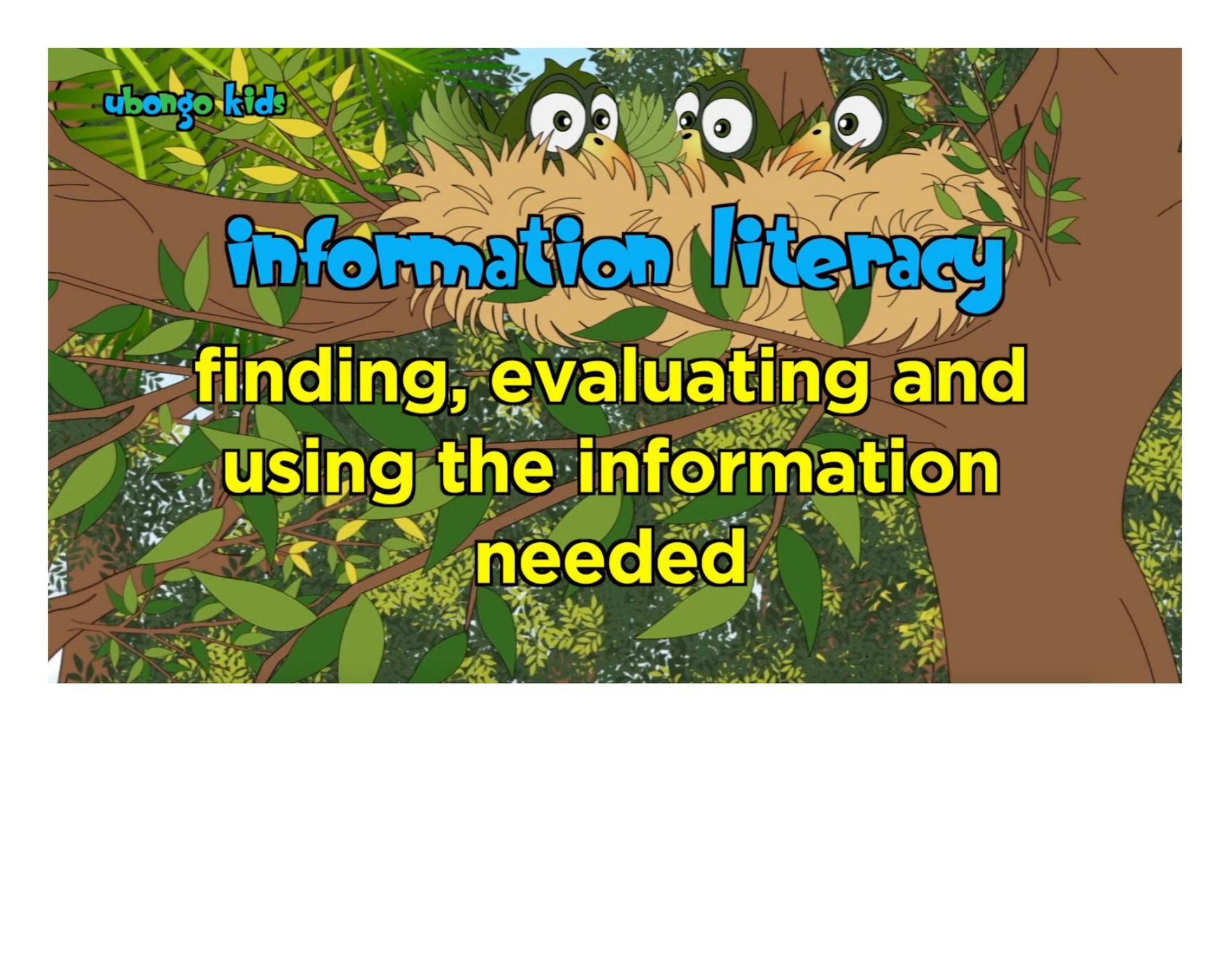


Ebook adapted from the TV series



ubongo kids

by ubongo

An illustration of three cartoon birds with large, wide eyes and green feathers, sitting in a nest made of brown twigs and leaves. The nest is situated on a tree branch. The background shows a dense forest with green leaves and brown branches. The text 'ubongo kids' is in the top left corner. The main text 'information literacy' is in blue with a black outline, and 'finding, evaluating and using the information needed' is in yellow with a black outline.

ubongo kids

**information literacy**

**finding, evaluating and  
using the information  
needed**



Kibena's grandmother had a new smartphone! She wanted to use it to look at savings accounts online. But figuring out how to use the phone was tricky, so Kibena came to help.

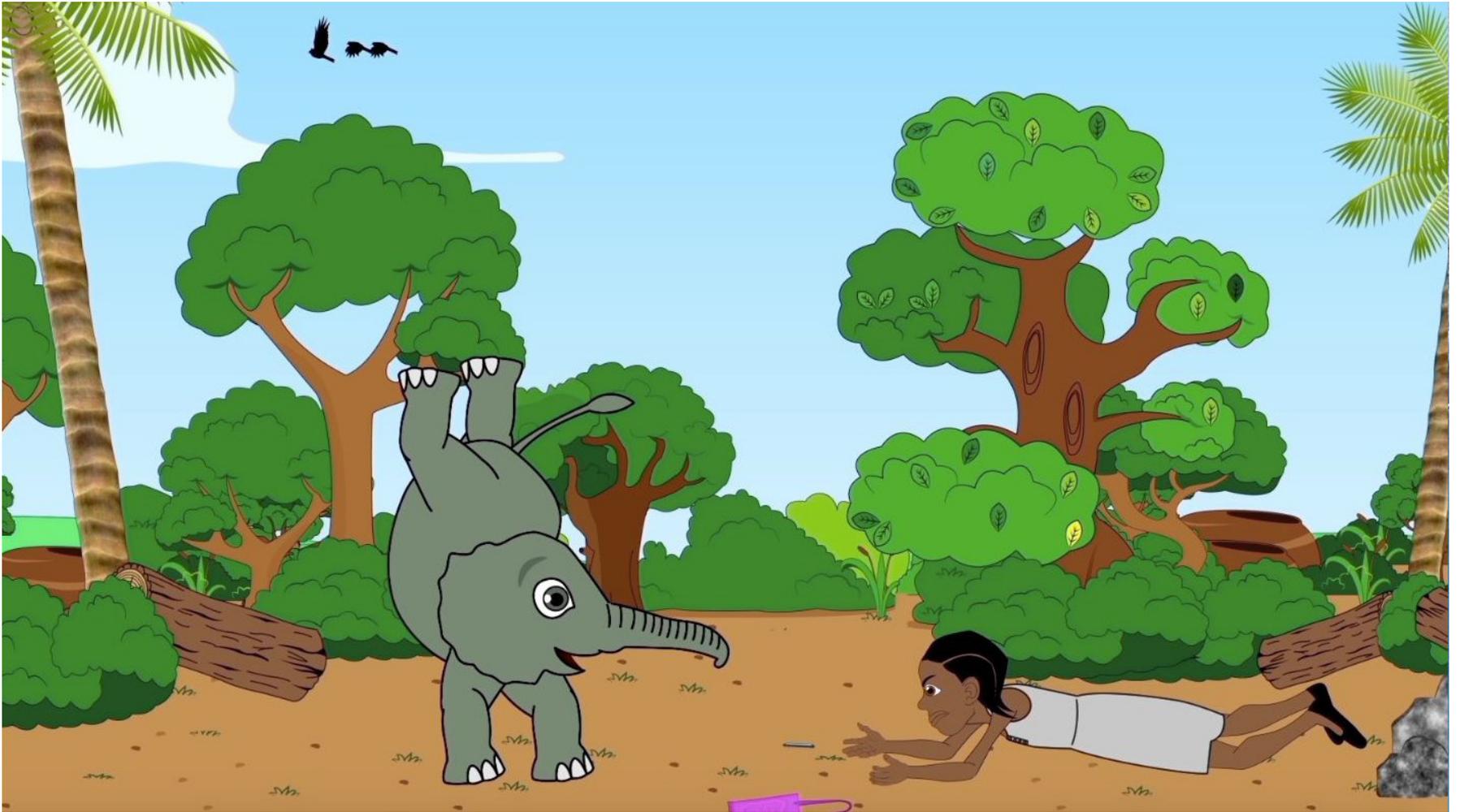
$$500,000 \times 5$$

73,435,725 

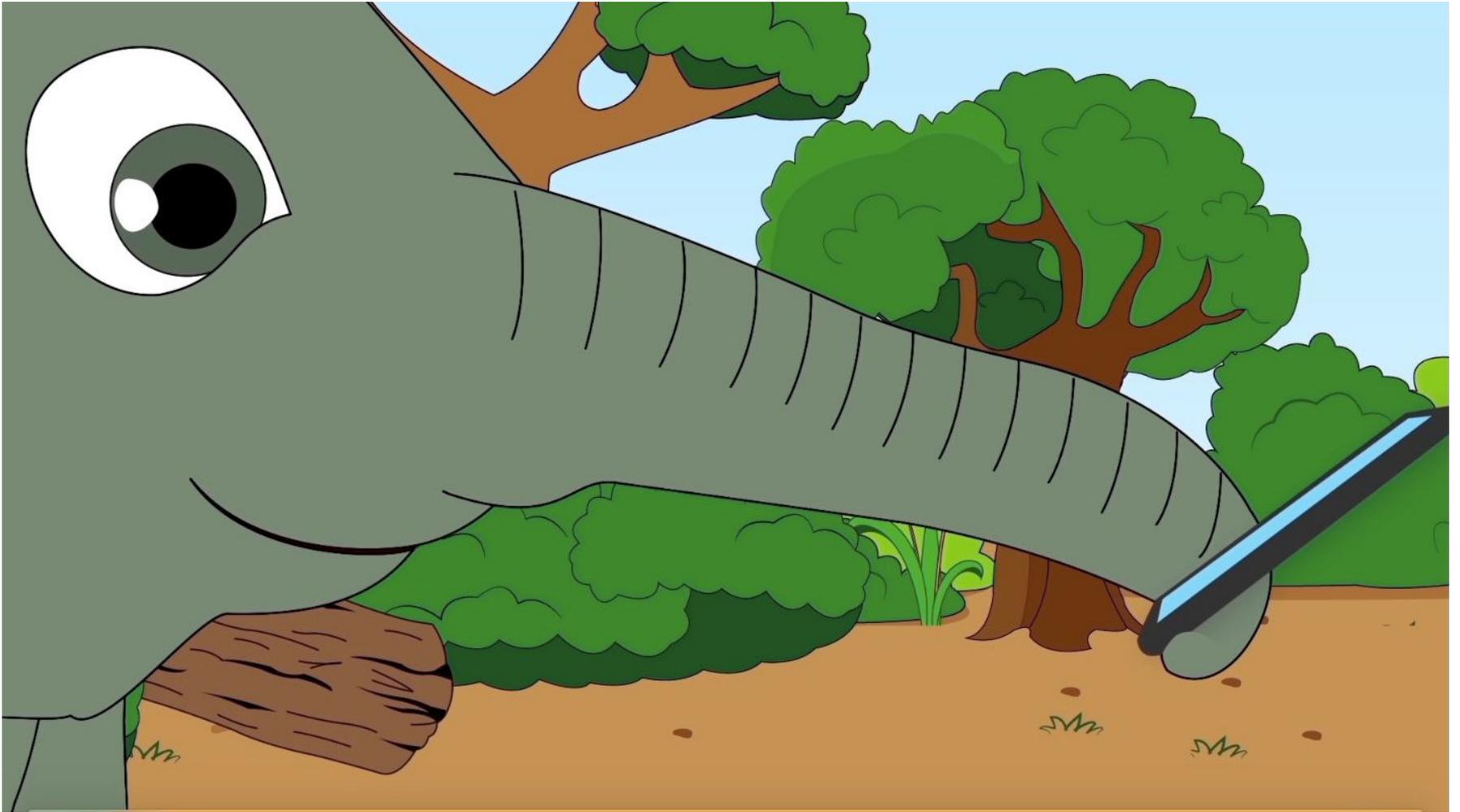
The website stated that 500,000 shillings in a savings account at 5 per cent interest would become more than 70 million shillings in 100 years. Kibena did the math to show that it was true. Bibi reminded Kibena that you have to wait patiently for the interest to add up.



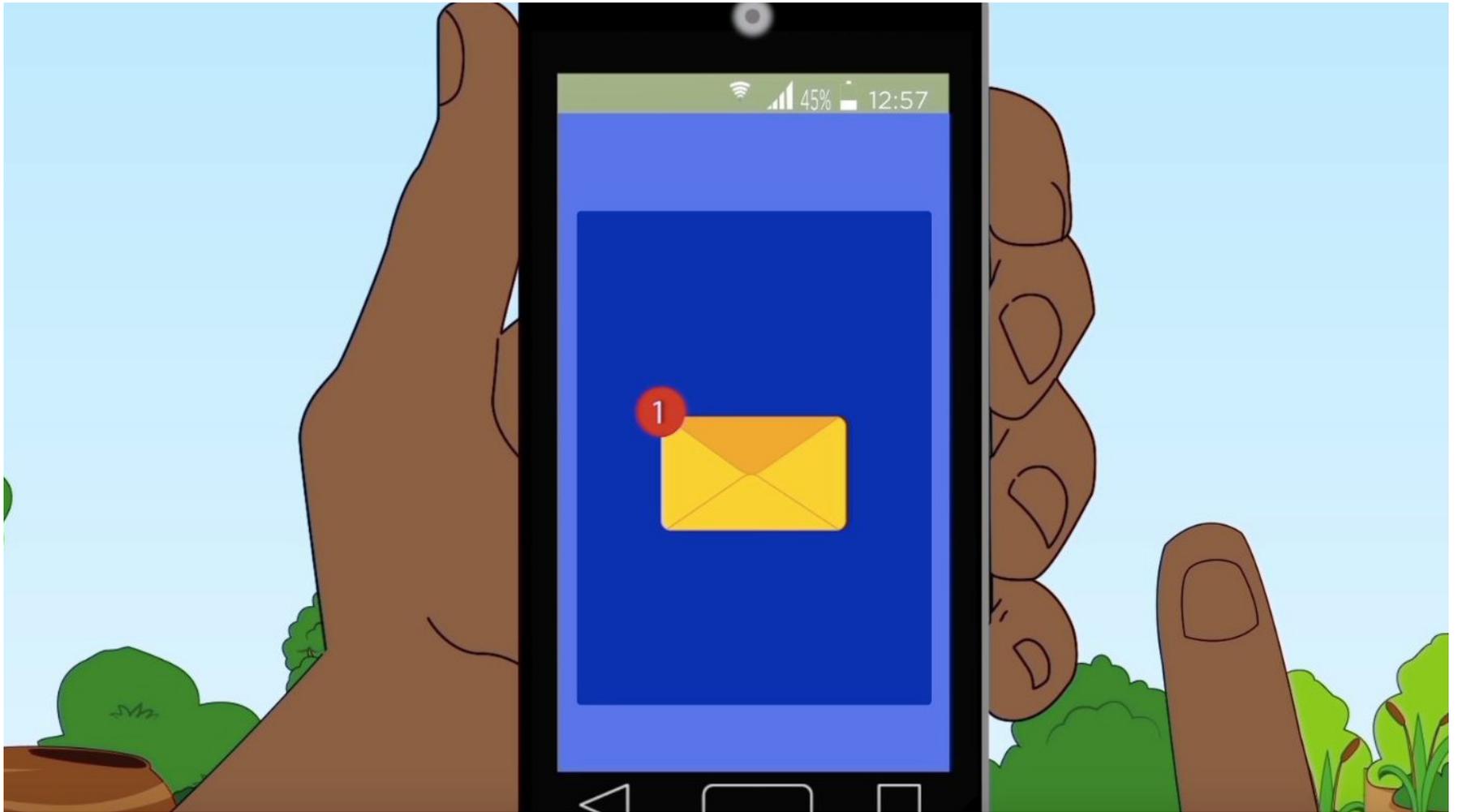
Kibena dreamed about having enough money to buy books and start a library. But Kibena's grandmother stopped her daydreaming, asking her to buy a bag of flour. Kibena persuaded Kibena's grandmother to let her take the smartphone with her.



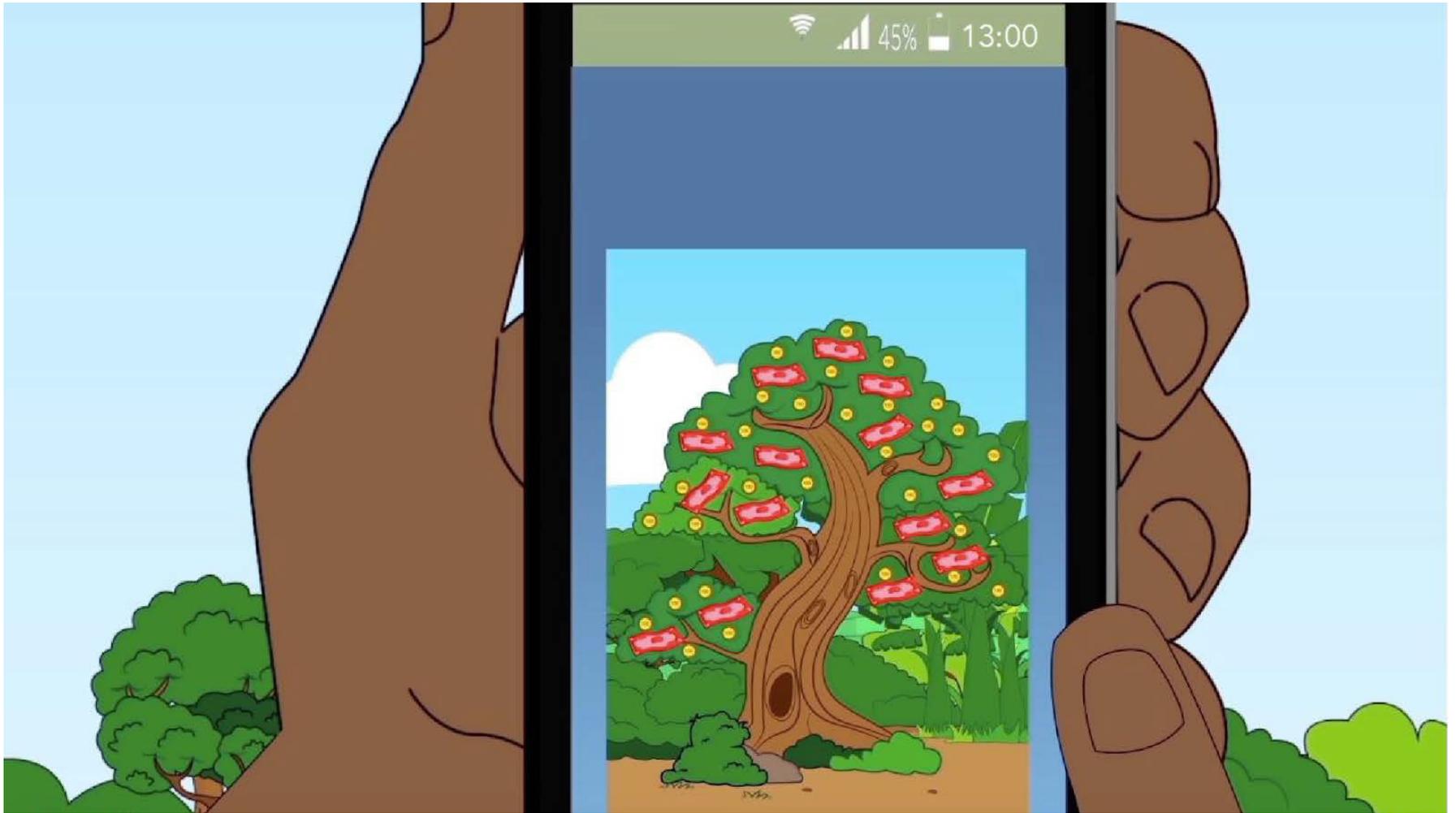
After buying the flour, Kibena ran home. Her eyes were glued to the screen of the phone. Suddenly, there was a 'BUMP'! She had tripped over a rock and bumped into Tiny Tembo, who was standing on his head!



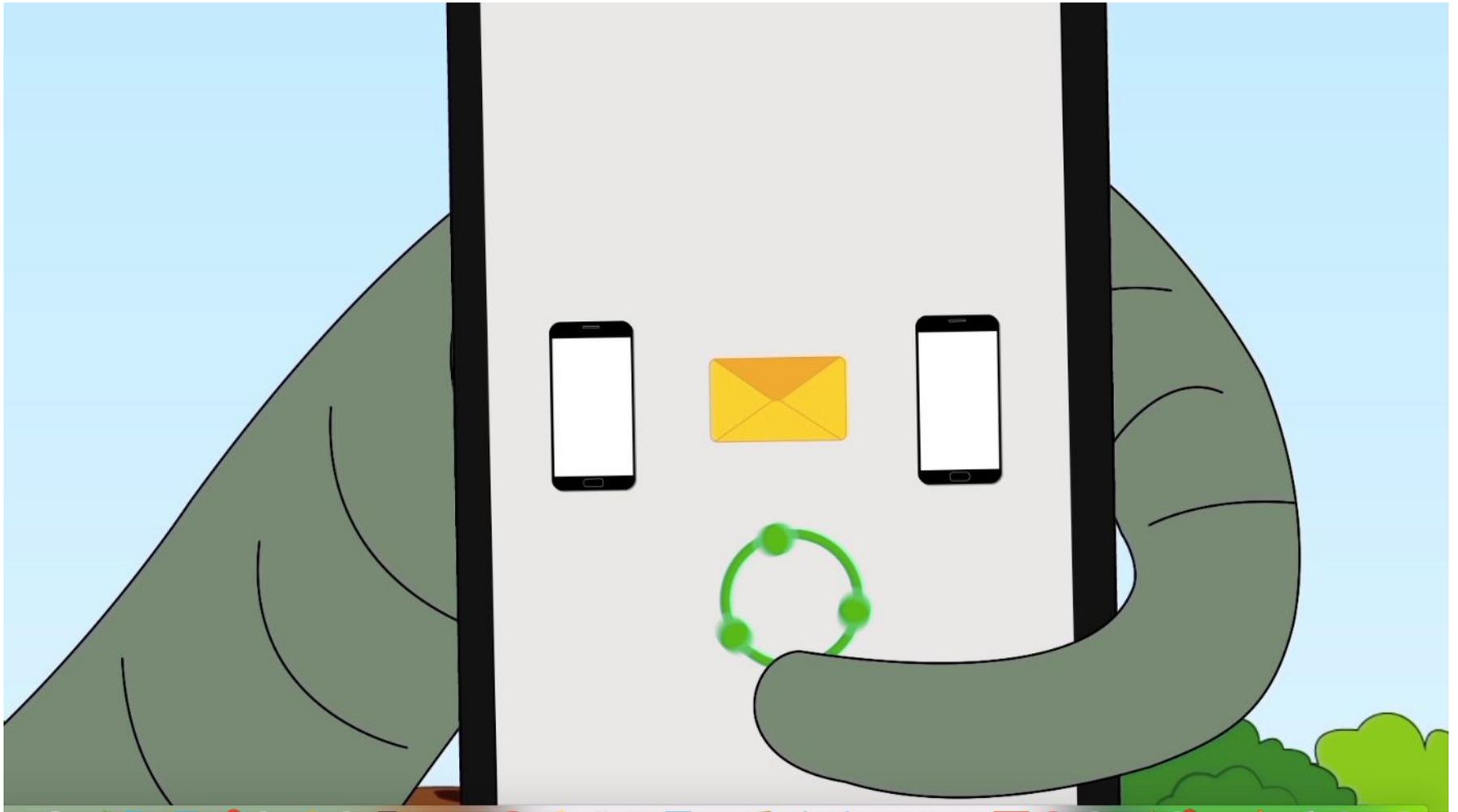
Tiny Tembo got down from his headstand and reached out his trunk to look at the smartphone. “It’s both a phone and a computer!” Kibena explained excitedly. “It can access the internet!” “Internet?!” asked Tiny Tembo. “What’s that?”



“I don’t know what the internet is...,” said Kibena, “but look at all the cool pictures and videos it holds.” The phone made a BEEP and Kibena opened the incoming message.



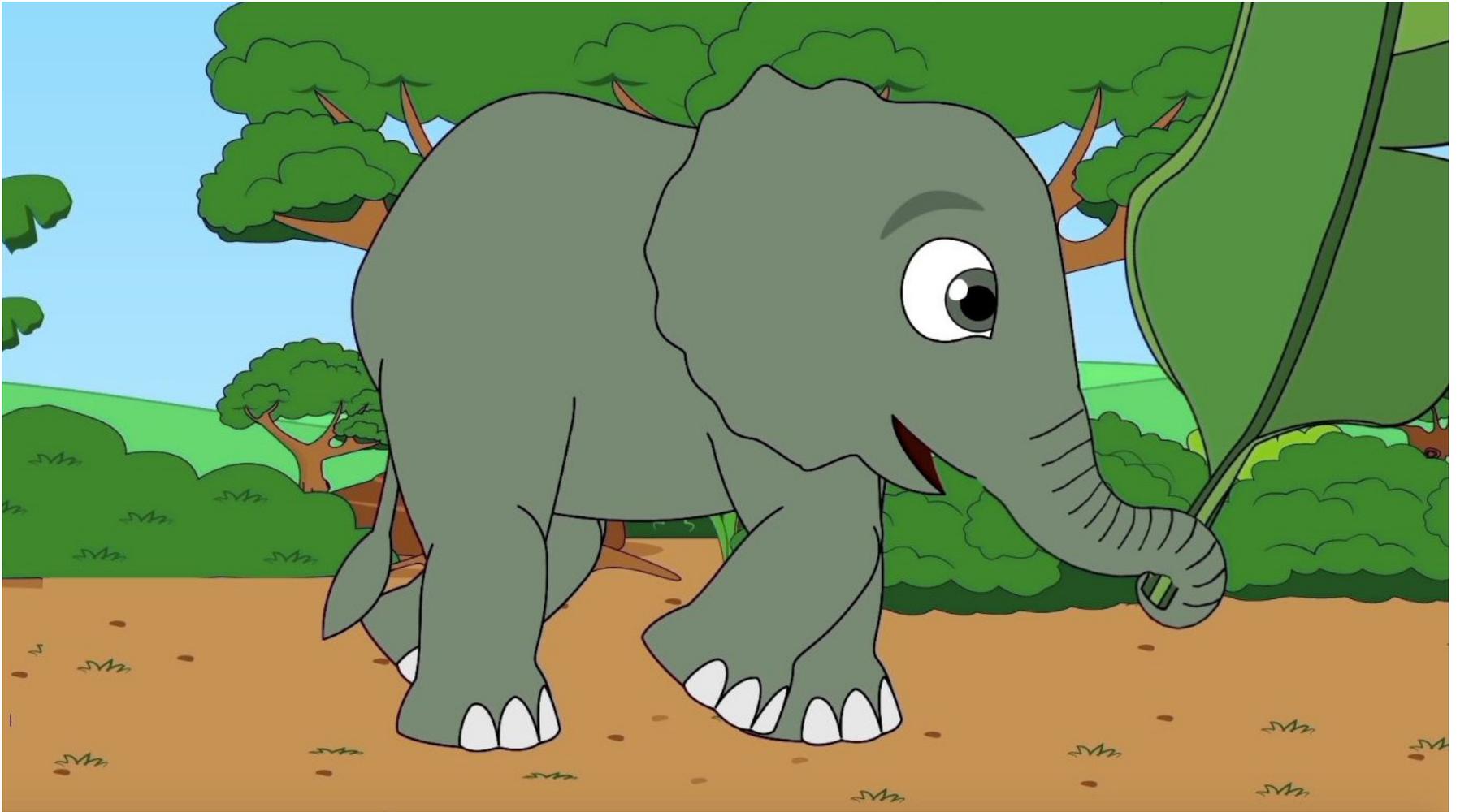
There was a picture of a tree covered in money: THE KOKOTOA MONEY TREE.



Kibena didn't believe the picture, but Tiny Tembo thought that if there was a money tree, Kiduchu ought to know. He tried to forward the message to Kiduchu, but his thick trunk accidentally pressed "SEND TO ALL CONTACTS."



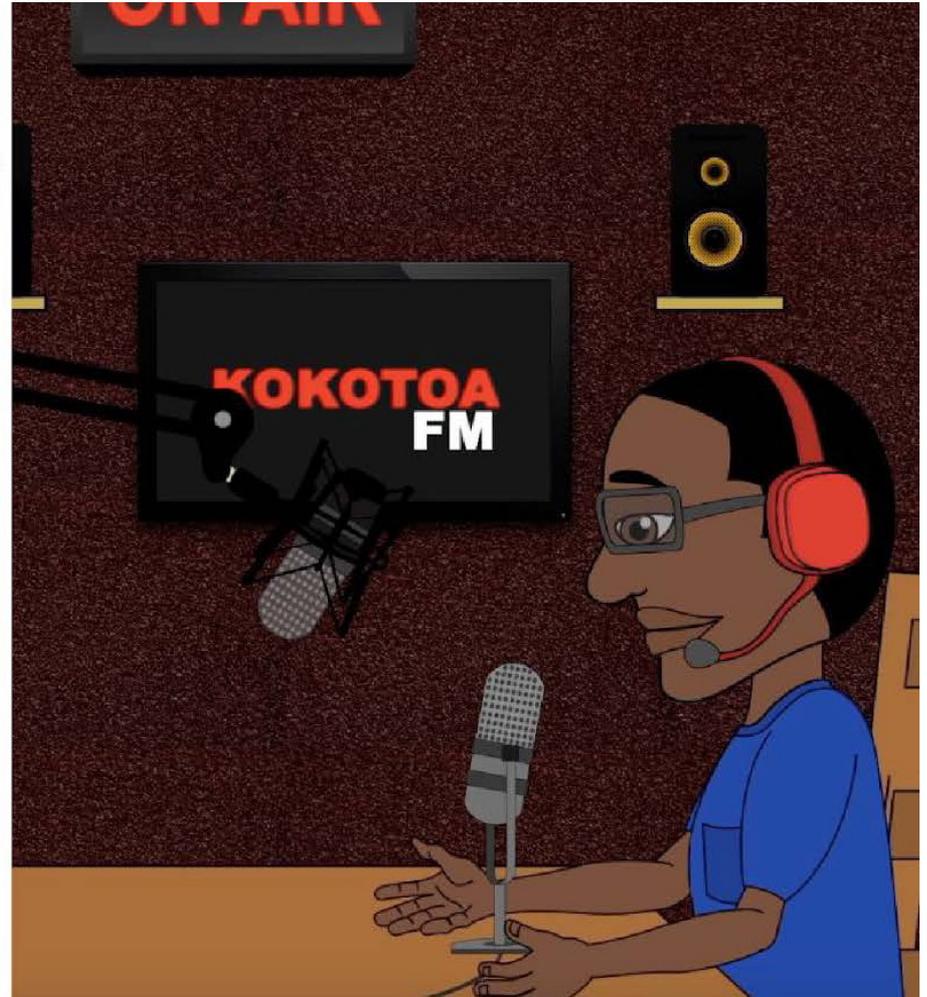
All of Kibena's grandmother's contacts received the message about the money tree.



Tiny Tembo wanted to find the money tree before all the money was gone, and Kibena agreed to help him look for it the following morning. Tiny Tembo headed down the path, fanning himself with a banana leaf, and singing a song about finding the money tree.



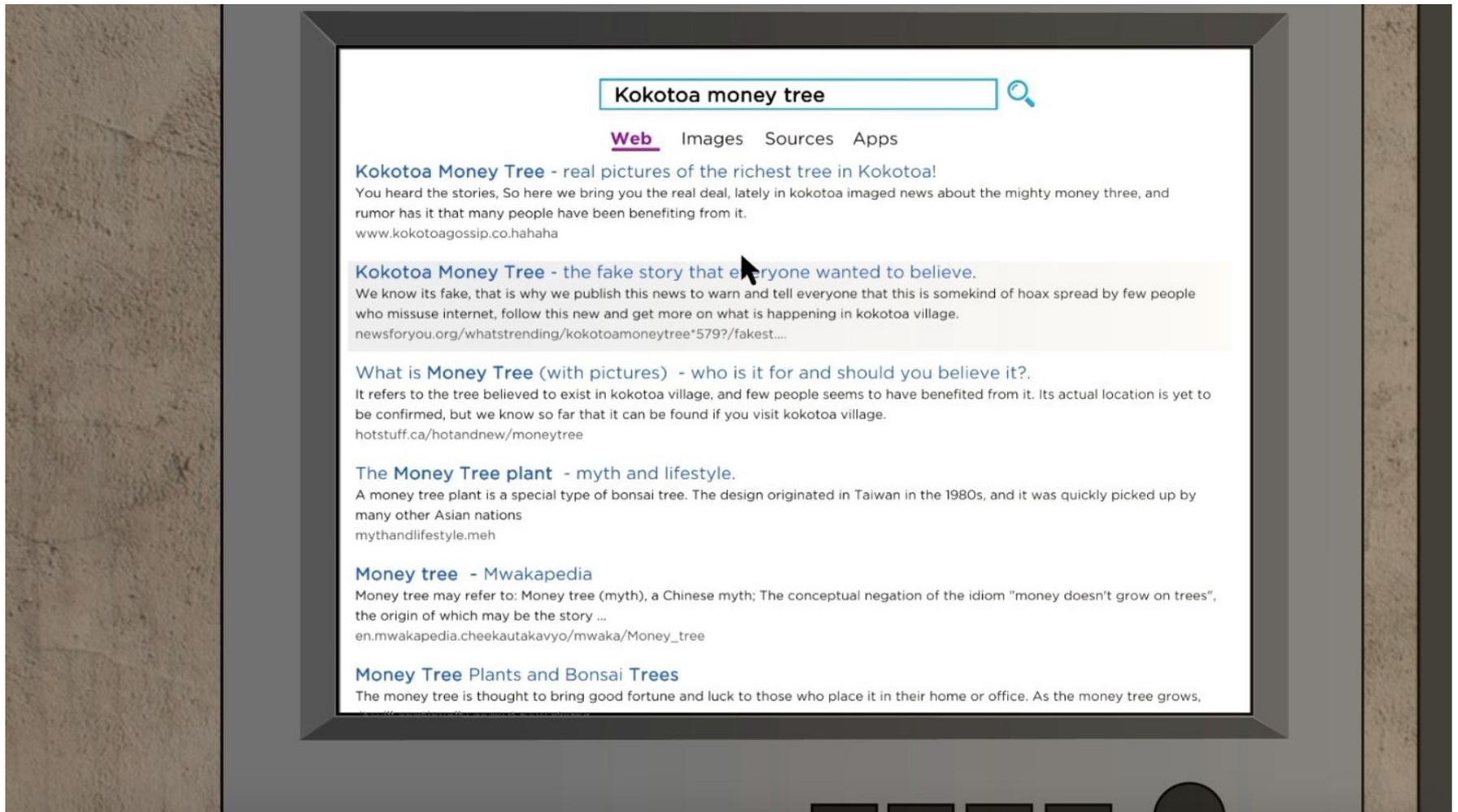
That afternoon the market was buzzing with talk about the money tree. Everyone had heard about it! Kiduchu didn't believe it – she told Baraka that money didn't grow on trees. But Baraka convinced her to go with him to look for it.



Soon the news had spread far and wide: on the internet, on TV, on the radio.



The next morning Kiduchu accompanied Baraka, and Kibena went with Tiny Tembo in search of the money tree. The two pairs of friends ran into each other in the misty forest. “What are you doing here?!” they asked each other.



Kibena and Tiny Tembo wondered how everyone had found out about the money tree. They realised the internet had spread the story far and wide. The four friends decided to look for the money tree together. After all, four Ubongo's are better than one!



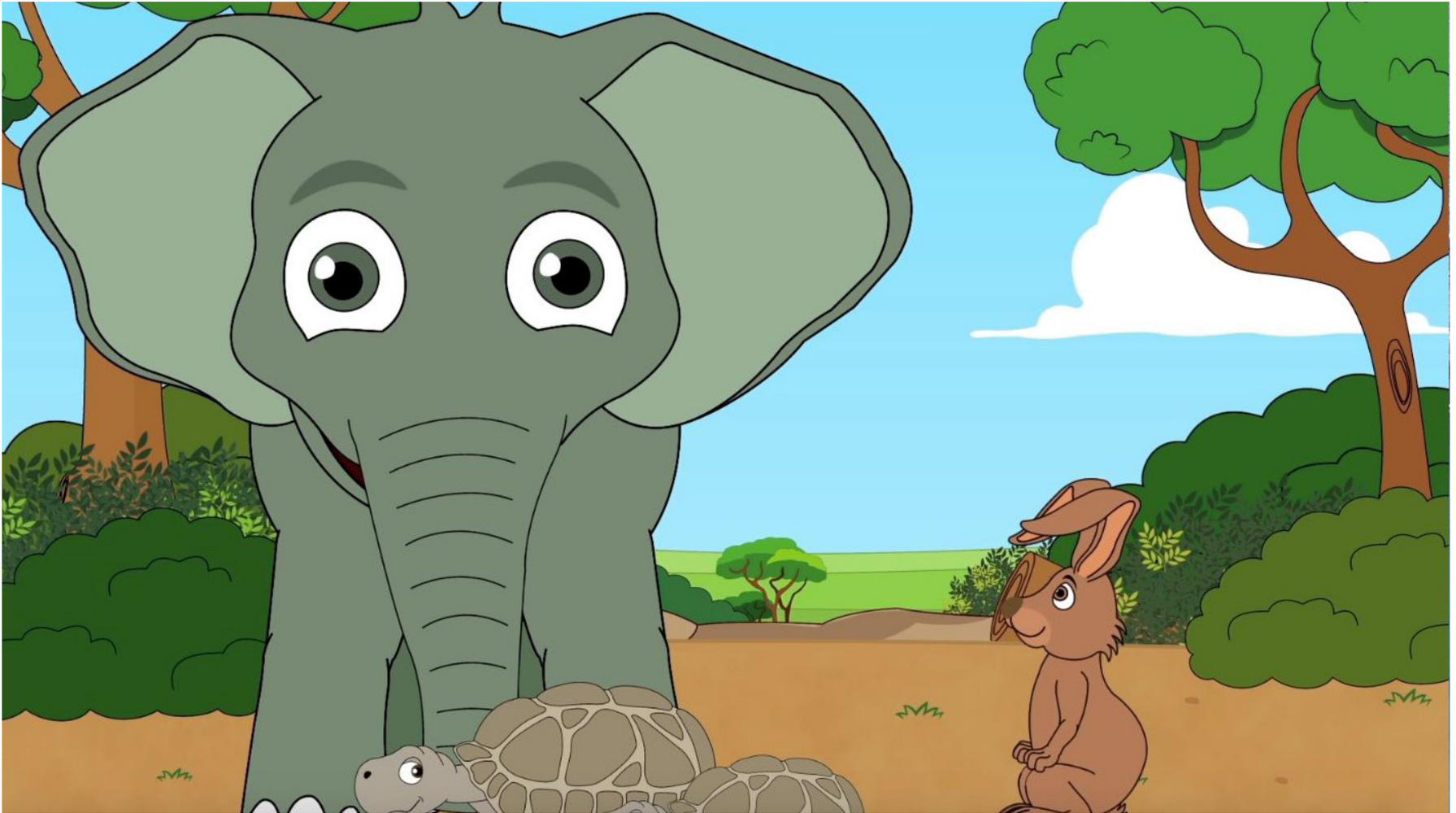
They came upon a clearing in the forest, with a tree surrounded by animals. The tree looked exactly like the money tree in the picture – but it had no money! Some of the animals were up in the tree, rummaging through the leaves.



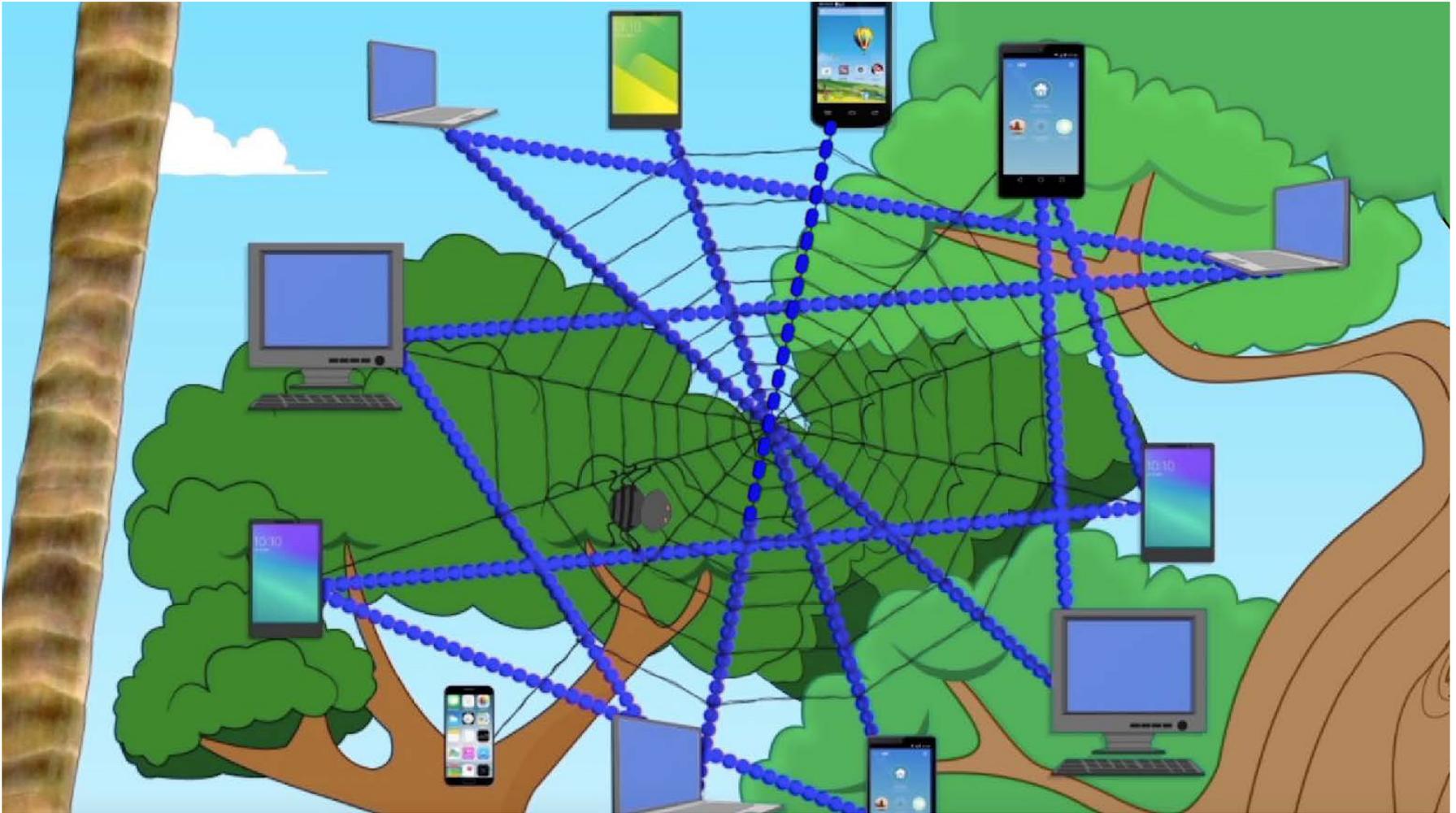
Baraka searched the hollows of the tree trunk. Out popped Bundi, the owl. “This tree is my home,” Bundi said, “but I’m afraid there is no money on this tree.”



Kiduchu smiled fondly at her friends. “Hate to say ‘I told you so’,” she said. The kids all wondered how the animals had heard about the money tree – because few animals used smartphones...



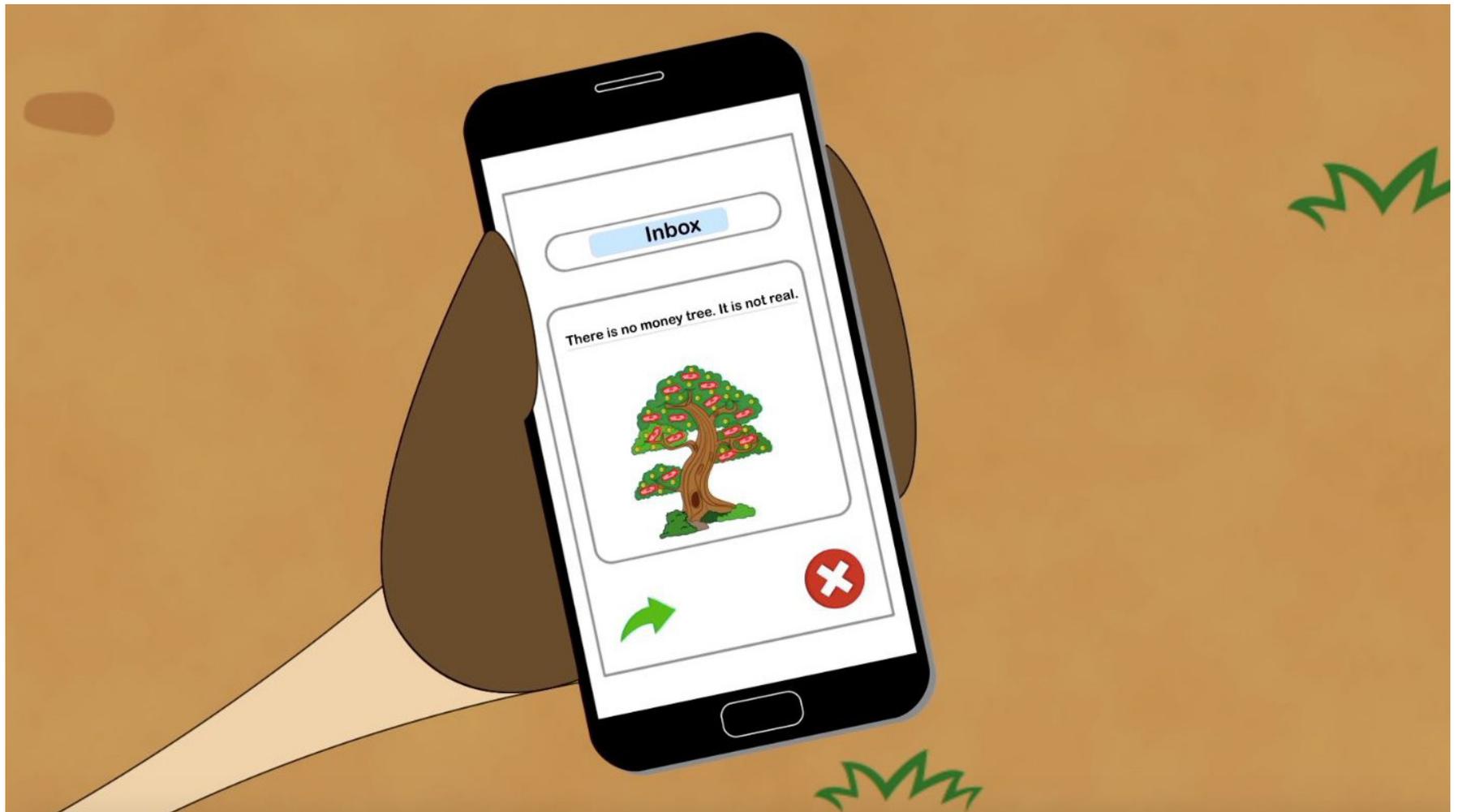
Richie Rabbit explained: he had heard Tiny Tembo singing about the money tree! Mama Ndege told them about the ForestNet, the network that the animals use to pass on information quickly by communicating. She explained that ForestNet is not so different from the internet.



Mama Ndege saw a large spider web and used it to explain how the internet works. Like the strands of silk in a spider's web, the internet connects computers, phones and other devices, to share videos, news, stories and more.



They decided to find out which method of sharing news is faster, internet or ForestNet. Kibena created a message explaining that “there is no money tree” and shared it through Kibena’s grandmother smartphone. At the same time, Richie Rabbit carried the same message through the forest pathways, as a messenger for ForestNet.



Uncle T arrived with the message from Kibena on his smartphone, but he didn't believe it. But after Richie Rabbit shared his ForestNet message, Uncle T accepted that the money tree was not real. The internet was faster at spreading the message but Uncle T thought ForestNet was more trustworthy.



Mama Ndege explained why Uncle T believed the information from the ForestNet: animals take special care to pass on only trustworthy information. They know that information can spread quickly, even if it is not true. For important, true information, they signal by holding up a banana leaf.



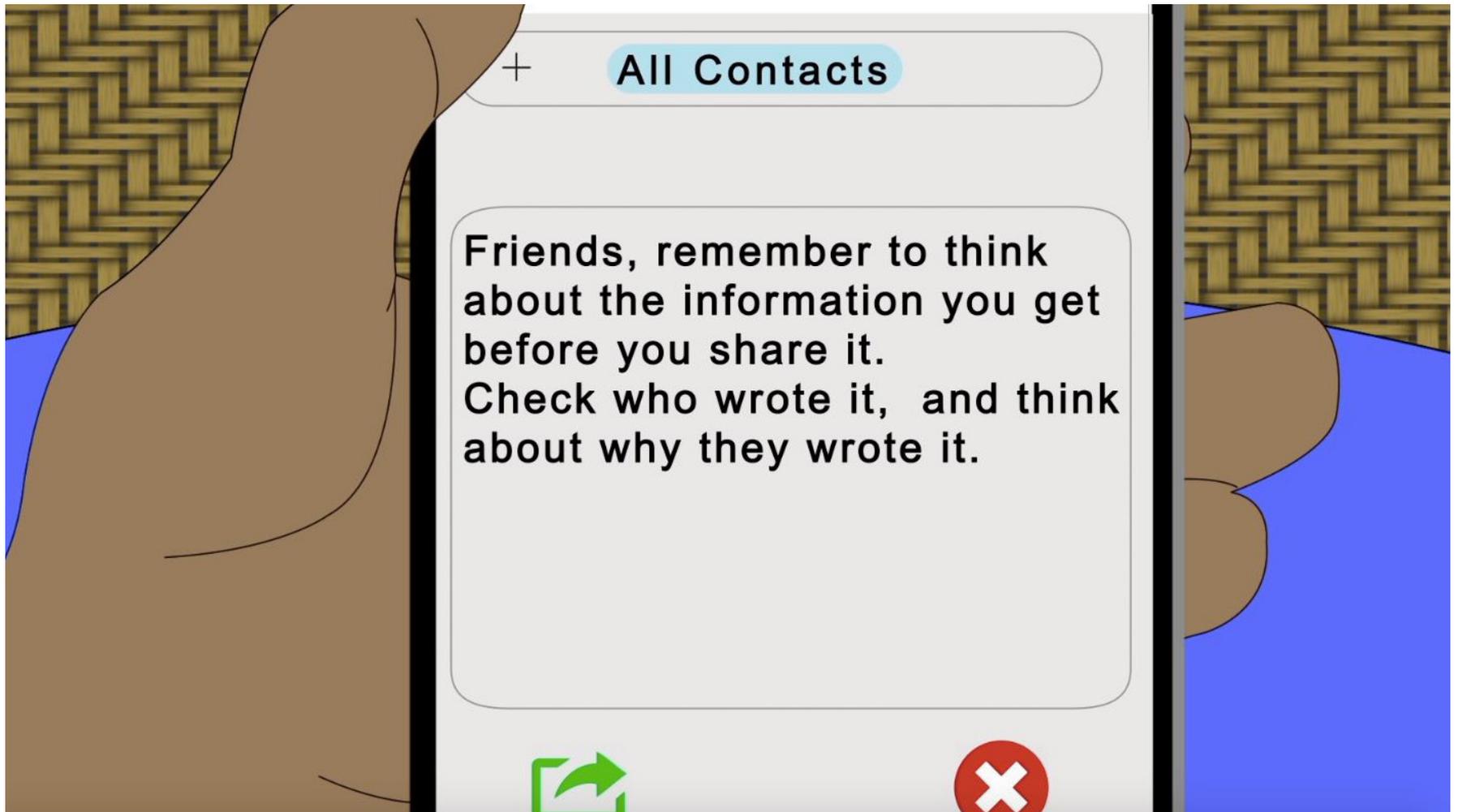
“Ahh!” said Tiny Tembo. “I was fanning myself with a banana leaf as I sang about the money tree. That’s why Richie Rabbit thought I had important information.” Kiduchu was still confused. “How can you tell if information is true or false before you pass it on?”



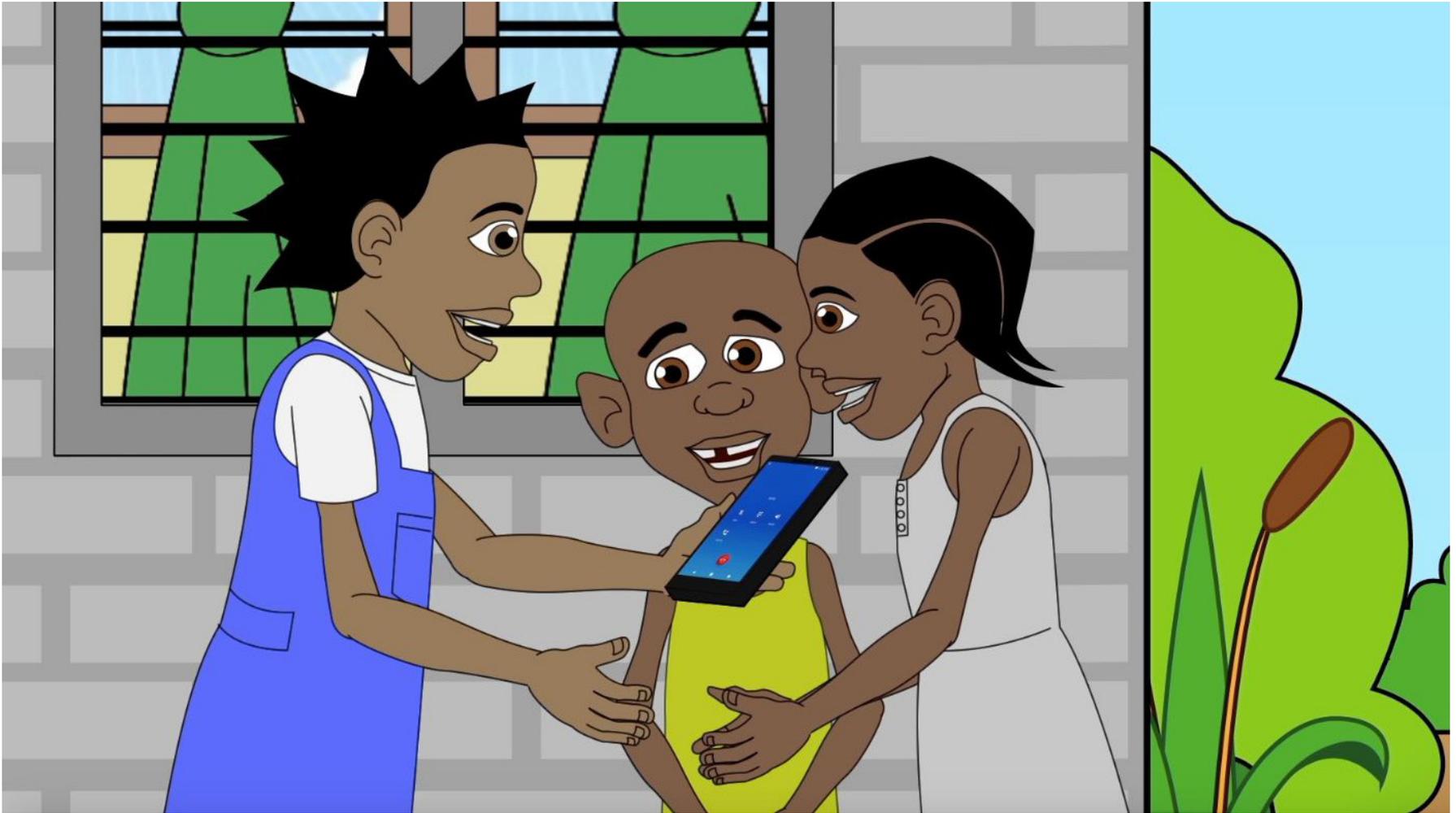
The animals answered her in song: “Find out WHO did it come from? Who, who, who? Do we trust them? Think it through. Why did they write it? Why, why, why? Was the information shared to be helpful or nice?”



Kiduchu had an idea. She gathered Kibena and Baraka in a huddle, and they all whispered to each other, excitedly. They had a plan!



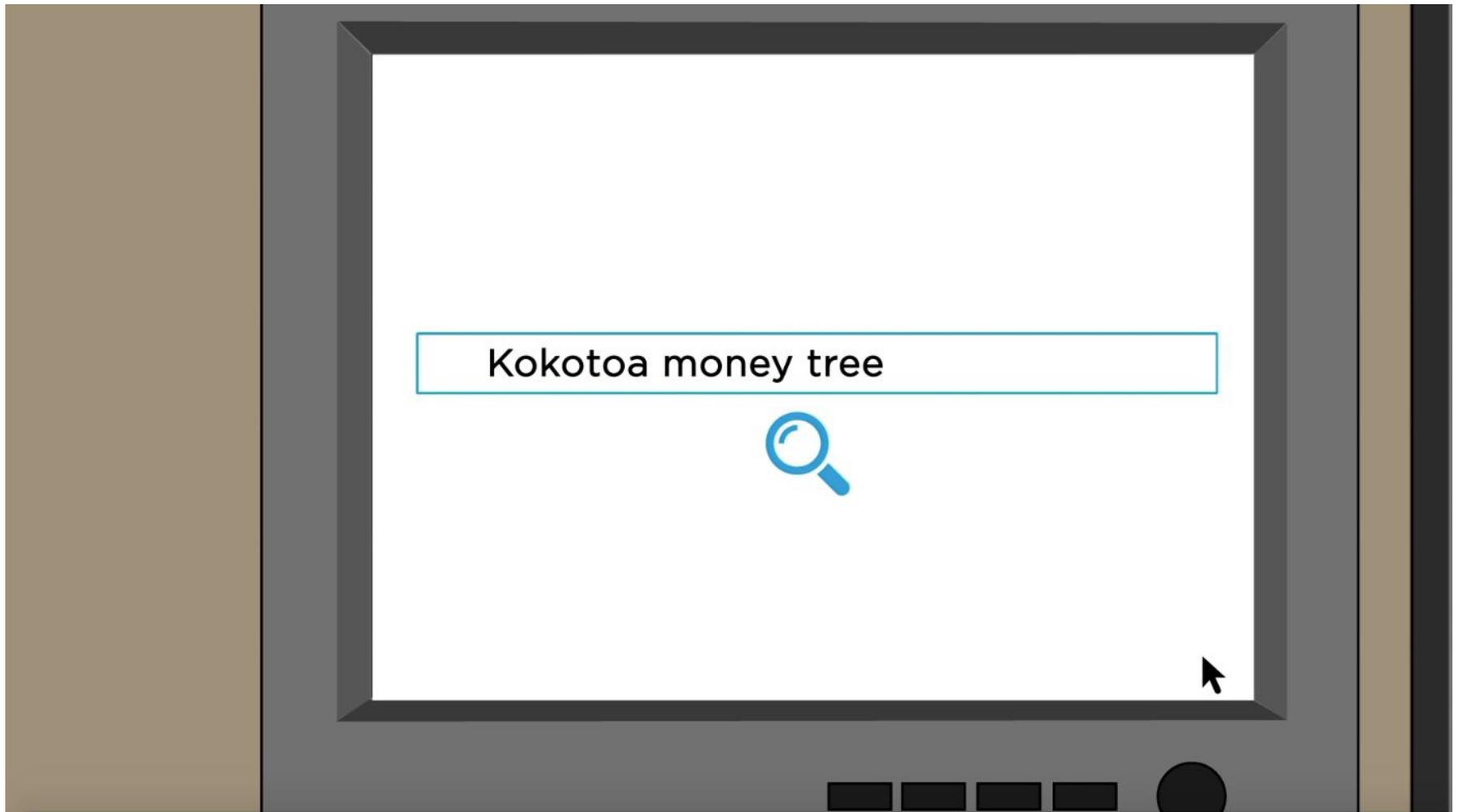
That afternoon, the three friends gathered at Kiduchu's house. The others watched as Kiduchu typed on the smartphone: "Friends, remember to think about the information you receive before you share it! Check who wrote it, and think about why they wrote it."



Baraka then called the hosts of the show on Kokotoa Radio. He asked the radio announcer, “who came up with the rumour of the money tree?” When the announcer could not answer, the kids reminded them to: “Find out who did it come from... think about it, do we trust them?”



The radio announcers were impressed. They asked all their listeners to call in and report on how they find out if information is true or false.



Kibena, Baraka and Kiduchu wanted to find out the answer to the first question in the song: WHO the Money Tree rumour came from. They went to an internet cafe and crowded around a computer. Kiduchu typed “Kokotoa Money Tree” into the search box and pressed SEARCH.

## Kokotoa money tree

[Web](#) [Images](#) [Sources](#) [Apps](#)

### **Kokotoa Money Tree** - real pictures of the richest tree in Kokotoa!

You heard the stories, So here we bring you the real deal, lately in kokotoa imaged news about the mighty money three, and rumor has it that many people have been benefiting from it.   
[www.kokotoagossip.co.hahaha](http://www.kokotoagossip.co.hahaha)

### **Kokotoa Money Tree** - the fake story that everyone wanted to believe.

We know its fake, that is why we publish this news to warn and tell everyone that this is somekind of hoax spread by few people who missuse internet, follow this new and get more on what is happening in kokotoa village.  
[newsforyou.org/whatstrending/kokotoamoneytree\\*579?/fakest...](http://newsforyou.org/whatstrending/kokotoamoneytree*579?/fakest...)

### **What is Money Tree** (with pictures) - who is it for and should you believe it?.

It refers to the tree believed to exist in kokotoa village, and few people seems to have benefited from it. Its actual location is yet to be confirmed, but we know so far that it can be found if you visit kokotoa village.  
[hotstuff.ca/hotandnew/moneytree](http://hotstuff.ca/hotandnew/moneytree)

### **The Money Tree plant** - myth and lifestyle.

A money tree plant is a special type of bonsai tree. The design originated in Taiwan in the 1980s, and it was quickly picked up by many other Asian nations  
[mythandlifestyle.meh](http://mythandlifestyle.meh)

### **Money tree** - Mwakapedia

Money tree may refer to: Money tree (myth), a Chinese myth; The conceptual negation of the idiom "money doesn't grow on trees", the origin of which may be the story ...  
[en.mwakapedia.cheekautakavyo/mwaka/Money\\_tree](http://en.mwakapedia.cheekautakavyo/mwaka/Money_tree)

### **Money Tree Plants and Bonsai Trees**

The money tree is thought to bring good fortune and luck to those who place it in their home or office. As the money tree grows, it will continually sprout new stems.

Lots of results appeared! “How do we tell which is true and which is false?” moaned Baraka.

## Financial Literacy

Money doesn't just grow on trees:  
Why savings matter.

If you don't earn much and you can barely pay your bills, the idea of saving money might seem laughable.

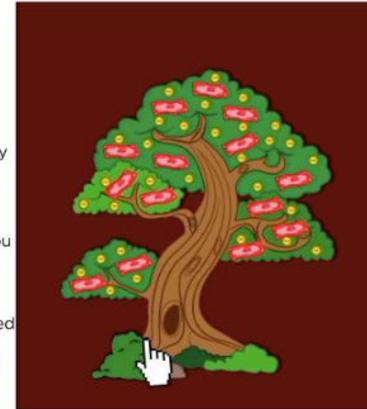
When you have nothing left at the end of the month, You might ask yourself why even bother to try saving? Because everyone has to start somewhere, and if you work at it, your financial situation is likely to improve over time. Saving money is worth the effort. It gives you peace of mind, it gives you options, and the more you save, the easier it becomes to accumulate additional.

If you get sick and need expensive healthcare that your insurance doesn't cover, you'll have a way to pay for it even though you can't work while you're getting treatment. And knowing that you have options because of the money you've socked away can give you even more peace of mind.

No, money doesn't solve every problem. If you are laid off, it might take as long as two years to find a new job. Some illnesses won't go away no matter how many procedures you can afford, and random crime can happen even in a supposedly secure gated community. But with more money in the bank to deal with issues like these, you give yourself better odds of coming out on top.

Most of us put in hundreds of hours of work each year to earn most of our money. But when you have savings and stash your funds in the right places, your money starts to work for you. Over time, you'll need to work less and less as your money works more and more, and eventually, you might be able to stop working altogether.

What does it mean to have your money working for you? When you're first starting to save, you'll want to put your money somewhere safe, where you can access it right away for unforeseen expenses. That means an online savings account, where you might earn 1% interest annually and not even keep up with inflation, which tends to run around 2% to 3% per year. You'll even have to pay taxes on your meager 1% earnings. Anything is better than earning 0%, though, or not having savings and going into credit card debt, which



Kiduchu found the answer. She located the original picture of the Money Tree on a website about financial literacy. The website said, “Money doesn't just grow on trees: Why savings matter.” It was written by an international news agency, a trusted source.

you'll have a way to pay for it even though you can't work while you're getting treatment. And knowing that you have options because of the money you've socked away can give you even more peace of mind.

No, money doesn't solve every problem. If you are laid off, it might take as long as two years to find a new job. Some illnesses won't go away no matter how many procedures you can afford, and random crime can happen even in a supposedly secure gated community. But with more money in the bank to deal with issues like these, you give yourself better odds of coming out on top.

Most of us put in hundreds of hours of work each year to earn most of our money. But when you have savings and stash your funds in the right places, your money starts to work for you. Over time, you'll need to work less and less as your money works more and more, and eventually, you might be able to stop working altogether.

What does it mean to have your money working for you? When you're first starting to save, you'll want to put your money somewhere safe, where you can access it right away for unforeseen expenses. That means an online savings account, where you might earn 1% interest annually and not even keep up with inflation, which tends to run around 2% to 3% per year. You'll even have to pay taxes on your meager 1% earnings. Anything is better than earning 0%, though, or not having savings and going into credit card debt, which will cost you 10% to 30% in interest per year.



**THE DPH**  
**Financial News**

**FinBiz**

**BNM**



**AfriNews**

**INVESTMENT**  
**RESEARCH. INC.**

Then they asked the second question -- WHY did they write it? They realised that the website was encouraging people to save money. The picture was to teach people that money DOES NOT grow on trees! The friends went to the forest clearing and posed for a photo in front of the tree.



The next morning, the headline in the newspaper read: “Kokotoa Kids Reveal the Truth Behind Money Tree Rumour.” Kibena’s grandmother saw her granddaughter’s photo as she read the newspaper. She was so proud of Kibena for reminding people to THINK before they share information!



# The End

created by  
[ubongo.org](http://ubongo.org)

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of UBONGO INTERNATIONAL, except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law.