



# WHERE IN THE WORLD IS MONTE? DESTINATION 5

**Activity Description:** Students will join Monte, our Money Tree mascot, for a cross-country adventure! Solve the daily clues to learn the location of Monte's latest journey, then mark it on your map, and complete the activity.

**Time Required**  
**Step 1: 20 minutes**  
**Step 2: 5 minutes**  
**Step 3: 20 minutes**  
**Step 4: 20 minutes**

**Directions** Follow the steps below to learn more about Monte's travels. After you've solved each clue, snap a photo with the location marked on your map and post it to [@ClevelandFedMoneyMuseum](#) on Facebook or [@CleveFed\\_LC](#) on Twitter with the hashtag #CLEFedSummerFun

**Step 1** Solve the clue to uncover where in the world Monte has gone.

**Clues** The fifth and final stop for Monte has a lot to do with finance and of course his favorite topic, money. Read the hints listed below to identify the final stop on his summer adventure.

- It is home to the 4th District Federal Reserve Bank.
- It is the birthplace of Superman.
- The first traffic light and modern golf ball were invented here.
- It is nicknamed "The Forest City" due to its forested nature.
- Potato chips were first mass produced in this city.
- Life Savers candy was invented in this city.
- This city has The Rock & Roll Hall of Fame.
- This city became the first-ever major U.S. city to elect an African American mayor.

**Step 2** Mark the location on your Monte Adventure Map. Then, snap a photo and post it to [@ClevelandFedMoneyMuseum](#) on Facebook or [@CleveFed\\_LC](#) on Twitter with the hashtag #CLEFedSummerFun.

**Step 3** Let's learn about banking! Read through the list of vocabulary terms and then match each vocabulary word to its correct definition.

**Vocabulary**

- **Cash** – Paper currency or coins.
- **Debt** – The amount of money that you owe.
- **Credit Card** – A card that acts like a personal loan. You borrow money that you promise to pay back in the future.
- **Check** – A paper form of payment that is used to transfer money from your checking account to a person or company.
- **Mobile Payment Apps** – PayPal, Venmo, Zelle, Apple Pay, and Google Wallet that are linked to a checking account or credit card.
- **Prepaid Card** – A card that has a specific amount of money on it. It is not linked to a checking account or credit account.
- **Interest** – A fee paid for the use of money.
- **Debit Card** – A card that subtracts money from your checking account.
- **Credit** – A promise of payment at a future time for goods and services that are purchased now.
- **Debit** – Money that is paid out of your checking account or savings account for goods and services that are purchased now.

[Click here to play](#)

**BANKING  
VOCABULARY CHALLENGE**

**Step 4** Read each scenario and determine which form of payment is the best option. Record your answer by checking the appropriate box. Finally, explain why you chose that form of payment.

**Scenario 1** You and your friend decide to go to the movies to see the latest action film. A movie ticket will cost you \$9.50. When you go to pay for the movie, you realize you left your wallet at home. Your friend decides to lend you the money, but he needs you to pay it back by tomorrow. How will you pay him back?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Cash</b>	<b>Debit Card</b>	<b>Mobile Payment App</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Check</b>	<b>Prepaid Card</b>	<b>Credit Card</b>

Why did you choose that form of payment?

**Scenario 2** Your mom takes you and two of your friends to the amusement park. You plan to buy food and souvenirs. You're not sure how much money you're going to spend, but you know it will be more than \$30. What would be the best form of payment to use at the amusement park?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Cash</b>	<b>Debit Card</b>	<b>Mobile Payment App</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Check</b>	<b>Prepaid Card</b>	<b>Credit Card</b>

Why did you choose that form of payment?

**Scenario 3** You decide that it's time to buy a new pair of shoes, and you've been saving for weeks. You do some research and learn that Shoes R Us is having a sale. The cost of the new shoes will be \$45.00, and you've saved \$55.00. But you also notice that people have been reporting that their checking account information has been stolen at that location. How will you pay for your new shoes?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Cash</b>	<b>Debit Card</b>	<b>Mobile Payment App</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Check</b>	<b>Prepaid Card</b>	<b>Credit Card</b>

Why did you choose that form of payment?

**Interested in learning more about the Learning Center and Money Museum, banks, saving, and more?  
Check out these resources:**

- Learning Center and Money Museum <https://www.clevelandfed.org/learningcenter.aspx>
- Great Minds Think <https://www.clevelandfed.org/learningcenter/great-minds-think.aspx>
- Piggy Bank Primer <https://www.stlouisfed.org/education/piggy-bank-primer-saving-and-budgeting/>

**WHERE IN THE WORLD  
IS MONTE?**

**ANSWER**