# Nico's Christmas
## and the 100 Quetzales



Money
Architect™

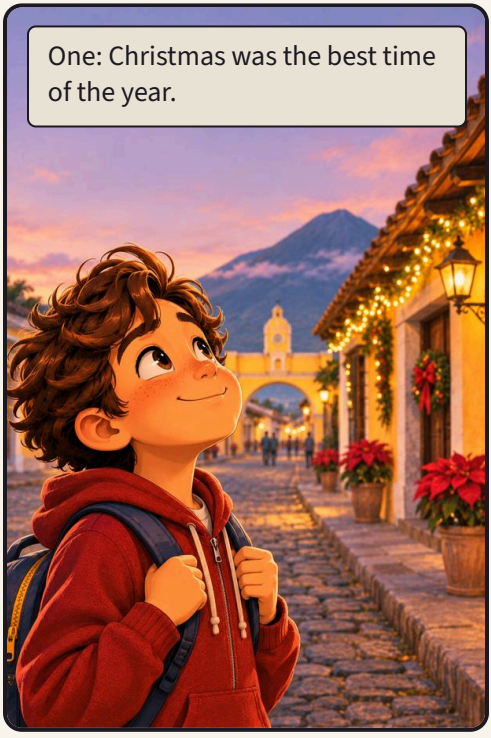
THIS BOOK BELONGS TO

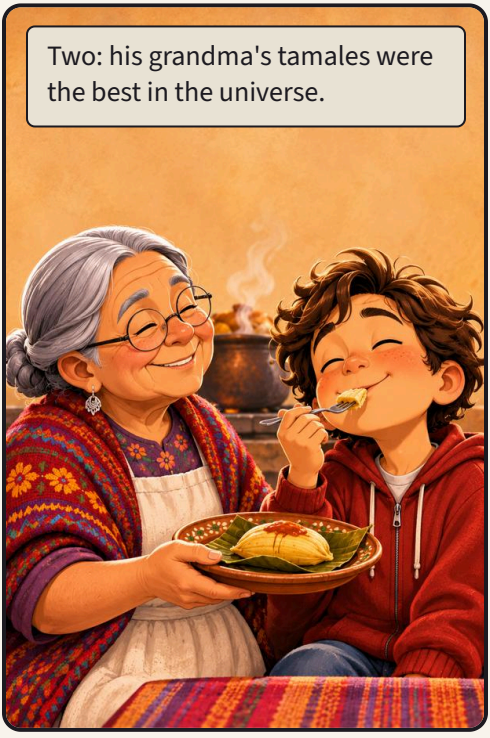
# Nico's Christmas
## and the 100 Quetzales

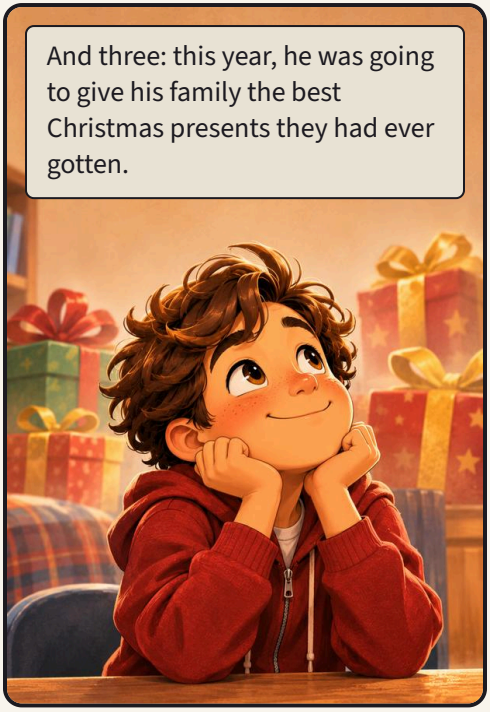


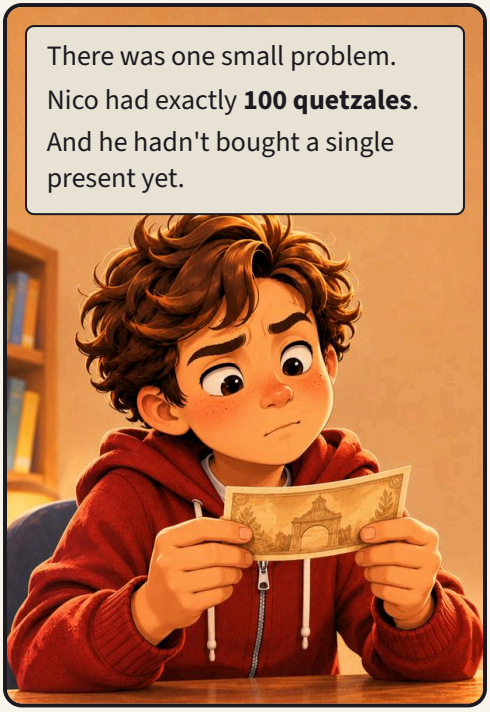
Money Architect™


Nico was nine years old, lived in Antigua Guatemala, and was sure of three things.


One: Christmas was the best time of the year.


Two: his grandma's tamales were the best in the universe.

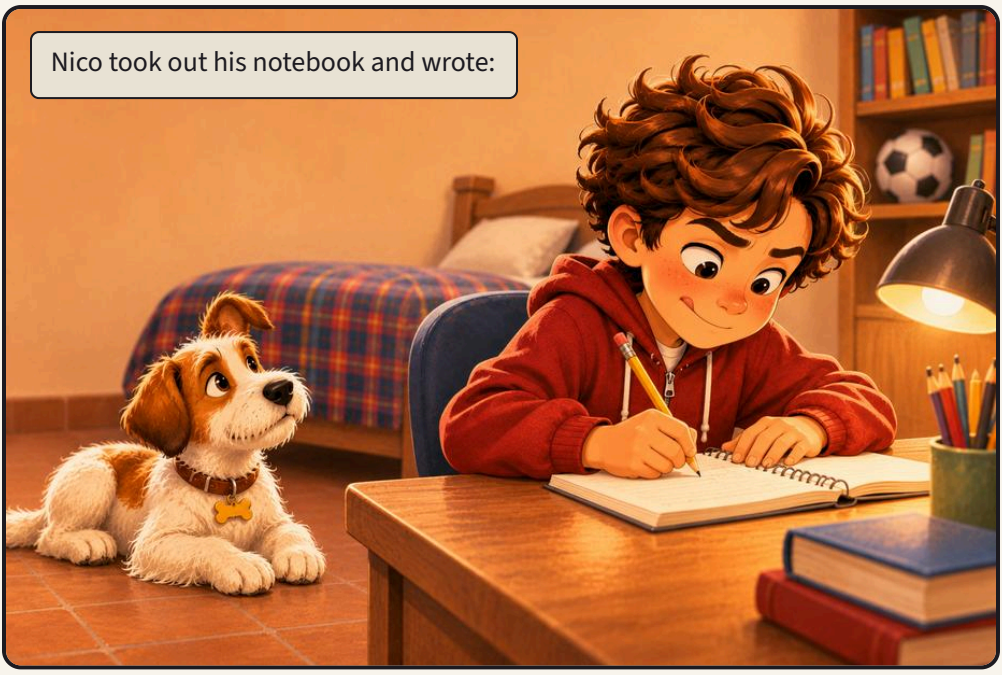

And three: this year, he was going to give his family the best Christmas presents they had ever gotten.


There was one small problem.
Nico had exactly **100 quetzales**.
And he hadn't bought a single present yet.


This year, I'm going to surprise everybody!
Chucho, his dog, raised one ear.


You too, Chucho.
Chucho raised the other one.

Nico took out his notebook and wrote:



**OPERATION SPECTACULAR CHRISTMAS.**

Mom: 35 quetzales.

Dad: 30 quetzales.

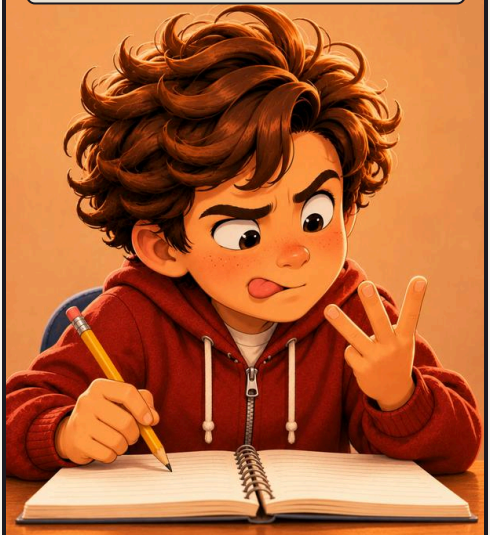
Grandma: 90 quetzales.

Sofi, his little sister: 40 quetzales.

Mateo, his best friend: 25 quetzales.

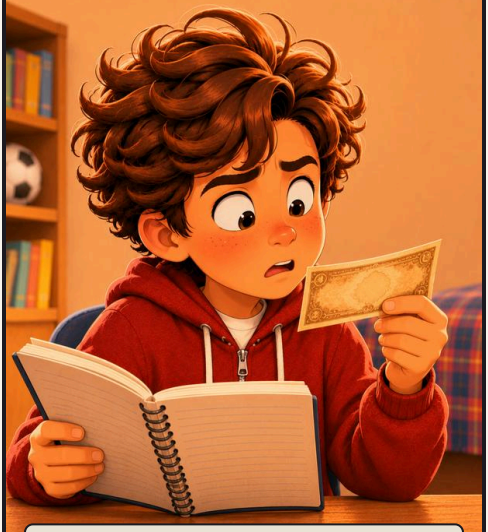
Chucho: 10 quetzales.

Nico added it all up very carefully.



**230 quetzales.**

He looked at his 100 quetzales.



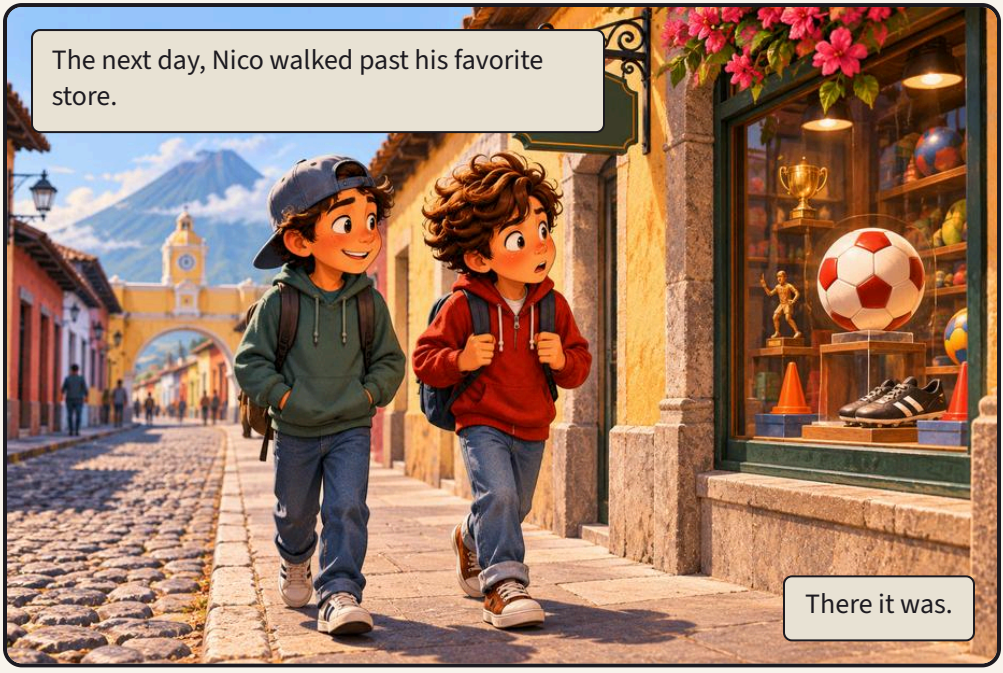
He looked at the list again.



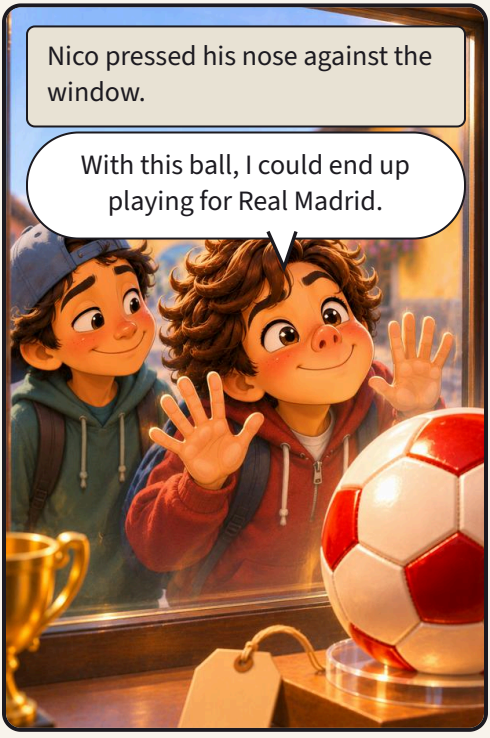

Chucho yawned.



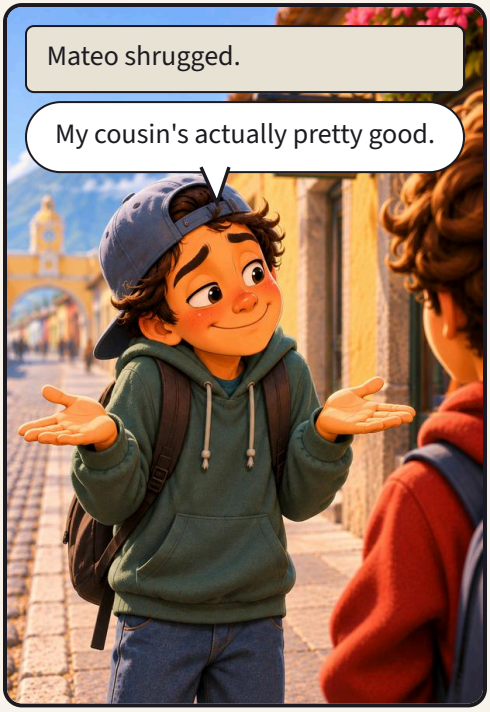


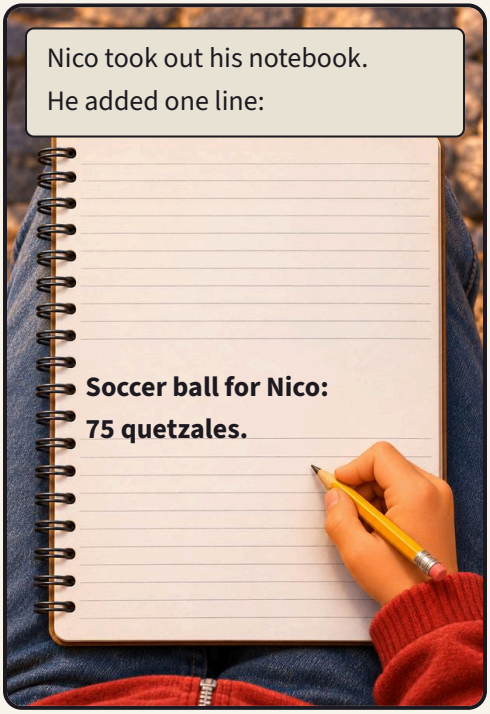

The next day, Nico walked past his favorite store.
There it was.

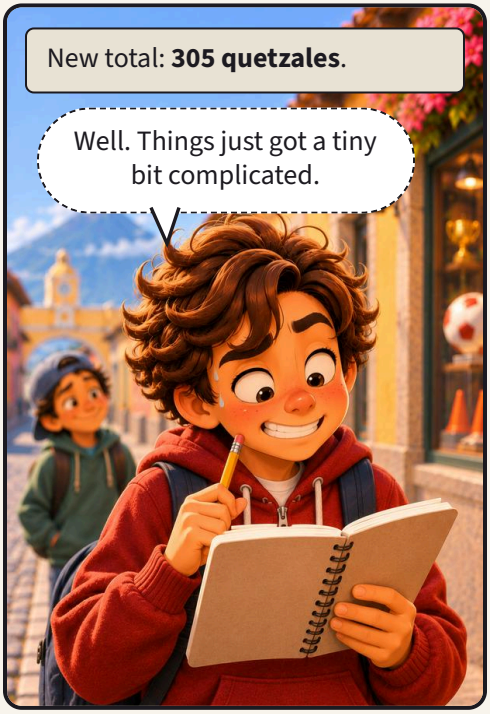

The soccer ball.
Red, white, and shiny. Perfect for scoring amazing goals.
It cost **75 quetzales**.


Nico pressed his nose against the window.
With this ball, I could end up playing for Real Madrid.


And with the one you have now?
With that one, the best I can do is play against your cousin.


Mateo shrugged.
My cousin's actually pretty good.


Nico took out his notebook.
He added one line:
Soccer ball for Nico:
75 quetzales.


New total: 305 quetzales.
Well. Things just got a tiny bit complicated.


That night, Nico sat down across from his dad.
I need a small loan.
Two hundred five quetzales.
How much?

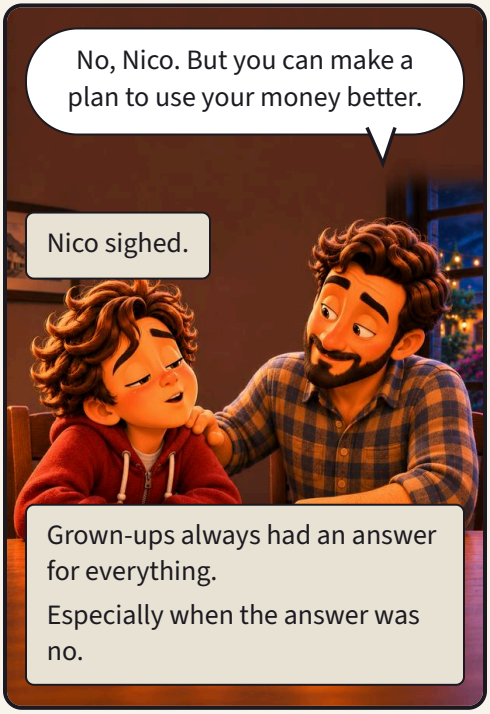

His dad raised his eyebrows.
Small?


Compared to what a house costs? Super small.


And how do you plan to pay it back?
Nico thought about it.


You could take it out of my next birthdays.
Your birthday is in August.


Exactly! That gives you tons of time to get organized!
His dad burst out laughing.


No, Nico. But you can make a plan to use your money better.
Nico sighed.
Grown-ups always had an answer for everything.
Especially when the answer was no.

On Saturday, Nico went with his Aunt Lucía to the Christmas market in Antigua.

There were lights, music, colorful decorations, and the delicious smell of hot ponche.



His aunt sold little handmade decorations.

Do you need any help?



Tons. Do you want to help me wrap packages and run the stand? I can pay you 30 quetzales for each Saturday.



Nico's eyes went wide.

There were two Saturdays left before Christmas.



**He could earn 60 quetzales!**

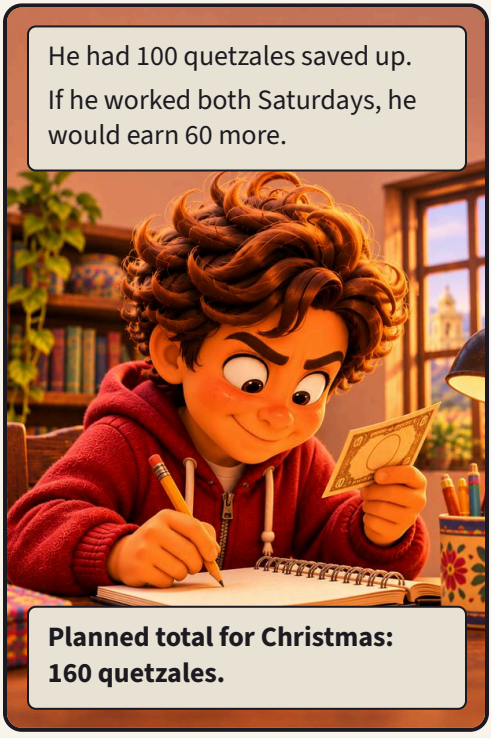


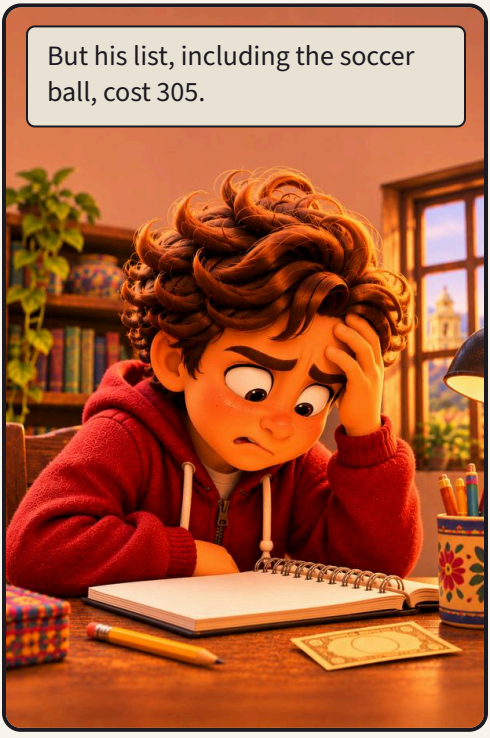




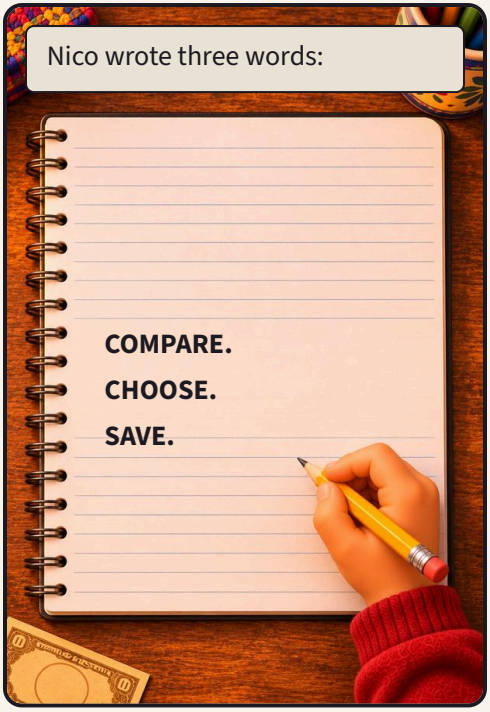



That afternoon, Nico opened his notebook.


He had 100 quetzales saved up.
If he worked both Saturdays, he would earn 60 more.
Planned total for Christmas: 160 quetzales.


But his list, including the soccer ball, cost 305.


We need to make some changes.
Chucho was busy chewing on a slipper.


Nico wrote three words:
COMPARE.
CHOOSE.
SAVE.


Then he did something very hard.
He crossed the soccer ball off his Christmas shopping list.
Not because he didn't want it anymore.
He wanted it so much.


But he decided to keep saving so he could buy it later.
Don't worry, ball. Our story isn't over yet.


There was another problem.
Grandma's present.
Nico had seen a beautiful music box in a store. It cost 90 quetzales.

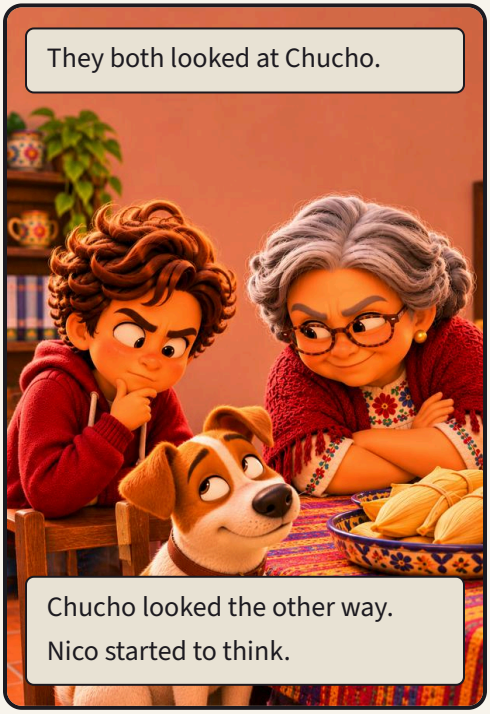

He was sure Grandma would love it.
But 90 quetzales was more than half of all his money.


That afternoon, he went to visit her.
He found her looking for her glasses.


Grandma, they're on your head.
Oh! So that's why everything looked so blurry.
Nico laughed.


Grandma, what do you like best about Christmas?


Being with all of you. Making tamales. Listening to music. And nobody eating the tamales too early.

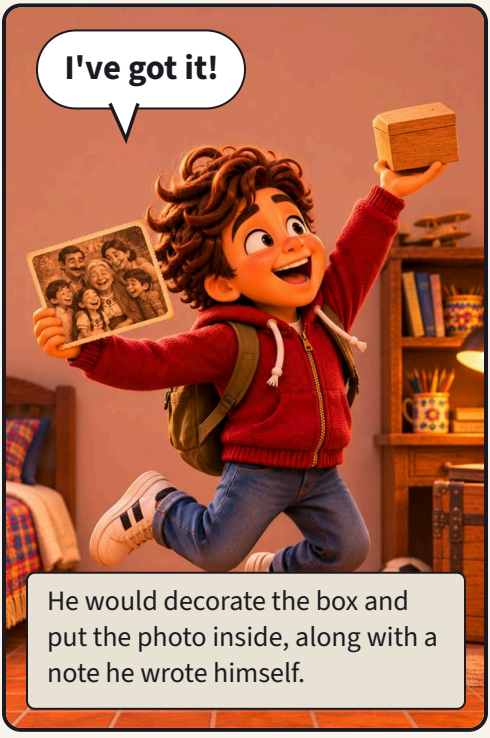

They both looked at Chucho.
Chucho looked the other way.
Nico started to think.

The next day, Nico found a small wooden box at the market.
It cost 20 quetzales.



He also found an old photo of the whole family, where Grandma was laughing so hard that her eyes were almost shut.






He would decorate the box and put the photo inside, along with a note he wrote himself.

It would be a box for keeping happy memories.



The music box cost 90 quetzales.
His new idea cost 20.



**He had found an option that was 70 quetzales cheaper.**

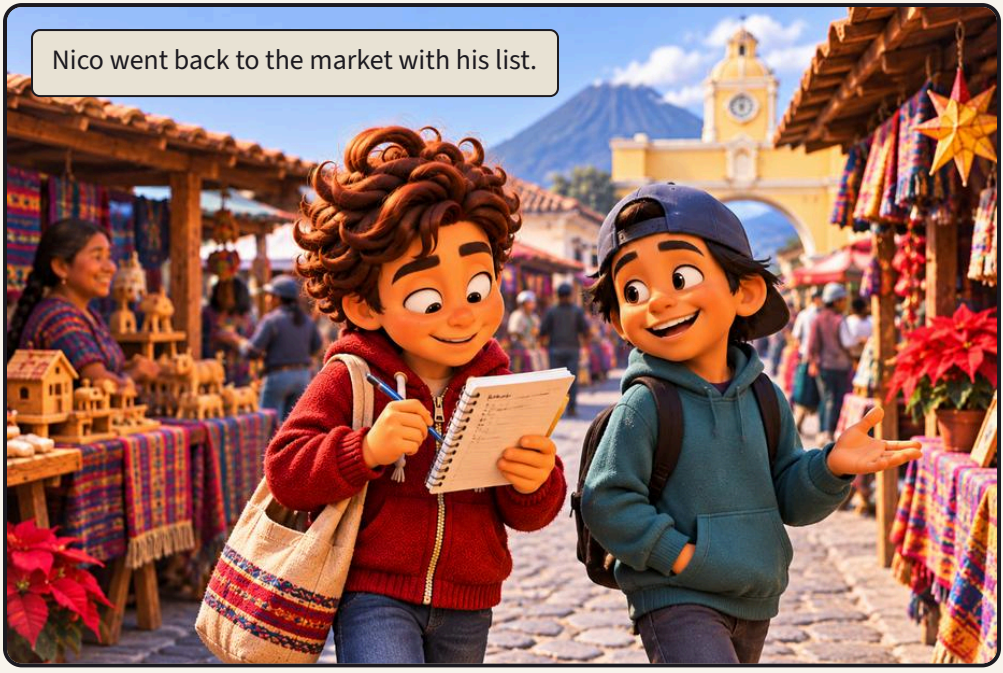
And for the first time, Nico was more excited about making a present than buying one.



Chucho tried to eat a corner of the photo.

Chucho! That is NOT in the budget!




Nico went back to the market with his list.


He found a present for Mom for 25 quetzales instead of 35.
For Dad, one for 20 instead of 30.


For Sofi, a bracelet-making kit for 20 instead of 40.
For Mateo, a little game for 15 instead of 25.

And for Chucho, a rubber ball for 10.



Nico added it up:

Mom: 25.
Dad: 20.
Grandma: 20.
Sofi: 20.
Mateo: 15.
Chucho: 10.
**Total: 110 quetzales.**

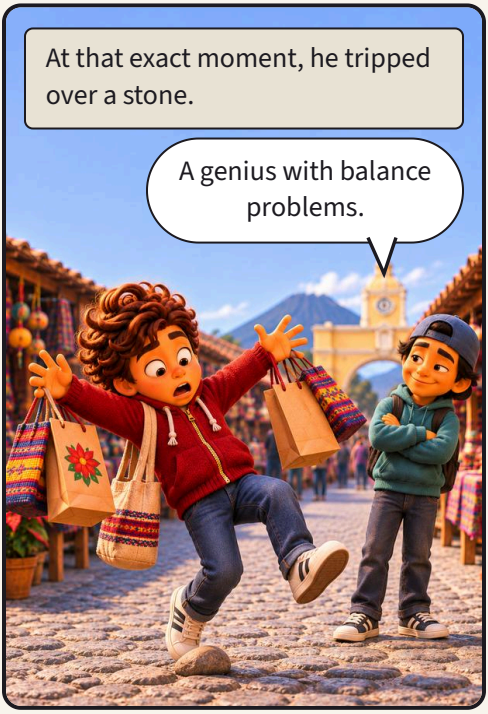
Out of his 160 quetzales, he would still have 50 left.

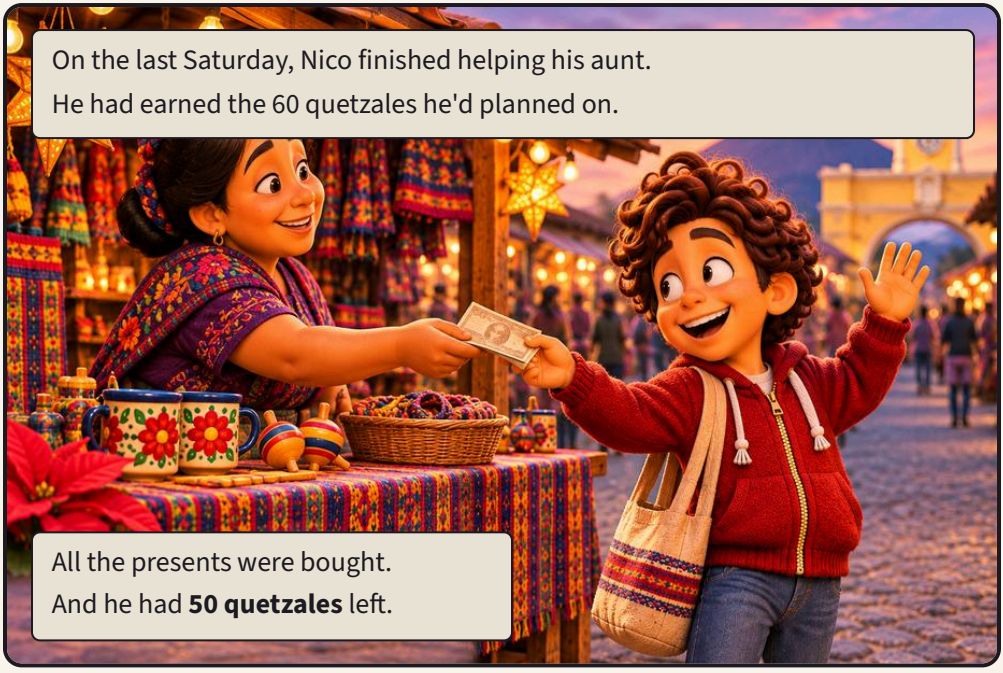
I'm a financial genius!



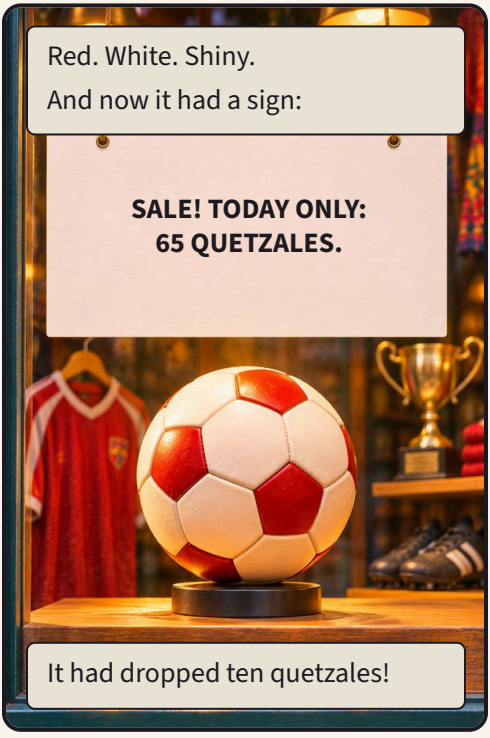
At that exact moment, he tripped over a stone.

A genius with balance problems.



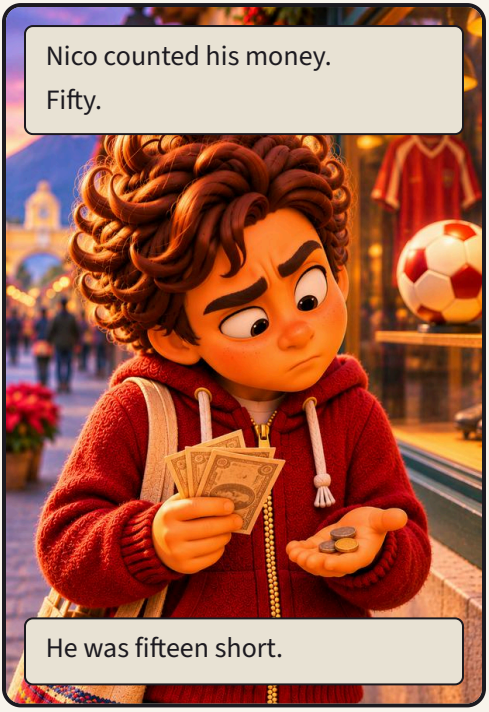

On the last Saturday, Nico finished helping his aunt.
He had earned the 60 quetzales he'd planned on.
All the presents were bought.
And he had **50 quetzales** left.


On his way home, he walked past the soccer ball store.
It was still there.


Red. White. Shiny.
And now it had a sign:
SALE! TODAY ONLY:
65 QUETZALES.
It had dropped ten quetzales!

Nico counted his money.

Fifty.



He was fifteen short.

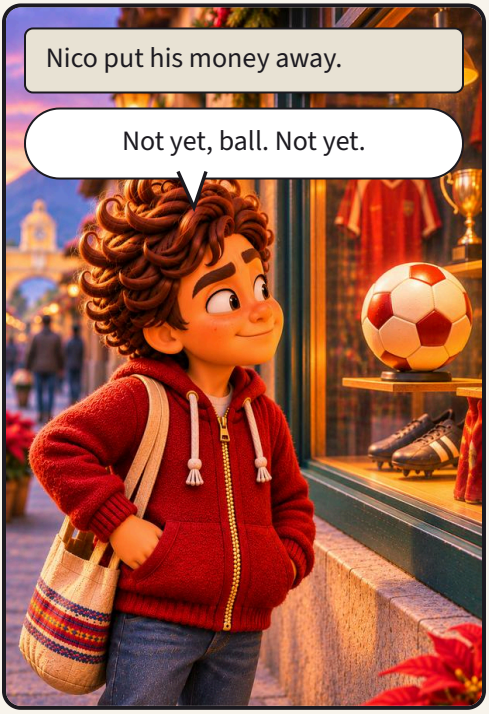
For a second, he thought about asking Mateo for fifteen quetzales.



But he remembered his dad's question:

*How do you plan to pay it back?*

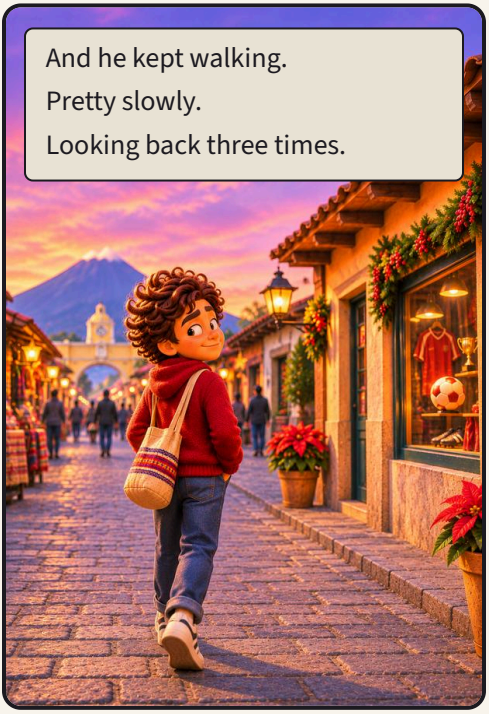
Nico put his money away.




And he kept walking.

Pretty slowly.

Looking back three times.



Christmas Eve arrived.

Antigua Guatemala sparkled with Christmas lights. Nico's house smelled like tamales, ponche, and cinnamon.




Sofi had spent all afternoon trying to figure out her presents.






Just then, Chucho came running in with a gift bow stuck to his head.

IT'S A REINDEER!

Chucho hid under the table.

Nico looked at the carefully wrapped presents.

He had managed to buy one for every person on his list.

And he still had 50 quetzales saved.

He smiled.

Finally, everything was under control.

Or so he thought.

Just as they were about to hand out the presents, they heard a noise.




Chucho had found his new ball.
Nobody knew how.



He shot across the living room, crashed into a chair, and ended up under the Christmas tree.



The tree wobbled dangerously.



Nico ran to hold it up.
His dad grabbed the lights.

**THE REINDEER IS ATTACKING CHRISTMAS!**



Luckily, the tree didn't fall.

But Grandma's box had ended up under the couch.
Nico got it back.



It was a little crooked.
It had teeth marks.
And the bow was gone.

Well. Now it's a special edition.



Finally, it was Grandma's turn.
Nico handed her his little box.






Grandma opened the box.
She found the family photo and a note.




*“Grandma, this box is for keeping our best memories. I promise to help you fill it with lots more. Merry Christmas. Nico”*


Grandma didn't say a word.
Then she hugged Nico so tight that she almost lifted him off the floor.


This is one of the most beautiful presents anyone has ever given me.
Even with a bite mark?

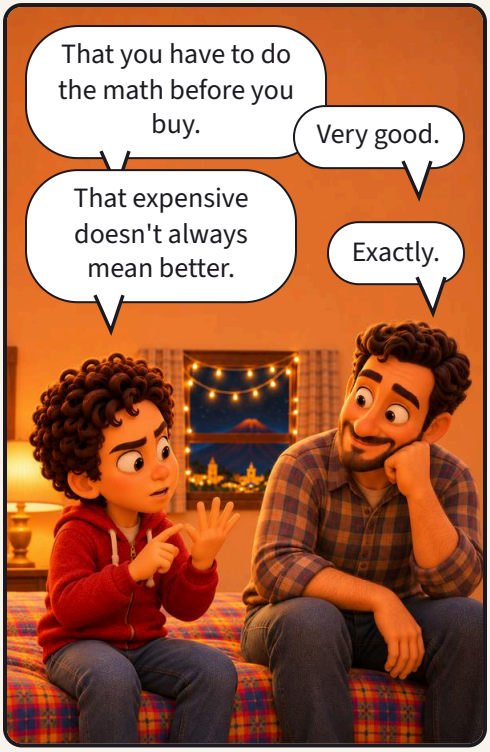

Especially because it has a bite mark. That way, we'll never forget this Christmas.
Nico smiled.
Chucho, pleased with his artistic contribution, fell asleep.

That night, Nico put his 50 quetzales in a little tin.
The sale was over, and the soccer ball cost 75 quetzales again.
He only needed 25 more.













Nico closed his little tin.

He had managed to get presents for everyone, save money for something he really wanted, and have an unforgettable Christmas.

Even though he was still 25 quetzales short of his soccer ball.

And, considering how the night had ended, he probably needed to save up for a new tree, too.

**THE END.**

ACTIVITY

# Nico's Math

Nico changed his list so his money would stretch. Fill in how much he saved on each present.

| PRESENT FOR | FIRST IDEA | WHAT HE PAID | SAVED |
|---|---|---|---|
| Mom | 35 | 25 | _____ |
| Dad | 30 | 20 | _____ |
| Grandma | 90 | 20 | _____ |
| Sofi | 40 | 20 | _____ |
| Mateo | 25 | 15 | _____ |
| Chucho | 10 | 10 | _____ |
| **Total** | **230** | **110** | _____ |

1. Nico had 100 quetzales and earned 60 at the market. How much did he have in all? _____

2. He spent 110 on presents. How much did he have left? _____

3. The soccer ball costs 75. How much more does he still need? _____

Answers: 10 · 10 · 70 · 20 · 10 · 0 · total 120 — 1) 160 · 2) 50 · 3) 25

ACTIVITY

# Now It's Your Turn

Think about the people you'd like to give a present to. How much money do you have? Could you make something with your own hands, like Nico?

**My money:** _____

| FOR | MY PRESENT IDEA | PRICE |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| **Total** | | |

**Left over:** _____

FOR FAMILIES

# A Story to Talk About

Nico wants to give the best presents with very little money. Along the way, he compares prices, makes choices, saves, and discovers that a present made with love can mean more than an expensive one.

After reading, talk about it together:

- What did Nico do when he saw he didn't have enough money?
- Why didn't he borrow money from Mateo?
- What present could you make with your own hands?

---

ABOUT MONEY ARCHITECT™

Money Architect™ is an independent, free financial education project for kids, teens, and adults. Find more lessons, games, and stories at **moneyarchitect.org**.

## Nico's Christmas and the 100 Quetzales

Text: Mario Cohn
Illustrations generated with artificial intelligence under the editorial direction of Money Architect™
Editing and design: Money Architect™
Translated from the original Spanish edition.

First digital edition, November 2026.
© 2026 Mario Cohn. Licensed under Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International (CC BY-NC-ND 4.0).
Free copy. Not for sale.

moneyarchitect.org

Money Architect™



Nico has 100 quetzales, a Christmas list that costs 230, and a soccer ball he can't stop staring at.

Can he give his family their best Christmas ever without the math —or Chucho—ruining everything?

**A CHRISTMAS STORY SET IN ANTIGUA GUATEMALA, GUATEMALA · AGES 7 TO 11**

Money Architect™