

# Money Monsters Learn What Things Really Cost





# 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!**





**It was a sunny day** and the Money Monsters were spending it on the playground. Gibbins threw the blue rubber ball to Foozil, who threw it to Octa, who threw it to Moony. Moony tried to throw it to Oodle, but his throw went high. Oodle had to run, twist, and jump to catch it.

“YAY, OODLE!” everyone cheered.

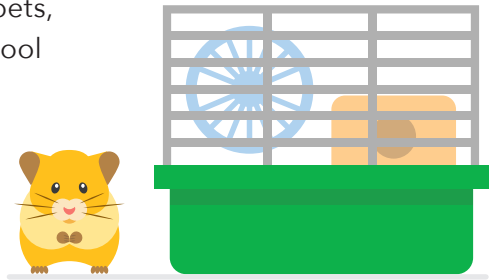
“Foozil, you are so lucky to have a dog like Oodle,” said Gibbins.

“Thanks, Gibbins,” said Foozil.

**“I wish I had a pet like him,” said Gibbins.**

“There are a lot of cool Earth pets, Gibbins. Some are almost as cool as the ones in our universe,” said Foozil. “You could get a hamster like the one we have in our classroom.”

“Or a bird!” said Octa.



Oodle stepped forward and said, “Get a dog. Even though Earth dogs aren’t as smart as I am, they’re still pretty great.”

“I vote for a cat,” added Moony.

Gibbins sat quietly, thinking. "Those are all great suggestions. But I had something, well, bigger in mind."

"A Saint Bernard?" asked Foozil.

"A horse?" asked Moony.

"No ... a tiger," said Gibbins.

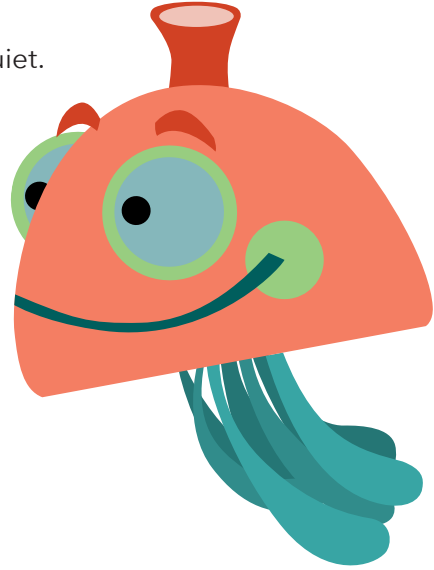
Now it was everyone else's turn to be quiet.

Foozil gulped.

Octa's mouth hung open.

Moony and Oodle just stared.

"What's wrong?" Gibbins asked.



**"A ...TIGER??"  
asked Moony.  
"A real tiger??"**

"YEAH! They're BIG and orange, they can leap really high, and they have an awesome growl! We could have adventures together! I'd bring him to school for show and tell."

Foozil shivered at the idea of a tiger in their classroom. "Gibbins, a tiger isn't a good idea. They have big teeth and claws."

"YEAH! Cool, huh? I WANT a tiger!"

"She's right," said Moony. "Tigers are dangerous!"

**"I NEED A TIGER!" yelled Gibbins.**

"Oh, Gibbins, no one needs a pet," said Moony.

"THAT'S NOT TRUE!" said Oodle. "Foozil could not live without me."



"I mean," continued Moony, "No one NEEDS a tiger."

"OF COURSE, I NEED ONE!" shouted Gibbins.

"A need and a want are two different things," said Foozil.

"Remember what Ms. Learner said in class?"



**"That's right! She said a need is something you can't live without, like food and water or air," said Octa. "A pet is a want."**

"I WANT IT, THEN!" said Gibbins, folding his arms across his chest.

"If you want it, then you need to make sure you have the money and time to take care of it. Have you thought about that?" asked Foozil.

"Uh, no," admitted Gibbins.

"I have an idea," said Foozil. "Each of us could learn about one of these pets."

"What kinds of things would we learn about these pets?" asked Octa.

"Things you want to think about before you buy a pet. Like how much money and time you need to take care of the pet," said Foozil.

"I get it. A pet costs more than what you pay for them. You have to pay for food, for the pet doctor, for toys, too," said Octa.

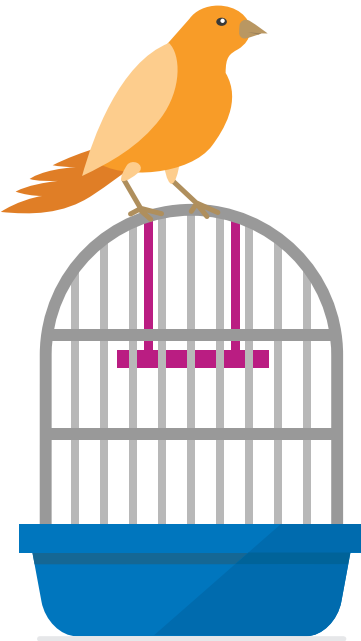
“And it takes time to walk a dog or clean a cage,” added Oodle.  
“Foozil and I spent a lot of time walking dogs when she was earning money to save for her Whizbang bike.”

**“You should also talk to your parents and the rest of your family about what kind of pet they want in their house,” said Moony.**

“Okay. Let’s study different pets,” said Gibbins, glumly. “And I’ll talk to my family, too.”

His friends breathed a sigh of relief.

**“But I’m warning you,” added Gibbins, “I’m still going to end up with an orange pet that jumps and leaps and has sharp teeth and claws.”**



The next weekend, they all met at the playground to talk about the pets they learned about. Octa went first.

**“A bird costs \$24. A cage can cost \$50 or more. Food and treats cost about \$10 a month. But you have to clean their cage every day, and you need time to play with them.”**

“I’ll go next,” said Foozil. “Oodle and I studied dogs. It can cost about \$500 to get a dog and what they need, like a leash and toys and training classes. Then you need to train them and take them on walks every day.”



“And you need to buy food, too,” said Oodle. “A lot of food. We eat a lot.” Just then Oodle’s stomach growled. Everyone laughed.

“Cats on the other hand,” said Moony, “need attention but not as much as dogs. They cost less, about \$150. You’ll need food, which is about \$60 a month. You’ll also need a litter box and kitty litter. That costs about \$20. AND you have to clean their litter box all the time – YUCK.”

They all turned to look at Gibbins.



When he said nothing, Octa asked, “What about tigers, Gibbins?”

**Gibbins looked at his shoes. “My parents said I can’t have a tiger, but I can get a different pet. We’re getting together later today to talk about which type will be best for all of us.”**

“You have a lot of other choices! Think about each pet and decide which one you and your family would enjoy the most,” said Foozil.

“Okay, but I still want a tiger,” complained Gibbins.

A few days later, the Money Monster friends all gathered at Gibbins’s house.

“Did you choose a pet?” asked Octa as soon as they got to the front door.

“Yes! I talked with my family about all the time and money each pet would need, and we chose the one that’s perfect for us,” said Gibbins.

Then, he let his friends into the house. There, rolling around in the middle of the living room, was a tiny orange striped kitten.



**“Oh, it’s so cute!”  
said Moony.**

Just then the kitten leaped high in the air, spread her claws out, pounced on a toy mouse, and growled playfully.

“Guess what I named her,” said Gibbins.

**The Money Monsters  
friends all looked at  
each other and at the  
same time, they said,  
“TIGER!”**



# Meet the Money Monsters

The Consumer Financial Protection Bureau (CFPB) has 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 Money Monster stories are part of a larger set of activities and resources available for elementary school students.

The Money Monster books are:

- ★ **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.

To find financial literacy activities for elementary school students, go to:  
[consumerfinance.gov/teach-activities](https://consumerfinance.gov/teach-activities)



Consumer Financial  
Protection Bureau