

# thankyou





#### WHAT IS MONEY?

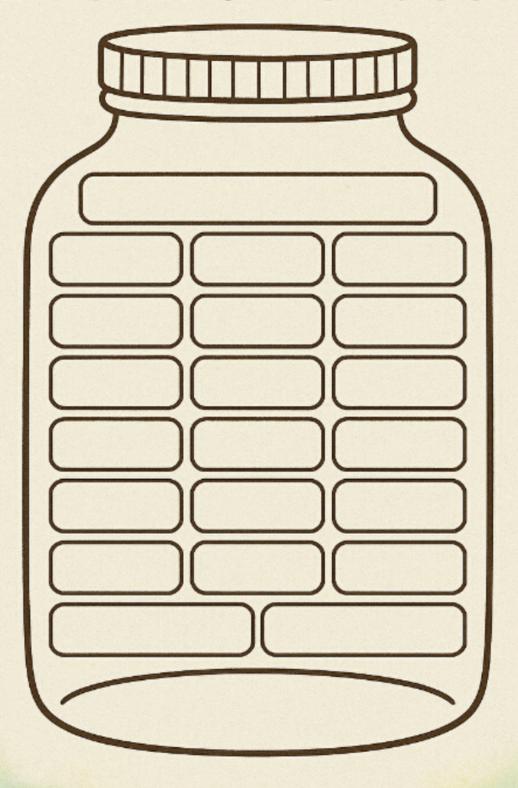
#### What Is Money Used For?

| We use money to buy               |  |
|-----------------------------------|--|
| <b>#</b> We can also use money to |  |
| Money helps us                    |  |
|                                   |  |
| Match the Coins an                | d Bills to Their Values                      |
| Coin/Bill                         | Value  |
| Penny                             | cents  |
| Nickel                            | cents  |
| Dime                              | cents  |
| Quarter                           | cents  |
| One Dollar                        | dollars                                      |
| Five Dollars                      | dollars                                      |
| & Fun Facts About Mo              | oney Around the World                        |
| Tuni dets About Me                | oney Around the World                        |
| ✓ In Japan, people use yen inst   | ead of dollars!                              |
| ✓ In many European countries,     | people use the euro!                         |
|                                   | · · ·<br>om real gold and silver a long time |
| ago!                              |  |
| What's a fun money fact you       | learned?                                     |
|                                   |  |
|                                   |  |
|                                   |  |

# ALLOWANCE TRACKER \$

| DATE | AMOUNT | SAUES | SHARE |
|------|--------|-------|-------|
|      |        |       |       |
|      |        | 1,64  |       |
|      |        |       |       |
|      |        |       |       |
|      |        |       |       |
|      |        |       |       |
|      |        |       |       |
|      |        |       |       |
|      |        |       |       |
|      |        |       |       |
|      |        |       |       |
|      |        |       |       |

### SAVINGS JAR COLORING TRACKER



## MONEY WORD SEARCH

| В | U | D | G | E | T | S | A | ٧ |  |
|---|---|---|---|---|---|---|---|---|--|
| ı | N | C | 0 | M | E | S | P | E |  |
| S | P | E | N | D | В | A | N | K |  |
| С | 0 | I | N | S | C | 0 | 1 | N |  |
| N | E | E | D | S | D | 0 | L | L |  |
| A | R | W | A | N | T | N | T | S |  |
| М | 0 | N | F | V |   |   |   |   |  |

BUDGET SAVE INCOME SPEND WANTS SPEND BANK COINS DOLLAR WANTS



### MONEY GOALS for LITTLE HEROES

CHEAT SHEET FOR KIDS



Saving means keeping some of your money instead of spending it all!



Tip: Use your piggy bank or savings tracker page!

#### 3. How to Set a **Money Goal**

What do you want? (Example: Naw Lego set)

How much does it cost? (Example: \$301 - When do you want to buy it? (In 1 month)

How much can you save each day/week!

Use the 'Goal Tracker' page to write it down!

#### 5. Track Your Allowance

Use your tracker to write down what you earned, what you spent, and what's left over!

#### 2. Spending vs. Saving

Waiting to buy something later . Bikes, gifts, big toys . Bigger rewards

#### 5. Track Your **Allowance**

Use your tracker to write down what you earned, what you spent, and what's left over!

#### 7. Smart Money **Habits**

- · Save first, spend later
- · Keep track of your cash
- · Don't buy if it's on sale
- · Set a goal and stick to it
- · Celebrate when you reach your savings goal!











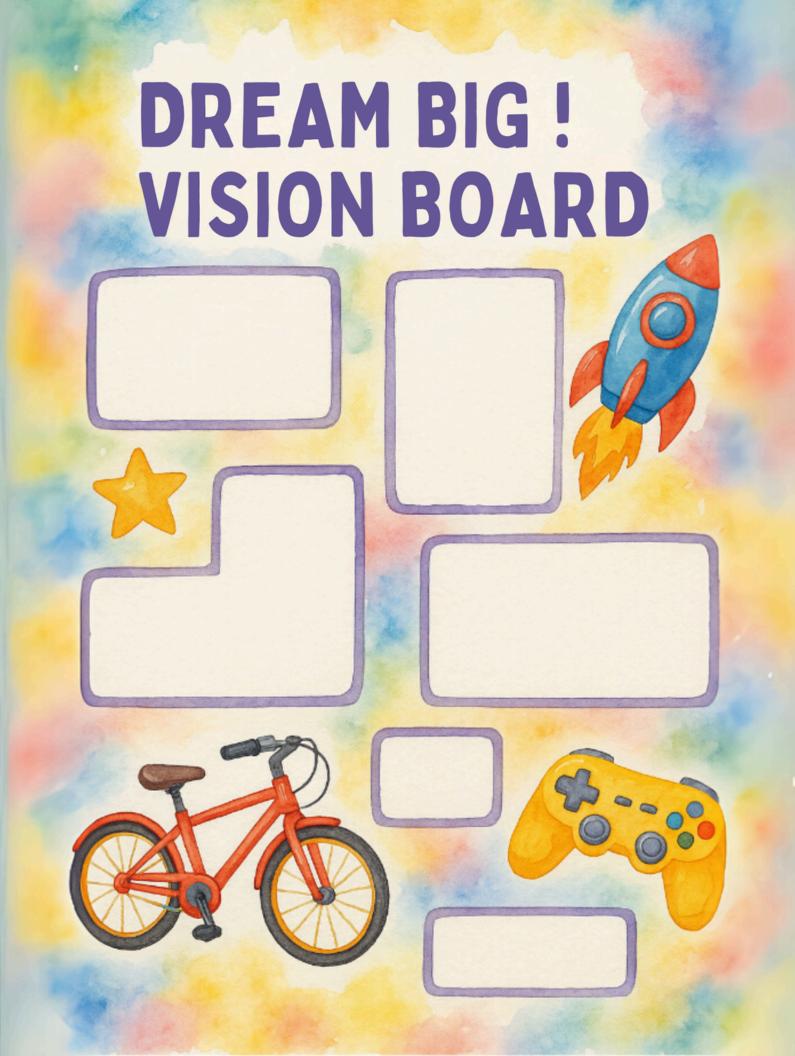
## MONEY JOURNAL PROMPTS

| What did I save for this week?               |                          |
|--|--------------------------|
| What are n ways to sa                        | ny favorite<br>ve money? |
| How did I feel<br>when I reached<br>my goal? |                          |
|  | What would I do          |

What did I learn about saving money?

|  |  | • |  |  | • |  |  |  |  |  |
|--|--|---|--|--|---|--|--|--|--|--|

if I found \$10?



#### PEARN, SAVE, SPEND, SHARE CHART

#### What Do These Words Mean?

- Earn Money you get for doing something
- ✓ Save Putting money away to use later
- Spend Using money to buy something
- Share Giving money or time to help others

#### 📊 Let's Sort These Into the Right Habit!

| Example                                 | Which Habit? (Earn, Save, Spend, Share |
|---|--|
| Mowing the lawn for your neighbor       |  |
| Putting money in your piggy bank        |  |
| Buying an ice cream cone 🏺              |  |
| Donating to an animal shelter 🐶         |  |
| Selling handmade bracelets to friends   |  |
| Saving up for a new video game 🎮        |  |
| Giving your friend money for a school s |  |
| Earning an allowance for cleaning your  |  |

#### **♦** My Own Examples

| l earned money by:        |
|---------------------------|
| I saved money to buy:     |
| I spent money on:         |
| I shared money/help with: |



#### Something I Want to Save For:

| I want to save for:   |
|---|
|   |
| Why do I want it?   |
|   |
| § How Much Will It Cost?  |
| Total cost: \$  |
| How much money do I already have? \$  How much more do I need to save? \$ |
| My Saving Plan:   |
| How much can I save each week? \$   |
| How many weeks will it take?  |
| Target date to reach my goal:   |
|   |
| ₩ When I Reach My Goal  |
| How will I feel when I reach my goal?                                     |
|   |
| How will I celebrate my smart saving?                                     |
|   |
| When I Reach My Goal  How will I feel when I reach my goal?               |

#### **✓ ELECTION CONTRACKER**

#### This Week's Tracker:

| Day       | Task or Chore | Amount Earned 🖔 |
|-----------|---------------|-----------------|
| Monday    |               |                 |
| Tuesday   |               |                 |
| Wednesday |               |                 |
| Thursday  |               |                 |
| Friday    |               |                 |
| Saturday  |               |                 |
| Sunday    |               |                 |

#### Weekly Summary:

| Total earned this week: \$             |
|--|
| Total saved this week: \$              |
| How I feel about my hard work:         |
|  |
|  |
| ★ Reflection Corner:                   |
| What was my favorite task this week?   |
|  |
| What will I do with the money I saved? |
|  |



#### What's the Difference?

- ✓ Needs are things we must have to live (like food, water, clothes, and a place to live).
- Wants are things that are nice to have, but we don't need them to survive (like toys, candy, or video games).

#### **X** Activity: Sort the Items!

| <b>₩</b> Needs | <b>#</b> Wants |
|----------------|----------------|
|                |                |
|                |                |
|                |                |
|                |                |
|                |                |
|                |                |
|                |                |

Quick Questions:

| Is a toy a want or a need?                              |
|---|
| Why do you think it's important to know the difference? |
|   |

#### **■**SAVINGSJAR COLORING TRACKER

#### **6** My Savings Goal:

| I'm saving for:  |
|--|
| Total goal amount: \$  |
| Each jar section = \$  |
|  |
| 1.Set your savings goal.   |
| 2.Each time you save the amount shown above, color in one part of the jar.   |
| 3.When the jar is full, celebrate — you did it!  |
|  |
| (Draw a large jar here, divided into equal sections for kids to color in as they save. For example, if the goal is \$20 and each section equals \$1, divide the jar into 20 sections.) |
| Color in one section every time you save!  |
|  |
|  |
|  |
| How much have I saved so far?\$  |
| How many more sections do I need to fill?  |
| How do I feel about reaching my goal?  |
|  |
|  |

#### ##PLAYSTORE & BUDGETING GAME

#### **5** Step 1: Set Your Budget

| Му | total | spending | budget | is: S | \$ |
|----|-------|----------|--------|-------|----|
|----|-------|----------|--------|-------|----|

#### **■** Step 2: Items in My Pretend Store

| Item Name | Price (\$) | Buy it? (√/X) |
|-----------|------------|---------------|
|           |            |               |
|           |            |               |
|           |            |               |
|           |            |               |
|           |            |               |
|           |            |               |

#### Step 3: Add Up Your Total

Total cost of items I chose: \$

#### Step 4: Did I Stay Within Budget?

- ☐ Yes! I stayed within my budget.
- □ Oops! I went over budget. I need to remove something.

#### Step 5: What's My Change?

| Money I started <u>with: \$</u> |
|---------------------------------|
| Money I spe <u>nt:</u> \$       |
| Change I have left: \$          |

#### **SMARTSHOPPER WORKSHEET**

#### **Step 1: Compare These Items**

| Item Name   | Store/Brand         | Price (\$)            | Notes |
|-------------|---------------------|-----------------------|-------|
|             |                     |                       |       |
|             |                     |                       |       |
|             |                     |                       |       |
|             |                     |                       |       |
|             |                     |                       |       |
|             | ✓ Step 2: Which One | Gives the Best Value? |       |
| The best va | lue is:             |                       |       |
| Why?        |                     |                       |       |

#### Step 3: Is It Worth It? Checklist

| ⊐ I compare | d at | least | 2 | options |
|-------------|------|-------|---|---------|
|-------------|------|-------|---|---------|

- $\hfill\Box$  I thought about price AND quality
- □ I picked the best value, not just the cheapest
- □ I feel good about my choice

Reflection:

#### **E**MONEY VOCABULARY BUILDER

#### Match the Word to Its Meaning

| Word         | Match | Definition                                 |
|--------------|-------|--|
| 1. Income    |       | A. Money you get from doing chores or work |
| 2. Saving    |       | B. Extra money you earn by keeping money i |
| 3. Interest  |       | C. Money your parents might give you every |
| 4. Spending  |       | D. Using money to buy something            |
| 5. Allowance |       | E. Putting money aside for later           |

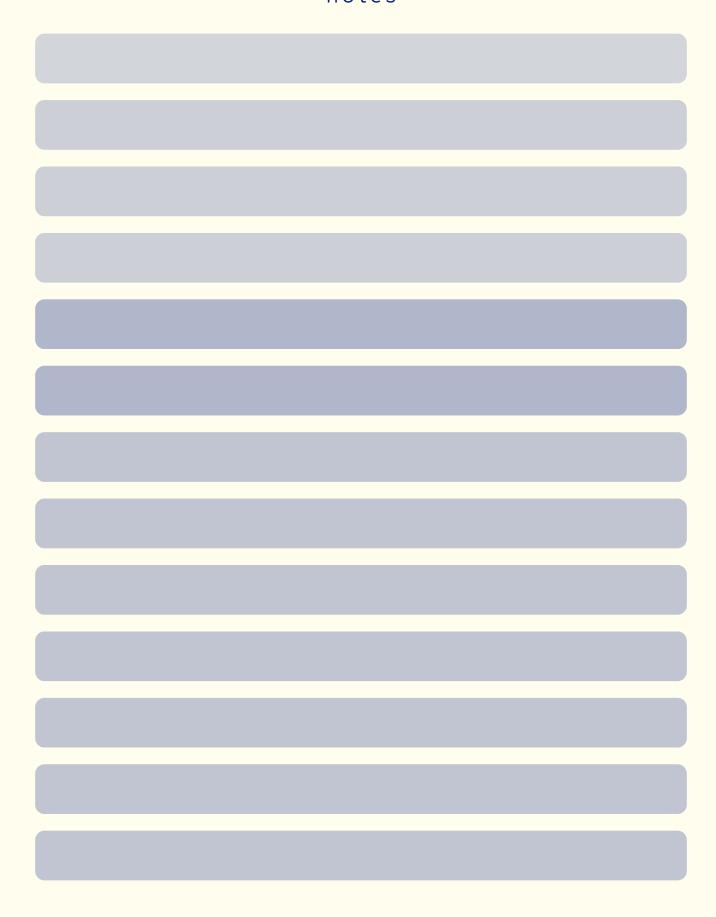
| <b>3</b>   | Draw It!          |
|------------|-------------------|
| ■ Word_1:  | ■ Word_1:         |
| Draw here: | 🗖 Draw here:      |
|            |                   |
|            |                   |
|            |                   |
|            |                   |
|            |                   |
|            |                   |
| My Favori  | te Money Word Is: |
|            |                   |
| becaus€    | <del>]</del>      |
|            | notes             |
|            | mores —           |
|            |                   |
|            |                   |

#### REFLECTION & WHAT I LEARNED

★ The most important thing I learned is...

| <ul><li>∠</li><li>∠</li><li>∠</li></ul>  |
|--|
| 🎉 I feel proud that I  |
|  |
| Next, I want to learn about  |
| <ul><li>∠</li><li>∠</li><li>∠</li></ul>  |
| My Favorite Activity Was:  |
| <ul> <li>Learning about saving</li> <li>Playing the budgeting game</li> <li>Coloring my savings jar</li> <li>Doing chores and earning money</li> <li>Other:</li> </ul> |
| © One Smart Money Tip I Can Share:   |
| <ul><li>∠</li><li>∠</li><li>∠</li></ul>  |

#### notes



# HAS BEEN NAMED A FINANCIAL SUPERHERO



Presented to

## REWARD STICKERS



## Glossary

#### MONEY WORDS YOU SHOULD KNOW



**Money** Something we use to buy things we need and want.



**Budget** A simple plan for saving, spending, and sharing money.



**Saving** Keeping some money instead of spending it.



**Spending** Using money to buy things.



**Needs** Things we must have (like food, clothes, home)



**Wants** Things that are nice to have but not necessary (like toys, games)



**Bank** A place that keeps your money safe.



**Interest** Extra money you earn when you save money in the bank



**Sharing** Giving some money to help others.

## Get Ready to Become a Financial Superhero!

My First Money Workbook for Kids introduces children to essential money skills such as identifying coins and bills, understanding the value of money, setting savings goals, and more. Through engaging activities, this workbook makes learning about personal finance easy and fun!

