

Scooter Park Fun! *Co-Play Guide*

A parent's companion to Nurture's first financial thinking adventure.



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Spend, save, share, and pool.

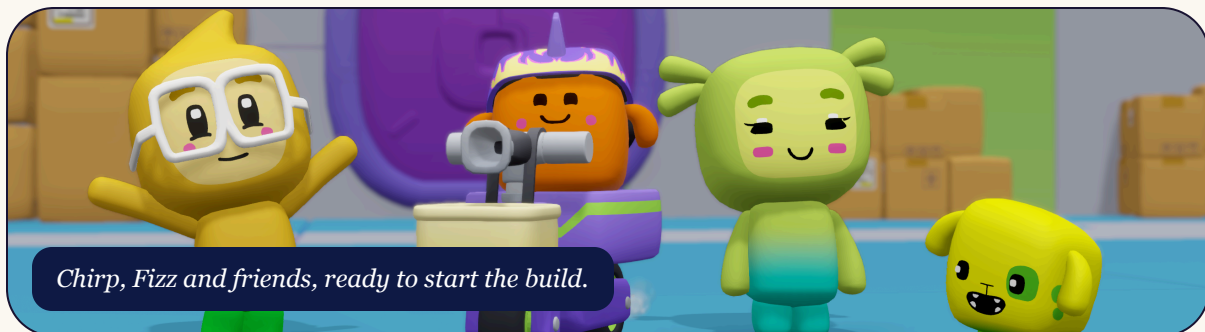
Four money decisions your 4 to 7 year old can practise tonight.

What you are about to play through.

Twenty minutes. Four small decisions. One conversation that lands for years.

In *Scooter Park Fun!*, your child helps Chirp and Fizz pool their Fluffle Coins to build a scooter park for the whole Fluffle workshop. Along the way they decide what to buy, what to skip, what to save, and what only becomes possible when resources are combined.

This guide gives you four short prompts to use during play, and three quick activities to try afterwards. Skim it once before you start. Each money moment has a one-line cue so you know when it's coming, a question to ask your child in the moment, and a short note on what to listen for in their answer.



Chirp, Fizz and friends, ready to start the build.



How to use this guide

Keep it open beside you while your child plays, or read it once before tonight's session.

- Each money moment fits on a quarter page. Look for the matching scene cue on screen.
- The **Ask** box has the exact wording. The phrasing matters, so use it as written.
- The **Listen for** bullets tell you what a 'landing' answer sounds like, plus a follow-up if your child gets stuck.
- One real-world activity in the last section keeps the lesson going after the screen goes off.

Watch for these four scenes.

One question each. The exact wording matters, so use the lines below.

01

MONEY MOMENT 01 The coin problem



THE MOMENT

Chirp has decided the scooter park is a great idea. She heads to the shop. She realises she does not have enough Fluffle Coins to buy what she wants on her own. Fizz says: "What if we put our coins together?"

→ ASK

"If you only had a few coins, what would you want to buy first? What if you and Fizz put your coins together: what could you buy then?"

LISTEN FOR

- They name something specific they'd buy alone (a ramp, a loop, a rail). That's a single decision landing.
- They name something bigger they could only buy together. That's the pooling concept landing.

If they say "everything" or get stuck, ask: "What is one thing you could buy alone, and one thing you could only buy if you teamed up?"

WHY THIS MATTERS

Pooling is one of the most useful financial concepts a child can carry into adulthood. It shows up in mortgages, group gifts, taxes, shared services. Naming it once at age 5 makes it visible forever.

02

MONEY MOMENT 02 At the shop



THE MOMENT

The player, Chirp, and Fizz are browsing the online store full of ramps, loop-de-loops, jumps, and rails. Each piece costs a different number of Fluffle Coins. They have to decide what to spend on and what to skip.

→ ASK

"If you had three coins for a small ramp and four coins for the big loop, which would you pick? Why?"

LISTEN FOR

- They pick one and give a reason. The reason matters more than the choice.
- They notice the trade-off: "We could get two small ones, or one big one." That's real financial thinking, age-appropriate.

If they want everything, ask: "If you can only pick two pieces, which two?"

WHY THIS MATTERS

Trade-offs are how financial decisions feel from the inside. Most adults learned this the hard way. A 5 year old who has practised it inside a story will recognise it the next time it shows up at the toy aisle.

Two more moments, one big lesson.

Saving for ‘just in case’, and the quiet recognition that some things only exist when we pool.

03

MONEY MOMENT 03

Saving a few coins



THE MOMENT

As Chirp and Fizz finish shopping, Fizz holds a few coins back. “Let’s save these. Just in case.” The shop closes with coins still in hand.

→ ASK

“Why do you think Fizz kept some coins instead of spending them all? When might it be a good idea for you to save some, too?”

LISTEN FOR

- They link saving to a future need: “in case something breaks”, “for something later”.
- They mention a real-life example, like their own pocket money or a birthday gift.

If they cannot answer, offer one yourself: “Sometimes I keep some money in case I need to buy bread on the way home.” Then ask: “Can you think of a time?”

WHY THIS MATTERS

Saving without a clear purpose is abstract for a young child. Saving ‘in case’ or ‘for something soon’ gives the habit a hook. That is how the habit forms.

04

MONEY MOMENT 04

The reflection



THE MOMENT

The scooter park is built. Fluffles are riding through it. Chirp says: “We built a scooter park for everyone.”

→ ASK

“Chirp said the scooter park is for everyone. What is something we could only have at our house if we put our money together?”

LISTEN FOR

- They name a shared resource: a holiday, a sofa, a family game. Anything that benefits more than one person.
- They link the idea to a real group: us, our family, the class, friends.

Follow up with: “What about something only our whole class could buy together?”

WHY THIS MATTERS

Public goods (parks, libraries, schools) are pooled in exactly the same way. This is the foundation for civic and economic literacy. You are planting it casually, inside a story, in the most age-appropriate frame possible.

Three small things to try this week.

Each one takes ten minutes. Each one is rehearsal for the real thing.

01

Try the three-jar setup

Find three jars or containers. Label them **Spend, Save, Share**. Hand your child a small amount of real coins (or play coins) and let them divide them however they want. Ask them to explain their choices. The split matters less than the conversation. [Full walkthrough on Nurture Academy →](#)

02

Pool for a real thing

Pick one family purchase (a board game, a small day trip, a treat) and tell your child: “We are all going to put a little towards this. What do you want to put in?” Track contributions on the fridge. Buy the thing together. Talk about how it would not exist if only one person had paid.

03

The shop game

Set up a pretend shop with toys and price tags. Use buttons or coins. Let your child be the shopkeeper sometimes and the customer at other times. Watch what they decide things are ‘worth’. This is the rehearsal layer that makes future real decisions easier.

**Spend**

For this week. Empties first — and that's the lesson.

**Save**

For something bigger, later. Put a picture on the lid.

**Share**

For someone who needs it. Decide together who.

CLOSING NOTE

Money habits are *forming right now.*

University of Cambridge research led by Dr David Whitebread found that core money habits are largely set by age 7. The four-to-seven window is the most influential period for installing the small habits (wait, pool, choose, save) that become the foundation of adult financial life.

Scooter Park Fun! gives your child four practice reps in twenty minutes, and this guide turns each one into a real conversation.

Whitebread, D. & Bingham, S. (2013). Habit formation and learning in young children. Money Advice Service / University of Cambridge.



OPEN THE ADVENTURE

Scan to play tonight.

Open the app, find *Scooter Park Fun!* in your adventure library, and play together tonight.

app.nurture.is/pNtj/uj65049c