

Jake and Maya Spot the Traps

A [Kids.TheFinancialverse.com](https://www.kids.thefinancialverse.com) Story!



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First digital book edition.

Created for beginning readers and family money conversations.

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Meet Jake and Maya

Jake likes to stop and think.

Maya gets excited quickly - but she is learning to slow down.



Jake and Maya are cousins, and today is a very big day. They are getting ready for their class field trip to Fairweather Bank.



Before they leave, Grandma Linda gives them each a ten-dollar bill.



"This money is yours to spend how you choose, be smart!"

At Coinbridge Elementary, Jake and Maya join their class and Ms. Rivera.



The school bus rolls through Ledger Falls toward
Fairweather Bank.



The whole class steps off the bus and looks up at the tall bank.





Inside, the bank sparkles like a museum of gold and glass.



A strong banker in silver armor waves hello - the IronBanker!



During the tour, the class passes a shop filled with shiny snacks and toys.



Maya sees a sparkling treat. "I could buy it right now!"



The sparkle seems to whisper, "Buy first. Think later."



"Wait," says Jake. "Let's look before we spend."



They check the prices. The snacks and toys cost much more than they expected.



"We can find better choices outside the bank," says Maya. So they put their money away and walk past the shop.



The IronBanker looks at the ten-dollar bills still in their hands. "Well done," he says.



"We didn't buy anything," says Jake. "You did something even more important," says the IronBanker. "You didn't let The Swipe rush you."



Maya looks back at the shiny snacks and toys. "They looked special in there," she says.



"That is how The Swipe works," says the IronBanker.
"It wants you to buy first and think later."



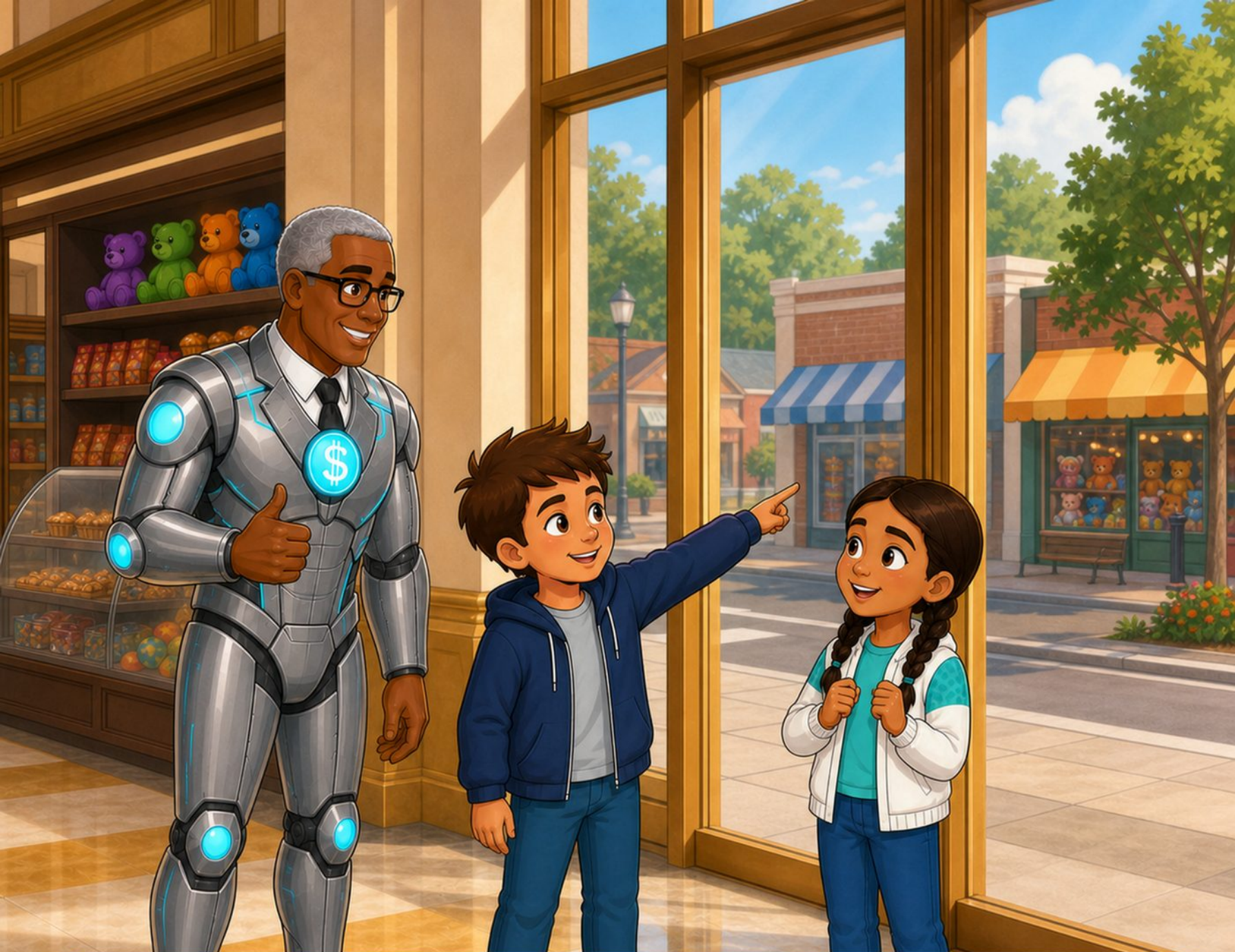
Jake points toward the high prices. "But why did everything cost so much?"



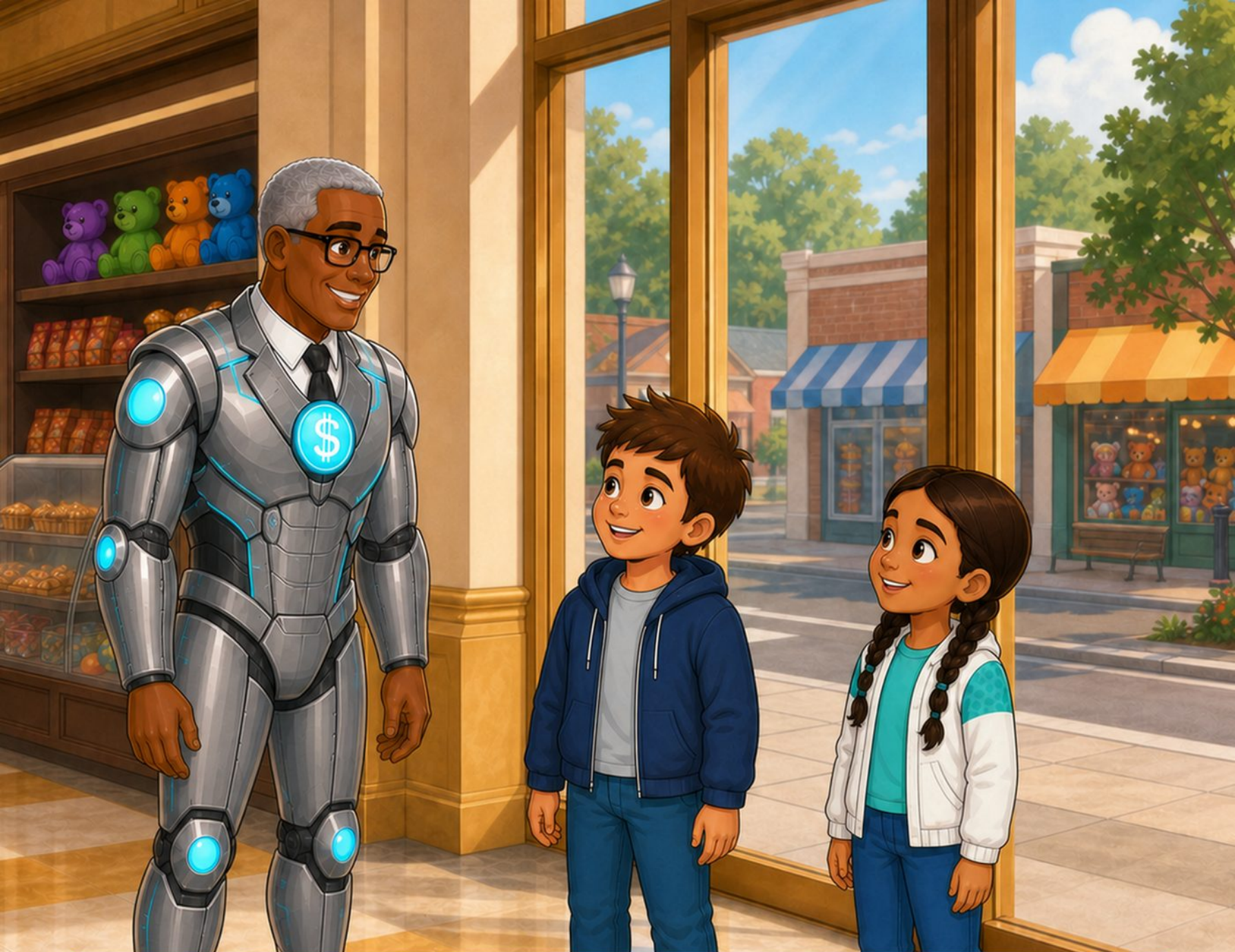
"You ran into a Jack the Ruiner," says the IronBanker. "He thought you had nowhere else to shop, so he raised the prices."



"That's not fair," says Maya. "No, it isn't," says the IronBanker. "But you still had a choice. You could stop, compare, and walk away."



"There are better snacks and toys outside the bank," says Jake. "And they cost less," Maya adds.



The IronBanker smiles. "You spotted both traps. The Swipe couldn't rush you, and a Jack the Ruiner couldn't overcharge you."



Jake holds up his ten-dollar bill. "It's still mine."
"And mine is still mine," says Maya.



"Exactly," says the IronBanker. "You did 3 things: you stopped, you thought, you chose."



Their teacher calls the class toward the bus. "Before you go outside, put your money somewhere safe," says the IronBanker. "Do not show or count it on the street. Stay with a trusted grown-up." Jake and Maya tuck away their bills. "Keeping your money gives you another choice," he says. "We'll talk about that next time."

For grown-ups reading along

Jake and Maya faced two different pressures. The Swipe made buying feel urgent. A Jack the Ruiner used limited choices to charge much more than expected.

The children did not learn that spending is bad. They learned that a purchase should be made deliberately: stop, check the price, consider alternatives, and walk away when the choice does not feel right.

Talk about it

- What helped Maya slow down?
- How did they know the prices were not good choices?
- When might it help to compare prices?
- What can you say when you feel rushed to buy?
- What choices remain when you do not spend your money?

Stop, Look, Choose

Try these three questions with a small family purchase:

STOP

Do we feel rushed?

LOOK

What does it cost, and what other choices do we have?

CHOOSE

Should we buy it, compare elsewhere, or walk away?

More ideas for calm family money conversations:

theFinancialverse.com

Optional help for grown-ups - never a sales pitch.