

FIRST
EDITION



MR. MONEYBEE

THE VOCABULARY OF MONEY

AN ILLUSTRATED DICTIONARY OF 50 ESSENCIAL
WORDS IN THE WORLD OF FINANCE

K I A N S H A K A B A S H

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MR. MONEYBEE BOOKS

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Acknowledgments

Creating *Mr. Moneybee: The Vocabulary of Money* has been an exciting journey, and I'm incredibly grateful to everyone who supported me along the way.

To my family and friends—thank you for your unwavering support and encouragement. Your belief in me made this book possible.

To all the financial educators and authors whose work has inspired me—your insights laid the foundation for this dictionary.

And finally, to the readers—thank you for taking the time to learn about finance through this book. I hope it empowers you with the knowledge to make informed decisions and take control of your financial future.

Thank you all!

— Kian Shakabash

Preface

Welcome to *Mr. Moneybee: The Vocabulary of Money*—an illustrated dictionary designed to introduce essential financial terms to young learners in a fun and accessible way.

Finance can often seem like a complex world, but I believe that understanding money should start early. This book is my effort to simplify the key concepts of finance, making them easy to grasp for children and anyone new to the topic.

As you journey through the pages of this book, you'll encounter words that are foundational in the world of money. I've paired these terms with clear definitions and engaging illustrations to help make each concept memorable. My hope is that this book will not only teach the basics of finance but also spark curiosity and inspire confidence in managing money.

Whether you're a parent, teacher, or young reader, I hope you find this dictionary to be a helpful tool in your financial education journey. Thank you for taking the time to explore the world of money with Mr. Moneybee.

Enjoy learning!

— Kian Shakabash

Contents

Account	1
Allowance	1
Amortization	2
Annuity	2
Asset	3
Balance	3
Bank	4
Bill	4
Bond	5
Budgeting	5
Business	6
Capital	6
Cash	7
Company	7
Corporation	8

Credit	8
Currency.....	9
Deal	9
Debt	10
Deflation.....	10
Deposit	11
Dividend	11
Equity.....	12
Form.....	12
Fund	13
Gross.....	13
Income.....	14
Inflation.....	14
Inheritance	15
Insurance.....	15
Interest	16
Investment	16
Job	17

Law	17
Liability	18
Liquidity	18
Loan.....	19
Loss	19
Market.....	20
Money	20
Mortgage	21
Net	21
Pension.....	22
Portfolio.....	22
Profit	23
Risk.....	23
Savings	24
Solvency	24
Stock	25
Tax	25

"The more you learn, the more you earn."

— Warren Buffett



Account

An account is a place where you keep your money safe and can check how much you have.

-Timmy opened his honey jar account to see if it had enough nectar saved up for a big, delicious sunflower, but there was only enough for a tiny daisy!

Allowance

An allowance is money you get regularly, usually from your parents, for doing chores or behaving well.

- Patrick gets his allowance every week from her parents for helping out to collect nectar each day for the hive!





Amortization

Amortization is when you pay off something you owe or spread out costs by paying in small amounts over time.

- Jake borrowed a big jar of honey, but he paid it back bit by bit, just like how a bee gathers pollen from different flowers little by little

Annuity

An annuity is a series of regular payments you get, usually after you retire, like getting a paycheck every month.

- Lily worked hard gathering nectar, and when she got older, she started receiving a little bit of honey every month, just like a steady drip from a honey jar!





Asset

An asset is something valuable that you own, like money, a house, or even a special toy.

Tom knew his golden honeycomb was a valuable asset, just like how a shiny toy truck is special to a kid!

Balance

A balance is the amount of money you have left in your account or how much you owe after everything is added up or subtracted.

- After a long day of gathering nectar, Mia checked her honey jar balance to see how much honey she had saved up for the winter.





Bank

A bank is a place where you can keep your money safe, borrow money, or manage your finances.

- Noah flew to the bank to store his extra honey, knowing it would be safe there until he needed it for a rainy day!

Bill

A bill is a piece of paper or a note that tells you how much money you owe for something you bought or used.

- After drinking nectar at the flower cafe, Emma got a bill that said she owed three drops of honey for her tasty meal!





Bond

A bond is a type of loan where you lend money to someone, like a government or a company, and they promise to pay back with interest.

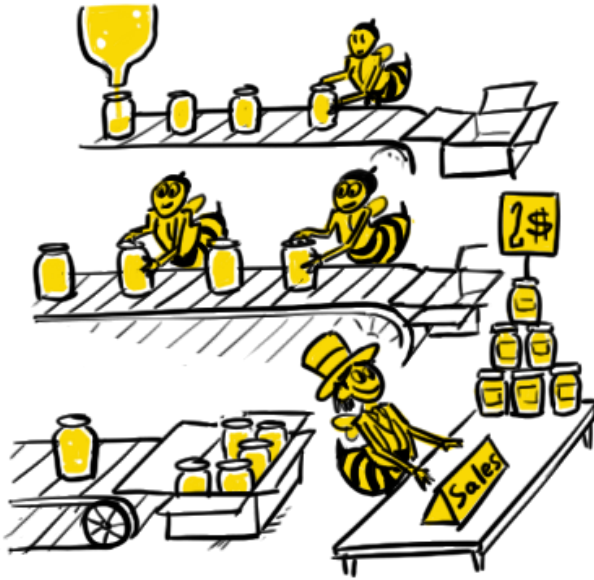
- Oliver lent honey to the Queen Bee's hive, and in return, the hive promised to give him even more honey back later — just like a bond!

Budgeting

Budgeting is planning how to spend and save your money so you don't run out.

- Ava made a budgeting plan to save enough honey for the winter by deciding how much nectar to gather each day!





Business

A business is an organization or activity where people work together to make and sell goods or services to earn money.

- Jack started a honey delivery business, buzzing around the hive to make sure every bee got their sweet treat on time!

Capital

Capital is money or other resources you use to start or grow a business or to invest in something.

- Sophia used her extra honey as capital to start a new flower garden, hoping to grow even more delicious nectar for the hive!





Cash

Cash is money in the form of bills or coins that you can use to buy things right away.

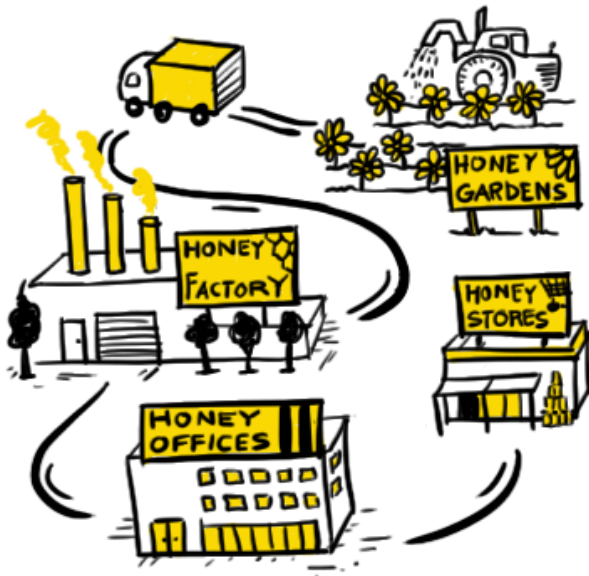
- Lucas traded some of his cash (a few shiny pollen grains) for a tasty drop of nectar at the flower market!

Company

A company is a group of people working together to make or sell products or services for money.

Olivia joined a honey-making company where all the bees worked together to make the sweetest honey in the hive!





Corporation

A corporation is a large company or group of companies that is legally treated as a single entity, separate from the people who own or run it.

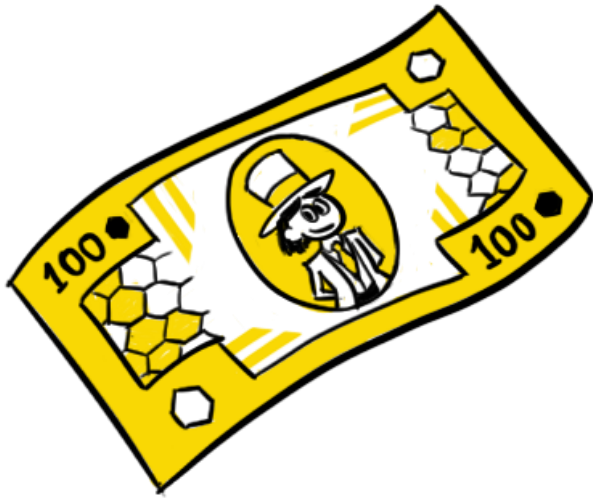
- Ethan worked for a big honey corporation that owned many different flower fields, making sure there was always plenty of nectar for all the bees!

Credit

Credit is the ability to borrow money or buy things now and pay for them later.

- Lily used her good credit to get a jar of honey from the flower shop, promising to pay it back with extra nectar next week!





Currency

Currency is the money that people use in a country, like dollars, euros, or yen, to buy and sell things.

- Ben traded his honey drops, the currency of the hive, for some shiny new pollen at the market!

Deal

A deal is an agreement between two or more people or groups to buy, sell, or trade something.

- Emma made a deal with a friend: she'd trade three drops of honey for a big, juicy petal from the prettiest flower in the meadow.





Debt

Debt is money you owe to someone because you borrowed it and need to pay it back.

-Max owed a debt of five honey drops to a friend after borrowing them to buy a special nectar treat!

Deflation

Deflation is when the prices of goods and services go down over time, making money worth more.

- Sarah was excited when the price of nectar dropped, thanks to deflation, meaning her honey could now buy twice as many flowers!





Deposit

A deposit is money you put into a bank account to keep it safe or to save for later.

- Mia the bee made a deposit by placing some extra honey into her hive's bank so she could save it for winter!

Dividend

A dividend is a share of the profits that a company pays to its shareholders, usually as reward for investing.

- Jake got sweet dividend from his honey company — an extra drop of honey for every jar he owned!





Equity

Equity is the value of ownership in something, like a company or a property, after subtracting any debts.

- When Lily paid off the last of her honey jar loan, all the honey inside became her full equity, meaning it was all hers!

Form

A form is a document with spaces to fill in information, usually used for applying for something or recording details.

- Emma had to fill out a form, writing down her name and hive number, before joining the honey-making club!





Fund

A fund is a pool of money that is collected and set aside for a specific purpose, like investing or saving for something special.

Ava started a flower fund, where all the bees chipped in honey drops to save up for a new garden full of bright, tasty flowers!

Gross

Gross is the total amount of money earned before any costs or taxes are taken out.

- After a long day of gathering nectar, Tom counted his gross earnings — All the honey he made before giving any to the hive.





Income

Income is the money you earn from work, investments, or other sources.

- After a busy week of gathering nectar, Noah was proud of his income — a nice pile of honey drops that he could use to buy more flowers!

Inflation

Inflation is when the prices of goods and services go up over time, making money worth less.

Lucas noticed that because of inflation, the same amount of honey he earned last year could only buy half as many flowers this year!





Inheritance

Inheritance is something valuable, like money or property, that you receive from someone after they pass away.

- When Emily's grandma passed away, she left Emily a big jar of honey as her inheritance to enjoy and remember her by.

Insurance

Insurance is a plan you pay for to protect yourself from big unexpected costs, like damage or illness.

- Oliver got insurance for his honey stash, so if it ever got damaged in a storm, he'd get new honey without worrying!





Interest

Interest is the extra money you earn or pay when you lend or borrow money, usually calculated as a percentage.

- When Sophia lent honey to her friend, she earned a little extra honey as interest when her friend paid her back.

Investment

An investment is when you put your money into something, like a business or stocks, hoping it will grow and make more money over time.

- Jake invested his honey drops in a new flower garden, hoping to get even more nectar in return as the flowers bloomed!



Job



A job is work that you do to earn money, like helping people, making things, or providing services.

- Ava had a job collecting nectar every day, which earned her honey drops to buy her favorite flowers!

Law

A law is rule made by the government that everyone must follow to keep things fair and safe.

- In the hive, the Queen made a law that all bees must share their nectar fairly, so everyone had enough honey!





Liability

A liability is something you owe or a responsibility that could cost you money in the future.

- When Noah borrowed honey from a friend, that money became his liability until he paid it back!

Liquidity

Liquidity is how easily you can turn something into cash without losing its value.

When Mia needed honey fast, she chose to trade her shiny pollen because it had high liquidity, meaning she could get honey quickly without losing any value!





Loan

A loan is money that someone lends you, which you agree to pay back later, often with a little extra called interest.

- Jake took out a loan of honey from a friend to buy a big flower, promising to pay it back with an extra drop of honey later!

Loss

A loss is when you spend more money than you earn, resulting in having less than what you started with.

- After a tough day with no nectar, Emily counted her honey and realized she had a loss, just like losing a drop of honey through a tiny crack in her jar!





Market

A market is a place where people buy, sell, or trade goods and services.

- Olivia buzzed excitedly through the flower market, trading her honey for the sweetest nectar she could find!

Money

Money is what people use to buy things, like coins, bills, or digital currency.

- Max used his honey drops as money to trade for a shiny new petal at the flower shop!





Mortgage

A mortgage is a special kind of loan used to buy a house, where you pay back the money over a long time, usually with interest.

- Jack got a mortgage to buy a cozy new hive and promised to pay back a bit of honey each month until it was all his!

Net

Net is the amount of money you have left after all the costs, taxes, or other expenses are taken out.

- After selling his honey at the market and paying for new flower seeds, Lucas counted his net earnings — the honey he had left over to save for later!





Pension

Pension is money you receive regularly after you retire from work, like a paycheck for when you're older.

- After years of gathering nectar, Grandma received a pension of honey drops each month, so she didn't have to work anymore and could relax by the flowers!

Portfolio

A portfolio is a collection of your investments, like stocks, bonds, and other assets.

- Jake showed off his portfolio, which had different kinds of honey jars, flower seeds, and pollen, all carefully chosen to help his nectar grow!





Profit

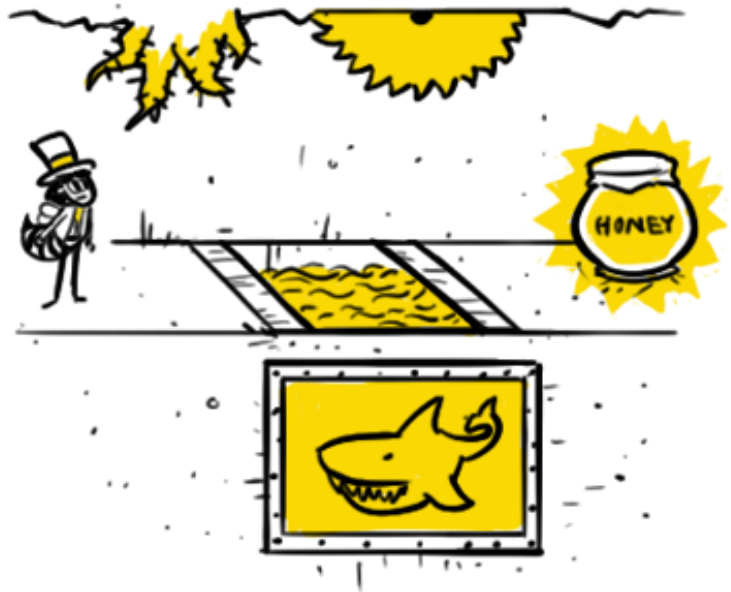
Profit is the money you have left after you've paid all your costs and expenses.

- After selling his extra honey and buying new flower seeds, Tom smiled at the sweet profit he had left over — enough honey to buy a special treat!

Risk

Risk is the chance that something might go wrong, causing you to lose money or not get what you hoped for.

- When Olivia decided to plant a new flower garden, she knew there was a risk that bad weather could ruin it, but she hoped it would grow lots of nectar instead!





Savings

Savings is the money you set aside to use later, instead of spending it right away.

- Mia put some honey drops in her savings jar, planning to use them for a rainy day when nectar was hard to find!

Solvency

Solvency is when a person or business has enough money to pay all their debts and bills.

- After working hard and saving honey, Emma felt proud of her solvency, knowing she could pay off her solvency, knowing she could pay off her flower garden loan without any worries!





Stock

Stock is a share of ownership in a company, meaning you own a small piece of it and can earn money if the company does well.

- When Jack bought stock in a honey company, he became a tiny owner, buzzing with excitement whenever the company made sweet profits!

Tax

A tax is money that people must pay to the government to help pay for things like schools, roads, and hospitals.

- Every bee in the hive had to give a small bit of honey as a tax to help the Queen build new flower fields for everyone!

