

Money Monsters Learn About Careers





Welcome

Meet the Money Monsters! They're a group of creatures who are new to our universe.

That means they need to learn about many important things like school, friendship, and financial literacy. Financial literacy is when you have the knowledge and skills to make money choices that are right for you.

The Money Monsters stories will introduce you to ideas, habits, and activities that you'll need as you grow up and start to manage your own money.

The Money Monsters have a lot to learn and we hope you'll learn a lot from them, too!



BRRRRRRING! rang the school bell.



Oodle paced back and forth outside the school building. Oodle is not your usual dog. He's red and gold and walks on six tentacles. He lives with Foozil across the street from her friend Gibbins.

They're Money Monsters, and they're new to this universe. They have lots to learn about money.

As soon as Oodle saw Foozil and Gibbins, he wildly wagged his tail. "What did you learn today?" asked Oodle. He was a little jealous because dogs – even Money Monster dogs – weren't allowed to go to school.



"We learned about jobs and careers," answered Gibbins with an excited grin on his face.

Oodle thought about this while they all walked to the bike rack near the front of the school and Foozil and Gibbins unlocked their bikes.

"What's a career? Isn't it the same as a job?" Oodle wanted to know.

"We learned that a job is work you do that you get paid for," Foozil said as she put on her helmet and climbed on her Whizbang bike.

Gibbins put on his helmet and climbed on his bike. "A career is something you do over a long time. You can have a lot of different jobs in your career," he said.

Oodle whined and cocked his head to the side.

"I still don't get it."

"I have an example," Gibbins said as he started pedaling. "Our teacher is Ms. Learner. When she was a kid, she decided she wanted to have a career as a teacher. In high school, she got a job teaching a cooking class after school. In her first teaching job after college, she was a helper for another teacher. Then in her next job, she got her own class to teach. Now she has a job teaching us. That's four jobs in one career!"

"Wow!" Oodle nodded his head and wagged his tail as he trotted beside the other Money Monsters.

"She did a lot of hard work!"



"And we get to do what Ms. Learner did – start planning for our careers when we're still kids!" Foozil exclaimed.

"Our homework is to write down things we're good at and things we like to do, and then match those to careers we might like," explained Foozil.

"Yeah!" Gibbins said, excitedly. "We're going to the library to learn about careers we might want."

Once they got to the library, Gibbins and Foozil locked their bikes on the rack outside and said goodbye to Oodle. "I have to wait outside again," sighed Oodle. "I wish they would let me come in. I can read better than any other dog I've met!"

Once they were settled at a table in the library, Foozil and Gibbins made a list of things they love to do and things they're good at. "What's on your list?" Gibbins whispered, since they had to talk very quietly in the library.



"One thing I love doing is being with animals," Foozil whispered back.

"Like Oodle!" said Gibbins, maybe a bit too loudly.

"Exactly," whispered Foozil. "And the thing I'm good at is math. I wonder what career I could have using math?"

They asked the librarian, and he told them that almost every career uses math. Then he showed them some books about careers.

"Whoa!" said Foozil, struggling to keep her voice down as she flipped through a book. **"There really are lots of careers that use math!"**

"Like what?" Gibbins asked, as he looked through his book.

"I could be a chef and cook yummy things to eat. Or, since I like animals, I could have my own business as a groomer. That's

someone who gives animals baths and haircuts. It would take a lot of math to have a business," she said.

"What's on your list?"

"I love to explore places," Gibbins said quietly. "And I'm really good at talking. So maybe I could be a park ranger and teach people how to explore parks safely. Or maybe I could explore places by being a truck driver or an astronaut."

"Those careers sound like awesome adventures," said Foozil.

Foozil and Gibbins read and talked and read and talked some more.



They were excited when they left the library. And Oodle was super excited to see them.

“What did you find out?” Oodle asked. He wagged his tail and jumped up and down.

“We could do so many things!” Gibbins exclaimed. He was happy to be able to talk loudly now that he was out of the library.

“We could even work together!” said Foozil as she and Gibbins put on their helmets, unlocked their bikes, and climbed on.

“Yeah,” said Gibbins as they started pedaling home. “We could have a career running our own pet grooming business. I could drive a bus to people’s houses, and Foozil could wash and cut the pets’ hair on the bus.”



“That sounds terrific!” yapped Oodle, trotting beside them. “But you don’t need to wash me,” he added. He didn’t want Foozil and Gibbins to get any ideas about giving him a bath.

“We could also work together in space,” said Foozil. “Gibbins could be an astronaut flying a ship to a space station. And I could be a scientist who studies the planets from the space station.”

"Would I be floating outside waiting for you?" asked Oodle, feeling grumpy.

"Oh Oodle! Of course, you'd be inside," replied Foozil.



"Everything we learned is getting me excited about my future," Gibbins smiled.

Foozil nodded. "Me, too. It's fun to think about the careers we could have."

"Yeah!" Oodle chimed in. "I'm thinking of being an astro-pup! An astro-pup who doesn't need a bath!"





Meet the Money Monsters

The Consumer Financial Protection Bureau created the Money Monsters story series to help children develop financial literacy skills. The stories focus on important money concepts like borrowing, earning, protecting, saving, and spending. The stories are part of a larger set of activities and resources available for elementary school students.

The Money Monster books include:

- ★ **Money Monsters Learn About Careers** – Money Monsters explore careers they may want to have when they grow up.
- ★ **Money Monsters Learn to Become Good Borrowers** – Money Monsters discover how to be responsible with other people's things.
- ★ **Money Monsters Learn to Protect Their Things** – Money Monsters find out why it's important to keep their money and valuables safe.
- ★ **Money Monsters Learn to Save** – Money Monsters practice saving money to buy something special.
- ★ **Money Monsters Learn What Things Really Cost** – Money Monsters compare the amount of work and money different pets need.
- ★ **Money Monsters Learn About Giving** – Money Monsters explore the difference between giving, donating, and sharing.

To find financial literacy activities for elementary school students, go to:
consumerfinance.gov/teach-activities

