

STELLAR SAVINGS  
**GALACTIC  
MONEY QUEST**



**Start  
Here**



**Bondara**  
Bond Planet



**Collectiva**  
Mutual Fund Planet



**Crypton**  
Crypto Planet



**Eduvia**  
529 Planet



**Saveara**  
Savings Account Planet



**Stock World**  
Stocks Planet



**Nestara**  
Diversification Planet



**Vaultara**  
Certificate Planet



**Commodus**  
Commodity Planet

**Futura**  
Retirement Planet  
(401(k)s and IRAs)



Saveara Activity:

Circle all the reasons it is better to put your money in a savings account instead of a piggy bank.

- a. Your money earns dividends and grows.
- b. Your dog can't eat your allowance.
- c. It keeps your money warm and cozy.
- d. You can withdraw money without smashing it.
- e. It makes funny sounds when you shake it.
- f. It's safe from fire, water, and little siblings.
- g. It turns your coins into candy.
- h. You can see your balance anytime to manage money better.

Vaultara Activity:

Name 3 Things That Get Better the Longer You Wait" Example: Waiting for a plant to grow fruit—you can't eat it until it's ripe!

Now, name 3 things that get better the longer you wait:

1

2

3

Commodus Activity:

"What Affects Commodities?" Some things make commodity prices go up, and others make them go down. Read each scenario below and circle whether it makes prices rise or fall:

	RISE	FALL
1. A drought destroys a large wheat crop.	<input type="radio"/>	<input type="radio"/>
2. A new gold mine is discovered, adding lots of gold to the market.	<input checked="" type="radio"/>	<input type="radio"/>
3. A big crop of corn grows during perfect weather.	<input type="radio"/>	<input type="radio"/>
4. A war disrupts the supply of oil.	<input type="radio"/>	<input type="radio"/>
5. A huge shipment of silver is lost at sea.	<input type="radio"/>	<input type="radio"/>


Crypton Activity:

"Flip the Coin on Crypton" You have \$100 to start. Each coin flip represents a chance to gain or lose money. If it's heads, you gain another \$100. If it's tails, you lose \$100. Flip a coin 5 times and see how much money you have left at the end!


Flip #	Heads (+\$100)	Tails (-\$100)	Your Total
1	<input type="radio"/>	<input type="radio"/>	_____
2	<input type="radio"/>	<input type="radio"/>	_____
3	<input type="radio"/>	<input type="radio"/>	_____
4	<input type="radio"/>	<input type="radio"/>	_____
5	<input type="radio"/>	<input type="radio"/>	_____

Stock World Activity:


"Pick the Right Company" You're the investor! Below are three pretend companies. Read the clues and decide which one you think is the best to invest in:

- 

**a. Speedy Wheels Co.**

  - Makes skateboards.
  - Their last skateboard broke after 2 rides.
  - They haven't sold any in 6 months.
- 

**b. ZoomTech Inc.**

  - Makes fun video games.
  - Their newest game is a big hit.
  - Everyone at school is playing it.
- 

**c. FreshBites Foods**

  - Makes lunch snacks.
  - Their factory was just closed for a week.
  - They're working on a new product everyone's excited about.

Question: Which company would you pick to invest in and why?

Bondara Activity:

"Imagine Your Future with a Bond" If your bond takes 30 years to mature:

Write or draw:  
How old you will be when it's ready.  
What you think you'll be doing by then.  
How you might use the money once it matures.



Collectiva Activity:

"Risk Radar Mission"

Objective: Classify each example as high, balanced, or low risk to understand why mutual funds combine different levels of risk for stability and growth.

	LOW	BALANCE	HIGH
1. Starting a lemonade stand during a rainy week	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Keeping your allowance in a piggy bank	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Splitting money between stocks and savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Investing in an unknown candy company	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Buying government bonds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Eduvia Activity:

"What Can You Use a 529 Plan For?"

Circle the items below that you can use a 529 plan for:

- a. Snacks during class
- b. A new pet
- c. Books for school
- d. A family vacation
- e. A trade school program
- f. Tuition for college or trade school
- g. Art supplies for a college course
- h. Room and board at college

Futura Activity:

Most people stop working when they retire around age 65, but they still need money for things like food, a home, and fun! What do you think your life will look like at 65?

Nestara Activity: Build and Diversify Your Nest Egg

Challenge: Captain Luna needs your help to match financial goals with the right types of investments. Draw a line from each goal on the left to its ideal investment type on the right:

Goals	Investment Options
Emergency Funds ●	● Mutual Funds
Saving for College ●	● IRA & 401(k)
Saving for Retirement ●	● Savings Account
Long-Term Wealth Building ●	● Stocks
Balancing Your Portfolio ●	● 529

# MISSION CONTROL:

## — GUIDE TO — **STELLAR** — SAVINGS —



**SCAN TO WATCH  
ALIEN GUIDES  
EXPLORE SAVING  
AND INVESTING!**

### **Mission Control to Crew (Read Aloud):**

Welcome aboard the starship Prospera, crew! It's 3025, and Captain Luna needs your help—the Great Cosmic Nest Egg is depleted, and the galaxy's economy is at risk!

Your mission: travel through the Stellar Savings Solar System, learning how to save, invest, and grow money. Each planet holds a lesson and a challenge to complete.

As Mission Control, I'll guide you through the journey. Each planet has a video to bring the adventure to life, but if you can't watch, don't worry—I'll help every step of the way.

Prepare for liftoff—the galaxy is counting on you!

## MISSION LOG: PLANET GUIDE

### **PLANET: SAVEARA** **THE SAVINGS ACCOUNT PLANET**



#### **Mission Control Briefing (Read Aloud):**

"Crew, we've arrived at Saveara, a glowing, peaceful planet where money stays safe and steady. Saveara teaches us about savings accounts, which protect your money from danger—like fire, water, or even little siblings! Savings accounts also pay you dividends, which means your money grows while staying secure. They're perfect for emergencies or short-term goals. Let's learn why Saveara is the perfect place to keep money safe."

#### **Challenge:**

"Circle all the reasons why Saveara's savings accounts are better than a piggy bank."

**Answers:** a, b, d, f, h

### **PLANET: VAULTARA** **THE CERTIFICATE PLANET**



#### **Mission Control Briefing (Read Aloud):**

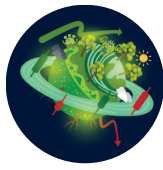
"Next stop: Vaultara, a shiny metallic planet of patience and rewards! Vaultara teaches us about certificates. A certificate is like a time capsule for money — you agree to lock it up for a set time, like 6 months or a year, and the credit union or bank rewards you with higher interest than a savings account. But be careful! If you try to take it out early, you'll face a penalty. Vaultara rewards patience and is great for money you don't need right away."

#### **Challenge:**

"Name three things that get better the longer you wait. Here's one to start: waiting for a plant to grow fruit."

**Examples in case they get stuck:** Saving up for a big goal, waiting for your birthday to open gifts.

## PLANET: STOCK WORLD THE STOCKS PLANET



### Mission Control Briefing (Read Aloud):

"Crew, prepare for adventure! We're landing on Stock World, a green planet full of growing plants and shifting weather. Stock World teaches us about stocks, which are tiny pieces of a company you can buy. If the company does well, your investment grows—just like planting seeds in a garden. But stocks can also go down, so it's important to do research or work with an expert, like a wealth manager. Let's learn how to make smart investments!"

### Challenge:

"Pick the best company to invest in. Read the clues and decide which one is the smartest choice."

**Answer:** b

## PLANET: COLLECTIVA THE MUTUAL FUND PLANET



### Mission Control Briefing (Read Aloud):

"Crew, welcome to Collectiva, a planet of unity and balance. On Collectiva, we learn about mutual funds, which pool money from lots of people to invest in many things—like stocks, bonds, and real estate. This teamwork spreads out risk and creates steady growth. Let's explore why balance is so important when investing!"

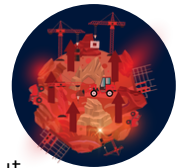
### Challenge:

"Classify each risk as high, low, or balanced using the Risk Radar."

### Answers:

- High: Starting a lemonade stand during a rainy week; investing in an unknown candy company.
- Low: Keeping your allowance in a piggy bank; buying government bonds.
- Balanced: Splitting money between stocks and savings.

## PLANET: BONDARA THE GOVERNMENT BONDS PLANET



### Mission Control Briefing (Read Aloud):

"Crew, we're entering Bondara, a red planet of stability and dependability. On Bondara, we learn about government bonds, which are loans you give to the government. The government uses the money to build schools, roads, and parks, and pays you back with interest. Bonds take time to grow—sometimes up to 30 years—but they are one of the safest ways to grow money. Let's learn why patience is key on Bondara!"

### Challenge:

"If your bond takes 30 years to mature, how old will you be? What do you think you'll be doing by then? And how might you use the money once it's ready?"

## PLANET: EDUVIA THE 529 PLANET



### Mission Control Briefing (Read Aloud):

"Crew, we've reached Eduvia, a planet focused on bright futures and education. Eduvia teaches us about 529 plans, special accounts to save for school. These accounts grow over time and can be used for college, trade school, or school supplies. But remember, the money must be used for education, or there are penalties. Let's learn how Eduvia helps us plan for the future!"

### Challenge:

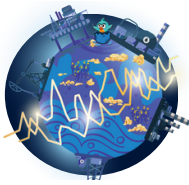
"Identify what you can use a 529 plan for. Circle all the eligible items."

### Answers:

Eligible: c, e, f, g, h

Not Eligible: a, b, d

## PLANET: COMMODUS THE COMMODITY PLANET



### Mission Control Briefing (Read Aloud):

“Brace yourselves, crew! We’re entering Commodus, a stormy planet full of treasures like gold, silver, oil, and crops. These are called commodities, and people buy and sell them every day. Commodities can be very valuable, but their prices are always changing. For example, if a big storm destroys crops, their price goes up because there’s less available. If a new gold mine is discovered, the price of gold might drop because there’s more supply. Commodities can be exciting, but they can also be risky because prices can change fast.”

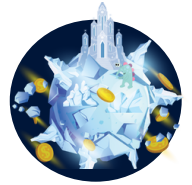
### Challenge:

“Read each scenario and decide whether it makes commodity prices rise or fall.”

### Answers:

- A drought destroys a large wheat crop. → Rise (Less wheat makes it more valuable.)
- A new gold mine is discovered. → Fall (More gold makes it less rare.)
- A bumper crop of corn grows in perfect weather. → Fall (More corn means lower prices.)
- A war disrupts the supply of oil. → Rise (Less oil makes it more valuable.)
- A huge shipment of silver is lost at sea. → Rise (Less silver makes it more rare.)

## PLANET: CRYPTON THE CRYPTOCURRENCY PLANET



### Mission Control Briefing (Read Aloud):

“Strap in, crew! We’re approaching Crypton, an icy, unpredictable planet where digital money—cryptocurrency—zooms up and down faster than a comet! Unlike traditional money, crypto isn’t controlled by a bank or government. Instead, it lives on a special digital ledger called a blockchain that tracks every transaction.

But here’s the catch—crypto is highly volatile. One day, it’s worth a fortune, and the next, it could drop dramatically. Think of it like flipping a coin—heads, your money grows; tails, you lose. That’s why people should only invest money in crypto if they can afford to lose it. It’s an exciting adventure, but not a safe place for all your savings!”

### Challenge:

“Flip a coin five times to see how unpredictable crypto can be. If it’s heads, you gain \$100. If it’s tails, you lose \$100. See how much money you have left at the end!”

### Answers:

- Some will end up with more money.
- Others will lose some or all of their initial \$100.
- Lesson: Crypto is a high-risk, high-reward investment.

## PLANET: FUTURA THE RETIREMENT PLANET(401(K)S & IRAS)



### Mission Control Briefing (Read Aloud):

“Crew, we’ve arrived at Futura, a glowing golden planet with two bright moons—one for 401(k)s and one for IRAs. These accounts help people save for retirement, and the earlier you start, the more your money can grow!”

### Futura teaches us the key differences between them:

- 401(k): Offered through a job, sometimes with free matching money from your employer.
- IRA (Individual Retirement Account): Opened on your own, giving you more control over investments.

### Both have tax benefits:

- Traditional 401(k)s and IRAs let you save tax-free now but require taxes when you withdraw in retirement.
- Roth 401(k)s and Roth IRAs require taxes now but allow tax-free withdrawals later.
- But be careful! Withdrawing money before age 59½ can result in penalties and extra taxes, making these accounts best for long-term savings.

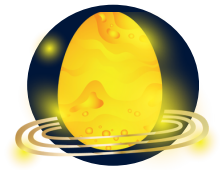
### Challenge:

“What do you think you’ll be doing at age 65? What’s the most important thing you’ll save for?”

### Examples if they get stuck:

Traveling the world, living in a dream home, spending time with family, giving back to the community.

## PLANET: NESTARA THE NEST EGG PLANET (THE SUN)



### Mission Control Briefing (Read Aloud):

"Congratulations, crew! You've reached Nestara, the heart of the galaxy and the final stop in our mission. Nestara teaches us how to build a nest egg, a collection of savings and investments that grows over time. The key to a strong nest egg is diversification—spreading your money across savings, stocks, bonds, and mutual funds. Let's bring everything we've learned together and create a balanced nest egg!"

### Challenge:

"Match each financial goal to the best investment type."

### Answers:

- Emergency Funds – Savings Account.
- Saving for College – 529.
- Saving for Retirement – IRA & 401(k).
- Long-Term Wealth – Stocks.
- Balancing Your Portfolio – Mutual Funds.



# Congratulations Crew!

**You've completed the mission and rebuilt the Great Cosmic Nest Egg.**

But your journey is not over - **Visit Saveara by stopping by a Coastal Credit Union branch to start your own savings account.** It's the best way to build strong money habits and watch your savings grow—just like a true space explorer!

Mission Control signing off—until your next adventure!

Federally Insured by NCUA