CARDINAL COMPASS - NO. 10

The Real World Money Challenge

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One pretend month that uses everything you have learned.



HANDS-ON LEARNING | WITH CARL THE CARDINAL

Read this together. You have walked a long road with Carl. You learned what money is and why people use it. You gave money three jobs: spend, save, and give. You earned it honestly, planned it in a budget, and shopped with your eyes open. You kept it safe at a bank, learned what a borrowing promise really costs, saw why a paycheck shrinks before it reaches home, and set three tools to work for the future. Now comes the capstone question: **Can I run the whole map on one pretend month?**

This book is one pretend month. You will earn, plan, shop, save, give, and decide, week by week, with pretend money only. Surprises will come, just as they do in real life. A hard week is a puzzle to solve, never a judgment on anyone.



Meet Carl

Carl the Cardinal is your guide for the whole journey, and he is glad you made it to the Challenge. One wing is raised in welcome beside the path to the market. Carl will not give you the answers this time. He will ask good questions, cheer you on, and sit with you at the celebration table when the month is done.

Color your own Carl on the last page.

LOOK BACK

The Whole Map

Here is the whole journey on one page. Each stop names its book and the skill the Challenge will use, so this page works as an index to the series.

Stop	What you learned	The Challenge will use it to
Book 1: What Is Money?	Money is a tool people use to trade. Needs come before wants.	Choose what matters first when tokens run short.
Book 2: Spend, Save, Give	Money can do three different jobs.	Split every earning into spend, save, and give.
Book 3: Earning and Honest Work	People earn by meeting a need, honestly.	Earn your Challenge tokens by doing real pretend work.
Book 4: Making a Budget	A plan made before the money is gone.	Set a budget for each week and revise it calmly.
Book 5: Smart Shopping	Use four clues: price, amount, quality, and fit.	Compare before you buy anything in the month.
Book 6: Banks and Keeping Money Safe	Write every move in a ledger and keep a balance.	Keep the master ledger on page 10, every week.
Book 7: Borrowing and Credit	Borrowing is a promise to repay what you borrowed. It may include extra charges.	Make one borrow or wait decision, and own it.
Book 8: First Paycheck and Taxes	Take-home pay is smaller than the headline pay, and taxes share town costs.	Pay your shared-cost share to the town each week.
Book 9: Growing and Protecting Money	Emergency saving, investing, and insurance are three different tools.	Tell the three tools apart. Week Four sorts savings only, and says so.

Say it in your own words

Which stop on the map feels strongest to you? Which one do you most want to practice again during the Challenge month? Say it, point to it, draw it, dictate it to a grown-up, or write it. Every way counts.

The month in numbers, before you start

Start with 20 tokens. Earn 30 a week for four weeks (120 in all). Must-pays: rent 32 and shared costs 12. So 20 + 120 - 32 - 12 = **96 tokens** before shopping, giving, and surprises.

How to use this map during the month: when a Challenge moment feels hard, find its stop on this page first. Read that stop's line out loud, then turn to that book if you need more help. Carl's rule: the map is not homework. It is a trail you have already walked, and every stop is a friend.