

A money adventure with Ashwika and Dev

Notice the clues. Compare ways to pay. Make a thoughtful gift plan.

A companion adaptation of the story. Read and explore with a grown-up.



One day to find a gift

Grandma’s birthday was tomorrow. Ashwika and Dev had one day to find a thoughtful gift. Dev imagined a giant chocolate fountain, but Ash knew that an exciting idea was not always the right present.



Saved money, thoughtful choices

Mum helped them look at the money they had saved. They needed to think about the gift and how to pay for it. Having a spending plan would help their money choices.



A little coin guide

A cheerful coin guide joined the adventure. There were several ways to pay, each with things to consider. The gift hunt became a race through cash, cards and money transfers.



Payment number one: cash

Cash means coins and banknotes. When you pay with cash, you hand over money you already have. Looking at the money in your wallet can help you keep track of what you can spend.



Count what you spend

Ash chose seeds for Grandma’s garden. Paying with cash meant counting out the money for the purchase. Carrying cash also meant taking care of it: lost cash can be difficult to recover.



Payment number two: debit

Mum chose to pay her part with a debit card. A debit payment takes money from a bank account. The card is a way to use the money in that account; it is not extra money.



Money from an account

The coin picture illustrated money moving from an account towards a purchase. After a debit payment, there is less money in the account. Knowing the available balance helps you plan the next purchase.



A card needs care

Mum explained that a debit card needs care. You need to know how much money is available, and a payment may be declined if there is not enough. Payment details should stay private.

Extra clue: Keep a PIN private. Some contactless payments do not ask for a PIN.



The sixty-dollar gnome

Dev spotted a garden gnome costing sixty dollars. Could Mum simply use a credit card? The eye-catching gnome brought another money question into their gift hunt.



Payment number three: credit

A credit card lets someone borrow money from the card issuer to pay for a purchase. Buying now does not remove the need to pay later. The borrowed amount has to be repaid.



The extra cost of borrowing

Interest is an extra cost that can be charged for borrowing. If a credit-card purchase balance is not paid in full by its due date, interest may be added. The agreement explains the rules.



A gnome worth more than sixty?

That sixty-dollar gnome could cost more if borrowing charges were added. A credit card can be useful, but the repayment plan matters. Choosing a payment method does not make an expensive gift affordable by itself.



A different gift idea

Perhaps Grandma did not need a gnome after all. Ash and Dev could think about what she enjoyed and what suited their spending plan. A different gift could be just as thoughtful.



Payment number four: a gift card

Ash had a ten-dollar gift card from the bookstore. A gift card has a balance to spend at the retailer, or participating retailers, that accept it. It is important to check where it works.

Extra clue: Check the store, balance and terms before choosing a gift card.



A book Grandma would love

Grandma loved gardening books. The bookstore gift card could help with a present she would enjoy. The available balance and the book’s price still needed to be considered.



A cousin joins the gift

Their cousin wanted to contribute too, so she sent Mum an e-transfer. A family member could help with the gift even without visiting the shop with them.



Payment number five: an e-transfer

An e-transfer moves money electronically between bank accounts. A phone or computer helps people send and receive it. The transfer moves existing money; it does not create new money.



A birthday surprise

Grandma received a garden-themed birthday basket, with useful things and a book to enjoy. The gift had grown from several thoughtful choices into one happy surprise.



How did you pay?

When Grandma asked how they had paid, Ash and Dev could explain their discoveries. Cash, debit, a bookstore gift card and their cousin’s contribution had helped. They had not used a credit card.



Cash and debit: notice the difference

There is no one payment method that is best for every situation. Cash can help you see what you have left. Debit uses money in an account, while keeping payment details private remains important.



Five methods, different choices

Credit means borrowing and repayment. Gift cards work where they are accepted, within their balance. E-transfers move money between accounts. Each method has useful features and things to check.



Your next money discovery

What would you give someone who loves gardening? Explore the price, the money available and the ways to pay with a grown-up. Keep asking thoughtful questions with Ashwika’s Story World.

Make it your money discovery

Optional, unscored: design a gift for someone with an interest you choose. What would you check before deciding how to pay? Explore with a grown-up.

Draw a gift plan, a shop or your own money explorer here.

Ask a grown-up to help you subscribe for another discovery.