

Million Toys Workbook

Money lessons for kids, paired with the picture book

40 illustrated exercises · Alfie & Zenya · ages 4-8

**ONE TOY NOW
OR A MILLION TOYS
TOMORROW?**



For Ari and Zoe

*And for every kid who's ever stood in a store aisle
wanting something they couldn't have.*

*This workbook is here to help you build the patience,
the curiosity, and the courage to build your own thing.*

*Take your time. There's no rush.
Skip the pages that don't speak to you yet.
Come back to them in a year.*

For Parents

How to use this workbook with your kid

PACING

Follow your kid's energy — some will do one page and quit; others will do five in a row and want more. Both are great. The workbook works whether you stretch it over months or knock it out over a weekend. The lessons land either way, because the conversation extends past the page into the kitchen, the car, the store.

AGE

Designed for ages 4-8. Pages marked "7+" have stretch concepts. A 4-5 year old will need you to read questions aloud; a 7+ kid can mostly self-drive. Skip what doesn't land yet; come back in a year.

YOUR ROLE

Read the question. Wait. Don't fix wrong answers — five-year-olds reach the right answer days later if you let them. The point is making them THINK, not getting the right number on the page.

TOGETHER VS ALONE

Section 4 (Market Research) and Section 5 (Starting a Business) are best done together — they involve real-world observation. Sections 1, 2, 6, 7 work great solo. Section 3 (Banking) needs a grown-up to fill in real account info.

ANSWER KEY

Numerical answers are at the back of the book. Don't peek too quickly — let your kid struggle with the math first. Struggle is where learning happens.

What to Expect by Age

AGES 4-5

Pages 1-8 are perfect. They'll need you to read every question. Don't expect math accuracy — the point is exposure. The big wins: noticing prices in the grocery store, asking what things cost, hearing the word "save" in context.

AGES 6-7

Most of the workbook works. They can do the math, write short answers, follow story memory. Skip the Compound Magic page (1.6) and the Stretch markers — those land at 8+. Section 6 (Stocks) is theoretical but plants the seed.

AGES 8-10

All pages work, including stretch content. They'll grasp dividends, partnerships, and the 10% rule. Encourage them to actually do a business — lemonade stand, cookie sale, walk dogs — using the Napkin (Section 5). The book is real when they earn real dollars.

ONE RULE FOR PARENTS

Don't lecture. Let the workbook do the work. Your kid will bring it up at dinner or in the car days later — THAT'S when the real conversation happens.

My Progress

Color in a circle every time you finish a page

SECTION 1: PATIENCE & WAITING



SECTION 2: CHORES & EARNING



SECTION 3: BANKING



SECTION 4: MARKET RESEARCH



SECTION 5: STARTING A BUSINESS



SECTION 6: STOCKS & DIVIDENDS



SECTION 7: GIVING BACK



SECTION 1

Patience & Waiting

Saving is just patience plus math. Learn to wait, and you've already learned most of money.

6 pages in this section





All About Me

Let's start with you

1. My name: _____
2. My age: _____
3. Today's date: _____

SOMETHING I REALLY WANT

4. One toy or thing I want most right now: _____
5. How much does it cost? \$

MY BIG GOAL

6. What's one big thing I want to save up for?

WHO I LOVE

7. Someone I want to make proud: _____

What I'd Wait For

Patience is a super power



Patience means waiting for something good — even when you really want it right now.

■ WHAT I COULD WAIT FOR

1. Something I'd wait 1 DAY for: _____
2. Something I'd wait 1 WEEK for: _____
3. Something I'd wait 1 MONTH for: _____
4. Something I'd wait a WHOLE YEAR for: _____

■ WHEN WAITING IS HARDEST

- | | | |
|--|------------------------------|-----------------------------|
| 5. It's harder to wait when I'm tired or hungry. | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 6. It's harder to wait when friends already have it. | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 7. I have waited before and felt proud after. | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

BIG IDEA

When you wait, the thing you want often becomes worth MORE — not less.



Patience Strategies

Tricks that actually work

Patience is a skill, not a feeling. Scientists studied kids who waited best — they used TRICKS. Try these.

■ TRICKS THAT WORK

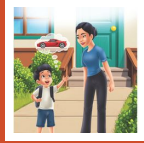
- | | | |
|--|------------------------------|-----------------------------|
| 1. TRICK 1: Cover or hide the thing you want. (Out of sight = easier to wait.) | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 2. TRICK 2: Sing a song or count slowly. (Brain stays busy.) | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 3. TRICK 3: Pretend it's not real. "That candy is just a cloud!" | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 4. TRICK 4: Think about what you're waiting FOR. (Picture the bigger reward.) | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

■ MY NEXT WAITING MOMENT

5. Next thing I'll have to wait for: _____
6. Which trick will I try? _____

BIG IDEA

Pick a trick BEFORE you have to wait. That's how grown-ups do it too.



Alfie's Big Lesson

Story memory + the waiting super power

STORY MEMORY

1. What did Alfie want at the start of the story? _____
2. Did his Mom and Dad say YES right away? _____
3. What did Dad teach him about waiting? _____

BIG IDEA

It's like a super power: when you are patient and work hard, you can earn anything you want.



THINK

4. Could Alfie have gotten the car just by asking louder?
5. Did waiting help him in the end?

YES	NO
YES	NO

APPLY

6. One time I had to wait for something. How did I feel after?

Practice Waiting

Saving = patience + math

When you save a little bit every week, it adds up faster than you'd think.

■ SAVE \$3 EACH WEEK

1. After 1 week, I have: \$
2. After 4 weeks: \$
3. After 10 weeks: \$
4. After 1 year (52 weeks): \$

■ SAVE \$5 EACH WEEK

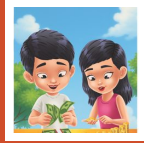
5. After 4 weeks: \$
6. After 1 year: \$

■ COMPARE

7. \$5/week minus \$3/week, after 1 year, that's: \$

BIG IDEA

Tiny amounts add up. Waiting is what turns small dollars into big ones.



Compound Magic

When money has babies — for ages 7+

Imagine a Lego brick that **DOUBLES** every day. Start with 1 on Monday. How many by Sunday?

■ FILL IN THE DOUBLING

1. Monday: \$1
2. Tuesday: \$
3. Wednesday: \$
4. Thursday: \$
5. Friday: \$
6. Saturday: \$
7. Sunday: \$

■ WHAT IF IT KEPT GOING?

8. Guess: Monday of week 2 would be: \$ _____

BIG IDEA

Real money doesn't double every day. But over many years it can double itself — without you doing anything. Grown-ups call this "compound interest."

SECTION 2

Chores & Earning

Some chores are family. Some are jobs. Both matter. The difference is one earns money.

6 pages in this section





Family Chores vs Paid Jobs

What's free vs what you earn

Some chores are FAMILY chores — you do them because you live here. Others are EXTRA, and you can earn money.

■ WHICH IS WHICH?

1. Setting the table:
 family paid
2. Putting clothes away:
 family paid
3. Feeding the dog:
 family paid
4. Washing the car:
 family paid
5. Pulling weeds for 1 hour:
 family paid
6. Organizing the garage:
 family paid

■ THINK

7. One chore I do for FREE because I love my family: _____
8. One job I'd do for EXTRA money: _____



My Chore List

What I could earn

Make a list of jobs you could do for extra money. Pick a fair price for each.

■ MY EARN-MONEY LIST

- | | | |
|-----------------|-----------|----------------------|
| 1. Job 1: _____ | Price: \$ | <input type="text"/> |
| 2. Job 2: _____ | Price: \$ | <input type="text"/> |
| 3. Job 3: _____ | Price: \$ | <input type="text"/> |
| 4. Job 4: _____ | Price: \$ | <input type="text"/> |
| 5. Job 5: _____ | Price: \$ | <input type="text"/> |

■ THINK

6. Would my grown-up agree to these prices?
7. Which one would I do first? _____



Negotiating With Grown-ups

How to ask for a fair price

Asking for money is a SKILL. Grown-ups do it for raises, kids do it for chores.

■ FAIR PRICE CHECK

1. Would \$50 to vacuum the rug be fair? Why not?
2. Would \$0.50 to wash a whole car be fair?
3. A fair price is what the work is REALLY worth.

 YES NO YES NO YES NO

■ MY ASK

4. Job I want to do: _____
5. My first price: \$
6. If grown-up says "too much", my second offer: _____
7. If they say "too little", what do I do? _____

BIG IDEA

The price you ASK for and the price you GET are usually different. That's normal. Don't take it personally.



Chore Math

How much could I earn?

■ ADD IT UP

1. 3 jobs at \$2 each = \$
2. 2 jobs at \$5 each = \$
3. 5 jobs at \$3 each = \$
4. \$8 each weekend for 4 weekends = \$

■ SAVE OR SPEND?

5. If I earned \$20, I would:
 spend save give mix

■ PLAN

6. How long would it take me to earn \$50 from chores?



My Weekly Earnings Log

Track what you actually earn

Write down what you earn EACH WEEK. Watching the number grow is half the fun.

■ WEEK 1

1. Allowance + extras this week: \$
2. I saved: \$

■ WEEK 2

3. Allowance + extras this week: \$
4. I saved: \$

■ WEEK 3

5. Allowance + extras this week: \$
6. I saved: \$

■ WEEK 4

7. Allowance + extras this week: \$
8. I saved: \$
9. TOTAL SAVED in 4 weeks: \$

My Big Goal Tracker

Cut this out and put it on the fridge

Pick something real you want to save up for. Fill this in, then ask a grown-up to sign it. Stick it on the fridge.

1. I'm saving up for: _____
2. This thing costs: \$
3. I earn / get \$___ per week.
4. So it will take me about: ___ weeks.

MY PROGRESS

Color in a coin every time you save \$5. When all 10 are colored, you've saved \$50!

DRAW 10 COINS HERE — COLOR ONE IN EVERY \$5 YOU SAVE

SIGNED BY MY GROWN-UP

5. Grown-up signature: _____

ALFIE SAYS:

I had to wait WEEKS for my red car. Watching the coins fill up made the waiting easier.

SECTION 3

Banking

A bank is a safe place. So is a glass jar. Know when each one makes sense.

5 pages in this section



What Is a Bank?

Where money lives safely



STORY MEMORY

1. Where did Dad take Alfie to start a business? _____
2. Why do people use a bank? _____

BIG IDEA

A bank is a safe place to keep money. Some money grows a tiny bit while it sits there. Sometimes people borrow from a bank to start something new.



TRUE OR FALSE

3. A bank keeps my money safe.
4. I can take my money out whenever I want.
5. Banks pay me a tiny bit for keeping money there.

 YES

 NO

 YES

 NO

 YES

 NO

APPLY

6. One thing I'd save up in a bank account: _____

Jar vs Bank

When to use which

A clear glass jar on the kitchen counter and a bank account both keep money safe. They're for different things.

■ WHEN TO USE A JAR

1. Small amounts (under \$20).
2. Money I want to SEE growing.
3. Saving for something soon (this month).

YES

NO

YES

NO

YES

NO

■ WHEN TO USE A BANK

4. Bigger amounts (over \$50).
5. Money I won't need for a while.
6. Money grown-ups want to keep safe.

YES

NO

YES

NO

YES

NO

BIG IDEA

Both work. Start with a jar. Open a bank account around the age you can save \$50+.

Opening My First Account

What banks ask before they say yes

Banks ask kids and grown-ups some questions before opening an account. Fill these in — a grown-up can help.

■ MY ACCOUNT WORKSHEET

1. My full name: _____
2. My birthday: _____
3. My address: _____
4. My city + state: _____
5. A grown-up who'll help me: _____

■ MONEY TO START

6. How much I want to put in to start: \$

■ THINK

7. What am I saving up FOR? _____

Savings vs Checking

Two types of bank accounts

Banks have TWO main kinds of accounts. They do different jobs.

■ SAVINGS ACCOUNT

For money you DON'T plan to spend soon. Earns a tiny bit. Hard to access — that's a feature.

■ CHECKING ACCOUNT

For money you spend often. Pay bills, swipe a card. Doesn't earn anything.

■ WHICH WOULD I USE FOR?

1. Birthday money from Grandma:
 savings checking
2. Money for groceries this week:
 savings checking
3. \$200 I'm saving for a bike:
 savings checking
4. Allowance I'll spend Saturday:
 savings checking

BIG IDEA

Grown-ups split money between both: most in savings, a little in checking for daily spending.



Most grown-ups don't carry cash. Money lives on cards, in phones, in apps. It's still real.

■ TRUE OR FALSE

1. A debit card spends money I already have.
2. A credit card spends money I'll have to pay back later.
3. Apple Pay / Venmo are just digital versions of cash.
4. If I tap a card 10 times, I spent 10 times.

YES	NO
YES	NO
YES	NO
YES	NO

■ DANGER OF DIGITAL MONEY

When money is invisible, it's EASY to spend without noticing. Watch the balance.

■ MY RULE

5. When I get a card someday, my one rule will be:

SECTION 4

Market Research

Before you start a business, look around. What works? What's missing?

4 pages in this section



Businesses Near Me

Open your eyes to the world



Alfie and Dad rode around town and looked at real businesses. What do you see near home?

BUSINESSES NEAR ME

1. Business 1: _____
2. Business 2: _____
3. Business 3: _____
4. Business 4: _____
5. Business 5: _____

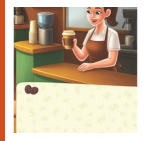
THINK

6. Which one is your favorite? Why? _____

BIG IDEA

Kids notice things grown-ups miss. The next great business idea might already be in your neighborhood.





How Do They Make Money?

Pick one and figure it out

Pick ONE business from your list. Answer these about it.

■ MY CHOSEN BUSINESS

1. Business name: _____
2. What do they sell? _____
3. About how much for one item? \$
4. Who are their customers? _____
5. When are they busiest? _____

■ PROFIT THINKING

6. What do they have to pay for? (rent, supplies, workers...) _____

Why Do People Pick Them?

What makes a business work



People choose one business over another for many reasons.

■ WHAT MATTERS TO CUSTOMERS

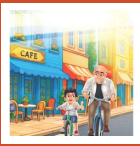
1. Good price:
 matters doesn't
2. Close to home:
 matters doesn't
3. Friends like it:
 matters doesn't
4. Great quality:
 matters doesn't
5. Kind people:
 matters doesn't

■ THINK

6. For YOUR business idea, what would make people pick it? _____

BIG IDEA

Give people a REASON to pick you: price, quality, kindness, location. Pick at least one.



Field Trip + Find a Gap

Go outside and look — for ages 7+

Take a walk or drive with a grown-up. Notice everything. Then answer.

■ WHAT I SAW

1. Busiest store I saw: _____
2. Quietest / emptiest store: _____
3. A business I didn't know existed: _____

■ FIND A GAP

What business does my neighborhood NEED but doesn't have?

4. Missing business 1: _____
5. Missing business 2: _____

■ THINK

6. If you started one of those, who'd be your customers? _____

BIG IDEA

The best businesses fill a gap nobody else noticed. Kids spot gaps grown-ups walk past.

A note from Val

halfway through the workbook

Hi there.

You're halfway through. Maybe you've already filled out a few pages.

Maybe you've skipped some. Both are fine.

Here's what I really want you to know:

Money is not a hard thing to understand. It's a hard thing to be PATIENT about. If you can wait when other kids can't, you've already learned the most important part. Everything else — stocks, dividends, businesses — is just math on top of that one skill.

You don't have to finish this workbook. You don't have to do it in order.

You don't have to do it once a week.

But the page you DON'T do — the one that feels too hard — that's probably the one that would teach you the most. Try that one next.

I'm rooting for you.

— Val

Valentine Moroz, dad of Ari and Zoe

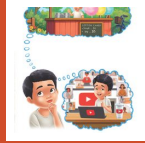
SECTION 5

Starting a Business

From idea to first dollar earned. Plus designing your logo.

8 pages in this section





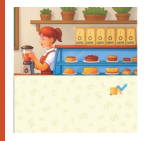
Alfie made a wild list: lemonade stand, apple turnovers, YouTube channel, hydrogen-powered cars, a flying boat. Make YOUR list — wild ideas welcome.

■ 5 BUSINESS IDEAS I COULD DO

1. Idea 1: _____
2. Idea 2: _____
3. Idea 3: _____
4. Idea 4: _____
5. Idea 5: _____

■ THINK

6. Which idea do I want to try first? _____
7. Why this one? _____



Partnerships

When two heads (and four hands) beat one

Alfie and Zenya worked TOGETHER. Zenya baked, Alfie sold. They split the money. That's a partnership.

■ WHO COULD BE MY PARTNER?

1. Possible partner 1: _____
2. Possible partner 2: _____

■ DIVIDING THE WORK

3. What would I do best? _____
4. What would my partner do best? _____

■ DIVIDING THE MONEY

5. If we both work equally, we split:
[] 50/50 [] 60/40 [] 75/25
6. Talk about money BEFORE you start, not after.

 YES NO

BIG IDEA

Partnerships fail more from money fights than from bad business. Agree on the split before the first dollar comes in.



The Business Napkin

Revenue, Expense, Profit

Every business has to figure out three numbers.

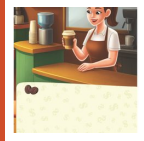
BIG IDEA

REVENUE = money in. EXPENSE = money out. PROFIT = REVENUE – EXPENSE.



MY BUSINESS NAPKIN

1. My business name: _____
2. Price per item: \$
3. Expense to make one: \$
4. Profit per item (price – expense): \$
5. If I sell 10, total profit: \$
6. If I sell 20, total profit: \$



PROFIT PROBLEMS

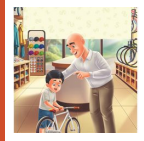
1. Sell \$5 Expense \$2. Profit = \$
2. Sell \$8 Expense \$3. Profit = \$
3. Sell \$6 Expense \$1. Profit = \$
4. Sell \$10 Expense \$4. Profit = \$

MORE SALES = MORE PROFIT

5. \$3 profit \times 5 sales = \$
6. \$4 profit \times 8 sales = \$
7. \$5 profit \times 6 sales = \$

THINK

8. To make more profit per item, you can: (raise price or lower expense) _____



Marketing is showing people what you have. Sales is when they say YES.

■ HOW WILL PEOPLE KNOW?

1. I'll tell my friends.
2. I'll make a sign.
3. I'll set up where people walk.
4. A grown-up will share online.

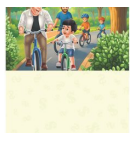
<input type="checkbox"/> YES	<input type="checkbox"/> NO
<input type="checkbox"/> YES	<input type="checkbox"/> NO
<input type="checkbox"/> YES	<input type="checkbox"/> NO
<input type="checkbox"/> YES	<input type="checkbox"/> NO

■ PLAN

5. Where will I sell my product? Why is that a good spot?

BIG IDEA

The best product in the world fails if nobody knows about it.



What If Nobody Buys?

Failure is a teacher, not the end

In one famous book, kids opened a lemonade stand IN WINTER. Nobody bought. They learned a LOT.

■ WHEN NOBODY BUYS, ASK

1. Did I set up in the right place?
2. Is the price too high?
3. Do enough people even WANT what I'm selling?
4. Did I tell enough people?

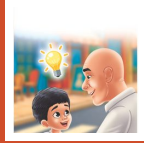
YES	NO
YES	NO
YES	NO
YES	NO

■ WHAT I'D TRY NEXT

5. Three things I'd change for round two:

BIG IDEA

Every grown-up business owner has failed at least once. The good ones change something and try again.



Design My Logo!

Make it yours — color it in

Every great business has a logo. Pick a name, pick 2 colors, then design + color your logo in the box.

1. My business name: _____
2. My 2 logo colors: _____
3. Tagline / motto (5 words or less): _____

DRAW + COLOR YOUR LOGO HERE

ZENYA SAYS:

Show your grown-up. Email a photo to val@milliontoysbook.com — we feature kid logos on Instagram!



Money Words Search

Find every word you've learned

Find these 10 words hidden in the puzzle below. Words go across, down, and diagonally. Circle each one.

X	P	R	O	F	I	T	X	I	Q	Y	F
Q	D	U	J	U	Q	T	G	D	E	L	Y
F	R	Y	Q	A	T	K	N	P	A	D	L
Z	J	H	R	B	H	E	S	C	C	C	B
X	S	P	C	E	D	Y	R	O	Y	E	A
E	A	V	P	I	V	R	F	S	I	Q	N
T	V	N	V	G	R	E	Y	T	X	W	K
G	E	I	G	W	J	M	N	V	U	L	O
I	D	Q	S	T	O	C	K	U	O	D	W
V	H	H	C	K	A	S	R	H	E	S	A
E	H	A	C	W	U	B	H	J	A	R	I
C	B	K	C	Q	H	I	V	P	G	R	T

FIND THESE 10 WORDS:

- REVENUE
- PROFIT
- COST
- STOCK
- DIVIDEND
- SAVE
- WAIT
- BANK
- JAR
- GIVE

ALFIE SAYS:

Stuck? Check the GLOSSARY at the back of the workbook — every word is defined there.

SECTION 6

Stocks & Dividends

Own a tiny piece of real companies. Watch them grow. Get paid.

5 pages in this section





What Is a Stock?

Owning a piece of a real business

STORY MEMORY

1. What did Alfie own when he ran his lemonade stand? _____
2. What's a share or stock? _____

BIG IDEA

When you own a stock, you own a tiny piece of a real company. If the company makes money, YOU make money.



TRUE OR FALSE

3. Owning 1 stock means you own a piece of the whole company.
4. You can own stocks of many companies at the same time.
5. Big companies share their profit with stock owners.

APPLY

6. If you owned a piece of your favorite toy store, what would you tell them? _____



When a company makes money, it can pay its stock owners. That payment is called a DIVIDEND.

■ DIVIDEND MATH

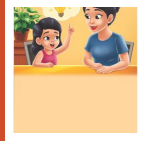
1. 1 stock × \$5 dividend = \$
2. 4 stocks × \$5 dividend = \$
3. 10 stocks × \$5 dividend = \$

■ DIVIDENDS OVER TIME

4. 4 stocks × \$5 for 1 year = \$
5. Same 4 stocks, 3 years = \$
6. Same 4 stocks, 10 years = \$

BIG IDEA

If a stock pays \$5 every year forever, every share is like a tiny money tree.



Stock Prices Go Up (And Down)

How most stock money is really made

Stocks pay dividends. BUT — the PRICE of each stock also changes. Buy at \$10, sell at \$15? You made \$5.

■ PROFIT FROM PRICE GOING UP

1. Bought at \$10, sold at \$15 → profit: \$
2. Bought at \$50, sold at \$80 → profit: \$
3. Bought at \$100, sold at \$90 → loss: \$

■ TRUE OR FALSE

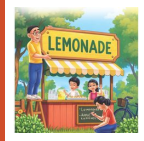
4. Stock prices ALWAYS go up.
5. Patient owners sometimes wait years for big gains.

■ REAL FACT

\$100 in the U.S. stock market in 1990 grew to about \$2,000 by 2024. That's a 20x growth — for sitting and waiting.

BIG IDEA

Most stock money comes from PRICE going up over many years. Dividends are nice. Patience + price growth is bigger.



My Favorite Companies

Pick a stock to "own"

Think of companies you SEE every day or use stuff from. Which could you own a piece of?

■ COMPANIES I KNOW

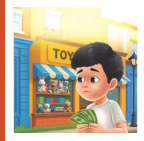
1. Toy or game company I love: _____
2. Snack or food brand I love: _____
3. Clothing or shoe brand I love: _____
4. Movie / YouTube / streaming I love: _____

■ MY PICK

5. If I had \$100, I'd buy stock in: _____
6. I picked them because: _____

BIG IDEA

Don't pick just one. Grown-ups often own a tiny piece of MANY companies at once. That's called an ETF or index fund.



Stocks Instead of Toys

Zenya's clever idea

In the book, Zenya asked for STOCKS as her birthday and holiday gift — instead of toys.

WHY THIS IS CLEVER

1. Toys break or get boring after a while.
2. Stocks can grow in value over many years.
3. Stocks can pay dividends every year.

YES	NO
YES	NO
YES	NO

MY ASK

4. Person who buys me birthday gifts: _____
5. Stock I'd ask for instead of a toy: _____
6. How I'll explain it to them so they understand:

BIG IDEA

Most grown-ups think kids only want toys. Surprise them. They'll be proud + impressed.



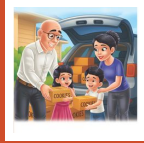
SECTION 7

Giving Back

Time, skills, and money. The best business owners give all three.

6 pages in this section





Three Ways to Help

Time, Skills, Money

You don't need to be a grown-up to help. You can give your **TIME**, your **SKILLS**, or your **MONEY**.

■ STORY MEMORY

1. What did Alfie and Zenya do to help others? _____

■ MATCH THE HELP

2. Visiting a sick friend:
 time skills money
3. Drawing a card for grandma:
 time skills money
4. Giving \$5 to a food bank:
 time skills money
5. Teaching a sibling to read:
 time skills money

BIG IDEA

Time, Skills, AND Money are all ways to help. Kids can give all three.





My Giving Plan

Who, what, why

■ MY PLAN

1. Someone or some cause I want to help: _____
2. How I'll help them (time, skills, or money?): _____
3. If money, how much? \$
4. When will I do it? _____

■ REFLECT

5. Did it feel good when I helped someone before?
6. Why does helping others matter?



The 10% Rule

How grown-ups give over a lifetime

Many people who give a lot use a simple rule: 10% of what I earn goes to helping others. Try the math.

MY 10% MATH

1. If I earn \$10, 10% to give = \$
2. If I earn \$50, 10% to give = \$
3. If I earn \$100, 10% to give = \$
4. If I earn \$1,000 someday, 10% = \$

THINK

5. Is 10% a fair amount to give if you earn it yourself?
6. If I gave 10%, where would it go? _____

BIG IDEA

Giving a small SAME amount every time you earn = giving a LOT over your whole life. Habit beats heroics.



Before you save or spend or give, notice what you already have.

■ 3 THINGS I'M THANKFUL FOR

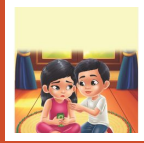
1. I'm thankful for: _____
2. I'm thankful for: _____
3. I'm thankful for: _____

■ 3 PEOPLE I'M THANKFUL FOR

4. I'm thankful for: _____
5. I'm thankful for: _____
6. I'm thankful for: _____

BIG IDEA

Money is great. But being thankful + happy with what you have is the secret most grown-ups never learn.



■ MY BIG PLAN

1. My business idea:

2. How much I want to earn in 1 month:

3. What I'll do with the money (SPEND / SAVE / GIVE):

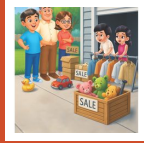
■ PROMISE TO MYSELF

4. One thing I'll do THIS WEEK to start:

BIG IDEA

You now think about money the way grown-ups WISH they thought. Go do it.





Family Money Game

Do this around the dinner table

Get everyone in your family together. Try these games. Five minutes each. You'll be amazed what people say.

■ GAME 1: GUESS THE PRICE

Each person names one thing they're saving up for. Everyone else guesses how much it costs. Reveal the real price last.

■ GAME 2: WHAT WOULD YOU BUY?

Someone says a dollar amount: \$10, \$100, \$1,000. Each person says ONE thing they'd buy. No wrong answers.

■ GAME 3: ONE WAY TO HELP

Each person names ONE way they could help someone this week — with time, skills, or money. Pick one as a family to actually do.

ALFIE SAYS:

When my family played this, my mom said something I never knew about her. The best money talks happen by accident.

You did it!

40 exercises. 58 illustrated pages. All done.
Now go talk to your grown-up about what you learned.



CERTIFICATE OF COMPLETION

Million Toys Workbook

This certificate is awarded to:

(write your name here)

for completing all 40 pages of the Million Toys Workbook,
and for thinking about money the way most grown-ups never learn to:
with patience, curiosity, and a plan.

Date completed: _____

— Val

Valentine Moroz, author



For parents — if this helped, two things that would mean a lot:

Leave a review: milliontoysbook.com/review

Or chip in: milliontoysbook.com/support

Answer Key

For pages with right/wrong answers (everything else is up to you)

Practice Waiting (1.5)

- \$3 / \$12 / \$30 / \$156
- \$20 / \$260
- \$104 more for \$5/week

Compound Magic (1.6)

- Mon \$1, Tue \$2, Wed \$4,
- Thu \$8, Fri \$16, Sat \$32, Sun \$64
- Week 2 Monday = \$128

Chore Math (2.4)

- \$6, \$10, \$15, \$32

My Weekly Log (2.5)

- Open-ended — your own numbers

The Business Napkin (5.3)

- Open-ended (your numbers)
- Profit = Price – Expense

Pricing & Profit (5.4)

- \$3, \$5, \$5, \$6
- \$15, \$32, \$30

Dividends (6.2)

- \$5, \$20, \$50
- \$20 (yr1), \$60 (3yr), \$200 (10yr)

Stock Prices Go Up (6.3)

- Profit \$5, \$30
- Loss \$10
- FALSE / TRUE

The 10% Rule (7.3)

- \$1, \$5, \$10, \$100

Money Words to Know

Every word from the workbook, in plain kid English

ALLOWANCE

Money a kid gets every week from their grown-up. Use it however you want.

BANK

A safe place that holds money for you. Some banks also lend money.

BUDGET

A plan for how you'll use your money. Spend some, save some, give some.

CHORE

Something you do to help around the house. Some are paid, some are not.

COST

What you pay to make or buy something. The opposite of revenue.

DIVIDEND

Money a company pays its stock owners when the company makes profit.

EARN

Get money by doing work or selling something.

ETF / INDEX FUND

A way to own a tiny piece of MANY companies at once, not just one.

GIVE

Use money to help someone else. Doesn't always have to be money.

JAR

A clear container that holds money you're saving. See-through is important.

MARKETING

Showing people what you have so they want it.

NEGOTIATE

Talk back and forth about price until both people agree.

PARTNERSHIP

When two people work on a business together and share the money.

PATIENCE

Waiting calmly for something good. The most important money skill.

PROFIT

What's left over after you pay all your costs. Revenue minus cost.

REVENUE

All the money that comes IN from selling something.

SAVE

Keep money instead of spending it, usually for something bigger later.

SHARE / STOCK

A tiny piece of a real company that you can own.

SPEND

Use money to buy something you want or need.

WAIT

Hold off doing something until later. See: PATIENCE.

Ready for More?

You finished the workbook. Now go further.

READ THE PICTURE BOOK THIS WORKBOOK PAIRS WITH

One Toy Now or A Million Toys Tomorrow? — the story of Alfie & Zenya.
Pick your format at milliontoysbook.com/buy/ (paperback, e-book, or signed).

KEEP PRACTICING WITH FLASH CARDS

Play 350 cards free in your browser: milliontoysbook.com/flash-cards/
Or get the \$5 printable starter set on the shop page.

GO PRACTICE FOR REAL

Start a tiny business. Lemonade. Cookies. Walking the neighbor's dog. Use your Business Napkin (page 30). Earn your first dollar. That's the lesson.

SHARE WHAT YOU MADE

Email a photo of your logo (page 35) or your saved-up coins to:
val@milliontoysbook.com — we feature kid creations on Instagram + the blog.

FOR YOUR GROWN-UPS

If this workbook helped, please leave a review at milliontoysbook.com/review — small indie publishers live or die on reviews. And tell another family about it.

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More free guides, blog posts, and the picture book that started it all.