

MAJOR MISER ADVENTURE



By Albert Luo

MAJOR MONEY

presents

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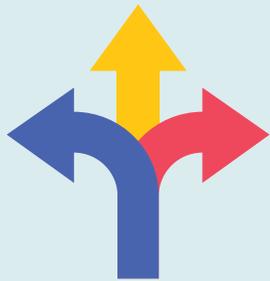




Miser was a little pig with big dreams. He didn't want to spend his days rolling in the mud or napping in the sun—he wanted to be rich!



"I'm going to the big city!" Miser told himself one morning. "That's where I'll find new opportunities."



He stuffed his small bag, grabbed his gold coins, and built himself a tiny raft. With a big push, he set out down the river to Capital City, a place full of banks, businesses, and piggy possibilities!







As the city came into view, Miser's eyes grew wide. The buildings were so big, and the streets were packed with people rushing in and out of shops carrying sacks of money.



"This is where fortunes are made!" he squealed.



But Miser soon learned that making money wasn't as easy as he thought. He would have to learn how to save, spend, and grow his money the smart way.



Could he figure it all out? Would he become the richest pig in the city? With a big smile and a brave soul, Miser took his first step into Capital City.





Miser was ready to start his new life in the big city. He found a cozy little apartment to rent and bought himself a shiny new hat. "I'll go find a job tomorrow and be rich in no time!" he grinned.



But soon, things started to go wrong. A letter came in the mail. It was a fine for parking his raft illegally! Then came a bill—rent for his room! And another—electricity!



He sat on his bed, counting the coins in his pouch. "Oh no!" Miser cried. "I don't have enough money!"



A friendly dog named Max overheard him. "You need to budget," he barked.





WOOF!





“What is a budget?” Miser asked.



Max started to explain,
“Budgeting is making a plan for your money.
You decide how much money you will use for things
like rent, food, and fun.”

Together, they drew a chart:



Coins in pouch: 68 coins
Parking fine: 50 coins
Rent: 8 coins
Savings: 5 coins
Food: 3 coins
Fun: 2 coins

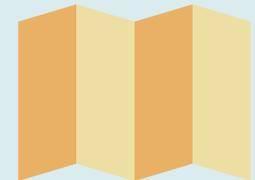


WOOF!



“Now you know how to spend your money!” Max
smiled.

Miser was overjoyed. “Budgeting is like making a
money map,” he said proudly. “Now I won’t get lost!”





Miser was feeling proud.
With his budget in place, he knew where every coin should go. But he still had a problem. "My coins are getting heavy to carry around," he squealed. "And I don't want to lose them."



WOOF!



Max the dog nodded. "You need a bank account."

"A what?" Miser asked.

"A safe place to keep your money," Max said.
"Come on, I'll show you."

They walked to a tall building with a shiny dollar symbol on it: Capital City Bank. Inside, a kind beaver named Mr. Buck greeted them. "Welcome! Would you like to open a bank account?"





BANK

WOOF!



Miser nodded. "Yes, please."

Mr. Buck gave him a form.

"Just write your name, how much money you want to put in, and stamp your hoof print right here."

Miser filled it out. "So my coins go in the bank, and I can still use them later?"

"That's right!" said Mr. Buck.

"They stay safe here. And when you need them, you can take them out."

Miser smiled. "No more stuffing coins in my pouch."

With his brand new bank account,
Miser felt even smarter.

He was one step closer to piggy greatness.





Miser was getting used to life in Capital City.
He had a budget, a bank account,
and a new best friend—Max the dog!



One sunny morning, Max came running over.
“Hey, Miser! Guess what?
The bank just gave me 5 coins!”



Miser looked up. “Why did the bank give you 5
coins? Was it your money?”

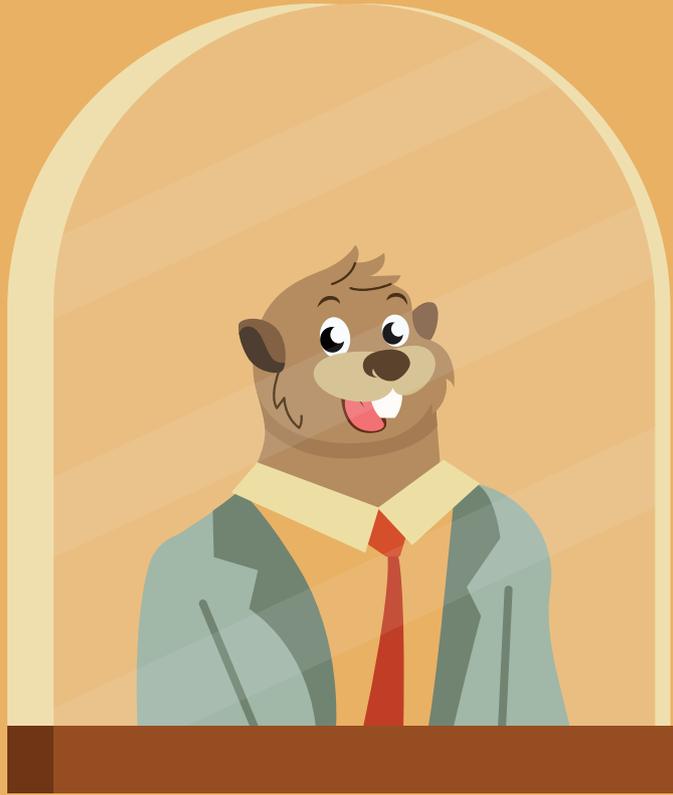


Max smiled.

“Nope. It’s because I have a savings account.
A savings account is where you put money you
don’t want to spend now. You put it in and let it
grow.”



BANK



CASH DESK

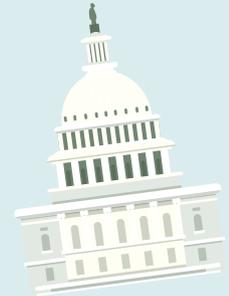




“Grow? Like money on trees?” Miser asked, eyes wide.

“Sort of,” Max chuckled.

“The bank gives you extra money called interest as a reward for saving.”



Miser gasped. “So I get more coins just by waiting?”



“That’s right,” said Max.

“Let’s go to Mr. Buck and get you a savings account, too.”



At Capital City Bank, Mr. Buck the beaver greeted them. “A savings account? Great choice! It helps you save for big things—like a fancy trip, a car, or even a mansion.”



Miser gave Mr. Buck some coins. “It’s like planting coins and watching them grow.” Miser grinned. “I love saving already.”



WOOF!



After walking out of the bank, Miser and Max were strolling through Capital City when Max said, “Hey Miser, did you know your savings are earning compound interest?”



Miser blinked. “Compound what?”

“Compound interest,” Max explained. “It means you earn interest on the money you save, but then—this is the best part—you also earn interest on that interest.”



Miser scratched his head. “So if I save 10 coins and earn 1 coin of interest, the bank gives me interest on 11 coins next time?”







"Exactly!" Max grinned.
"Then it grows to 12.1 coins, then more.
Each time, the total gets bigger.
It's like your money is a snowball getting
bigger and bigger as it rolls downhill."



"Wow!" Miser said.
"So the longer I wait, the faster it grows?"

Max nodded. "That's right, Miser.
The longer your money sits in savings,
the more it grows all by itself."



WOOF!



Miser smiled widely.
"I'm not just saving... I'm growing rich!"

Max wagged his tail.
"Yes! Let your coins do the work
while you enjoy the ride."



A few days later, Miser was walking through Capital City when he saw a big sign on the bank's window that said: SAFE INVESTMENTS HERE!
Curious, he peeked inside.



Inside stood Mr. Buck behind a counter.
"Hello there! I'm selling treasury bills today."



Miser tilted his head.
"Bills? I already get those in the mail,
and they're never good news."

Mr. Buck laughed. "Not those kinds of bills. These are like tiny loans you give to the government.
Later, they pay you back with interest."



"So... I lend them my coins,
and they give me back more coins later?"





SAFE
INVESTMENTS
HERE!

WOOF!



“Exactly!” said Mr. Buck.
“It’s super safe. Not super fast, but very steady, and you will be helping the government.”



Miser thought about it.
“So I’m helping the government and growing my money?”



“That’s right. Treasury bills are great for saving over time.”

Miser handed over 90 coins and received a fancy paper labeled “Treasury Bill.”



“Hold onto this,” Mr. Buck said.
“When it’s time, come back and get your money plus interest.”



Miser held it carefully.
“I am planting coins for the future.”





Miser was walking happily with his treasury bill when he saw Max hurrying through the city. Curious, he ran to catch up.

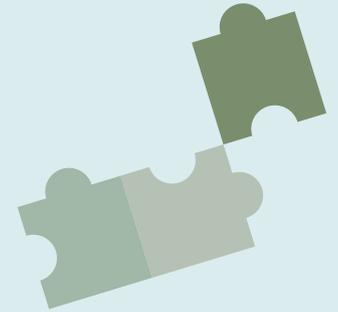


"Where are you going in such a hurry?" Miser asked.

"To the Capital City Stock Exchange," Max said. "It's where people buy stocks—small pieces of companies."



"Pieces of companies?" Miser asked. "Like a puzzle?"



"Sort of," Max laughed.

"Think of it like buying a slice of a cake. If the cake grows, your slice gets bigger too."



They entered a big building filled with noise. People were shouting prices and waving papers. Miser's eyes went wide.







"This place is wild!" he exclaimed.

"But full of opportunity," said Max.
"If the company does well, your stock becomes worth more.
You can sell it for extra coins."



"But what if the company does badly?" he asked.

"Then your stock can lose value," Max warned.
"That's why you don't put all your coins in one place."

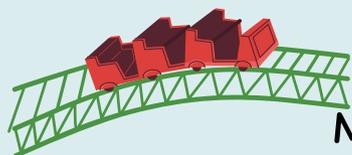


Miser nodded. "So it's like a roller coaster.
It goes up and down, but I should be careful and patient."

"Exactly," Max said.
"Stocks can grow your money—but only if you're smart."

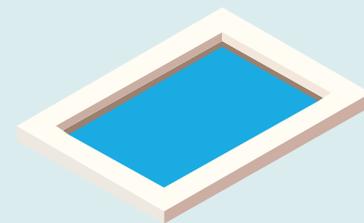


Miser smiled. "I'll ride the roller coaster... just not with all my
coins!"





A couple of days passed, and Miser was looking at houses online when he saw it: his dream mansion! It had ten rooms, a pool, and even a golden bathtub.



“I need that house!” he shouted.
But then he saw the price tag: 10,000 coins.

Not enough Balance



He opened his coin pouch and counted—nowhere near enough.



Max saw Miser frowning and asked what was wrong.

“I want to buy that house,” Miser said.
“But I don’t have enough coins.”

“You can still get it,” Max said.
“You just need a loan from the bank.”

WOOF!



They went to the bank to talk to Mr. Buck.







"You can borrow money from the bank," Mr. Buck said, "but you have to pay it back with interest."



"What's interest again?" Miser asked.

"It's extra coins you pay for borrowing. Like a fee for using money that's not yours."



Miser nodded. "I'll save up more first, and when I'm ready, I'll borrow smart."

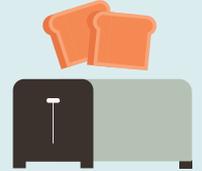
"Good choice," Max said.

"The mansion will still be there, but your future will be safer!"





Miser worked hard and saved wisely, and years later, he finally bought the mansion of his dreams. It was big, shiny, and everything he wanted.



One morning, he popped some toast in his toaster. But suddenly—poof!—smoke filled the kitchen.



“Oh no!” Miser shouted. “My toast! My kitchen!”



He grabbed a small fire extinguisher and sprayed quickly. The fire was out... but the kitchen was a mess.



Max came running after seeing some smoke. “Are you okay?”

“I’m alright,” Miser said, “but my kitchen isn’t.”





Max pointed to the insurance folder.
"Good thing you have insurance."



"Right!" said Miser. "I forgot I bought that."

Insurance is like a safety net. You pay a little each month, and if something bad happens, it helps cover the cost.



Miser filed a claim, and soon he got the coins to fix the kitchen.



"I would've lost so many coins if I didn't have insurance," Miser said.



Max nodded. "Being smart means being ready for the unexpected."



Miser grinned. "From now on, I'll always be prepared."



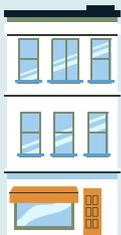
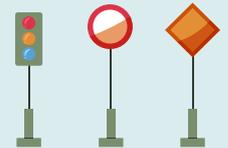
A couple of weeks passed,
and Miser opened his mailbox and found a stack of
letters. They weren't from a friend.
It was from... the tax office.



"Taxes?" Miser mumbled.
"Why do I owe coins to the government?"



Max came over, saw the letters, and nodded.
"Everyone pays taxes.
It's how we take care of the city."



"Taxes help pay for roads, parks, schools, and more,"
Max explained.
"It keeps the city running."







"But I worked hard for my coins," Miser said.

"That is true," Max replied.

"But you only had the opportunity to work in a safe, educated, well-run city because of the taxes people paid."



Miser looked around at the clean streets, the bright lights, and the playground where he would go on walks.

"I guess taxes aren't so bad," he said.
"They make all of our lives better."

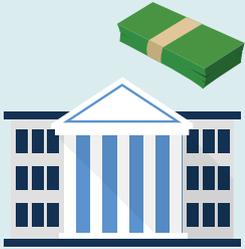


Miser paid his taxes and felt... good.
"I'm helping build a better city."



"You're not just smart now," Max said.
"You're responsible, too."





Miser felt proud after paying his taxes—he had worked hard, saved smart, and even helped his community.

But a question came to his mind:
“I’ve done so much in Capital City,” he said.
“But will I have to work forever?”



Max, snoozing on a chair next to him, opened one eye.
“Not if you plan for retirement.”



“Retirement?” Miser asked. “What’s that?”

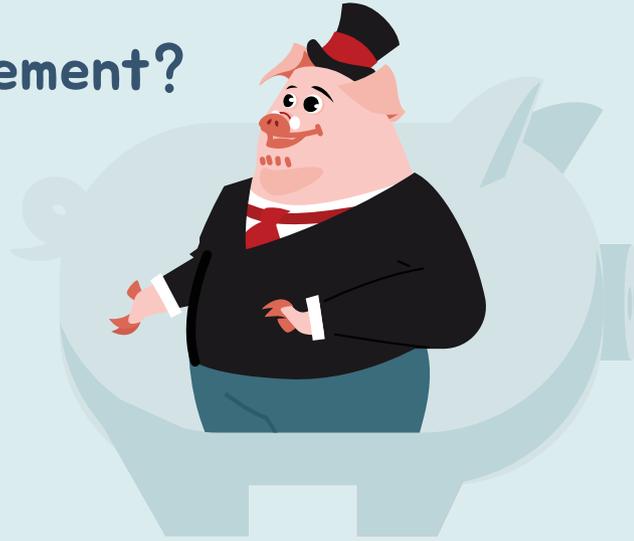
“It’s when you stop working but still have coins to live on,”
Max explained. “You just have to start saving early.”



“So... future me needs money, too?” Miser asked.



Retirement?



WOOF!





“Exactly!” Max said.
“There’s something called a retirement account.
You put in coins now, and it grows slowly over time. Then, when
you’re older, you can rest and still have coins to spend.”



The next day, Miser visited the
bank and opened a retirement account.
He put in a few coins to start.



“It’s not much,” he said, “but it’s a gift for future me!”



Max wagged his tail.
“Smart pigs think ahead. You’re not just saving for
today—you’re building tomorrow.”



Miser smiled.
“I like the sound of resting without worrying.
Future Miser will be thankful.”



Max nodded. “That’s what smart money is all about.”



Many years have passed.
Miser had learned all the secrets of
money-how to save, spend, invest, and plan.
He didn't just have a big house and shiny coins.
He had wisdom. People in Capital City called him Major Miser.



Every weekend, young animals gathered in
the park to hear Major Miser speak.
He wore a jacket full of badges:
Budgeting, Saving, Investing, Insurance, Retirement, and more.

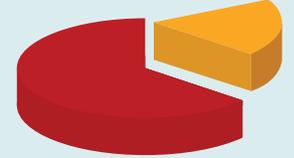


"I started with just one gold coin,"
Major Miser told them. "But I didn't waste it.
I learned how to grow it, protect it, and share it."





“Being rich isn’t just about having coins,” Major Miser said.
“It’s about what you do with them.”
He talked about helping others, giving to causes he cared about, and making sure he never spent more than he had.



“I’ve had fun, made mistakes, and learned a lot,” he said.
“And now, it’s your turn.”

The crowd clapped and cheered.



Major Miser turned to Max. “We did well, didn’t we?”

Max wagged his tail.

“You didn’t just become the richest pig—you became the wisest.”



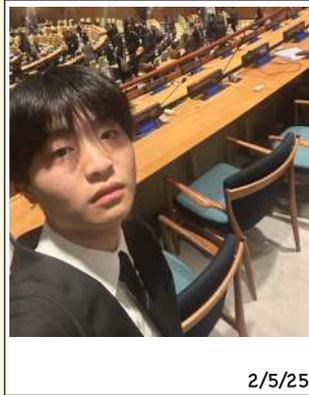
And with that, Miser gave one last wink to the crowd and said,
“Go make your coins count!”







AUTHOR INTRODUCTION



Albert Luo, a Youth Delegate representing the next generation on global issues, is passionate about the intersection between business and public policy.

After exploring various activities without finding his niche, he discovered his love for investing after observing his mother's work. This newfound passion led him to pursue a career in finance, where he noticed the lack of resources available to develop financial literacy among youth.

In an aspiration to combat these issues, Albert founded Major Money, an initiative promoting financial literacy through engaging resources and a video cast series. He has represented his project at the UN ECOSOC Partnership Forum 2025 and the 80th UN General Assembly, advocating for better financial education.

Major Miser is his newest move in achieving that goal. Through this children's book, kids can get a brief introduction to financial literacy in a fun and engaging way. As the current economic climate becomes more volatile, it is essential to empower youth with the tools for a sustainable future of financial freedom now more than ever. He hopes Major Miser will be the start of that journey.

