

Living Questions

Q3: *Why Do We Have to Pay for Stuff?*

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Why Do We Have to Pay for Stuff?

*A Kid's Honest Look at Money, Trust,
and Trade*

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*I think, I question, I explore
Ever looking for answers
When there are none.
Or, are there?*



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Preface

Hi! I'm Gage, and I've been wondering something for a long time. Every time I go to a store, I notice something. My mom looks at a price tag before she looks at the toy. My dad checks his phone and says, "not this week." I hear grown-ups on TV arguing about bills and taxes and paychecks. And almost every single day, somebody says the same tired thing: "Money doesn't grow on trees."

Every time I hear it, the same question pops into my head:

Why do we have to pay for stuff?

It sounds like a simple question. The kind you could answer in one sentence. But every time I tried to answer it, I found another question hiding behind it. Why does money even work? Why did people invent it? Why can't we just share things instead? The more I dug, the more I realized this wasn't a simple question at all.

It's a living question. That means it doesn't have one clean answer that fits on an index card. It's the kind of question that grows and changes the more you think about it — kind of like how a plant keeps growing even after you think it's done.

I started writing this book because of one exact afternoon last year. I was standing in the toy aisle at the big store, staring at a bright blue remote-control truck with working lights and giant tires. I could already picture racing it down the sidewalk with my friends. I picked it up and turned to my mom, smiling. She didn't smile back. She looked at the price tag first, then at me, and said quietly, "Not today, buddy. It's more than we can spend right now." We walked out without the truck. In the car I asked why, and she just repeated the line every kid hears: "Money doesn't grow on trees." That night at dinner the question got louder. My dad was looking at a stack of papers and muttering about the electric bill. My mom was checking her phone and saying we had to wait another month before we could even think about new sneakers for school. I sat

there poking at my pasta and thought, Why does a piece of paper or a number on a phone get to decide whether I get the truck or not? Why can't we just share the cool stuff? Who made up these rules?



I couldn't stop turning the question over. It followed me to school, to the playground, to bed at night. I asked my friends. I asked my teacher. I even asked the librarian. Nobody had a complete answer that felt big enough. So, I decided to write a book about it. Not the way a textbook would explain it, with charts and boring definitions. I wanted to write it the way a kid actually

thinks about things — asking questions, getting confused, figuring pieces out, and asking even more questions after that.

This book is me trying to understand what money really is, where it came from, and why we use it instead of just sharing everything. I don't promise to answer the question completely. Nobody has. But I promise to think about it honestly, and maybe by the end, you and I will both understand it a little better.

We'll walk through the strange idea that money is mostly trust, the old days of trading apples for fish, the reason pure bartering gets so messy, the treasure-chest feeling of gold, the dream of a world where nobody has to pay, the pattern behind every kind of money that ever worked, and one possible future that keeps shining in my head. Ready? Let's go find out together.



Introduction: The Big Money Mystery

Money is weird. If you really stop and look at it, it doesn't make a lot of sense.

A dollar bill is just a small rectangle of paper with a picture on it. A coin is just a little disc of metal. And a lot of money today isn't even a physical thing at all — it's just numbers on a screen, changing when you tap a card or click a button. None of that sounds very powerful. But somehow, this paper and metal and these numbers decide enormous things. They decide what food ends up on our table. They decide whether a family can go on vacation. They decide who gets to go to the doctor and who has to wait. Sometimes they even decide how happy or stressed a person feels on a random Tuesday.

That's a strange amount of power for something that, by itself, is just paper and metal and numbers.

Here's a small moment that still bugs me. A while back I found four crumpled dollar bills stuffed in the pocket of an old hoodie I hadn't worn since last winter. Four whole dollars, just sitting there in the dark doing nothing for months. I felt like I'd won something.

But then I started wondering — those bills didn't do anything while they were lost. They didn't grow. They didn't shrink. They just waited, exactly the same, until I found them again. A rock in my pocket would have done the same thing. So why did finding the bills feel like winning, and finding four rocks would have felt like nothing at all? That question sat with me for days, and it's a big part of why this book exists.

Kids hear grown-ups say all sorts of confusing things about money. We hear:

- “We can't afford that.”
- “Save your money.”

- “Money doesn't buy happiness.”
- “Money makes the world go round.”

So, which is it? Is money something we should chase, or something we shouldn't care about? Is it dangerous, or is it just a tool? Grown-ups don't always agree, and honestly, I don't think they always know either.



This book is me trying to figure out what money really is, where it came from, why we use it instead of just sharing stuff, and whether we'll always need it. Along the way we'll talk about gold, trading, robots, computers, and even whether money might disappear completely someday.

Ready? Let's start at the very beginning — with the question of what money actually is.

Here's the map of where we're headed. First, we'll crack open the strangest secret of all — that money is basically a story millions of strangers agree to believe at the same time. Then, we'll rewind all the way back before money existed, to a village where an apple farmer just wants some fish and it turns into an entire day's headache.

From there we'll run our own experiments — a full afternoon of pure bartering, and a bucket of driveway rocks — to feel firsthand why trading gets so messy without the right tool. We'll stand in the shiny, heavy world of gold and ask whether we should have stuck with it. We'll picture a wild world where nobody pays for anything at all, and take that idea seriously instead of laughing it off. We'll hunt for the hidden pattern that every kind of money in history has followed. And by the end, we'll land somewhere I never expected when I started — a guess about where money might be headed next, built from everything the earlier chapters are teaching me.

Thought 1: What Even Is Money?

Let's start with the strangest part first: money only works because we all agree to believe in it.

Think about that for a second. Really stop and let it sink in. A dollar bill isn't valuable because of what it's made of. It's just paper—thin, flimsy, ordinary paper with some green ink and a few fancy designs. If you tried to eat it, you'd still be hungry. If you tried to build a house out of a stack of them, the first good storm would turn the whole thing into soggy confetti. The paper itself isn't worth much of anything. A coin is just a little disc of metal. And most of the money people use today isn't even a physical thing at all. It's numbers glowing on a phone screen or sitting in a bank's computer. Tap a card, click a button, and the numbers move. That's it.

But hand that same paper (or that same invisible number) to a cashier, and suddenly you can walk out with a candy bar, a video game, a pair of shoes, or even a whole week's worth of groceries. Why? Because everyone in the store—and pretty much everyone outside the store too—agrees, without even talking about it, that this piece of paper or these digits stand for something valuable. It's kind of like a superpower we all agreed to pretend is real. And because we all agree, it actually works like magic.

Money isn't magic, though. It's something else. It's a few different things wrapped into one neat package:

- A symbol — it stands for value the same way a trophy stands for winning a race or a gold star on a homework paper stands for “great job.”
- A *promise* — whoever holds it can trade it later for something they actually want or need.

- *A trade ticket* — it lets you swap the work you did or the stuff you already have for someone else's work or stuff, without having to trade directly with that exact person.
- *A story we all tell together* — and the story only works if almost everyone keeps believing it.

Here's the part that really gets me every time I think about it. If everyone in the world woke up tomorrow and simply stopped believing money was worth anything, it would stop working immediately. No new law would need to pass. No one would need to make a big announcement on TV. Money would just quietly become paper and metal and numbers on screens again, because the only thing holding its value up is our shared agreement. The belief itself is the whole engine.

That's a wild kind of power when you really look at it. It means money isn't really about the paper or the coins or the glowing numbers. It's about trust. Millions of strangers who will never meet each other—people who live on opposite sides of the planet, who speak different languages, who will never know each other's names—all agree to trust the same story every single day, without even thinking about it. That trust is what money is actually made of.

I started noticing this when I was little. I shared this earlier. My mom would look at the price tag on a toy before she even looked at the toy itself. My dad would check his phone and say, "Not this week." Grown-ups on TV argued about bills and taxes and paychecks like the numbers controlled everything. And almost every day somebody would say the same tired line: "Money doesn't grow on trees." But the more I watched, the more I realized the numbers only had power because we all kept acting like they did.

Think about the last time you used money. Maybe you handed over a few dollars for ice cream. Or maybe you watched a parent tap a card and walk out with bags of food. In that moment,

nothing magical happened to the paper or the card. The ice-cream seller and the grocery cashier simply trusted that the money (or the numbers) could be used later to get whatever *they* needed. And the people they pay later will trust it too. And the people after that. It's a long chain of strangers trusting the same story, stretching across whole cities and countries.

It's a little like the rules in a board game. In Monopoly, the paper money is completely fake. You can't take it to a real store. But while you're playing, everyone at the table agrees those colorful bills mean something. As soon as the game ends and people stop agreeing, the bills turn back into nothing but paper. Real-world money works the same way—except the “game” never ends, and billions of people are playing at the same time.



**While you're playing, everyone
at the table agrees those
colorful bills mean something.**

Or picture a classroom where the teacher hands out special stickers that can be traded for extra recess or a choice of book. Those stickers only matter because the whole class decides they matter. If half the kids suddenly decided the stickers were silly and stopped caring, the whole system would fall apart by lunchtime. Money is that classroom sticker system, only on a planet-sized scale.

Sometimes people forget how fragile the agreement really is. There have been times and places where the trust cracked. Prices shot up so fast that a loaf of bread cost a whole wheelbarrow of bills the next week. People stopped believing the paper was worth much, and suddenly it wasn't. The money didn't change—the belief did. That shows how thin the line can be between “valuable” and “just paper.”

Yet most of the time the trust holds. We walk into stores, restaurants, online shops, and gas stations and the agreement just works. We don't have to stop and explain it to each other. We don't have to vote on it every morning. It's already there, humming quietly in the background of almost every grown-up decision.

So, when someone says “We can't afford that,” what they're really saying is: “Right now we don't have enough of the trusted story-tickets to trade for that thing.” When someone says “Save your money,” they're saying: “Keep some of those trust-tickets for later, when you might need them more.” And when someone says “Money doesn't buy happiness,” they're reminding us that the tickets are only useful for trading—they can't buy the feelings that come from friendship or kindness or a quiet afternoon with no worries at all.

Money is a tool we invented so we could trade with people we don't know and still feel safe about it. It's a shared story that lets strangers cooperate without having to become friends first.

That's pretty amazing when you think about how many people rely on it every single day without a second thought.

But because it's a story we all tell together, it can also change. The shape of the story has already shifted many times—seashells, beads, gold, paper, plastic cards, numbers on screens. The container keeps changing. The trust underneath is what stays.

That's why the question “What even is money?” doesn't have one short answer that fits on an index card. Money is paper and metal and numbers... and also a symbol, a promise, a trade ticket, and a story. Most of all, it's the quiet, everyday agreement of millions of people who will never meet, all deciding to believe the same thing at the same time.

And that agreement is still going strong right now, while you're reading this sentence.

So, the next time you see a price tag, or hear someone say “We can't afford it,” or watch numbers move on a screen, you can remember: you're looking at trust made visible. You're looking at a story the whole world is telling together.

And stories, as every kid knows, can always grow and change.

Thought 2: How Did Money Start?

Money hasn't always existed. That might sound impossible, because it feels like it's been around forever. Every store has prices. Every grown-up talks about paychecks and bills. Every video game has coins or gems to collect. But people lived for thousands and thousands of years without a single coin, a single dollar bill, or a single number on a screen.

Before money, people traded stuff directly. This is called bartering. If you had extra apples and you needed fish, you'd find someone who had extra fish and also happened to want apples. Then you'd swap. If you knew how to fix roofs and your neighbor had a chicken to spare, you might fix their roof in exchange for the chicken. If your family made warm blankets and another family made clay pots, you could trade a blanket for a pot.

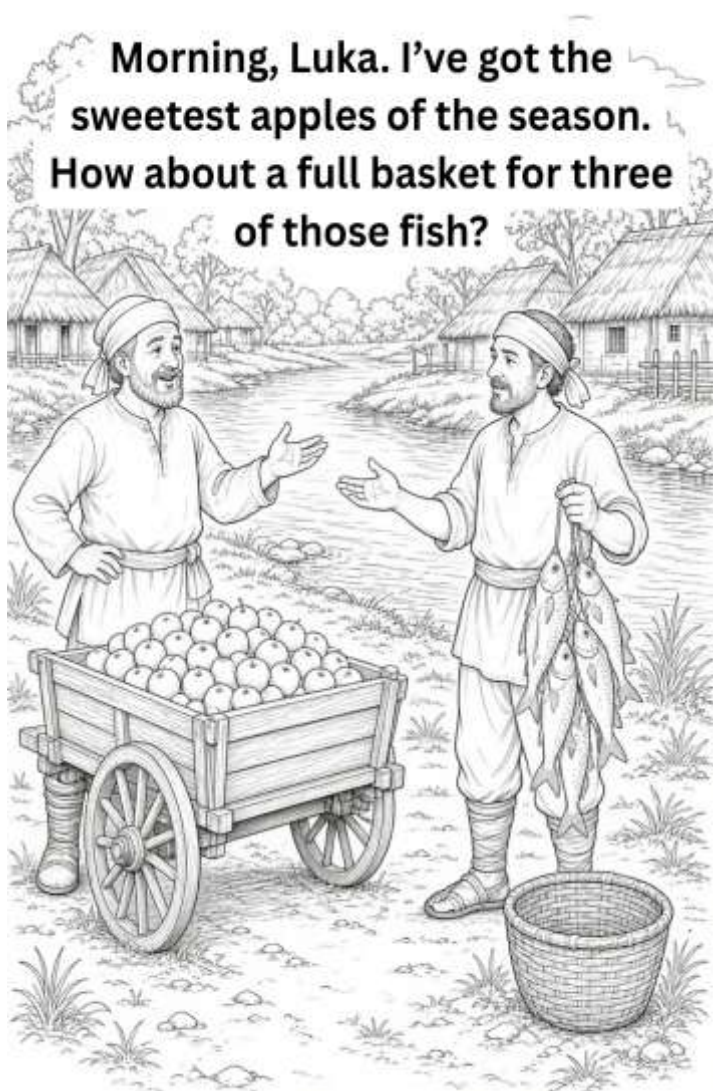
For small villages where everyone knew each other, this worked okay most of the time. You knew who grew the best corn. You knew who was good at making tools. You knew whose word you could trust. Trading felt personal, almost like helping neighbors and getting helped in return.

But bartering had a big problem hiding inside it—and the problem showed up almost every single day.

Let me picture a regular morning in one of those old villages. The sun is just coming up. The apple farmer, a man named Tomas, loads a wooden cart with the best apples from his trees. They're red and crisp and perfect. He needs fish for his family. His kids are tired of eating apples and bread again. So he walks down the dirt path toward the river where the fisherman lives.

The fisherman, whose name is Luka, has a string of fresh fish hanging up. They shine silver in the morning light. Tomas rolls his cart over and says, "Morning, Luka. I've got the sweetest

apples of the season. How about a full basket for three of those fish?”



Luka looks at the apples, then shakes his head. “Wish I could, Tomas. But my wife already put up ten jars of apple butter last week. We’re swimming in apples. What I really need is a new pair of shoes. These old ones have holes the size of my thumb. The cobbler said he’d make me a pair if I bring him some strong leather... or a good knife... or maybe some firewood. Do you have any of those?”

Tomas looks down at his cart. Just apples. “No leather. No knife. No firewood today. Only apples.”

They stand there for a minute. The fish are starting to smell a little stronger in the warm air. The apples are perfect right now, but they won’t stay perfect forever. Tomas tries again. “What if I take the fish and promise to bring you shoes next week?”

Luka scratches his beard. “I need the shoes now. My feet are killing me. Tell you what—go find the cobbler. If he wants your apples, maybe you can trade him and then bring me the shoes.”

So Tomas leaves the fish behind and pushes his cart toward the cobbler’s hut on the other side of the village. The cobbler is busy hammering. Tomas offers the apples. The cobbler likes apples, but what he really needs today is iron nails for the shoes he’s making. The blacksmith has nails, but the blacksmith wants a new roof for his shed, and the only person who knows how to fix roofs is busy helping someone else that day.

By the time the sun is high, Tomas has walked all over the village. His apples are getting warm. One of them has a soft spot. He still has no fish. Luka still has no shoes. The cobbler still has no nails. Everybody has something somebody else needs... just not at the same time, and not in the right order.



If Tomas had a little brother tagging along, I bet the kid would have flopped down in the dirt around noon and groaned, “Can we PLEASE just trade the apples for ANYTHING? I don’t even care what anymore!” I know that feeling. I’ve felt it trying to trade a bag of chips for literally anything else at lunch. There’s a very specific kind of tired that comes from carrying something valuable all day and having absolutely nobody want it at the right moment.

That kind of day happened over and over. Sometimes it worked if you were lucky. Most times it turned into a long chain of “maybe tomorrow” and “let me see if I can find someone else.” Food spoiled. People got frustrated. Kids went to bed still hungry for the thing their parents couldn’t trade for.

You’d have to go find someone else who wanted your apples*and happened to have the shoes the fisherman wanted. Then you’d try to work out a three-way trade: apples to the shoemaker, shoes to the fisherman, fish to you. That gets complicated fast. Add a fourth person, or a fifth, and the whole thing turns into a giant puzzle that could take days to solve. Meanwhile the apples might start to spoil, or the fish might go bad, or someone might change their mind.

People started looking for a better way. They needed something that almost everyone would want, no matter what. Something that wouldn’t spoil like fruit. Something that wouldn’t break like pottery. Something rare enough to feel special, so people wouldn’t treat it like ordinary dirt or leaves. Different places tried different things. Some used beautiful seashells. Some used shiny beads. Some used salt (which was precious because it kept food from going bad). Some used tall sticks with notches cut into them to keep track of who owed what to whom.

Eventually, a lot of cultures—many of them living far apart and never meeting each other—landed on the same answer: gold. Gold became popular almost everywhere for a few simple reasons that are easy to understand even now.

First, it doesn't break, rust, or rot. You can bury a piece of gold in the ground for a hundred years, dig it up, and it still looks almost the same. Apples turn brown. Cloth falls apart. Iron rusts. Gold just stays gold.

Second, it's rare enough that you can't just walk outside and pick up handfuls of it. If gold were as common as ordinary rocks, nobody would care about it. Because it's hard to find and hard to dig out of the earth, people treated it as special.

Third, it's shiny. And it turns out humans across every culture on Earth have always loved shiny things. A bright piece of gold catches the light in a way that feels almost magical. People noticed it, wanted it, and started trusting that other people would want it too.

What's really strange is that people in places that had never spoken to each other, never traded with each other, and never even knew the other places existed, all started treating gold the same way. Villages in different parts of the world, separated by huge oceans and tall mountains, looked around at everything they had—stones, bones, feathers, shells, salt, shiny rocks—and somehow kept choosing gold. It wasn't like one smart person invented it and then taught everyone else. It happened in many places at many times, almost as if gold was quietly raising its hand and saying, "Pick me."

I used to wonder how that was possible. Did the idea somehow float through the air? Did travelers slowly carry the idea from place to place over hundreds of years? Or was gold just so clearly better at the job that different groups of people figured it out on their own? I don't know the exact answer. Nobody does for

sure. But the fact that it happened in so many separate places makes me think gold must have checked the right boxes in a way nothing else quite did.

Once enough people agreed that gold was valuable, something powerful happened. A farmer could sell his crops for a small piece of gold. Then, days or weeks later, he could use that same piece of gold to buy tools, or cloth, or medicine—without needing to find someone who wanted his exact crops at that exact moment. The gold became a stand-in for value. It carried the farmer's work from one trade to the next.

Think about how big a change that was. Before, every trade depended on luck and timing and knowing the right people. After gold (and the other early forms of money), you could trade with strangers. You could save value for later. You could travel farther and still carry something that other people would accept. The world of trading got wider and more flexible.

Of course, gold wasn't perfect. It was heavy if you needed a lot of it. It was hard to break into exact tiny amounts for small purchases. And not every place had gold mines nearby. So people kept experimenting. They made coins out of gold and silver so the pieces would be the same size and weight. They stamped pictures and words onto the coins so everyone could trust they were real. Later they invented paper notes that stood for a certain amount of gold stored safely somewhere else.

But the heart of the invention stayed the same. Money started because bartering alone couldn't keep up with what people needed. It started because humans looked for a shared language of value—something that could travel between strangers and still be believed.

When I think about those first people holding a shiny piece of gold and realizing it could stand for almost anything, I get the same feeling I get when I think about the dollar bill in Chapter 1.

The metal itself wasn't the real magic. The agreement was. The trust was. People decided together that this one thing could represent work and goods and promises, and suddenly a whole new way of living became possible.

Money didn't appear overnight like a lightning bolt. It grew slowly, the way a living question grows. Different villages and different cultures tried different solutions until one idea—something rare, durable, and trusted—spread farther than any single person could have planned.

So the next time you see a coin or a bill or a number on a screen, you can remember that it began with apples and fish and roofs and chickens... and a whole lot of people who got tired of the double coincidence of wants. They needed a better tool. They invented one. And we're still using versions of that tool today.

The story of how money started is really the story of people solving a problem together—and then discovering that the solution itself could grow and change in ways no one expected.

Thought 3: Why Don't We Just Barter?

Bartering sounds kind of fun when you first think about it. No prices. No cash registers. No one saying “We can’t afford that.” Just trading the stuff you have for the stuff you want. It feels simple and fair, like the way kids already trade on the playground.

But once you actually try to use it for everything, it gets complicated fast—and I mean **really** complicated.

Let me show you what I mean with the kinds of trades that happen every single day at school.

Imagine it’s lunchtime. You have an extra peanut-butter sandwich and you really want a bag of chips. The kid across from you has chips... but he already has a sandwich and he’s dying for a chocolate-chip cookie. The kid with the cookie wants a juice box. The kid with the juice box wants your sandwich—but only if you also give him your napkin and promise to trade seats with him on the bus. Suddenly four kids are stuck in a tangled knot. Nobody gets what they want, the bell is about to ring, and the sandwich is getting squished.

Or picture recess. You have a brand-new blue marker and you want to borrow someone’s soccer ball. The kid with the soccer ball already has three markers and what he really wants is a turn on the big swing. The kid on the big swing will only get off if someone gives him a cool sticker. You don’t have a sticker. The kid with stickers wants your marker... but only the blue one, and only if you also help him carry his backpack later. Another knot. Another bunch of kids standing around saying “Maybe tomorrow.”



It happens with Pokémon cards too. You have a rare card someone else wants, but they only want to trade it for a different rare card that a third kid has—and that third kid is only interested in a holographic one that belongs to a fourth kid who's absent today. By the time you chase the chain all the way around, recess is over and nobody has traded anything.

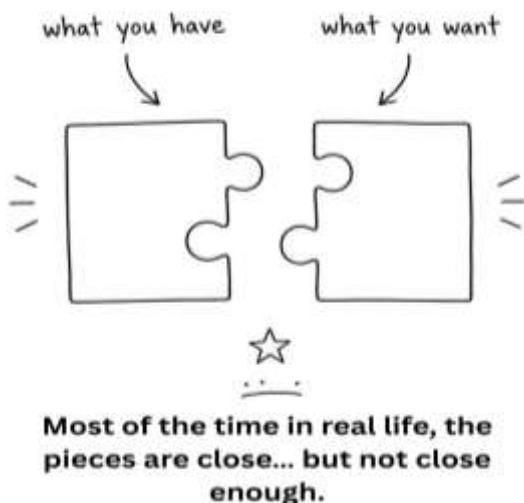
Homework help works the same way. “I’ll help you with math if you help me with reading.” Simple—until the reading helper only wants help with science, and the science kid only wants someone to draw the pictures for their project, and the artist only wants help carrying the heavy books. One missing link and the whole chain falls apart.

Now scale those little playground problems up to a whole family trying to get everything they need—food, clothes, tools, medicine, a roof that doesn’t leak—using only direct trades. You’d spend half your life just searching for matches. Apples for fish. Fish for shoes. Shoes for firewood. Firewood for a repaired wagon wheel. One missing link and the whole chain breaks.

This problem even has a name. Economists call it the “double coincidence of wants.” That’s a fancy way of saying that for a pure barter trade to work, both people have to want exactly what the other person is offering, at exactly the same time. That’s a lot harder to line up than it sounds.

I needed a better way to remember it, so I gave it a kid nickname: **the Perfect Match Puzzle**.

Picture two puzzle pieces. One piece is shaped exactly like what you have. The other piece is shaped exactly like what you want. For the trade to click, those two pieces have to fit together perfectly—same shape, same time, same place. If even one edge is a tiny bit off, the pieces won’t lock. Most of the time in real life, the pieces are close... but not close enough. That’s the Perfect Match Puzzle. And it’s why pure bartering turns into such a headache.



I actually tried to live one whole afternoon using nothing but pure barter, just to see how bad the Perfect Match Puzzle could get. It was a Saturday. I told my family and a few neighborhood kids we were going to pretend money didn't exist from lunch until dinner. Here's what happened.

12:30 – I wanted a cold juice box from the fridge. My little sister had taken the last one. She said she'd give it to me if I played dolls with her for twenty minutes. I didn't want to play dolls. I offered to draw her a picture instead. She only wanted the dolls. Perfect Match Puzzle failed. I stayed thirsty.

1:15 – My friend Maya came over with a brand-new set of sidewalk chalk. I had a super-bouncy ball she used to love. I offered the ball for three pieces of chalk. She said she already had a bouncy ball and what she really wanted was

help building a fort. I didn't feel like building a fort in the heat. We stood there for five minutes trying to find something else. Nothing matched. She went home with her chalk. I kept my ball.

2:00 – I needed new batteries for my flashlight because we were planning a fort later (ironically). My neighbor Jake had batteries. He wanted my leftover Halloween candy. I only had two pieces left and I was saving them. He said no candy, no batteries. I offered to rake leaves in his yard instead. He already had his brother doing that. Another failed match.

3:30 – My dad was fixing a wobbly chair and needed a specific screwdriver. The guy next door had one. Dad offered to bake him cookies. The neighbor was on a diet and didn't want cookies. He wanted help moving a heavy planter. Dad's back was sore. They spent twenty minutes trying to find a third person who could fill the gap. By the time they figured it out, it was almost dinner and the chair was still wobbly.

By 5:00 I was tired, a little thirsty, and very done with the experiment. We had spent more time trying to make trades than actually doing anything fun. The Perfect Match Puzzle had beaten us over and over.

Money solves this problem in a clever way. Instead of needing your trading partner to want your specific stuff, you just need them to want money. And pretty much everyone does, because they know they can turn that money into whatever **they** actually want later. Money turns a complicated three-way (or four-way, or ten-way) puzzle into a simple two-step trade: sell your stuff for money, then use that money to buy what you really need.



It's like having a universal translator for value. Your apples speak "apple." The fisherman's fish speaks "fish." Money speaks every language at once. You hand over apples, receive money, and later hand over money for fish—or shoes, or tools, or anything else. The Perfect Match Puzzle disappears.

Barter hasn't completely disappeared, though. Kids still trade Pokémon cards, snacks at lunch, and favors like "I'll do your chore if you do mine tomorrow." Grown-ups do it too. Neighbors trade babysitting nights. Farmers trade the use of a tractor for a share of the harvest. Friends trade skills—"You help me move the couch, I'll help you fix your bike." Artists trade paintings for music lessons. These trades work great when the people already know and trust each other, and when the things being swapped are personal and small.

That's the key. Barter shines in small circles where relationships already exist. It feels warm and human. You look someone in the eye. You know their story. You can adjust the deal if something feels unfair. But the moment the circle gets bigger—when millions of strangers need to trade with each other every single day across cities and countries—the Perfect Match Puzzle becomes a giant wall. Money was invented to climb over that wall.

I used to wonder why we didn't just go back to pure bartering and skip all the stress about prices and bills. It seemed cleaner somehow. But the more I thought about the bike-and-skateboard problem, the lunch-table knots, the recess marker chain, the Pokémon card chase, and my own failed Saturday afternoon, the clearer it became. Barter is wonderful for the trades that stay close to home. It just can't stretch far enough to hold a whole modern world together.

Money didn't erase barter. It simply filled the huge gap that barter couldn't reach. It let strangers cooperate without first becoming friends. It let value travel farther and last longer. And it

did it by turning every trade into something almost anyone would accept.

So, the next time you trade a snack for a pencil, or watch two neighbors swap favors, you can smile. That's barter still alive and working exactly where it's best. And the next time you see a price tag or a card swipe, you can remember the Perfect Match Puzzle it quietly solves every single day: making sure the person who has what you want doesn't also have to want exactly what you have... at the exact same moment... in the exact same place.

That's why we don't just barter for everything. Not because bartering is bad. Because the world got bigger than bartering alone could handle. And money, for all its weirdness, turned out to be the tool that fit.

Thought 4: Should We Go Back to Gold?

If gold is what got money started, you might wonder why we don't still use it today. Some people actually think we should go back to it. This idea is called the gold standard, and for a long time it was exactly how a lot of countries—including the United States—ran their money.

Under the gold standard, every dollar was technically backed by a certain amount of real gold sitting in a vault somewhere. In theory, you could walk into a bank, hand over your paper money, and walk out with actual pieces of gold. That made a lot of people feel safe. The money wasn't just a promise floating in the air. It was tied to something physical and rare that couldn't be faked or printed out of nowhere. If the government said a dollar was worth a certain tiny bit of gold, there had to be enough gold in the vaults to match.

Gold still has that feeling today. It feels safe. It feels real. It feels like treasure.

Close your eyes and picture an old pirate map with a big red X. You dig through the sand, your heart beating fast, and your shovel finally hits something hard. You brush away the dirt and there it is—a heavy wooden chest with rusted metal bands. You lift the lid, and inside, shining like captured sunlight, are piles of gold coins. They clink when you run your fingers through them. They're cool and smooth and solid. You can feel the weight in your hand. That weight says, "This is real. This matters. This won't disappear if someone changes their mind."

That's the feeling gold still gives people. When you hold a real gold coin, it doesn't feel like ordinary metal. It feels important. It feels like something that has always been special, the kind of thing dragons guard in stories and kings lock away in deep vaults. Even looking at a picture of a gold bar can give you that

tiny spark of “whoa.” Part of why some people get nostalgic for the gold standard is that they miss this exact feeling—the sense that money was tied to something solid you could dig out of the ground and hold in your hand, instead of just an agreement people make with each other.

You lift the lid, and inside, shining like captured sunlight, are piles of gold coins.



I get why that feels comforting. After learning that money only works because we all believe in it, part of me wants something heavier and shinier to lean on. Gold doesn't care if people stop trusting paper. Gold just sits there, being gold. It doesn't rust. It doesn't fade. It doesn't disappear when a computer glitches. For a lot of people, that makes it feel like the opposite of the fragile story we talked about in Chapter 1.

But here's the problem: the world outgrew gold.

As populations grew and trade exploded across the whole planet, there simply wasn't enough gold being dug out of the ground to represent all the buying and selling happening every day. Think about everyday life now. How many pizzas get bought in one city on one Friday night? Now multiply that by every city, every country, every single day. Imagine trying to pay for a pizza with an actual chunk of gold bar. You'd need special tools just to chip off the right tiny amount. Then you'd still be standing there arguing with the pizza person about whether your little flake of gold was really worth one pizza or one-and-a-half.

Or picture buying a new pair of sneakers. The price is seventy dollars. Are you supposed to shave off exactly seventy dollars' worth of gold dust while the store clerk waits? What if the scale is a little off? What if the gold is mixed with other metals? Now think about paying a phone bill, or buying groceries for a whole week, or getting medicine, or paying for a bus ride across town. Multiply those tiny arguments by millions of trades happening at the same time all over the world, and the whole system starts to look impossible.

Gold is heavy, too. Carrying enough of it for a big purchase would feel like lugging around a bag of rocks. And gold isn't evenly spread across the Earth. Some countries have more mines than others. If your country's money depended only on how much gold it could dig up or buy, a bad year in the mines could shrink

the entire money supply overnight. That would make it harder for everyone to trade, even if the farms were still growing food and the factories were still making clothes and kids still needed new sneakers for school.

Imagine trying to pay for a pizza with an actual chunk of gold bar.



To help me think about it clearly, I made a balanced list in kid language—the good sides and the hard sides of going back to the gold standard.

Pros (the good stuff)

- Gold feels real and solid in your hand.
- It can't be printed out of thin air, so it feels safer to some people.
- It doesn't rust or disappear, even after hundreds of years.
- It connects money to something you can actually see and touch.
- It gives that treasure-chest, pirate-map feeling that paper and numbers just don't have.

Cons (the hard stuff)

- There isn't enough gold in the whole world for every pizza, every pair of sneakers, every phone bill, and every other trade that happens every day.
- It's heavy and hard to carry around for regular shopping.
- It's tricky to break into exact tiny amounts for small purchases.
- Some countries have lots of gold and some have almost none, which could make things unfair.
- If the mines have a bad year, the whole money system could shrink even if people still need to buy food and clothes.

So, most countries switched to what's called fiat money. That word "fiat" basically means "by agreement" or "by decision." It means the money isn't backed by gold sitting in a vault anymore. Instead:

Money is real because we all agree it's real.

That might sound less safe than gold at first. It can feel like the floor disappeared and we're all just floating on trust. But think of it like the rules in a board game. The rules aren't backed by anything physical either. No vault of gold makes "you can't move backward on Monopoly" true. No pile of treasure forces everyone to pay rent when they land on a hotel. The rule works because everyone playing agrees to follow it. The moment the players stop agreeing, the rule stops mattering. Fiat money works the same way, just on a much bigger scale—with an entire country (and really, most of the world) agreeing to the rules together.

The agreement is the same powerful thing we discovered in Chapter 1. It's the same trust that turned seashells and beads and gold into money in the first place. Fiat money simply takes that trust and makes it the main foundation, instead of tying it to a metal that the planet only has so much of.

Some people still wish we would go back. They like the idea of money that feels limited and solid. They worry that when money can be created by decision, it might be created too easily, and then the trust could stretch thin. Those are real questions worth wondering about. But the reason most of the world moved away from the gold standard wasn't because people stopped liking gold. It was because the gold itself couldn't stretch far enough to cover the size of the modern world.

When I picture the gold standard now, I see two pictures at once. One is a shiny, safe treasure chest that makes everyone feel steady—the kind you find on a pirate map, heavy with coins that clink in your hand. The other is a growing city that needs more roads, more bridges, more sneakers, more pizzas, more phone signals, and more ways for people to trade than any single treasure chest can hold. The world chose the growing city. It chose the agreement that could expand as people and ideas expanded.

That doesn't mean gold became worthless. People still buy it, save it, and trust it as something special. It just means gold is no longer the boss of every dollar and every trade. The boss is the shared story—the same story that started with bartering problems and shiny metal and slowly turned into the numbers we use today.

So should we go back to gold? Some people say yes. The living question stays open. But when I look at how many strangers need to trade with each other every single day, and how fast the world keeps changing, I start to understand why the gold standard became a chapter in history instead of the whole book. The tool that once solved the double coincidence of wants (the Perfect Match Puzzle we talked about in Chapter 3) had to grow again. And this time it grew beyond the metal that first made it possible.

Money keeps changing its shape because the world keeps changing its size. Gold was a great answer for a long time. Fiat money is the answer most of us live with now. And the question of which one feels safer, or fairer, or wiser, is still alive—waiting for every new generation to pick it up and turn it over in their hands, the same way people once turned over a bright piece of gold and wondered what it could become.

Money is real because we all agree it's real.

Thought 5: What About a Resource-Based Economy?

Some people take a totally different path with this whole money question. Instead of asking “What should money be backed by?” or “Should we go back to gold?” they ask something much bigger and wilder: “What if we didn’t need money at all?”

The first time I heard that idea, my brain kind of short-circuited. No money? Like... ever? No price tags. No “we can’t afford that.” No checking the bank app before buying sneakers. It sounded impossible and also kind of amazing at the same time.

Their idea goes something like this: What if everyone just shared what we have? What if machines and robots made almost everything we needed—food, houses, clothes, bikes, medicine—so there was plenty for everybody? What if nobody had to pay for stuff because there was simply enough to go around?

This idea is called a resource-based economy. I had to say that phrase out loud a few times before it stopped sounding like a robot’s name. Resource-based economy. It means the whole system is built around the actual stuff the Earth gives us and the actual things people need, instead of being built around money.

Here’s how the people who like this idea describe it. Instead of trading money for things, a resource-based economy would work on a few big ideas:

We use what the Earth actually provides—soil, water, sunlight, metals, trees—instead of chasing numbers in a bank account.

We share things instead of hoarding them.

We help each other because it makes sense, not because somebody is paying us.

We stop competing over who has more money and start focusing on making sure everyone has enough of the real stuff.

When I first heard all that, it felt like someone had opened a window in a stuffy room. No more worrying about bills. No more grown-ups arguing at the dinner table about which bill to pay first. No more kids feeling weird because their family can't buy the same backpack as everyone else. Everyone gets what they need. Machines and robots do the hard, boring, sweaty work—like harvesting crops or building walls or cleaning streets—so humans can spend time on things that actually matter to them, like inventing cool stuff, making art, playing, or just hanging out with the people they love.

I tried explaining the idea to my little sister once. I said, “Imagine nobody ever had to pay for anything, ever again.” She got really excited for about four seconds. Then her face changed and she asked, “Wait, so if I don't do my chores, do I still get a robot-made ice cream?” I said probably yes. She said, “Then I'm doing zero chores forever,” and walked off looking extremely pleased with herself. That's when I realized this idea has a hole in it big enough to drive a truck through, and my nine-year-old sister found it in under a minute.



I started picturing it the way a nine- or ten-year-old pictures things. Imagine waking up and the fridge is always full because robots grew the food in giant clean farms. You need a new pair of shoes? You go to a place that makes them on the spot with machines, and nobody asks for money. You just say what size and what color. Want to learn guitar? There's a free one waiting, and a free teacher if you want one. Nobody is rich. Nobody is poor. There's just... enough.

It sounds beautiful. Like the best kind of science-fiction story where the future finally got things right.

But the more I turned the idea over in my head, the more questions started popping up. And those questions got bigger and louder.

People don't always agree on what's fair. And "fair" can look totally different depending on who you ask. One kid might think fair means everybody gets the exact same number of toys. Another kid might think fair means the kid who works harder in the garden gets the first pick of the strawberries. A grown-up who spent years learning how to be a doctor might feel it's fair to have a nicer house than someone who didn't. Who gets to decide?

Not everyone wants to share the same way, either. I know this from the playground. Some kids are happy to hand over their extra snack. Other kids clutch their bag of chips like it's made of gold and give you a look that says "mine." Grown-ups are the same, just with bigger things. Some people love the idea of sharing tools and cars and even houses. Other people really like owning their own stuff and not having to ask permission or wait their turn.

And even with amazing technology, machines still can't build, grow, or create absolutely everything humans need—not yet, anyway. Robots are getting smarter and faster every year. They can already build cars and pick strawberries and even help doctors. But can they write a song that makes you cry in a good

way? Can they give a kid a hug when they're scared? Can they invent a brand-new game that nobody's ever thought of before? Some things still seem to need human hands and human hearts. And some resources—like certain metals or special medicines—might stay rare no matter how many robots we build. What happens then?

There are other questions nobody has fully answered. Who decides how the resources get shared? Is there a big computer that tracks everything and says “You get two pairs of shoes this year”? Do people vote on it? What if someone wants three pairs of shoes and the system says no? What if a whole town wants to use more water than the system planned for? Who settles the argument?

I kept thinking about the library near my house. You walk in, pick out as many books as you want, take them home, and bring them back. No money. Just trust and a shared rule. That feels like a tiny piece of a resource-based economy already living in our world. Community gardens work kind of the same way—people plant and water and then everyone gets to eat. Free school lunches, too. Public parks. The fire department that shows up whether you're rich or poor. These things exist right now, and they work because we decided some stuff is too important to put a price on.

So maybe the idea isn't all-or-nothing. Maybe we don't have to wake up tomorrow and throw away every dollar bill. Maybe pieces of this resource-based thinking can keep sneaking into regular life, a little at a time. More free things. More sharing systems. More robots doing the dull jobs. More focus on “does everyone have enough?” instead of “who has the most?”

Still, I can't pretend the hard parts disappear just because the idea is beautiful. In Chapter 1 we learned that money is really made of trust. In a resource-based economy you'd still need a huge amount of trust—maybe even more. You'd have to trust that the system won't play favorites. You'd have to trust that people won't

take more than they need. You'd have to trust that the robots and the planners and the neighbors all keep caring about the whole group.

That's a lot of trust. Maybe more than we've ever managed before on a planet-sized scale.

When I talk about this with my friends, some of them get excited and start listing all the things they'd do if they never had to worry about money. One wants to build treehouses all day. Another wants to draw comics. Another just wants to sleep in and then play video games without anyone saying "that costs too much." Other friends scrunch up their faces and say, "But who makes sure the lazy people still help?" or "What if I want something special that nobody else wants me to have?"

Both reactions make sense to me. The idea is like a shiny new bike you see in a store window. Part of you wants to ride it right now. Another part of you wonders if the wheels are strong enough for real roads.

So, a resource-based economy isn't something the whole world runs on today. It might never be the only system. But it's not just a fantasy either. Real thinkers have studied it seriously for years. They draw diagrams and write long papers and argue about how the robots would be programmed and how the decisions would be made. And like I said, little pieces of it are already here—libraries, parks, free lunches, community tool-sharing sheds.

Maybe the living question isn't "Should we switch tomorrow?" Maybe it's "Which pieces of this idea could make life better even while money is still around?" Maybe we can keep the parts that reduce worry and waste, and still use money for the things that are hard to share or hard to plan.

I don't know the final answer. I'm only a kid asking the question. But I keep coming back to the same feeling I had when I first started this book: the way we do things now isn't the only way. Money solved some huge problems—like the double coincidence of wants and the need to trade with strangers. A resource-based economy is trying to solve a different set of problems—like worry, unfairness, and the feeling that some people get left behind.

Both ideas are human inventions. Both can change. And both deserve to be looked at with curious eyes instead of just “that’s impossible” or “that’s the only way.”

So, the next time I hear a grown-up say “We can’t afford that,” part of my brain still does the money math. But another part wonders, just for a second: What if “afford” wasn’t even a word we needed? What if the real question became “Do we have the resources, the machines, and the will to make sure everyone has enough?”

That’s a huge what-if. It’s the kind that can keep a person thinking long after the lights go out. And that’s exactly why this living question keeps growing.

Thought 6: Why Do We Use Valuable Things as Money?

We've talked about gold, paper bills, and even numbers on a screen. But why do these particular things get chosen as money, instead of, say, rocks from your backyard or leaves off a tree? I mean, rocks are everywhere. Leaves fall by the millions every autumn. If money is really just something we all agree to trust, why can't we pick something super easy and common?

That question stuck in my head for days. So, I decided to run a real experiment.

The rocks were solid. They didn't disappear. But nobody would trade me anything for them.



One Saturday morning I went out to the driveway with a plastic bucket. I filled it with ordinary gray rocks—some small, some medium, a few bigger ones that still fit in my hand. I carried the bucket inside and set it on my desk next to a single dollar bill. Then I just stared at them.

The rocks were solid. They didn't disappear. I could carry them. I could even stack them into little towers. For a minute I tried to convince myself they could work as money. "These are my new coins," I said out loud. "One medium rock equals one dollar." I imagined walking into the corner store, plunking a rock on the counter, and walking out with a candy bar. The picture fell apart instantly. I could already see the cashier's face: confused, then annoyed, then probably calling my parents. I tried a different rule. "Five small rocks equal one candy bar." Still ridiculous. I even wrote "\$1" on a couple of rocks with a marker. The marker smeared. The rocks still looked like rocks.

I sat there for almost an hour, rolling the stones around in my hand and looking at the dollar bill. The bill was just paper. The rocks were actual pieces of the Earth. Yet I knew—deep down—that nobody would trade me anything for the rocks. Why? That experiment sent me hunting for the pattern.

It turns out there's a clear pattern. Whatever gets used as money, across almost every culture in history, tends to share the same handful of qualities. People look for things that are:

- Rare
- Durable
- Easy to carry and divide
- Trusted

Let's slow down and walk through each one the way a kid actually thinks about them—and let's also imagine the disasters that would happen if we tried the exact opposite.

1



Rare.

2



Durable.

3



Easy to Carry
and Divide.

4



Trusted.

Rare

If everyone could get as much as they wanted, it wouldn't feel valuable. Gold is hard to find. You can't just scoop it up like sand at the beach. That scarcity is part of what makes people treat it carefully. Even today, when we use paper or numbers, the system still tries to keep money from being infinite. There are rules about how much can be made.

What if we tried the opposite? Imagine money made of ordinary dirt. You could dig up a whole fortune in your backyard in ten minutes. Everybody would have piles of it. Kids would fill buckets and wagons and dump trucks with "money." Then nobody would trade you anything for it, because they could just dig their own. Stores would be empty because no one would bother working to get more dirt. The whole idea of trading would collapse by lunchtime. That's why rarity matters. Without it, money stops feeling special and stops working.

Durable

Money needs to last without rotting, breaking, or disappearing. Gold can sit in a vault or a pocket or a ship for hundreds of years and still be gold. Paper money is durable enough for everyday use—it doesn't fall apart the second it rains (most of the time). Digital numbers are even tougher in a weird way; they don't rust or tear, though they do need computers and electricity to stay alive.

What if we tried the opposite? Picture money made of fresh berries. You get paid on Monday. By Wednesday the berries are soft and moldy. By Friday they're a sticky mess at the bottom of your pocket. Or imagine ice-cube money in the summer—half your paycheck melts before you reach the store. Or cookie money: somebody gets hungry and eats the entire week's wages. Trading would turn into a race against rotting and melting and disappearing. People would spend more time trying to keep their

money from going bad than actually using it. That's why durability is non-negotiable.

Easy to carry and divide

You need to be able to break money into smaller pieces to make change, and you need to be able to take it with you without a wheelbarrow. Gold can be melted into small coins or tiny flakes. Paper bills come in different numbers so you can make exact change. Digital money is the easiest of all—you just move a number from one screen to another.

What if we tried the opposite? Imagine money made of giant boulders. They're rare and they last forever, but good luck dragging a boulder to the store to buy milk. And how do you make change? Do you swing a sledgehammer in the middle of the checkout line while everyone waits? Or picture money made of long, heavy tree trunks. You'd need a truck just to buy a sandwich. Small purchases would become impossible. People would stop trading anything little because the money itself was too clumsy. The system would grind to a halt under its own weight. That's why money has to be easy to move and easy to split.

Trusted

This is the biggest one, and it loops straight back to Chapter 1. Even if something is rare, durable, and easy to carry, it still only works if almost everybody agrees it's valuable. That's why seashells worked in some places for a long time—people there trusted them. Beads worked in other places. Salt worked where it was hard to get. The trust is the invisible glue. Without it, even gold is just shiny metal.

What if we tried the opposite? Imagine a perfectly rare, durable, easy-to-carry object that nobody believes in. Let's say glowing purple crystals that only appear once a year in one secret

cave. They're hard to find, they never break, and you can carry a handful in your pocket. But if people simply shrug and say, "I don't care about purple crystals," then they're worthless as money. You could hold a fortune in crystals and still go hungry because no store would accept them. Trust is the final switch that turns an object into money. Without the agreement, the other three qualities don't matter.

Gold checked almost every one of these boxes, which is why it became the go-to choice for so long across so many different cultures that never even met each other. People in ancient places on opposite sides of the world all looked around, tested different objects, and somehow landed on the same yellow metal. That still blows my mind. It's like the whole human race was solving the same puzzle and kept finding the same piece.

Paper money works differently. It isn't rare or valuable on its own—you could print a million copies of a dollar bill in a day if there were no rules. But it works because governments guarantee it and everyone agrees to trust it. The paper is just a stand-in. The real power is the promise behind it. Digital money, the numbers you see in a banking app, works the same way, just without any physical paper at all. You can't hold it, but you can send it across the world in a second. Even newer ideas like cryptocurrency are chasing the same goal: something rare (there's only a limited amount), trusted (people have to believe in the code and the network), and tradable.

Here's the big idea underneath all of this, the one that keeps growing the more I think about it: it was never really about gold, or paper, or pixels on a screen. Whatever people use as money has always just been a stand-in for trust and value. The container keeps changing—shells, beads, salt, gold, paper, plastic cards, digital numbers, maybe something we haven't invented yet—but the reason we use it stays the same.

Money keeps changing its shape because people, technology, and trust keep changing too. When we only traded with neighbors we knew, shells or favors were enough. When trade got bigger, we needed something that could travel farther, like gold. When the world got huge and fast, we needed something lighter and quicker, like paper and then numbers on screens. Each time the container changed, it was because the old one started to feel too slow or too heavy or too limited for the new size of the problem.

I keep wondering what the next container will look like. Maybe it will be something I can't even imagine yet, the same way a kid bartering chickens hundreds of years ago couldn't imagine tapping a phone to pay for pizza. Or maybe we'll keep the digital numbers but find better ways to make sure the trust stays strong. Or maybe, like the resource-based ideas in Chapter 5, parts of the system will stop needing a container at all for some things.

But no matter what shape it takes, I bet it will still need those same four qualities in some form: rare enough to matter, durable enough to last, easy enough to move around, and trusted enough that strangers accept it. Those aren't just rules for metal or paper. They're rules for any tool that tries to solve the Perfect Match Puzzle we talked about in Chapter 3.

So the next time you hold a coin or watch numbers move on a screen, you can ask the same question I asked with my driveway rocks: Why this thing and not something else? The answer isn't really in the rock or the metal or the pixels. It's in the pattern humans keep following, century after century, trying to make trust visible and portable and strong enough to carry value from one person to another.

And that pattern is still alive. It's still growing. Just like the question that started this whole book.

Thought 7: The Future of Money

If money has changed shape so many times already—shells, gold, paper, plastic cards, numbers on a screen—it's worth asking: what comes next?

Nobody knows for sure. Grown-ups argue about it all the time. Some say robots and AI will make so many things automatically that stuff gets cheaper and cheaper. Some say everyone might get a little bit of money just for being alive. Some think we'll go back to trading skills and time with apps. Some even wonder if money will fade away completely one day, the way pure bartering mostly did.

But after everything I've thought about in this book—the trust that holds money up, the double coincidence of wants, the way gold felt safe but couldn't stretch far enough, the beautiful but tricky idea of a resource-based world, and the pattern of rare-durable-easy-trusted things—one picture keeps getting clearer and brighter in my head. It feels like the next shape money wants to take.

Here's the future I keep landing on: gold-backed crypto, with every country acting like its own node in a giant worldwide system. Trustless, fully automated smelters and vaults. Starlink watching over all of it. One account per person tied to their cell phone. And every single phone helping to check the transactions in clusters so the whole thing can handle at least a million trades every second across the planet.

Let me slow down and explain it the way it unfolded in my mind, piece by piece, because this chapter needs room to breathe.

I tried explaining this whole idea to my best friend at lunch, and I watched his eyes glaze over somewhere around the word

“smelters.” He held up a hand and said, “Wait, wait — so the satellites are... watching the gold?” I said yes. He said, “Like they're the hall monitors of money?” I hadn't thought of it that way, but honestly, yeah. Hall monitors of money. I'm still using that.

It starts with gold again—but not the old gold standard we talked about in Chapter 4. This time gold and crypto team up. Crypto means digital money that lives on computers and phones instead of paper. “Gold-backed” means every digital coin is tied to real physical gold (or other precious metals) sitting in super-secure places. You don't just have to trust a government or a bank. You can, if you want, walk up and turn your digital coins back into actual metal you can hold. Or you can deposit your own gold or silver and get digital coins that represent it. The metal and the numbers stay connected, like two sides of the same coin.

Now picture the world divided into nodes. A node is like a home base or a station. Each country is its own node. Inside every node there are fully automated smelters and vaults. “Automated” means robots and machines do almost all the work—no long lines of people counting bars by hand. “Trustless” means you don't have to trust any single person or company to be honest. The machines and the code check each other constantly. Sensors weigh the metal. Cameras and lasers scan it. Computers record every gram. If anything tries to cheat, the system spots it and locks down.

You could take a family heirloom gold necklace or a handful of silver coins to one of these vaults. The whole process happens without a single human touching your metal. A machine melts it down, another machine weighs the melted metal to the tiniest fraction of a gram, and a third machine tests exactly how pure it is—no cheating with fake gold or metal mixed with cheaper stuff. Once all three machines agree, the system credits your account with digital coins that match precisely what your metal was worth.

Later, if you ever want the physical metal back, you don't get cash from a teller—you trade in your digital coins like tokens, and the vault's machines weigh out and dispense real bars or coins that match what your balance says. Deposit or cash out—your choice. The metal stays real. The digital side stays fast and easy to send.

How does the whole planet stay honest about what's in every vault? Starlink. That's the satellite network that already covers almost every corner of Earth with internet. In this future, Starlink becomes the eyes in the sky for the money system. It monitors every node—every vault, every smelter, every sensor—all day and night. The satellites talk to the ground stations constantly, double-checking weights, movements, and records. If a vault in one country reports it has ten tons of gold, Starlink and the other nodes can verify the data matches. No single country can secretly print extra coins or hide metal, because the sky is watching and the other nodes are watching too.

New nodes can join as more physical vaults get built. Maybe a country starts with one big automated vault in its capital. Every brand-new node has to start at exactly zero—no shortcuts, no starting balance somebody just typed in. All of the metal that country wants to bring into the system gets melted down, weighed, and tested by the machines from scratch, the same way an individual person's necklace would be, so nobody could sneak in a fake starting balance. Then the existing nodes around the world get to check the new node's work. They compare notes, double-check the weights, and confirm the new vault meets the same strict standards—same sensors, same automation, same transparency—before the new node is allowed to fully join. Nobody just declares themselves part of the network. Everybody else has to agree the numbers check out. Once it passes, it becomes part of the system. The network grows the same way a living thing grows: carefully, one solid piece at a time.

Every person on Earth gets exactly one account, and it's tied to their cell phone. Not five bank accounts. Not a wallet here and an app there. One account. Your phone is the key. That keeps things simple and fair—no one can open secret extra accounts to game the system. But your phone isn't really the key by itself. Your body is. To open the money app the first time, you scan your fingerprint and let your phone's camera scan your eye—the colored part, the retina, which is basically as unique to you as a fingerprint but even harder to copy. Losing your phone wouldn't mean losing your money forever. It would mean a trip to a main node, one of those big vault buildings, where a machine checks something about you that nobody could fake or steal—something built right into your body, deep down at the level of your DNA. Once the machine confirms it's really you, your account gets moved onto your new phone and the old phone is locked out for good. The only people this trips up are identical twins, since they share the exact same DNA. Everybody else, the system can always tell apart.

I'll be honest, that part gives me a little bit of a shiver when I think about it too hard. Handing over something as personal as your own DNA to unlock your money feels like a big deal, way bigger than a password. If I were designing this for real, I'd want to know exactly who gets to see that information and whether it's used for anything besides proving it's really you. That's the kind of question grown-ups would need to work out carefully, with real rules and real limits, before a system like this could ever be trusted by billions of people. I don't think that makes the idea bad. I think it makes it the kind of idea that needs a lot of careful people checking it before it gets built.

Here's the part that feels the most futuristic and the most kid-exciting at the same time: every cell phone acts as a miner. In regular crypto, "mining" means powerful computers solve hard math puzzles to check that transactions are real. In this system, the

mining is shared across millions of ordinary phones. Your phone doesn't get hot and drain its battery doing giant puzzles alone. Instead, phones work in clusters—small groups that team up to verify pieces of the transaction load. One cluster checks a batch of trades in Africa, another handles Europe, another covers Asia, and they all cross-check each other. Because millions of phones are helping at once, the system can handle at least one million transactions every second across the whole globe. Buying a snack in Japan, sending birthday money to a cousin in Brazil, and paying for a bus ride in Kenya can all happen at the same moment without the network slowing down or crashing.

There's a name for the job your phone is doing in the background: it's acting like a "layer 2" for the network, which just means it's a second layer of helpers sitting on top of the big automated vaults, taking care of the fast everyday checking so the vaults don't have to. And instead of the old-style mining where computers burn huge amounts of electricity racing to solve puzzles, phones use something closer to "proof of stake"—which really just means your phone proves it's trustworthy by being part of the network and doing its small share of checking work, not by winning a computing race. That's a big part of why a system like this could handle over a billion phones all pitching in without melting the planet's power grid. Spreading the work across so many ordinary phones instead of a few giant computer warehouses uses drastically less energy overall.

And here's the part I think is actually the most fair: every phone that helps verify a transaction earns a tiny sliver of it, a small fraction of a percent, as a reward for doing the work. It's not enough from one transaction to notice. But multiply that by millions of transactions happening across the whole world, all day, every day, and it adds up into something real for everyone holding a phone. Almost like a small, steady trickle of income just for being part of keeping the system honest—the same tiny

opportunity whether you live in a mansion or a small apartment, because everyone's phone does the same kind of work. Nobody starts more powerful than anyone else. That feels like the fairest version of "everyone gets a small piece of the pie" that I've thought of in this whole book.

I keep running the movie of this future in my head.

It's morning. I wake up and check my phone. My one account shows the digital coins that represent a little bit of real gold sitting in a vault somewhere in my country's node. I walk to the corner store and tap my phone. The payment zips through a cluster of nearby phones that verify it in a fraction of a second. The store's account goes up. Mine goes down. Somewhere, Starlink quietly notes that the balances still match the metal in the vaults. No bank took a cut. No stranger had to trust me personally. The double coincidence of wants is solved, just like regular money does it—but now the money is backed by something solid again, and the checking is done by all of us together.

If my family ever wants to turn some digital coins back into physical metal—for a special project or just for the feeling of holding it—we go to the nearest automated vault. Machines handle the request, Starlink confirms, and real metal comes out. If we find old jewelry or mine a little silver somehow, we can deposit it and watch the digital side of our account grow. The system stays balanced because every coin is matched to metal that actually exists.

There's one more piece I keep turning over. What if this whole node system didn't just work country by country, but also connected into one single global currency that everybody on Earth could use for trading between countries? Some real companies are already working on ideas kind of like this—big global payment networks that move digital money around the world in seconds instead of days. Picture that same idea, but gold-backed and built

on top of the node system: one shared global currency for the big stuff, like a company in Kenya buying parts from a factory in Vietnam, sitting on top of everyone's local, national currencies underneath.



Here's how the local side could stay fair. Each country's own currency would be worth exactly the amount of gold sitting in that country's vault, divided by however many units of that currency exist. If a country's vault holds a certain weight of gold, and there are, say, ten million coins of its currency floating around, each coin is worth one ten-millionth of that gold. No government could just print a pile of new money out of thin air, because printing more currency without adding more gold to the vault would only mean each coin is worth a smaller slice of the same gold. The math would keep everyone honest automatically, without anyone needing to trust a promise.

This future stitches together so many of the threads from the earlier chapters. It keeps the trust we learned about in Chapter 1, but makes the trust stronger by tying it to real metal and to open monitoring. It keeps the usefulness money has over pure bartering (Chapter 3). It brings back the solid feeling of gold (Chapter 4) without the old problem of not having enough metal to go around—because the digital side can move at light speed while the metal stays safely stored and verifiable. It even leaves room for resource-based ideas (Chapter 5) to keep growing in the background: libraries, free parks, shared tools, and robots doing hard jobs can still expand, while this money system handles the parts of life that still need precise trading.

Of course I still have questions. What happens if a phone battery dies right when it's supposed to help verify a cluster? (There would be backup rules so the network stays strong.) What if someone tries to trick the automated smelter with fake metal? (The sensors and Starlink cross-checks would catch it.) How do we make sure every country builds its vaults fairly and that remote places aren't left out? (The ability to add new nodes slowly and carefully feels like a good start.) Who programs the first version of the code and the robots? (That part would need the same open, checkable spirit as the rest of the system.) And what about the

DNA question I mentioned earlier—who decides the rules for something that personal, and how do we make sure it's never used for anything except proving it's really you? (That might be the biggest question in this whole chapter, and I don't think it has an easy answer yet.)

Those questions don't make the idea fall apart for me. They make it feel alive—just like every living question in this book. The best tools humans invent always start with problems still left to solve.

When I imagine kids growing up in this future, I see them treating money differently. They would know that the numbers on their phone stand for something real that can be walked into a vault and touched. They would know their own phone is part of keeping the whole system honest. They would know no single boss or country can secretly change the rules, because the nodes watch each other and the satellites watch them all. Paying for something would still be easy—one tap—but it would carry the weight of actual metal and the power of millions of phones working together.

It would feel less like the fragile story that could vanish if everyone stopped believing, and more like a story anchored to the Earth itself, checked by the sky, and powered by all of us.

Money started with people trying to solve a simple problem: how to trade when the other person doesn't want exactly what you have. It grew into gold, then paper, then pure digital numbers. Each step fixed some things and left other problems behind. This gold-backed, phone-mined, Starlink-watched, country-node system feels like the next step that finally pulls the best pieces together—solidity, speed, fairness, and trust that doesn't depend on any one person being perfect.

I can't prove it will happen exactly this way. The future is still open. But after asking "Why do we have to pay for stuff?"

over and over, and following every trail it led me down, this is the picture that won't leave me alone. It's the one that feels big enough for the world we already live in and ready for the world we're still building.

Kids today might be the ones who help finish it. We might be the ones who watch the first automated vaults come online, who feel our phones quietly verifying a cluster of transactions, who look up at the sky and know Starlink is part of keeping the money honest. We might be the ones who finally grow a kind of money that doesn't just live in our belief—but lives in metal, in machines, in satellites, and in every pocket that carries a phone.

And that feels like a future worth aiming toward. Not because it's perfect. Because it's honest about what money has always needed: something real to stand on, a way for strangers to trust each other, and a system that can grow as we grow.

The living question is still alive. But for the first time since I started this book, I can see one possible answer glowing bright enough to light the path ahead.

After Thought: So ... Why Do We Have to Pay for Stuff?

I started this book with one question, and I've asked about a hundred more since then. That's usually how living questions work—the more you dig, the more roots you find. What began as a simple wonder in the store, watching my mom check price tags and my dad say “not this week,” turned into a whole journey through trust, bartering, gold, sharing, patterns, and possible futures.

But after all this thinking, here's where I've landed.

We pay for stuff because people don't always share, even when they probably should. We pay for stuff because we need some way to trade with strangers, not just the people we already know and trust. We pay for stuff because we need a way to trust each other even across huge distances and different languages. We pay for stuff because we need a way to organize a world with billions of people in it, where one kid in one town might need something made by someone they've never met on the other side of the planet. And we pay for stuff because we need a way to decide what things are actually worth to us in that big, busy world.

Money solves a real problem. It lets total strangers trade fairly, without needing to know each other or become friends first. That's not nothing. It's actually a pretty amazing invention when you stop and think about how many people rely on it every single day without a second thought. The apple grower doesn't have to hunt for a fisherman who wants apples. The kid with a skateboard doesn't have to find the exact friend who wants that skateboard and also has a bike to trade. You sell what you have (or the work you did) for money, then use that money to get what you need. The double coincidence of wants disappears. Trust gets carried in a pocket or on a phone instead of only in a handshake.

Looking back through the chapters, I can see the path that led here. Money is made of trust more than paper or metal (Chapter 1). It started because pure bartering got too tangled once villages grew into bigger networks (Chapter 2 and Chapter 3). Gold gave it a solid feeling for a long time, but the world outgrew the metal alone and switched to agreements we call fiat (Chapter 4). Some people dream of skipping money completely with resource-based sharing and robots, and pieces of that dream already exist in libraries and free lunches (Chapter 5). Whatever form money takes, it always needs to be rare enough, durable enough, easy enough to move, and trusted enough (Chapter 6). And in the future I can't stop picturing, it becomes gold-backed crypto running through country nodes, automated vaults, Starlink eyes in the sky, one phone account per person, and millions of phones helping verify a million transactions every second (Chapter 7).

That future still uses money—but a stronger, clearer, more honest kind. The kind that keeps the best parts of everything we learned: the solid weight of real metal, the speed of digital numbers, the shared checking that doesn't depend on any single boss, and the ability for ordinary people to deposit metal or cash it back out whenever they want. It feels like the tool finally growing up to match the size of the world we live in now.

Still, even with that bright picture in my head, I know money is just one way of doing things. It's not the only way, and it hasn't even been around forever. People lived without it for thousands of years. It's a tool humans invented to solve a problem—which means humans can keep changing it, improving it, or even replacing parts of it, the same way we've done again and again throughout history. Maybe more and more pieces of the resource-based idea will keep spreading. Maybe robots will take over so many hard jobs that "enough" becomes easier to reach. Maybe the gold-backed phone-mined system will make the stressful parts of

money feel lighter. Or maybe kids who read this book will invent something none of us have thought of yet.

That's exactly why this question is still alive. Not because nobody has ever thought about it before, but because every generation gets to ask it again, in their own way, and maybe find a piece of the answer that the generation before them missed. My parents grew up with paper bills and early plastic cards. I grew up with phone taps and glowing numbers. The kids who come after me might grow up depositing metal into automated vaults and watching their phones quietly help protect a global network. Each version answers the same deep need in a slightly better way.

So the next time someone tells you money doesn't grow on trees, you can smile a little—because now you know it doesn't grow anywhere at all. We grew it, together, out of trust. We grew it from the frustration of apples that nobody wanted that day, from the shine of gold that felt safe, from the agreement that paper could stand for something real, from the hope that machines and sharing could reduce the worry, and from the pattern that keeps showing us what any good money needs. And we're still growing it.

We pay for stuff right now because the tool still does important work. But the tool belongs to us. We get to keep asking the living question. We get to keep improving the answer. And maybe, just maybe, the kids who keep wondering will be the ones who help money become something that feels less like a heavy chain and more like a clear, strong bridge—one that lets everyone cross toward enough, without leaving so many people stuck on the wrong side.

That's where this book ends for me. Not with a final period that closes the question forever, but with a door left open. The same door I walked through when I first asked, "Why do we have to pay for stuff?"

The door is still open for you, too.

Glossary

Barter — Trading stuff or skills directly for other stuff or skills, without using money.

Double coincidence of wants — The problem where a trade only works if both people happen to want exactly what the other person has, at exactly the same time. This book calls it the Perfect Match Puzzle.

Fiat money — Money that has value because a government and its people agree it's valuable, not because it's backed by gold or anything else physical.

Gold standard — A system where paper money could be traded in for a set amount of real gold.

Node — A home base or station in a network. In Chapter 7, every country acts like its own node in a worldwide money system.

Perfect Match Puzzle — A nickname this book uses for the double coincidence of wants — when what you have and what someone else wants don't line up at the same time.

Resource-based economy — A system built around sharing the Earth's actual resources and using machines to meet everyone's needs, instead of using money to trade.

Scarcity — When something is rare or limited, so there isn't enough for everyone to have as much as they want.

Trust — Believing that something (or someone) will do what it's supposed to do. This book argues trust is the real thing money is made of.

Trustless — A system where you don't have to trust any single person or company to be honest, because machines and code check each other automatically.

What Should I Do Next?

Reading this book is really just the beginning. Here are a few things you can actually try.

Talk to your family about money.

Ask a parent or grandparent how they used their first paycheck. Ask what “we can't afford that” really means in your house. You might learn something about your own family's story that you never knew.

Try a barter day.

Pick one afternoon and try trading only with stuff and favors — no money allowed. See how fast you run into your own Perfect Match Puzzle. Keep track of what worked and what didn't.

Run the rock experiment yourself.

Grab a handful of rocks, leaves, or bottle caps and try to “spend” them somewhere your family will let you. Notice what happens. Ask yourself which of the four qualities — rare, durable, easy to carry, trusted — your object was missing.

Draw your own future money system.

This book ends with one kid's guess about where money might be headed. What's yours? Draw it. Give it a name. Decide what makes it rare, durable, easy to carry, and trusted.

Start saving with a reason.

Pick something you actually want and figure out how long it would take to save for it. Watching a goal get closer is one of the best ways to understand what money is actually for.

Keep asking the question.

This book didn't answer “Why do we have to pay for stuff?” completely, because nobody has. Keep asking it. Ask it again in five years and see if your answer changed.

A Note to Parents and Teachers

This book grew out of a real question a kid kept asking, and it's written the way kids actually think — through stories, small experiments, and a fair number of unanswered “but what abouts.”

You'll notice it doesn't hand readers one tidy conclusion. Each chapter lays out an idea honestly, including its strongest points and its weak spots, and lets the reader sit with the tension. That's on purpose. Financial literacy sticks best when kids understand why a system works, not just the rules of it.

A few ways this book can be used beyond a read-through:

Use it as a conversation starter at home. Each chapter ends with a question worth asking out loud together.

Use it in a classroom alongside a simple barter-day activity or a savings-goal exercise, both suggested in the “What Should I Do Next?” section.

Use the glossary as a quick pre-reading vocabulary check for younger or English-language-learner readers.

If a chapter's idea sparks disagreement at your dinner table — especially Chapter 5's resource-based economy or Chapter 7's guess about the future — that's a good sign, not a problem. The book is built to be argued with.

About the Authors

Hi again, it's Gage. In case you're wondering how a 9-year-old ended up writing a whole book about money — here's the real story. I love riding dirt bikes and regular bikes, and I'm pretty serious about video games too. Someday I want to be a YouTuber, making videos for a living. My favorite food is pizza, my favorite drink is sweet iced tea, and my favorite color is blue. I've got a Rottweiler puppy named Gorbachev who is still

learning not to chew my shoes. My favorite subject in school is math, which honestly might be why a question about money got stuck in my head in the first place.



Here's what actually started this whole thing: I really wanted a dirt bike. My parents said no, it cost too much. And lying in bed that night, annoyed about it, I had this thought: what if everything could just be free? That one grumpy, dirt-bike-less thought turned into the question this entire book tries to answer. So, if you ever get told no because something costs too much, maybe write down the question it gives you. You might end up with a book too!

Gage worked on this book together with Jedidiah Hill, who goes by Jedi and is also known as Alchemist Jedi. Jedi served as the Director of Mountain Quest Institute in Frost, West Virginia. He's spent nearly three decades studying how people grow, think, and build better ways of living together. He helped Gage turn a kid's honest question into the book you just read, the same way a

good mentor helps any young person chase down a question that won't leave them alone.

About Mountain Quest Institute

This book was written at Mountain Quest Institute, a research and retreat center tucked into the Allegheny Mountains of West Virginia. Mountain Quest is built around three quests: the Quest for Knowledge, the Quest for Consciousness, and the Quest for Meaning. It's a place where big questions — like the one this book is named after — are taken seriously, no matter how old the person asking happens to be.

To learn more, visit the www.MountainQuestinn.com or call (304) 799-7267.