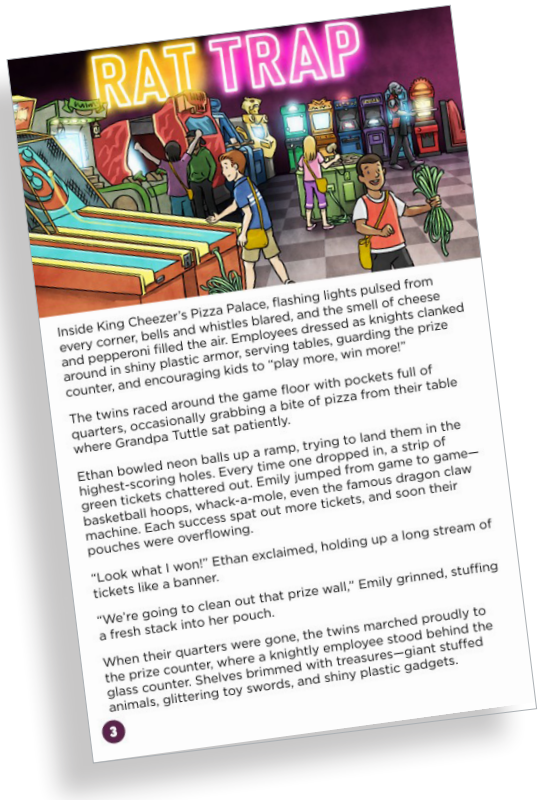
Parent Guide: January 2026

Article Overviews and Conversation Starters

This month, your kids will be reading several articles. Below you'll find summaries of each one along with suggested conversation starters. These discussions will help reinforce key concepts while also giving you, the parent, an opportunity to share your experiences and perspectives on the topic.


RAT TRAP

Inside King Cheezer's Pizza Palace, flashing lights pulsed from every corner, bells and whistles blared, and the smell of cheese and pepperoni filled the air. Employees dressed as knights clanked around in shiny plastic armor, serving tables, guarding the prize counter, and encouraging kids to "play more, win more!"

The twins raced around the game floor with pockets full of quarters, occasionally grabbing a bite of pizza from their table where Grandpa Tuttle sat patiently.

Ethan bowled neon balls up a ramp, trying to land them in the highest-scoring holes. Every time one dropped in, a strip of green tickets chattered out. Emily jumped from game to game—basketball hoops, whack-a-mole, even the famous dragon claw machine. Each success spat out more tickets, and soon their pouches were overflowing.

"Look what I won!" Ethan exclaimed, holding up a long stream of tickets like a banner.

"We're going to clean out that prize wall," Emily grinned, stuffing a fresh stack into her pouch.

When their quarters were gone, the twins marched proudly to the prize counter, where a knightly employee stood behind the glass counter. Shelves brimmed with treasures—giant stuffed animals, glittering toy swords, and shiny plastic gadgets.

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RAT TRAP.

In this story, Ethan and Emily spend the afternoon at King Cheezer's Pizza Palace, an exciting arcade filled with games, flashing lights, and tempting prizes. After working hard to earn tickets, they discover that even though their tickets feel valuable, they still aren't enough to win the prizes they want most. When they ask Grandpa for more money to keep playing, he challenges them to think more carefully about whether the prizes are really worth the effort and cost.

Grandpa uses the arcade as a metaphor to explain how some systems are designed so the people running them always win, no matter how hard everyone else works. He compares the ticket system to the modern money system, where people trade their time and energy for money that is controlled by others. By the end of the story, Ethan and Emily realize the prizes were part of a "racket" meant to keep them playing.

Conversation Starters

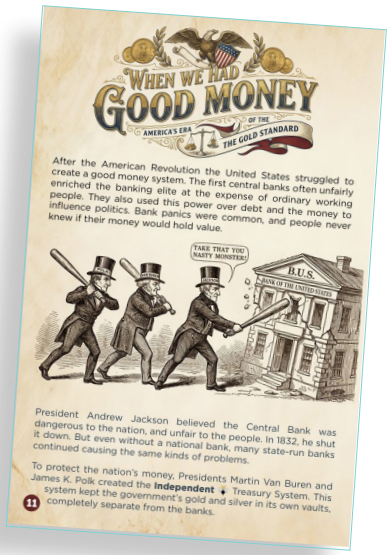
• Grandpa helped the twins see how the arcade worked behind the scenes. Why do you think understanding how a system works can help people make better choices?

• By the end of the story, the twins felt "richer in wisdom." What kinds of knowledge or skills do you think make someone truly rich?

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When We Had Good Money.

After the American Revolution, the United States struggled to create a fair and stable money system. Early central banks often caused problems by enriching powerful bankers while ordinary people faced debt and uncertainty. Leaders like Andrew Jackson believed this system was dangerous, and later presidents created the Independent Treasury System to keep government money separate from banks. When the country used gold-backed money, the economy became more stable, the middle class grew, and innovation flourished.

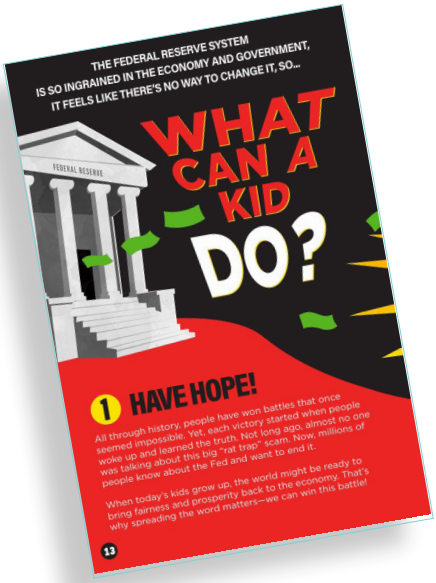


Conversation Starters

• The article shows that systems can change—for better or worse. Why is it important to learn from history when thinking about money today?

What Can A Kid Do?

Even though big systems like the Federal Reserve can feel impossible to change, real progress always starts with people who learn the truth and make wise choices. Understanding how money works helps families protect themselves from inflation and bad spending habits. Kids are encouraged to be thoughtful with money, avoid wasting it on things that don't last, and invest in skills, education, and experiences that grow their future opportunities. Learning early gives kids a powerful head start—and that spreading knowledge is how positive change begins.



Conversation Starters

• Why do you think disciplined spending now can create more freedom and opportunities in the future?

• What is one small habit you could start now that would help your future self?

Latest Buzz: The Next Inflation Spike is Coming!

After 2020, families across the country saw prices rise quickly. Groceries, housing, cars, and everyday supplies didn't just cost a little more — many doubled or even tripled. This followed massive government spending during the COVID panic, which relied on the Federal Reserve to create large amounts of new money. At the same time, large investment firms were able to use this new money to buy homes, land, and businesses early, gaining even more power as prices increased.

When inflation became too painful, money creation slowed and prices stopped rising as fast, but that created a new challenge. The government still carries huge debts and struggles to pay them. History shows leaders usually face three options: cut spending, raise taxes, or create even more new money. Printing money can feel helpful at first, but it often leads to another wave of inflation later. Understanding these patterns helps families prepare wisely and think carefully about what truly protects working people over time.



THE LATEST BUZZ

The Next Inflation Spike is Coming!

After 2020, families noticed something shocking: prices had exploded. Groceries, clothes, supplies, cars, and homes didn't just go up a little — many doubled or even tripled in cost.

The main reason was the huge amount of money the government spent during the COVID panic. To borow that money, the government needed the Federal Reserve to make a lot of new money, very fast. That's inflation, and that caused the prices to spike.

People also noticed that investment firms, like BlackRock, started buying lots of houses, land, and even companies. They gained a lot of influence over the economy, culture, entertainment, and government policy this way.

These two situations were connected. The new money inflation went to the big companies first, which allowed them to buy up all this stuff before the prices went up, while most people struggled to afford food and shelter.

Everyone complained, so the Fed stopped making so much new money for a while, and prices stopped rising so fast.

But doing that caused another challenge for today: now the government can't spend as much — and making payments to the older Fed debt has become extremely difficult.

At this point, there are three choices: 1. Cut Spending (which governments don't want), 2. Raise Taxes (which citizens don't want), or 3. Make even more new money!

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Conversation Starters

• Why do you think governments might choose to print more money even if it causes problems later?

• Why do you think knowing how money systems worked in the past helps us make better choices today?

Share your conversation experiences with the world!

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