  
We use neutral language.  
We accept the vote result.

Jasper's hand drifted up and then went down again, as if he had a joke and realized it would make the room less safe.

Theo raised his hand. "Do we know how much money is in the Common Pot?"

"Good question," Ms. Rivera said. "Because it's shared money, the total is public. Not who paid, not who struggled. Just the total."

Priya lifted the ledger and turned it so only Ms. Rivera could see, then slid it back, like a banker handing over a truth without making it personal.

Ms. Rivera wrote the total on the board.

Common Pot Total: 20 Bridges

Aiden leaned forward. "That's from the class tax."

"And any fines will go there too," Imani added, precise, as if she were updating an invisible record.

"No fines have been collected," Ms. Rivera said, "because no one has done those actions, and I would like to keep it that way. But yes, that is our plan."

Lucas raised his hand, hesitant. "Do we have to spend it all?"

Ms. Rivera smiled gently. "Another excellent question. No. A town can spend, save, or split. We can choose to spend some and keep some for later. Sometimes saving shared money is smart too."

Theo nodded as if that were the most comforting sentence he'd heard all week.

Ms. Rivera continued, "Now, what can the Common Pot be used for? In our class, rewards have to be safe, kind, and doable."

Jasper raised his hand. "Define doable again."

Ms. Rivera pointed at the schedule signs Jasper had helped make. "Doable means it fits inside our day and doesn't break learning."

Imani raised her hand. "And it should benefit the whole group, not just one business."

Ms. Rivera nodded. "Yes. This is not an investment fund for one venture. It's a shared pot for shared choices."

Mina raised her hand, already thinking like a designer. "Can it be used for supplies that everyone uses? Like better scissors or a class marker set?"

"That's a good kind of proposal," Ms. Rivera said. "It helps everyone."

Jasper's eyes widened. "Wait, supplies are a reward?"

Theo said quietly, "Better tools make everything easier. That's not just a reward. That's infrastructure."

Jasper stared at him. "You just said infrastructure."

Theo shrugged. "It's true."

Ms. Rivera's mouth twitched, almost a smile. "Sometimes a reward is fun. Sometimes it's a tool. Both can be wise choices. That's why voting matters."

She held up a small stack of index cards. "These are proposal cards. Each citizen may write one proposal."

She paused and added, "One. Not five. Not a full shopping list. One proposal forces you to choose what you care about most."

The room bent into writing.

Pencils moved slowly at first, then faster.

Mina wrote carefully: Class Supply Upgrade Pack. Then under it: new label tape for shared use, one good stapler refill, and one special-paper stash for Market Day signs. She added the cost estimate because she could already feel Ms. Rivera's next question coming.

Theo wrote: Save Half, Spend Half. Then under it: spend 10 Bridges on a class "calm corner" upgrade, save 10 as an emergency town buffer.

Jasper wrote: Popcorn Party. Then he stopped, chewed his pencil, and crossed it out so hard the paper wrinkled. He remembered what Ms. Rivera had said: emotions get loud.

He wrote again: Town Celebration Day. Then under it: extra read-aloud, music during cleanup, and a class game block. He didn't put food on it because he could already hear Ms. Rivera saying, "Doable and safe."

Aiden wrote: Common Pot Challenge Prize. Then paused and added: If the class meets a goal (no privacy violations, clean floor for a week), we unlock a reward. He looked up, as if surprised by his own idea.

Lucas stared at his card longer than anyone.

He wrote: Keep Saving. Then he added quietly: So nobody panics later.

When the proposal cards were collected, Ms. Rivera shuffled them like she was trying to be fair on purpose, then read them out loud without names.

As each idea came out, heads turned, eyebrows lifted, shoulders tightened, then relaxed. You could see preferences forming like tiny weather systems.

Ms. Rivera taped the proposals on the board in a simple list and wrote their estimated costs beside them as they talked.

"Now," she said, "we discuss. Discussion is not arguing. Discussion is asking questions so the vote is informed."

Imani raised her hand. "We should set a maximum spending amount first."

Theo nodded. "Yes. Otherwise the list is fake."

Ms. Rivera wrote on the board:

Spending cap options:

- A) Spend up to 20 Bridges
- B) Spend up to 10 Bridges, save 10
- C) Spend up to 5 Bridges, save 15

Jasper's hand went up. "Can we vote on the cap first?"

Ms. Rivera looked pleased. "That is exactly how town meetings work. You set the budget before you choose the project."

The class voted on the cap by closed-fist signals on their desks, a quiet method Ms. Rivera used when she wanted no one copying anyone else's hand in the air.

Priya and Imani counted, because counting was their love language.

Imani announced the result, keeping her voice neutral. "Option B wins. Spend up to 10, save 10."

Theo's shoulders dropped in relief.

Jasper made a face like someone had just told him dessert was half a dessert. Then he paused, thought, and nodded once, as if he could feel why it mattered.

"Okay," he said. "Half party, half safety."

Ms. Rivera tapped the board where the cap sat. "That means any proposal that costs more than 10 Bridges needs to be adjusted or combined with another idea."

Mina raised her hand. "My supply pack could be under 10."

Aiden raised his hand. "My challenge prize doesn't spend immediately. It spends later if we earn it."

Ms. Rivera nodded. "Good thinking. But be careful: promising future spending is still a decision. We'll treat it real."

Then came the questions.

Theo asked about the calm corner upgrade. "What exactly would it include?"

The kid who had suggested it, a student Ms. Rivera called on privately with a nod, described it simply: a timer, a couple of new pencils, a small set of calming cards, and a better sign so it wasn't chaotic.

Mina asked about the celebration day. "How does it help everyone, not just the loud people?"

Jasper swallowed, then answered thoughtfully. "Because it's shared time. Like, we all get to relax together. And it doesn't cost supplies. It costs schedule."

Theo raised his hand. "Schedule is a cost."

"True," Jasper said, surprised. "But it's not a money cost."

Imani raised her hand. "It's still a trade-off."

Ms. Rivera nodded. "This is exactly what a town has to do. Money is not the only limited resource."

Aiden's challenge prize idea got questions too.

"What goal?" Priya asked, banker voice even though she wasn't at the window.

Aiden looked at the promise cards and then at the Fine Menu. "One week with no pressure selling reminders, no bank privacy reminders, and the floor stays clear. Like, the town runs smooth."

Theo nodded. "A town performance goal."

Lucas raised his hand, quieter. "But what if someone makes one mistake and we lose the reward? That could make people get mad."

Aiden's face tightened. He hadn't thought of that.

Ms. Rivera stepped in gently. "That's an important concern. Incentives can help, but they can also create pressure. If we do a goal-based reward, we need a repair rule. Mistakes repaired quickly shouldn't cancel everything."

Jasper nodded hard. "Yes. Repair matters."

Imani added, "Or else people hide mistakes."

Priya's eyes sharpened. "And hiding breaks the bank."

The discussion moved like that, not smooth, but honest. Kids practiced disagreeing without declaring enemies. They practiced asking questions without mocking answers.

Then Ms. Rivera held up a small envelope. "Time to vote."

Jasper sat up straighter. Voting felt important in a way that buying never had.

"We will vote by secret ballot," Ms. Rivera said. "Because secret ballots protect people. You can choose what you think is best without worrying about your friends' faces."

Theo nodded as if someone had just reinforced a wall.

Ms. Rivera wrote the final options on the board, adjusted to fit the 10-Bridge cap:

Option 1: Supply Upgrade Pack (10 Bridges)

Option 2: Town Celebration Day (5 Bridges) plus Save 5 Bridges

Option 3: Calm Corner Upgrade (10 Bridges)

Option 4: Save all 10 Bridges

"And remember," she added, "no option is 'good kid' or 'bad kid.' These are preferences about how to use shared money."

Priya and Imani handed out small slips of paper. Each student wrote one choice, folded it, and dropped it into the envelope like dropping a coin into a bank slot.

Count twice. Record once.

When the last ballot was in, Ms. Rivera poured them onto the table and let Priya and Imani count in the open, slowly, the way they counted at the bank. Not because anyone was suspected, but because trust liked to watch the process.

Imani read the totals, and Priya wrote them in the ledger on the Common Pot page, so the decision would live as proof and not as rumor.

Option 2 won.

Town Celebration Day, 5 Bridges. Save 5 Bridges.

Jasper's eyes widened. "We won," he whispered, then froze, remembering scoreboards.

He corrected himself. "That option won."

Theo exhaled. "And we still save."

Lucas's shoulders lowered like someone had just moved a heavy backpack off his spine. "We're still saving," he repeated, and it sounded like a promise his body needed.

Ms. Rivera nodded. "So here's what happens next. We will take 5 Bridges from the Common Pot, record it, and use it for the celebration day plan. The other 15 stays in the jar on the high shelf. We are building shared savings too."

Priya raised her hand. "We need a spending receipt."

Ms. Rivera smiled. "Yes, we do."

Mina's hand rose too. "And a clear plan for what the celebration includes, so it's not chaos."

Jasper lifted his hand, looking unusually careful. "Can I write the celebration schedule announcement?"

Ms. Rivera met his eyes. "Yes, if it stays clear and kind."

Jasper nodded, almost solemn. "Clear, not chaotic."

And as the class began to plan a reward they had chosen together, the Common Pot jar stayed visible on the shelf, not like a treasure chest, but like something steadier.

A town promise you could see through.

## Chapter 9: Surprises in the Economy

The Monday after the vote, the classroom felt lighter.

Not because the Common Pot jar was empty. It wasn't. It was still on the high shelf, clear and steady, with fifteen Bridges inside. But now it meant something specific. Five Bridges had been approved for a Town Celebration Day, and Jasper had already drafted a schedule announcement in his neatest handwriting with three versions of the same sentence, trying to make it sound exciting without sounding chaotic.

Ms. Rivera let the class settle into morning routines before she said anything new. Envelopes slid into desks. Theo did his floor check. Mina straightened a sign that didn't need straightening. Priya and Imani sat near the bank table with the ledger closed, but close, as if the town's memory could wake up at any moment.

Jasper glanced at the schedule board and raised his hand, but he didn't talk yet. He waited.

Ms. Rivera tapped the promise cards once. "Treat it real. Stay kind. Solve problems together."

Then she wrote one word on the board in big, plain letters.

BONUS

The word looked friendly. Like free time. Like a surprise cupcake. Like something that didn't come with a bill.

The room made a small sound together.

Aiden raised his hand first, cautious. "Is this a trick?"

Ms. Rivera smiled. "Not a trick. A surprise."

Theo's eyebrows pulled together. "Surprises cause instability."

Imani nodded immediately. "And people make bad choices when they think money will keep raining."

Jasper's hand shot up. "Rain money. That sounds amazing."

"Neutral language," Imani said automatically, not mean, just firm.

Jasper lowered his hand halfway. "I mean... unexpected positive liquidity."

Theo stared at him. "Don't say that."

Ms. Rivera let the moment pass without letting it turn into a joke-fight. "In real economies," she said, "sometimes good luck strikes. A business gets a big order. A new job opens up. Someone gives you a gift. A harvest is better than expected. That is called a boom."

She underlined Bonus.

"A boom can feel wonderful," she continued. "But it also tests your brain. Because when money shows up unexpectedly, your choices get louder."

Lucas's shoulders tensed, just slightly, as if his body remembered loud choices. He held his Town Tools folder on his desk like it was a steady thing.

Ms. Rivera reached into a manila envelope on her desk and pulled out a stack of blue bills. Not one or two. A stack thick enough that even Jasper stopped moving.

Mina's eyes went straight to the edges. She counted by sight without meaning to.

Priya sat up straighter, banker posture switching on like a light.

Imani's gaze narrowed in that careful way she had when the market got crowded. "Those need to be accounted for."

"They do," Ms. Rivera agreed. "This is a planned surprise, and we will handle it with a system."

She placed the stack on the front table, far from grabby hands. Then she wrote another phrase on the board, next to Bonus.

Boom Week

Jasper whispered, "We are living inside a headline."

Ms. Rivera pointed gently at him. "Inside voice."

He nodded, lips pressed together like he was physically holding in excitement.

“Here is the scenario,” Ms. Rivera said. “A generous community sponsor heard about Little Economy Land and wants to support our town. That means the town receives a one-time bonus.”

Aiden’s eyes widened. “Like... real money?”

“Not real dollars,” Ms. Rivera said. “But real Bridges. Which are real in here.”

Theo raised his hand. “Who is the sponsor.”

Ms. Rivera met his gaze. “A pretend sponsor for the simulation. The learning is real, even if the sponsor is a story.”

Theo nodded. He could accept that. Stories were okay if the ledger was honest.

Ms. Rivera turned to the bank table. “Priya, Imani. Open the ledger to Town Funds and Common Pot.”

Priya flipped the ledger open with care, like opening a door to a quiet room. Imani leaned in, finger tracking where a new entry would go.

Ms. Rivera held up the stack of bills. “The sponsor gift is twenty Bridges.”

The room exhaled. Twenty Bridges was not small. It was also not infinite. It felt like a size of money you could do damage with if you got silly.

Ms. Rivera continued, “Now the town must decide. Where should the bonus go?”

She wrote three options on the board, leaving space under each.

- Option A: Town Funds
- Option B: Common Pot
- Option C: Citizen Dividend

Jasper raised his hand and forgot to wait for the inside-voice reminder. “Dividend!”

Imani’s hand rose too. “That means each citizen gets the same amount.”

“Yes,” Ms. Rivera said. “A dividend is when a group shares money out evenly.”

Theo raised his hand. "Town Funds is for operations."

"Yes."

Mina raised her hand. "Common Pot is for shared goals and voting."

"Yes."

Aiden raised his hand. "Dividend means everyone gets extra personal money. Which means Market Day gets wild."

Theo muttered, "Unstable."

Jasper looked as if he were about to defend wild, then remembered neutral language. "More active," he corrected. "The market becomes more active."

Ms. Rivera nodded. "That's true. More money in people's envelopes can increase spending. It can feel like a boom."

Lucas raised his hand slowly. "But if everyone has more money, won't prices go up?"

The room turned toward him. Lucas didn't speak often in big-group discussions unless he had thought it through twice.

Ms. Rivera's face warmed. "That is a very important question. Sometimes when a lot of extra money enters an economy, prices can rise. That is called inflation."

Theo's head tilted sharply. "So a dividend could cause inflation in our market."

Imani nodded. "Sellers might raise prices because customers can afford more."

Jasper frowned. "That sounds... unfair."

Mina said quietly, "Or it could be normal. If supplies are limited."

Theo added, "Supply meets demand."

Ms. Rivera pointed to the phrase as if it were still on the board from weeks ago, even though it wasn't. "Exactly. The same rules still apply. A boom doesn't erase the laws of the town. It tests them."

She held up a hand. “We will do this as a town meeting. Discussion first, then vote.”

Jasper whispered, “Secret ballot?”

Ms. Rivera nodded. “Secret ballot.”

Priya’s shoulders relaxed at the familiar structure. Process was kindness.

They discussed for ten minutes, and it wasn’t a fight. It was more like kids trying to hold water in their hands without spilling it.

Imani argued for Town Funds. “If we put it in Town Funds, we can pay interest more reliably and handle surprise bills without panic.”

Theo nodded. “It increases stability.”

Mina argued for Common Pot. “We just learned shared spending. If the Common Pot grows, we can vote on something meaningful. Maybe a bigger class project. Or we can save it as a town buffer.”

Aiden argued for a dividend, but carefully. “If everyone gets a little extra, it helps people who are behind on bills catch up without being singled out.”

Lucas looked relieved to hear that said out loud. Help without pointing.

Jasper raised his hand and tried to be responsible with his enthusiasm. “Dividend would be fun, but also... it would teach us what happens when people feel rich.”

Theo’s eyebrows lifted. “That is a useful experiment.”

“Not too rich,” Priya added quietly. “Or the numbers stop meaning anything.”

Ms. Rivera watched them build the decision like they built everything else in Little Economy Land: with rules, receipts, and respect.

Then she handed out ballots.

When the envelope came back full, Priya and Imani counted at the front table where everyone could see the process but not anyone’s individual vote.

Imani read the result in her neutral voice. “Option C wins. Citizen

dividend.”

Jasper’s eyes went wide, but he didn’t cheer. He pressed his lips together and nodded, as if he were trying to show he could hold excitement like a responsible citizen.

Ms. Rivera wrote the decision in the ledger as a town record, then turned back to the class. “That means each citizen receives one Bridge.”

Theo raised his hand immediately. “Twenty citizens. Twenty Bridges.”

Ms. Rivera nodded. “Correct. Priya and Imani will distribute the dividend at the bank window, one at a time, with a simple receipt. It will be recorded as a town event, not as a deposit or withdrawal.”

Priya flipped the BANK WINDOW sign upright. BANK WINDOW OPEN.

Imani stacked a small pile of Dividend Slips Ms. Rivera had clearly prepared ahead of time, because Ms. Rivera never ran a surprise without building a system first.

Each slip said:

Boom Week Dividend: 1 Bridge

Date:

Banker initials:

And below, in smaller letters: This is a one-time bonus.

Jasper stepped up to the window first, because Jasper always stepped into whatever was new.

Priya held out one blue bill. Jasper counted it with exaggerated care, then stopped himself from being dramatic. “Counted and correct,” he said in a plain voice.

Imani slid him a dividend slip. Jasper stared at it like it was an official passport. “Proof of boom,” he whispered.

“Inside voice,” Ms. Rivera reminded.

Jasper nodded and walked away holding his single bonus Bridge as if it might evaporate if he breathed too hard.

Mina approached next. She took her bonus Bridge and immediately tucked it into the inner corner of her envelope, the one she used for

savings. Then she paused, thinking, and moved it to the Spend Soon side instead.

Not because she was reckless.

Because she was thinking about orders. More customers might buy labels this week. She might need supplies. Tape was a villain, but it was also a cost.

Theo went next and did something that made Ms. Rivera glance at him with interest.

He took his dividend Bridge, thanked the bankers, and walked straight to the bank deposit line.

Aiden blinked. "You just got it. You're depositing it?"

Theo nodded. "Boom money can disappear if you act like it's permanent."

Imani's eyes softened. "That is a wise sentence."

Theo filled out a deposit slip and slid the Bridge back through the window, like he was teaching his own hands not to get loud.

Lucas approached last, slower than the others. Not because he didn't want the Bridge. Because he wanted to be sure he could handle the feeling of unexpected money without his stomach doing that thing.

Priya held out the bill. "Here you go," she said gently.

Lucas took it and stared at it for a moment. Then he said, quietly, "This could cover my tax and still leave me enough for rent."

Imani nodded, as if recording the truth in her head. "It gives you options."

Lucas exhaled. "Options feel safe."

After the dividend distribution, Ms. Rivera held up the empty manila envelope to show the stack was gone and the money had moved into the town properly. No mystery. No rumors.

"Now," she said, "Boom Week has a second part. When good luck strikes, people often change behavior. Some spend. Some save. Some start new ventures. Some take risks."

Jasper raised his hand. "Are we allowed to take risks?"

Ms. Rivera nodded. "Small ones. Safe ones. That is what a simulation is for."

Theo raised his hand. "And then we observe the results."

"Yes," Ms. Rivera said. "You will keep your normal responsibilities. Rent still exists. Bills still exist. Taxes still exist. But today, you each have one extra Bridge. That is the shock to the system."

She walked to the board and wrote two questions under Boom Week:

What will you do with your bonus?  
What do you predict the town will do?

The room grew quiet again, not bored quiet. Thinking quiet.

Mina wrote: Buy one special paper sheet. Increase label quality. Maybe raise special label price, but carefully.

Theo wrote: Deposit. Build buffer. Observe if prices rise.

Jasper wrote: Invest in more bulletin copies. Maybe hire Harper for one extra session. But check profit.

Aiden wrote: Pay down any bills first, then decide. Help someone if needed, but not as a show.

Lucas wrote: Keep it in envelope. Use only if necessary. The word necessary looked like it had been underlined by his whole body.

Ms. Rivera walked between desks, reading their predictions without commenting on who was right, because in a boom, right and wrong often took time to reveal themselves.

When she returned to the front, her voice stayed gentle but serious. "Here is what I want you to notice over the next few days. When money feels easier, do you become kinder, or louder? Do you plan more, or less? Do you forget the rules because you feel safe?"

Theo's eyes narrowed. He didn't like the idea of forgetting rules.

Imani's gaze moved to the Fine Menu. "Booms can increase rule-breaking if people get careless."

Priya looked at the ledger. "And booms can increase arguments if proof

gets sloppy.”

Jasper raised his hand, and his voice was quieter than it used to be. “Or booms can increase generosity. Like the Common Pot.”

Ms. Rivera nodded. “Yes. Good luck can make a town selfish, or it can make a town stronger. It depends on choices.”

She glanced up at the Common Pot jar on the high shelf, still holding fifteen Bridges, clear and steady. Then she looked back at the kids, each one holding one more Bridge than they expected to have.

“Today,” she said, “good luck struck our town. Now we find out who we become when the wind is at our back.”

Jasper leaned toward Harper and whispered, so softly it was almost respectful, “Boom week headline: Citizens receive dividend. Town remains calm. Mostly.”

Harper whispered back, “Write that down. That’s supply meeting demand for information.”

And in Little Economy Land, the boom began the way real booms often begin.

Not with fireworks.

With one small, surprising bill that made every choice feel louder than it did yesterday.

By Thursday, Boom Week had begun to show its fingerprints.

Not the dramatic kind. Not fireworks.

Small changes.

A few more kids stood at the bank window than usual. Some, like Theo, had tucked their dividend away so fast it was like they were afraid it might run off. Others kept the bonus Bridge in the front pocket of their envelope, the Spend Soon pocket, where it could whisper, You could buy something.

At recess, Jasper kept asking people one question like it was a survey he couldn’t stop running.

“What did you do with your boom Bridge?”

Harper, who had become Jasper's calm anchor at The Bridge Bulletin, didn't answer with a story. They answered with a system sentence.

"I recorded it," Harper said. "I wrote it on my budget sheet. Then I decided."

Jasper blinked. "You are not fun."

Harper didn't flinch. "I am not chaotic."

When the class came back in, Ms. Rivera let them settle. Theo did the floor check. Mina straightened a sign. Priya and Imani closed the bank window after the last deposit like they were closing a real shop.

Then Ms. Rivera walked to the board and erased BONUS.

The room quieted, like someone had turned down the volume.

She wrote a new word.

SHORTAGE

Jasper's hand went up. He didn't even wait for his own self-control to kick in. "We just had a boom. Are you allowed to do that?"

Ms. Rivera looked at him. "In real life, yes."

Theo's eyebrows pulled together. "Shortage means not enough supply."

Imani nodded, eyes already scanning the room as if she could spot scarcity hiding under desks. "And then prices rise."

Ms. Rivera wrote two phrases under SHORTAGE, like steps.

Less supply.  
Harder choices.

She walked to the supply corner, where the classroom tape lived in its little plastic bin. The same tape Theo had called a villain and Ms. Rivera had called a cost.

She lifted the bin.

It was almost empty.

Mina's eyes widened. "Already?"

Aiden leaned forward. "Did people use it for Market Day stuff?"

"And for ventures," Priya added quietly. "Receipt books. Signs. Folders. Labels."

Theo stared at the bin like it had betrayed him personally. "We planned. We had a price list."

Ms. Rivera nodded. "We did. And you learned something important: pricing helps, but it doesn't create more tape out of thin air."

Jasper whispered, "Unless we sell air."

Theo didn't look at him. "Do not."

Ms. Rivera set the tape bin on the front table so everyone could see the problem clearly. "Here is our shortage scenario," she said. "The town's tape supply is low. The restock shipment has been delayed."

Imani's hand rose immediately. "Delayed why?"

Ms. Rivera met her gaze. "In the story: delivery problems. In real life: sometimes trucks break down, factories slow, weather happens, budgets tighten. The point is not the excuse. The point is: it's not arriving when you want it."

Lucas's shoulders tightened. Tape was not his biggest worry, but he could feel the class energy shift. When supplies got tight, voices got tight too.

Ms. Rivera continued. "And because we are a real working economy, shortage does not only mean 'we feel annoyed.' It means we need a plan."

She tapped the promise cards. "Treat it real. Stay kind. Solve problems together."

Then she wrote one more word on the board, under Shortage.

RATION

Jasper made a face. "That sounds like soup."

"It can mean food in history," Ms. Rivera said. "Today it means limits per person."

Theo raised his hand. "Ration prevents the first few people from taking everything."

"Yes," Ms. Rivera said. "And it prevents panic-grabbing. Panic is expensive."

Priya's pencil lifted. "Will ration rules be posted like the Fine Menu?"

Ms. Rivera nodded. "Clear, not chaotic."

Imani raised her hand, already turning the problem into a bank-like procedure. "We should require a tape slip. Like a withdrawal. So there is proof of how much is taken."

Jasper blinked. "We need receipts for tape now?"

Theo nodded slowly, as if he'd just found a new type of beam. "Proof prevents arguments."

Ms. Rivera wrote on the board:

Tape Ration Rule (Temporary)  
Each citizen may buy up to 2 tape strips per week.  
Supply Manager tracks tape slips.

Mina raised her hand. "Buy. So it still costs Bridges?"

"Yes," Ms. Rivera said. "In fact, because tape is even more limited now, the price list may change."

A low sound moved through the room.

Imani's eyes narrowed. "Price increase during shortage is normal, but it can feel unfair."

Ms. Rivera nodded. "Exactly. This is where kindness and economics have to share the same space. If tape becomes more expensive, people will use less. That helps the town stretch supply. But we do it transparently, with a posted price."

Harper, quiet in the back, raised a hand. "What is the new price?"

Ms. Rivera looked at the Supply Manager corner. "Harper, you are good at careful tracking. Will you help Harper-the-Supply-Manager today?"

Jasper pointed. "Wait, that's two Harpers."

The actual Supply Manager for the week, Harper-the-quiet-student from earlier weeks, lifted a hand. "We can do it."

Jasper sat back, slightly dazzled. "The town has multiple Harpers. We are unstoppable."

Imani said automatically, "Neutral language," but she looked amused despite herself.

While Harper-the-Supply-Manager checked the tape bin and wrote a new price list with Ms. Rivera, Theo leaned toward Lucas at Town Tools.

"We can't rely on tape," Theo murmured. "We have to redesign."

Lucas nodded, eyes focused. "Folds. Slots. Tucks."

Mina, at Bridge & Label, opened her envelope and stared at the corner where she kept her supply plans. She had written earlier: Buy one special paper sheet. Increase label quality. Now she added a new line: Tape is a constraint. Offer no-tape option.

Jasper, meanwhile, stared at his bulletin draft and frowned. The Bridge Bulletin depended on paper, not tape, but it depended on attention. And attention depended on how people felt. If the room got anxious, kind news would be harder to sell.

Ms. Rivera returned to the board. "Now," she said, "we add the second surprise."

She wrote it without drama, like a weather report.

## RECESSION WEEK

The word recession looked grown-up and heavy on the board. It made Jasper sit straighter. It made Theo's face tighten. It made Priya's pencil grip firm.

Aiden raised his hand. "A recession is when the economy slows down, right?"

"Yes," Ms. Rivera said. "In real life, a recession can mean people lose jobs, businesses sell less, and everyone becomes cautious. Money moves slower."

Imani raised her hand. "What causes it in our town."

Ms. Rivera didn't answer with a single reason, because she wanted them to feel how complicated the real world could be. "In our simulation, it will happen because of two things at once. One: the tape shortage makes some products harder to make. Two: the town is going to experience a surprise bill."

Groans rose, quick and honest.

Theo raised his hand. "Predictable costs are better."

"I agree," Ms. Rivera said. "But life doesn't always agree."

She lifted a bill card from her desk and held it up like she was holding a small storm cloud.

**SURPRISE BILL: Classroom Repair Fee**  
Amount: 2 Bridges per citizen  
Due: Monday

The room went quiet so fast it was like someone had closed a door.

Lucas's stomach did the thing. He pressed his hand against his folder without meaning to, like he was checking that proof still existed.

Mina's eyes flicked to the SAVINGS BOARD jars. Emergency Buffer. The words felt suddenly less like a lesson and more like a rope.

Jasper raised his hand slowly. "Two Bridges each? That's... a lot."

"It is," Ms. Rivera said. "And it is designed to make the town feel what recessions feel like. When a big cost arrives, people spend less on extras. Businesses see fewer customers. The economy slows."

Theo's voice was steady, but his eyes were sharp. "So ventures will earn less."

"Yes," Ms. Rivera said. "That is likely. Not because your ventures are bad, but because customers have a new priority."

Imani raised her hand. "Will the bank handle payment plans for this bill?"

"Yes," Ms. Rivera said. "And we will handle it with privacy and respect. No shaming."

Priya looked relieved that at least the process would be solid. “We will need a new bill ledger page.”

Ms. Rivera nodded. “Yes.”

Jasper swallowed, then raised his hand again. “So what do we do. Just... suffer?”

Theo’s head turned slightly. He didn’t like the word suffer. He liked solutions.

Ms. Rivera nodded once, as if Jasper had asked the correct question even with messy wording. “You do what real towns do. You adapt.”

She wrote three words on the board.

Cut.

Change.

Cooperate.

“Cut means you reduce spending,” she said. “Change means you adjust your business or your plan. Cooperate means you help each other without turning it into a rescue show.”

Aiden raised his hand. “Can the Common Pot help pay the bill?”

Imani answered quickly, then stopped herself and looked at Ms. Rivera, remembering that town decisions needed a process.

Ms. Rivera answered. “The Common Pot is for shared goals you vote on. You could propose using it for emergency help, but remember: the Common Pot belongs to everyone. If you use it now, you may not have it later. Also, the bill is per citizen, which means it is a personal responsibility, even if the reason is shared.”

Theo nodded slowly. “So the Common Pot is not a magic patch.”

“No,” Ms. Rivera said. “It’s a tool. Tools can be used wisely or unwisely.”

Mina raised her hand. “Can businesses lower prices to get more customers?”

“Yes,” Ms. Rivera said. “That is one common response in a recession. But lowering prices can reduce profit, so you need to watch your money out.”

Priya added softly, “Profit is information.”

Jasper looked at his bulletin stack-in-progress and then at Harper. “We might need to change our offer,” he whispered.

Harper nodded. “Shorter issue. Same usefulness. Less work time.”

Theo turned to Lucas. “No tape. All folds. We can still sell.”

Lucas nodded, a little more confident now that there was a plan. “We can also offer repairs. If someone’s folder rips, we can fix it with one staple. Staples are limited, but not priced.”

Theo hesitated. “That’s a service. Useful. But we must be honest about limits.”

Imani, listening from the bank table, said quietly, “And no pressure selling.”

Mina leaned toward Priya. “We can do labels without tape. Slip-on labels. Or label cards that go inside folders. No adhesive.”

Priya nodded. “And we should remind customers about the surprise bill in a calm way. Information has value.”

Jasper looked up. “That’s my line.”

Theo said, without looking at him, “It’s the town’s line now.”

Ms. Rivera watched the room carefully. This was the moment where a simulation could turn into panic or turn into skill.

“Here is what I want you to notice,” she said, voice low and steady. “When times get tight, the town can do one of two things. It can turn mean, or it can turn smart.”

She tapped the promise cards again. “Stay kind. Solve problems together.”

Then she added, “And stay honest. A recession tempts people to cut corners. To hide mistakes. To grab. That is when trust matters most.”

Priya glanced at the Fine Menu posted beside the promise cards. Taking from the Common Pot. Bank privacy violations. Pressure selling. The rules suddenly felt less like classroom decor and more like guardrails on a steep road.

Ms. Rivera picked up the nearly empty tape bin and held it up one last time. "Shortage," she said.

Then she held up the surprise bill card. "Recession pressure," she said.

She set both down and looked at the class. "Now the question is not 'What happens to us?'"

She wrote the question on the board.

What will we do on purpose?

The room went quiet, and in that quiet, choices began to form.

Not loud choices.

Careful ones.

Theo opened his notebook and began redesigning a folder fold that locked without tape.

Mina sketched a new label style that slid into a folder pocket like a name tag.

Jasper crossed out an entire section of The Bridge Bulletin and wrote a smaller one: Bills Reminder, Calm Version.

Lucas, who had once felt trapped by missing money, wrote a single sentence on his planner sheet that looked like a promise to his own stomach.

Use the system. Ask for a plan. Don't panic.

And on the high shelf, the Common Pot jar sat clear and steady, watching the town learn the hardest lesson of all.

Good times teach excitement.

Tough times teach character.

Friday morning arrived like the room was holding its breath.

The tape bin still sat on the front table, almost empty, a tiny plastic reminder that you couldn't build forever on supplies you wished you had. The surprise bill card sat beside it like a second reminder, heavier even though it was just paper.

SURPRISE BILL: Classroom Repair Fee  
2 Bridges per citizen  
Due: Monday

Ms. Rivera had left both out on purpose. Problems didn't go away when you covered them with a folder.

Theo came in and did his floor check, slower than usual, eyes scanning under desks and near the cubbies where trouble liked to hide. Mina straightened the Fine Menu poster without moving it an inch. Jasper stood by the schedule board and read it twice, as if reading it carefully could make Monday move farther away.

At the bank table, Priya and Imani set the ledger down gently, like it was something that could startle if you dropped it. The BANK WINDOW sign stayed facedown for now. Closed, but ready.

Lucas walked in, held his Town Tools folder against his chest for a moment, then put it flat on his desk like a plan.

Ms. Rivera tapped the promise cards once. "Treat it real. Stay kind. Solve problems together."

Then she wrote two words on the board.

ADAPT TOGETHER

She didn't say recession again. She didn't say shortage again. She didn't say surprise bill again.

She just looked at the class and said, "Today, we practice what towns do when the weather changes."

Aiden raised his hand. "So... what are we allowed to do?"

Ms. Rivera nodded like that was the right first question. "You are allowed to change your plan. You are allowed to ask for help. You are allowed to make a new offer. You are allowed to make a payment plan at the bank if you need one."

Lucas's shoulders loosened a fraction.

Theo raised his hand. "And we are not allowed to panic."

Ms. Rivera's mouth twitched. "That's a good rule, Theo. But it's hard to

enforce.”

Imani raised her hand, precise. “We can’t enforce feelings. We can enforce behavior.”

“Yes,” Ms. Rivera said. “Exactly. We don’t fine fear. We build systems that help people act calmly.”

Jasper raised his hand, quieter than he used to be. “So what’s the system today?”

Ms. Rivera wrote three steps on the board like a staircase.

1. Name the problem clearly
2. Choose one adjustment
3. Share one helpful idea

“First,” she said, “name the problem clearly. Not dramatically. Clearly.”

She pointed to the tape bin. “Problem one?”

Mina raised her hand. “Tape shortage. Limited supply.”

Ms. Rivera nodded and pointed to the bill card. “Problem two?”

Priya lifted her hand. “Surprise bill due Monday. Two Bridges per citizen.”

Ms. Rivera nodded. “And problem three, the one that happens inside those two?”

Theo raised his hand. “Trust gets tested. People get tempted to grab, hide, or blame.”

A quiet hum of agreement moved through the room.

Ms. Rivera wrote TRUST TESTED in smaller letters under the steps. “Good. Now we choose one adjustment each. Not ten. One. You can do more later, but you start with one clear move.”

She walked to the bank table and flipped the BANK WINDOW sign upright.

BANK WINDOW OPEN

Imani sat up straighter. Priya opened the ledger to a clean section. Ms. Rivera placed a new stack of slips beside them.

## PAYMENT PLAN REQUEST

Jasper blinked. “We have a form for being stressed?”

Imani answered without looking up. “We have a form for staying honest.”

Ms. Rivera nodded. “If you think you might not have the two Bridges by Monday, you can request a plan today, privately. The bank will not announce names. The bank will simply record that a plan exists.”

Theo raised his hand. “So the total due is still the total due.”

“Yes,” Ms. Rivera said. “Responsibility stays. The plan just changes the timeline so nobody feels trapped and does something desperate.”

Lucas’s eyes dropped to his desk. His fingers touched his folder, then stopped. He raised his hand halfway, then lowered it again.

Mina noticed. She didn’t stare. She just slid her own envelope a little farther inside her desk, like she was making privacy easier to breathe.

Ms. Rivera continued. “While the bank handles plans, the rest of us will do something else a real town does.”

She wrote another phrase on the board.

## TOWN PROBLEM-SOLVING MEETING

Jasper raised his hand. “Isn’t that what this is?”

Ms. Rivera nodded. “Yes. But this one has a special rule. Nobody gets to say, ‘I have a problem’ and stop there.”

Theo murmured, “You have to propose a fix.”

“Right,” Ms. Rivera said. “Every problem statement must come with one possible adjustment. Even a tiny one.”

She clapped once, soft. “All right. Ten minutes. Bank for payment plans and questions. Everyone else: go to your venture groups or your desks and choose one adjustment. Then we share.”

The room broke into careful motion.

At the bank window, the line formed, but it wasn’t a line of excitement. It was a line of people practicing courage without applause.

Lucas stood at the back of it, hands in his pockets, eyes on the floor. He looked like he was trying to decide whether asking for a plan was responsible or embarrassing, even though they had said a hundred times it wasn't embarrassing.

Imani saw him and didn't wave. No spotlight. She simply kept her voice calm for each person in front of him.

"Payment plan request or question?" she asked.

"Question," a student whispered. "If I pay one Bridge Monday and one Bridge Wednesday, is that okay?"

Priya glanced at Ms. Rivera, who nodded.

Priya slid a small plan slip across. "Write your name privately," she said. "We record the plan, not the story."

The student wrote, folded the slip, and Priya placed it in a small envelope labeled PLANS, not in the open ledger.

Proof, but protected.

Meanwhile, at Town Tools, Theo and Lucas had spread out paper like a blueprint table.

"No tape," Theo said, voice low. "We redesign the folder with locks."

Lucas nodded and demonstrated a new fold: a flap that tucked into a slot. "If the slot is tight, it holds," he said.

Theo tested it, tugging gently. The flap stayed. "Quality," he murmured. Then his forehead creased. "But time cost increases."

Lucas hesitated. "We could offer fewer folders, higher quality."

Theo nodded. "Or we offer repairs for existing folders. One staple, no tape. Lower cost, faster."

Lucas's eyes brightened. "A repair service. That helps people keep their proof safe during the recession."

Theo glanced at the Fine Menu and then at the promise cards. "No pressure selling," he reminded himself out loud, like a safety latch. "We offer it. People choose."

Across the room, Bridge & Label looked like an office running during a storm.

Mina had drawn three new label ideas on scrap paper: slip-in name cards, folded corner flags, and a label that tied with a tiny paper strip instead of tape.

Priya sat beside her, already building a tiny order form.

Order Card

Name:

Item:

Price:

Pickup day:

Mina pointed. "If we can't use tape, we can still label. The label just changes."

Priya nodded. "And if people are short on money because of the surprise bill, we can offer a cheaper option."

Mina chewed her pencil. "Regular slip-in labels: 1 Bridge for four instead of two. Special paper stays one each, but I'll only do it if someone really wants it."

Priya's eyes lifted. "That's a price cut."

Mina nodded. "A recession adjustment."

Priya added, softly, "But track profit. If we cut too much, we can't restock."

Mina wrote PROFIT CHECK in the corner of the paper like a rule for herself.

At The Bridge Bulletin, Jasper and Harper sat with the draft between them.

Jasper had crossed out half the sections. It looked painful, like he'd trimmed a plant he loved.

Harper pointed to the remaining headlines. "Keep the useful parts," they said. "Bills reminder, tape ration rules, calm tips for planning."

Jasper nodded. "No Town Shout-Outs this week?"

Harper's answer was gentle. "Town Shout-Outs are nice, but they take space and time. And right now, people need clarity more than compliments."

Jasper swallowed, then nodded. "Information has value," he said, and it came out like a promise to the town, not a slogan for himself.

He picked up his pencil and wrote a new section title.

How to Survive a Surprise Bill Without Turning Into a Wild Raccoon

Harper stared at him.

Jasper sighed and crossed out wild raccoon. "Without panicking," he corrected.

Harper nodded. "Neutral language."

When the ten minutes were up, Ms. Rivera called the room back.

"Step three," she said, pointing at the board. "Share one helpful idea. This is not bragging time. It's tool-sharing time."

Imani raised her hand first. "Bank update. Payment plans are available. Private. Proof exists. No one will be hunted."

Lucas's chest rose and fell once, like he'd been holding air. He glanced at the bank window again.

Theo raised his hand. "Town Tools adjustment. We are redesigning to no-tape folders using fold locks. Also offering a repair service for existing folders using one staple. Fast and cheap."

Aiden raised his hand. "Helpful," he said, and it wasn't a compliment. It was a fact.

Mina raised her hand next. "Bridge & Label adjustment. New no-tape labels that slip into folders or fold around corners. Also a cheaper option because of the bill."

Priya added, "And we will use order cards so it's not chaotic and so customers can plan."

Jasper raised his hand, and for once he didn't stand like he was on a stage. He stood like he was holding a flashlight.

“The Bridge Bulletin adjustment,” he said. “Shorter issue. Only the most useful information. Calm version. Also, Harper suggested pre-orders so we don’t waste time making copies nobody buys.”

Ms. Rivera nodded. “That is adapting. That is listening to reality.”

Then she looked at the room. “Now I want to name something that matters.”

She walked to the board and wrote one sentence under ADAPT TOGETHER.

In tough times, the town can become smaller or smarter.

She turned back. “Smarter means you don’t only protect yourself. You protect the system. Because the system protects people.”

Theo nodded like she’d just described a bridge’s purpose.

Ms. Rivera glanced toward the bank line, which had thinned. Lucas still hadn’t gone up.

She didn’t call him out. She simply said to the whole class, “If you are carrying a worry, you can bring it to the bank as a plan, not as a secret.”

Lucas stood. Not fast. Not dramatic. Just standing, like a person choosing a door.

He walked to the bank window.

Imani’s voice stayed professional and quiet. “Payment plan request or question?”

Lucas swallowed. “Request.”

Priya slid the slip across without looking at his face in a way that would make it feel like a spotlight. “You can write it,” she said.

Lucas wrote slowly: Pay 1 Bridge Monday, 1 Bridge Thursday. Then he added a small note he didn’t have to add, but did anyway.

I can work an extra session with Town Tools if needed.

Imani read it, nodded once, and placed it in the PLANS envelope. “Plan recorded,” she said. “You are still a good citizen.”

Lucas's eyes flicked up, surprised.

Imani corrected herself quickly, remembering their own rule about money not being a character trait. "Neutral language," she said. Then, softer, "You are responsible. That's what I mean."

Lucas exhaled, and for the first time all week, his shoulders looked like they belonged to him again.

Ms. Rivera watched that happen and let it be quiet.

Because adapting wasn't loud.

Adapting was choosing the next right step when the easy step would have been hiding.

By the end of the morning, the town hadn't solved the shortage. Tape was still low.

The town hadn't erased the surprise bill. Monday was still coming.

But the room felt different.

Not lighter.

Steadier.

Theo had a no-tape prototype that held.

Mina had an order system that didn't depend on sticky strips.

Jasper had a bulletin draft that was calm and useful, not long and flashy.

Priya and Imani had a plan envelope that held worries like paper proof, protected and real.

And Ms. Rivera, looking at all of it, didn't smile like everything was fine.

She smiled like the town had learned the secret grown-up skill.

When the world changes, you don't have to break.

You can build a better way to hold.

## Chapter 10: Closing the Books: What We Learned

The Monday after the surprise bill was due, the classroom felt like a town after a storm.

Not destroyed.

Just tired in a careful way.

The tape bin was still on the front table, still nearly empty. The surprise bill card was gone now, because it had become something else: not a threat on paper, but a set of real payments that had moved through the bank window with receipts and plans and quiet determination.

Priya and Imani had handled it the way they handled everything: count twice, record once.

Some kids paid the full two Bridges at once. Some paid one and one on a plan. No one got hunted. No one got shamed. The PLANS envelope had done its job, holding worries like paper proof, protected and real.

By Thursday afternoon, even Lucas's payment plan had its last checkmark.

When he slid his final Bridge across the bank window, he didn't smile like he had won something. He exhaled like his stomach had finally unclenched.

Imani stamped the receipt with her banker initials and said, professional and calm, "Plan completed."

Lucas held the receipt for a second longer than he needed to, then tucked it into his Town Tools folder, the one that now had a no-tape fold lock because Theo had redesigned the whole system during the shortage.

Theo had not called it creativity. He had called it adaptation.

Jasper had called it "fold engineering" in The Bridge Bulletin, then crossed it out and replaced it with "a better folder that works without tape."

Neutral language. Clear, not chaotic.

Friday arrived with a different kind of sign on the board.

## CLOSING THE BOOKS

The phrase looked grown-up. Like a library at the end of the day. Like a store with the lights going dim. Like the moment after a game when you stop running and finally notice you're sweaty.

Ms. Rivera didn't tap the promise cards first this time.

She waited until everyone was seated, until the room was quiet enough to hear a pencil drop, and then she said, "Citizens, we've been running Little Economy Land for a while now. You've earned paychecks, paid rent, paid bills, used the bank, built ventures, paid taxes, voted on shared spending, survived a boom, and adapted during a shortage and a recession week."

Jasper lifted his hand halfway, then lowered it, as if he wasn't sure if jokes belonged here.

Ms. Rivera continued, "Today we do what real towns and real businesses do. We close the books and learn from the record."

At the bank table, Priya and Imani sat like they were about to begin a ceremony. The ledger was open. The Common Pot jar was still on the high shelf, visible through its clear plastic walls. Fifteen Bridges had become something else too. Not just money. Proof that the class could build a shared buffer without turning it into a fight.

Ms. Rivera picked up the ledger carefully, like it weighed more than paper.

"We are going to answer a question that sounds simple," she said, "but is actually three questions inside a trench coat."

Jasper's eyes widened at the phrase. He liked it. He did not repeat it. Growth.

Ms. Rivera wrote on the board:

Who saved the most?

Who spent the most?

Who built the most?

A small ripple moved through the room. The words tried to turn into a scoreboard. Everyone could feel it.

Imani raised her hand immediately. "Privacy."

Ms. Rivera nodded. "Exactly. We will not share anyone's bank balance. We will not announce who is rich or broke. Money is not a personality."

Theo murmured, mostly to himself, "Profit is information."

"And so are patterns," Ms. Rivera said. "Today we are looking at patterns."

She held up three different colored cards.

Green cards: Saving patterns

Blue cards: Spending patterns

Gold cards: Building patterns

Mina's pencil lifted. She liked categories that made chaos behave.

Ms. Rivera set a stack of the cards on the front table. "Each of you will fill out one card of each color. You will not write your full name. Just your citizen number."

Jasper raised a hand. "We have citizen numbers?"

"We do," Priya said, and she sounded pleased. "They are in the bank records."

Theo nodded. Of course they were.

Ms. Rivera walked to the board and wrote three sentence starters beneath each question.

Saving: When I had extra, I usually...

Spending: When I had money, I often chose to buy...

Building: I helped the town by...

She turned back. "This is not a contest. It is a mirror."

The room bent over desks, and for a while there was only the sound of thinking.

On his green card, Theo wrote, carefully: "When I had extra, I usually deposited it or saved for bills. I do not like surprise costs."

Then, after a pause, he added another sentence, smaller: "During Boom Week, I deposited the dividend because I did not want to act like it was permanent."

On his blue card, he wrote: "I spent on systems: folders, proof tools, supplies that reduce chaos."

Mina's green card had two sides of her brain on it. "When I had extra, I saved some," she wrote, "but I kept a supply buffer because my venture needs inputs."

Her blue card was honest too. "I spent on special paper when quality mattered and customers would actually choose it."

On her gold card, she wrote: "I built clear labels and order cards so people could keep proof and reduce arguments."

Jasper's cards took longer. He stared at the words "saved" and "spent" like they were asking him to confess something.

Harper, sitting beside him, didn't tell him what to write. They just slid a scrap of paper over with three calm words: "What did you do?"

Jasper swallowed, then wrote.

Green card: "When I had extra, I sometimes saved, but I often reinvested into the bulletin. I learned that printing too much is waste."

Blue card: "I spent on paper and on paying my helper fairly."

Gold card: "I built information. I reminded people about bills day, ration rules, and how to stay calm. Also I learned to shorten."

Lucas's pencil hovered above his green card for a long time.

Finally he wrote, small but clear: "When I had extra, I saved because it made my stomach feel safe. Payment plans helped."

His blue card said: "I spent when it prevented chaos, like a folder."

On his gold card, he surprised himself: "I built by working sessions at Town Tools and helping redesign a no-tape lock. Also by finishing my plan without hiding."

Aiden's cards were simple and steady.

Green card: "I saved first for bills, then for goals."

Blue card: "I spent when it helped someone or improved my work."

Gold card: "I built by explaining math and helping people calculate profit cards without making it a big deal."

When the cards were done, Ms. Rivera collected them in three piles and handed them to Priya and Imani.

"Bankers," she said, "sort them by patterns. Not by people."

Priya and Imani worked silently, laying the cards out like a map.

Priya made a small cluster of green cards that mentioned "deposit first" and "buffer." Imani made another cluster of green cards that mentioned "save for a goal." A third cluster was smaller: "saving is hard when bills are heavy."

On the blue spending cards, patterns emerged too.

Some kids spent on fun quickly. Some spent on tools. Some spent during Boom Week and regretted it during the recession. Some spent almost nothing and later realized they had missed chances to buy helpful systems.

Ms. Rivera didn't judge any of it with her face. She just watched the map of behavior form.

Then she asked the first question again, but changed it slightly.

"Who saved the most," she said, "in a way that made them safer and steadier?"

Theo's head tilted. He liked the rewrite.

Priya lifted one card cluster. "These citizens used the bank like a shield," she said. "They deposited quickly, especially after the dividend. They planned for bills before buying extras."

Theo sat very still, as if trying not to look like he was raising his hand without raising his hand.

Ms. Rivera nodded. "That is one kind of saving. It's called stability saving."

Then she pointed at a different cluster. "And this group saved for a purpose. A goal."

Mina looked at the board, thinking about her supply buffer and her order system. Saving wasn't only hiding money. It was preparing for future choices.

Ms. Rivera moved to the second question.

"Who spent the most," she said, "in a way that made the town work better?"

Jasper blinked. That sounded like permission to admit spending could be wise.

Imani lifted a cluster of blue cards. "Tools and proof," she said. "Folders, receipt packs, supplies for signs, paying helpers fairly. Also some people spent on Market Day items, which kept businesses alive."

Ms. Rivera nodded. "Spending isn't bad. Spending is fuel. The question is: did it burn cleanly, or did it make smoke?"

Jasper's mouth twitched. He liked that sentence too. He wrote it down on a scrap for later, then stopped himself and folded it into his folder like a normal human citizen.

Finally, Ms. Rivera touched the gold pile.

"Who built the most," she asked, "even if the numbers weren't the biggest?"

The room leaned in, because building sounded like character, not cash.

Priya spread out the gold cards. There were words like "helped," "redesigned," "kept records," "made it clear," "fixed mistakes," and "stayed calm."

Imani tapped one cluster. "Builders of trust," she said. "They kept privacy. They used receipts. They repaired mistakes instead of hiding them."

Then she tapped another cluster. "Builders of systems," she added. "They made tools that reduced chaos: folders, labels, order forms, schedules."

Theo's eyes flicked to Lucas, then away, like he didn't want to embarrass him with gratitude.

Ms. Rivera let the room sit in that truth.

Then she said, “Here’s what I notice.”

She wrote three phrases on the board, each one slow and deliberate.

Saving builds safety.  
Spending tests choices.  
Building creates value.

She turned back to the class. “In our town, the strongest citizens were not always the ones who ended with the biggest envelope. The strongest citizens were the ones who could handle change without breaking trust.”

She looked at Jasper. “Information that stays kind is value.”

Jasper nodded, face serious, as if he had finally understood he wasn’t just selling paper. He was selling calm.

She looked at Mina and Priya. “Proof tools are value.”

Priya’s posture lifted slightly, proud without being loud.

She looked at Theo and Lucas. “Systems that work during a shortage are value.”

Lucas stared at his folder, then up at Ms. Rivera, like he was still getting used to being someone who built, not just someone who worried.

“And,” Ms. Rivera said, eyes moving across the room, “payment plans are not weakness. They are responsibility with a path. That was one of the most grown-up things our town learned.”

Imani nodded once. “No trapping.”

Theo added quietly, “And no hiding.”

Ms. Rivera closed the ledger gently.

“Today,” she said, “we didn’t crown a winner. We learned a truth. You can save, you can spend, and you can build.”

She paused, letting the last word hold the most weight.

“But building is the one that makes the other two matter.”

Ms. Rivera left the three phrases on the board even after she closed the ledger.

Saving builds safety.  
Spending tests choices.  
Building creates value.

No one erased them. It felt wrong to wipe them away too quickly, like sweeping up chalk dust before you'd finished reading what it meant.

Jasper raised his hand slowly, as if he wasn't sure whether this part of class was still a meeting or something else. "So," he said, choosing his words carefully, "are we done with the economy now?"

Ms. Rivera leaned against the edge of her desk. "We're done running it for this term," she said. "But you're not done using what you learned."

Theo's pencil stopped mid-tap. "Money skills," he said quietly, like he was naming a tool.

"Yes," Ms. Rivera said. "Because the point of a simulation is not to be cute. The point is to practice real decisions in a safe place."

Imani lifted her hand. "Even when it's uncomfortable."

"Especially when it's uncomfortable," Ms. Rivera said. "Comfort doesn't teach you what to do when the wind changes."

Mina looked at the board again. "So these three phrases are like... the map," she said.

Ms. Rivera nodded. "A map, yes. And today, we turn the map into real-life lessons. Not grown-up lectures. Kid-sized truth."

She picked up a marker and drew three small icons beside the phrases. A tiny shield beside saving. A tiny fork in a road beside spending. A tiny brick beside building.

"The shield," she said, pointing, "is because saving is protection. Not because money is magic, but because life loves surprises."

Theo's eyes flicked to the memory of the surprise bill card. Two Bridges per citizen, due Monday. He had not liked that day, and that was exactly why it had mattered.

Ms. Rivera continued. "The fork in the road is because spending is choice. Every time you spend, you choose one thing and you do not choose another."

Jasper nodded slowly. "Opportunity cost," he said, then froze, like he wasn't sure if saying that made him insufferable.

Theo glanced at him. "That's actually correct," he said, which was basically a hug in Theo language.

"And the brick," Ms. Rivera said, tapping the last icon, "is because building is creating something that lasts. Sometimes that means a product. Sometimes it means a habit. Sometimes it means trust."

Priya's gaze drifted, without permission, to the bank table where the ledger lived. Proof. Privacy. Receipts. Count twice, record once. Those had become more than rules. They had become a way to keep people safe from rumors and panic.

Ms. Rivera turned to the class. "Let's name real-life skills you practiced. I'll start with the simplest one, the one grown-ups forget to say out loud."

She wrote on the board: Track what happens.

"Tracking," she said, "is just paying attention on purpose. When Priya and Imani wrote deposits in the ledger, they were tracking. When Mina used an order card instead of trying to remember, she was tracking. When Theo counted sales twice, he was tracking. And when Jasper stopped saying numbers out loud because of privacy, that was tracking too. Tracking is how you stay honest with yourself."

Jasper raised his hand. "But what if tracking makes you feel bad because you see the truth?"

Ms. Rivera nodded, as if he had opened a door instead of asking a question. "Then you handle the truth kindly and you change your plan. The truth is not a bully. It's a flashlight."

Harper, sitting quietly behind Jasper, murmured, "Flashlights are useful."

Jasper nodded once, as if accepting that his feelings were not in charge of the facts, but his choices still mattered.

Ms. Rivera wrote the next skill. Plan for predictable costs.

The class made a tiny sound of agreement, like everyone had felt rent day in their bones at least once.

"Rent," Ms. Rivera said, "was not a surprise. Taxes were not a surprise.

Booth fees were not a surprise. That is why we call them predictable costs. In real life, predictable costs are things like saving for a birthday gift, paying for a field trip, or knowing you'll need new shoes eventually. You don't have to be rich to plan. You just need to notice what keeps showing up."

Theo raised his hand. "So you build a buffer."

"Yes," Ms. Rivera said. "A buffer is a small amount you keep so a normal week doesn't become a panic week."

Lucas's eyes lifted. "Like the PLANS envelope," he said softly, surprising himself by speaking without his voice shaking.

Ms. Rivera's expression warmed. "Yes. And like your payment plan. That was a real-life money skill. Asking for a plan before panic makes you do something unkind or dishonest."

Imani nodded. "No trapping."

"And no hiding," Priya added, almost to herself.

Ms. Rivera wrote the next skill. Make a budget that matches reality.

Aiden raised his hand. "Budgeting is deciding where money goes before it disappears."

Ms. Rivera smiled. "Exactly. A budget is a plan for your money. Not a wish. A plan that matches the truth."

Mina tilted her head. "So when tape got scarce, the budget changed."

"Yes," Ms. Rivera said. "Because reality changed. That's the part grown-ups sometimes forget. A budget isn't a punishment. It's a steering wheel. When the road curves, you steer."

Theo murmured, "And when the road is icy, you steer slowly."

Jasper raised his hand, cautious. "But what about when you really, really want something? Like, your brain keeps chanting, buy it, buy it."

Ms. Rivera nodded. "Then you use a skill called delay. You wait a day. Or you set a goal. Or you ask yourself, 'Is this a want, or is this a need?' In our town, needs were rent and bills. Wants were market treats and extras. Wants are not bad. They just belong after needs, unless you choose a different trade-off on purpose."

Jasper whispered, "Trade-off," then wrote it down on a scrap and, for once, didn't wave it around like a flag.

Ms. Rivera added another skill. Keep money private and talk about it respectfully.

Imani's posture straightened, as if she had been built for that sentence.

"Privacy," Ms. Rivera said, "was not just a rule to make my job easier. It was protection. When you keep money private, you stop comparison from becoming a weapon."

Jasper raised his hand, eyes serious. "And you stop 'you're rich' comments."

"Yes," Ms. Rivera said. "And 'you're broke' comments. We do not turn money into a label we stick on people."

Mina nodded, thinking of labels in a different way. Labels belonged on folders, not on humans.

Ms. Rivera wrote the next skill. Earn, then spend. Don't flip the order.

Theo's eyes narrowed. "Debt," he said, not as a dramatic word, but as a system warning.

Ms. Rivera nodded. "In Little Economy Land, you didn't get to buy things without Bridges. In real life, there are ways to spend money you don't have yet. That can be useful for big things sometimes, but it can also become a trap. The safest habit for most kids and most families is: earn, then spend. Save first for needs, then spend on wants."

Aiden raised his hand. "Like when we had Boom Week, and some people saved the dividend."

Theo lifted his chin slightly. He was not going to announce it was him, but it was him.

"And some people spent it quickly," Ms. Rivera said, gentle, "and then felt it during recession week. That is not shame. That is learning."

Jasper exhaled. "I almost spent mine on something silly," he admitted. "Then I thought about the surprise bill and it was like my hand got smarter."

Ms. Rivera nodded. "That is the moment money skills are made. Not when you are perfect. When you pause."

She wrote the next skill. Understand incentives.

Theo's pencil lifted. "Incentives change behavior."

"Yes," Ms. Rivera said. "Incentives are reasons. Paychecks are incentives. Fines are incentives. Interest at the bank is an incentive. Even the Common Pot vote was an incentive, because it made you care about shared decisions."

Priya raised her hand. "And the Fine Menu was a guardrail."

"Exactly," Ms. Rivera said. "Guardrails are incentives too. They make certain choices harder so the town stays safe."

Lucas raised his hand, small voice, big truth. "Payment plans were an incentive to be honest."

Imani turned toward him, eyes soft. "Yes. Because you didn't have to hide."

Ms. Rivera wrote the last skill. Build value for others.

"Businesses," she said, "do not exist just to grab money. They exist to solve problems. Theo and Lucas solved paper chaos. Mina and Priya solved proof chaos. Jasper and Harper solved confusion."

Jasper blinked. "Confusion is expensive," he said, and it didn't sound like a slogan this time. It sounded like a lesson he would take home.

Ms. Rivera capped the marker and looked around the room. "Now I want you to hear the big secret that is true in classrooms, in families, and in grown-up towns."

She paused long enough that even the tape bin seemed to listen.

"You don't need to be perfect with money," she said. "You need to be honest, calm, and willing to adjust."

Theo nodded once, as if he could accept that perfection was not the only kind of strength.

Mina tucked her pencil behind her ear. "So real life is like the economy," she said. "But bigger."

Ms. Rivera smiled. “Yes. Bigger, messier, and sometimes less fair. Which is why these skills matter. They are not just money skills. They are life skills.”

Jasper raised his hand one last time. “So what do we do when this is over? Like, tomorrow, when there’s no rent day sign.”

Ms. Rivera’s voice softened. “You take one habit with you.”

She pointed to the board. “Pick one. Track something. Save a tiny buffer. Make a plan for a predictable cost. Pause before spending. Use kind, private money language. Ask for a plan when you need one. Build something useful.”

She glanced at the class, at the kids who had become citizens and bankers and business owners and careful problem-solvers.

“And when you feel the world getting loud,” she added, “you remember what you already proved in here.”

She tapped the promise cards, not as a rule this time, but as a reminder.

“Treat it real,” she said. “Stay kind. Solve problems together.”

On the high shelf, the Common Pot jar sat clear and steady, not as a prize.

As proof.

Proof that when kids practice a real economy, they don’t just learn about money.

They learn how to hold a town.

The next morning, the room felt strange in a way that wasn’t bad.

The signs were still on the walls, but they didn’t buzz the way they used to. RENT DUE. BANK WINDOW. MARKET DAY. The Fine Menu. The Common Pot Rules. They looked like props after a play, except the play had been real, and everybody still remembered their lines.

Ms. Rivera stood by the schedule board and didn’t write a new bill or a new surprise.

She wrote something softer.

## TOWN CELEBRATION DAY

Jasper's head lifted as if a string had tugged it. "We voted for that," he said, and he sounded amazed all over again.

"We did," Ms. Rivera said. "And today we do it the town way."

Mina's hand rose. "Do we have a plan written down? So it's not chaotic."

Jasper lifted his folder like he had been waiting his whole life to be useful in this exact way. "I have the schedule announcement," he said quickly, then caught himself and added, quieter, "If it's okay."

Ms. Rivera nodded. "Bring it up. Read it clearly."

Jasper walked to the front with the careful confidence of someone who had learned that excitement didn't have to knock things over. He held his paper with both hands, like it mattered.

He cleared his throat and read.

"Town Celebration Day Plan," he said, and glanced at Harper like he was checking the kind check even before anyone had a chance to complain. "First: extra read-aloud. Second: music during cleanup. Third: class game block. Total cost from Common Pot: five Bridges. The rest stays saved."

Theo nodded at the last sentence. He always nodded at saving.

"And," Jasper added, "rules still apply. Privacy still applies. No pressure selling. No grabbing. Treat it real, stay kind, solve problems together."

There was a pause.

Then the class made a small sound that was half laughter and half respect, because Jasper had just quoted the promise cards without making it corny.

Imani raised her hand. "We need a spending receipt."

Priya nodded. "And a ledger entry."

Ms. Rivera turned toward the bank table. "Bankers, walk us through it."

Priya and Imani looked at each other, then stood. They didn't rush. They didn't perform. They just did the bank way, even on a celebration day,

because the bank way had become a kind of peace.

Priya brought the ledger to the front table. Imani brought the Common Pot jar down from the high shelf carefully, like it was a science specimen.

“Common Pot total was fifteen Bridges,” Priya said, voice even. “We are approved to spend five. That leaves ten.”

Theo’s hand rose. “Fifteen was after the vote, right?”

Priya nodded. “Correct. The jar amount stayed steady after we spent the first five on the plan paper and the small supplies.” She glanced at Ms. Rivera. “We already counted that in the ledger.”

Ms. Rivera nodded back. “Town memory stays honest.”

Imani held the jar while Priya opened it. They counted out five blue bills together and set them on the table. Then Priya wrote a receipt with careful lines.

Common Pot Spending Receipt

Amount: 5 Bridges

Reason: Town Celebration Day

Approved by vote

Date:

Banker initials:

Imani signed. Priya signed. Ms. Rivera signed last, not because it was her money, but because she was the town’s grown-up witness.

Then Priya wrote the new total in the ledger. Ten Bridges saved.

“Recorded,” Priya said.

“Count twice, record once,” Jasper whispered, but he didn’t say it like a joke. He said it like a lullaby for anxious systems.

When the jar went back up on the high shelf, Lucas’s eyes followed it. He didn’t look scared now. He looked comforted.

Ms. Rivera clapped once, soft. “All right, citizens. Celebration day begins. But remember: we are celebrating something specific.”

Aiden raised his hand. “Not just fun?”

Ms. Rivera smiled. “Fun is part of it. But we’re celebrating the fact that

you ran a town. You earned, you paid, you saved, you built, you voted, and you adapted. You proved you can handle money without losing kindness.”

Theo’s eyebrows tightened in that thoughtful way. “So the celebration is proof.”

Mina nodded. “And a reward we chose together.”

“And,” Jasper added, “a reason for taxes to exist.”

Imani glanced at him. “Now you’re getting it.”

The first part of the celebration was the extra read-aloud, and Ms. Rivera let the class vote on the story from three choices she had already approved, because a choice inside a system felt like their town’s favorite flavor.

They chose the adventure one, and everyone settled into a quieter kind of excitement. Even Theo leaned back, though he kept his folder on his desk like a seat belt.

Halfway through, Jasper raised his hand. Slowly. Carefully.

Ms. Rivera paused. “Yes, Jasper.”

“I’m sorry,” Jasper said, and his voice had that serious edge again. “I keep thinking about something. Like, when we started, I thought money was just paper and games. But it actually made our room feel different.”

Ms. Rivera nodded. “Tell us more.”

Jasper swallowed. “Like, when you have rent day, you can’t pretend choices don’t matter. And when you have the bank, you can’t just argue. You have to use proof.”

Priya’s eyes softened, just slightly.

“And when you have the Common Pot,” Jasper continued, “you have to think about people who aren’t just you.”

Ms. Rivera held his gaze. “That is a real observation.”

Harper spoke without raising a hand, then paused, caught the rule, and raised it properly. Ms. Rivera nodded.

Harper said, "It made kindness have structure. Like, you can be kind in your heart, but you also need rules so kindness doesn't disappear when you're stressed."

Theo nodded slowly, like that sentence had clicked into a place in his brain that had been waiting for it.

Lucas didn't raise his hand, but he spoke anyway, voice quiet enough that the room had to lean in to hear him.

"I liked when we had payment plans," Lucas said. His cheeks warmed, but he kept going. "Because it meant I could be honest before I panicked. It's hard to be honest when you feel trapped."

No one teased him. No one did the "aww" sound. The town had learned that feelings weren't a show.

Imani nodded once, sharp but kind. "That's why we made the PLANS envelope."

Ms. Rivera turned the page and continued reading, but her voice had changed. Softer. Like she was reading to citizens, not just students.

After the story, it was time for music during cleanup.

Mina raised her hand. "Do we have a playlist rule? Like volume rule?"

Ms. Rivera looked amused. "Yes, Ms. Organizer. We have a volume rule."

Theo raised his hand. "And a time limit. Cleanup should not become a concert."

Jasper whispered, "Let us have joy," and Theo whispered back, "Let us have order."

Ms. Rivera solved it the way she solved everything: with a clear boundary. "Two songs. Then we check the floor."

Theo looked satisfied. Jasper looked betrayed for about two seconds, then accepted it, because two songs was still two songs.

As the music played, something small happened that made Ms. Rivera pause.

Theo bent down and picked up a blue Bridge bill near the pencil sharpener. He held it up without waving it, then walked it to the bank

table and set it beside the ledger.

Found money, not mine.

He didn't write a dramatic note. He just placed it there like a person putting a tool back where it belonged.

Priya saw it and nodded once. "We'll handle it after," she said quietly.

Mina watched and murmured, "That's building trust."

Jasper heard her and wrote it in his head like a headline.

When the two songs ended, the floor was clear.

Theo did his floor check anyway, but he did it with less tension. Like the room had proven it could carry itself.

Finally came the class game block.

Ms. Rivera didn't choose a loud game. She chose a cooperative one, because she knew what they were really practicing.

They played a challenge where the class had to solve puzzles together under a time limit, and it felt like a tiny version of the economy: limited resources, clear rules, and a group that had to decide whether to blame or to build.

At one point Jasper made a mistake and knocked a stack of cards off a desk.

He froze.

Everyone had learned what that freeze meant. The moment right before shame tried to grab the microphone.

Jasper took a breath. "Mistake," he said.

Then he bent down and gathered the cards. "Repair."

Theo watched him and didn't say anything, but his eyes said, That is correct.

When the game ended, the class didn't chant a winner's name. They just exhaled together like they had finished something with their hands and their brains at the same time.

Ms. Rivera let them sit in that for a moment.

Then she said, "Before we end our celebration day, we do one last town tradition."

Imani raised her hand. "Do we close the bank window?"

"We do," Ms. Rivera said. "But first, we do gratitude. Not the mushy kind. The specific kind."

She wrote on the board:

Thank you for what you built.

"Think of one person," she said, "and one thing they built that helped the town. Not 'you're nice.' That's too fuzzy. Say what they did."

The room got quiet again, but it wasn't heavy. It was careful.

Aiden spoke first. "Thank you, Priya and Imani, for keeping the bank honest and private. It made everything calmer."

Priya's cheeks warmed, and she kept her banker face, but her eyes smiled.

Mina raised her hand. "Thank you, Theo, for making systems that worked even during the tape shortage."

Theo nodded once, like he accepted the fact, not the praise.

Theo raised his hand. "Thank you, Mina, for making labels and order cards. Paper proof became less chaotic."

Mina grinned, and then tried to hide it by looking down at her folder.

Jasper raised his hand. He looked at Lucas, and his voice turned less perform-y, more real. "Thank you, Lucas, for asking for a plan instead of hiding. That helped the town learn. And also for the no-tape fold lock. It saved my receipts."

Lucas blinked. His face warmed, but he didn't disappear into his shoulders this time. "You're welcome," he said quietly.

Harper raised their hand. "Thank you, Jasper, for learning to shorten and keep it kind. Information had value because it stayed calm."

Jasper nodded slowly, as if he were accepting a certificate he hadn't known he wanted.

When the last thank you was spoken, Ms. Rivera turned toward the promise cards and tapped them once, gentle.

"Citizens," she said, "this is what we celebrate. Not that you made pretend money. That you made a real town feeling inside a classroom. You practiced earning, saving, spending, building, and deciding together. You learned that systems are not the opposite of kindness."

She looked at the high shelf, where the Common Pot jar still sat with ten Bridges saved, clear and steady.

"Systems," she said, "are one way kindness lasts."

Priya closed the ledger with a soft thump. Imani flipped the BANK WINDOW sign facedown.

BANK WINDOW CLOSED.

The room didn't feel empty without it.

It felt capable.

And as the day ended, Jasper slipped a fresh Bridge Bulletin into his folder. The last issue of the term.

The headline was simple, written in his neatest letters, with no dramatic explosions.

Little Economy Land: We Built a Town.

Under it, even smaller, like a secret he wanted everyone to learn without being told too loudly, he had written the final line.

And we can build one again.