

Lesson 5 — The Junior Money Climb

Ages 6–12 · family night · 30 minutes · one screen, the free game, this page

At a Glance

- Game: The Junior Money Climb (free, no login, plays in the browser) — read.globalsovereignuniversity.org/junior-money-climb.html. Also on the Homeschool hub: globalsovereignuniversity.org/homeschool.
- Ages & time: Ages 6–12 · family night · 30 minutes · one screen, the free game, this page
- Prep (2 min): read the Teaching Creed once, open the game, keep this page beside you. That's the whole setup.

Why this lesson

Children who can tell a need from a want, and who have felt the pull of saving for something bigger, carry an advantage no allowance can buy. This lesson runs money's first three ideas — what money is, needs versus wants, and saving as bigger-later — at family-night pace, with the youngest reading aloud and the parents voting last. The game supplies the questions; you protect the arguing, because a child defending 'candy is a need' is a child learning economics.

What the learner will be able to do

- Say what money actually is — an agreement, not just paper.
- Sort needs from wants and survive a friendly argument about candy.
- Explain saving as buying something bigger later.
- Name lemons, cups, and profit in a lemonade stand.

The 30-Minute Climb

How to read this: the gold box in each step is your lesson, word for word — run it exactly. The notes beneath are optional support. "The room/the group" = your family; "host" = you.

1 · The Hook (3 min)

Hold up a dollar (or draw one): “What is this, actually? Why will a stranger hand you a candy bar for paper?”

Say it like this: hold the dollar up and wait. 'Why will a stranger trade candy for paper?' is genuinely hard, and a child who says 'because everyone agrees it's worth something' just out-reasoned most adults.

Watch for / if it stalls: if the room stalls, flip it: 'would the stranger take your drawing of a dollar? Why not?' The difference is the lesson.

2 · Play Together (12 min)

The youngest reads each question aloud (with help); the family votes by show of hands; parents vote LAST and must explain their vote in one sentence. Play together: the group votes before anyone clicks, and every explanation is read aloud — the explanation is the lesson.

Two rituals make it work: (1) everyone votes before anyone clicks, so no one just follows the screen; (2) the explanation is read aloud — the reason, not the right answer, is where the learning is.

Watch for / if it stalls: parents vote LAST and must explain in one sentence — break this rule and the children start watching parents' hands instead of thinking.

3 • The Talk (8 min)

1. What's the difference between a need and a want — and is candy ever a need? (Let them argue!) 2. Why save for something instead of buying a smaller thing today? 3. If you ran a lemonade stand, what would the lemons cost — and what is profit?

You're not fishing for a right answer — you're listening for depth:

- Q1 — let the candy argument run a full minute before refereeing. The arguing IS the sorting skill being built.
- Q2 — bigger-later only lands with a concrete object. Get each child to name the actual thing they'd save for before moving on.
- Q3 — the lemonade question plants profit as 'what's left after the lemons.' If a child says the word 'left over,' celebrate — that's profit in native kid-speak.

4 • Solo Climb (5 min)

Each child answers three questions solo for “banker's badges” (parent-invented, sticker-grade).

Why solo: three questions for banker's badges gives each child a private win at their own speed — sticker-grade glory, real-grade confidence.

5 • The Takeaway (2 min)

“Saving is buying something bigger later.” • Homework: Every child picks one savings goal and posts a drawing of it on the refrigerator.

The badge moment: finishing all five steps earns the Bronze ring of this lesson's badge, The Saver. Mark it on the Passport now; the homework is how Silver and Gold are earned during the week.

The Teaching Creed

You are not the expert; the game is. Your job is to vote last, read aloud well, and ask "why?" one more time than feels natural. Celebrate wrong answers loudly — in here, wrong is where the lesson lives.

GENO — the GSU tutor you can actually TALK to, free, 24/7, understands 70+ languages (32 fully optimized) — can explain any answer a second way.

Adapt It & Measure It

Differentiation

- Very young (5–6): they hold the dollar, point at the answers, and award the stickers — official Banker is a real job.

- One child: parent plays the customer at an imaginary stand — 'I'll give you two dollars for three cups' — and lets the child do the math aloud.
- Large family / co-op: run an actual ten-minute lemonade-stand simulation with play money after the climb; chaos is curriculum.
- Reluctant kid: skip the lesson framing — 'help me figure out if candy is a need' is an argument no child declines.

Evidence of learning (no exam)

Look for three things — Tried (posted a drawing of a savings goal on the refrigerator), Noticed (can sort five household items into needs and wants with reasons), Changed (used the word profit (or 'left over') correctly about the stand). Those three words are the whole rubric, and they map onto the badge tiers below.

Gamify It — The Campus Climb

Every GSU lesson is one badge on a 17-badge Climber's Passport, each earned at four depths — the GSU standard Bronze → Silver → Gold → Platinum. All 17 completes the campus.

LESSON 5 BADGE — The Saver · Bronze — The Climb: finished the 30-minute lesson, all five steps. · Silver — The Try: savings goal drawn and posted on the refrigerator. · Gold — The Proof: first money actually saved toward the goal — any amount, tracked anywhere visible. · Platinum — The Teacher: ran this lesson as host for someone else. The harvest of a teacher is teachers.

"Every person on Earth is born with an American spirit: an untamed yearning for a better tomorrow." — Dr. Gene A. Constant

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