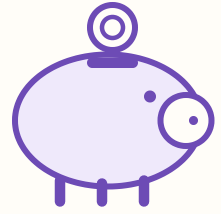


Money for kids.

Ten pages about saving, earning, choosing and sharing. Print them, cut them, color them — and talk while you do.



What is inside

1. Need it or want it? 5–6
2. My goal piggy bank 5–6
3. Save, spend, share jars 5–6
4. Coin detective 7–9
5. My job chart 7–9
6. The ten-coin shop 7–9
7. The waiting game 7–9
8. Change back, please 10–12
9. Trade fair card game 10–12
10. My money plan 10–12

How to use these pages

- Print in black and white. Coloring is part of the fun.
- One page at a time — ten minutes is plenty.
- The coins here have no money name on purpose. One coin can stand for any amount you decide at home.
- You will need: a pencil, crayons, scissors, glue.
- Real coins in real hands beat any worksheet. Use both.

For grown-ups

Kids copy what you do with money, not what you say about it. Think out loud at the till — "not today, we are saving for the trip" — and let them pay with real coins sometimes. Small mistakes now are cheap lessons.

Need it or want it?

A **need** is something you cannot be well without. A **want** is something lovely to have. Cut out the eight cards. Glue each one in the right basket. Two are tricky — say why you chose.



Apple



Water



A home



Warm coat



Medicine



A ball



Ice cream



Teddy bear

I need it

Glue your cards here

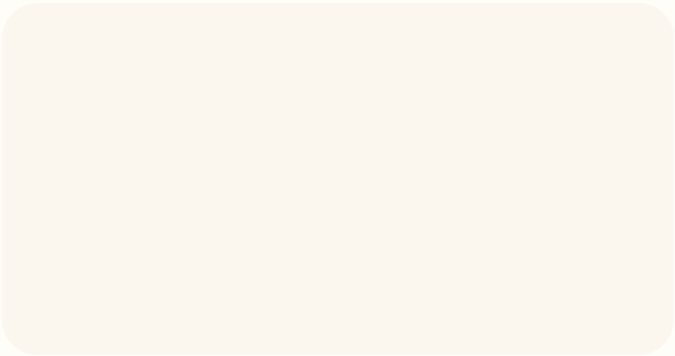
I want it

Glue your cards here

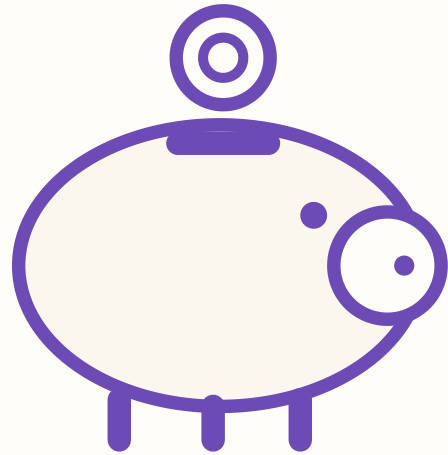
My goal piggy bank

Draw the one thing you are saving for. Every time you put a coin away, color one coin below. When the last coin is colored, your goal is yours.

I am saving for...

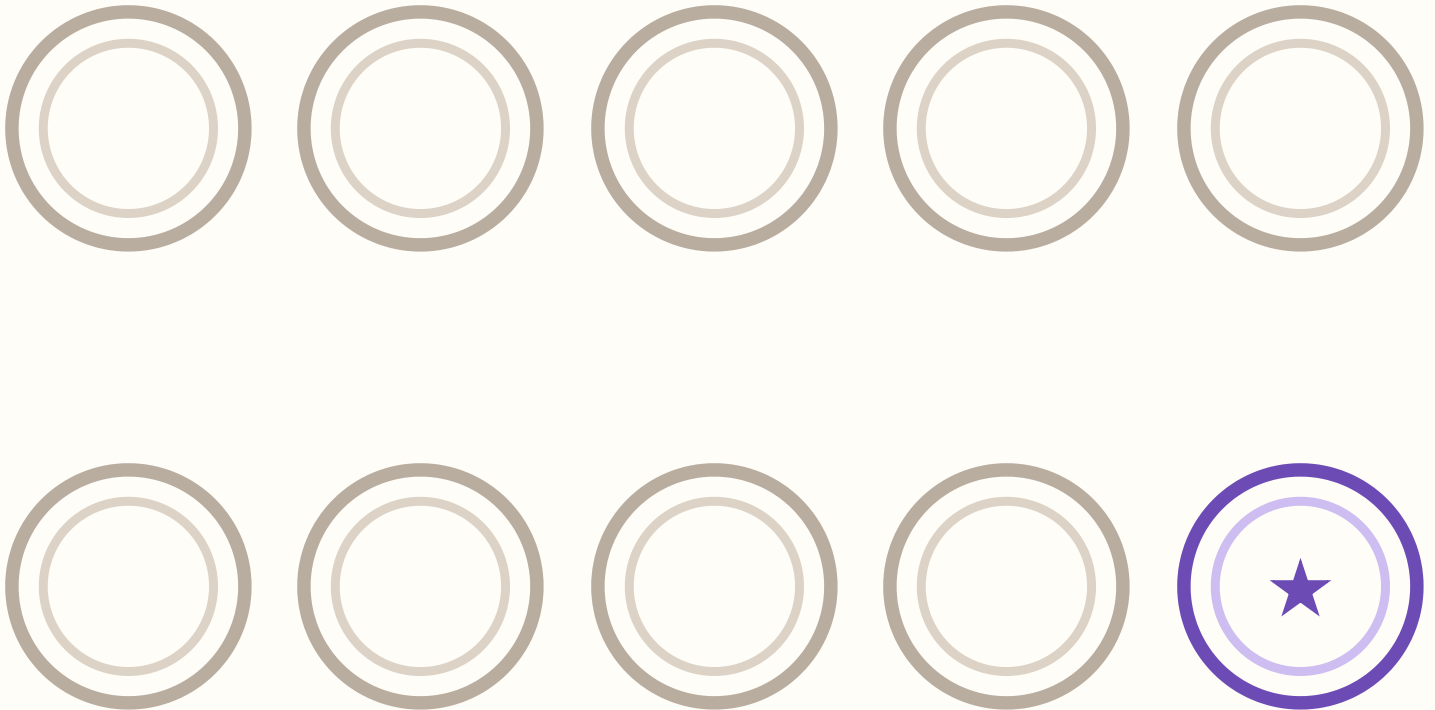


It costs about _____ coins



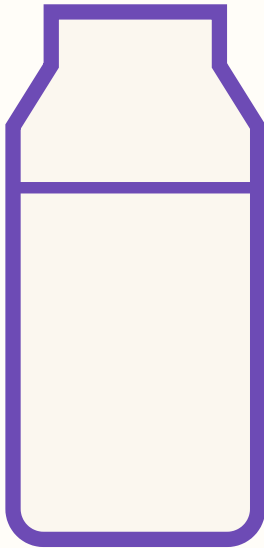
Coins go in the slot. Patience does the rest.

Color one coin for every coin you save

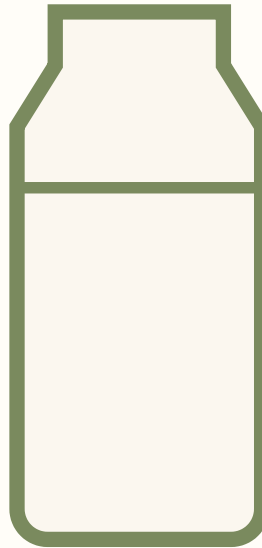


Save, spend, share

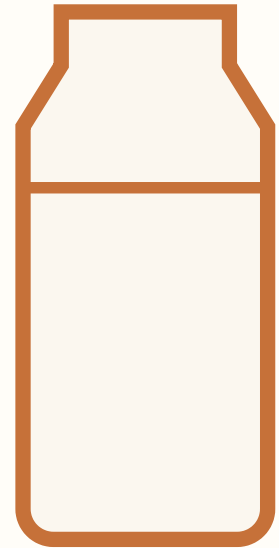
You have ten coins. Draw a coin in each jar to show where yours go. Save keeps it for later, spend uses it now, share gives it to someone. There is no wrong answer — only your reason.

Save**Spend****Share**

For my goal



For small treats



For someone else

Who would you like to share with, and why?

Coin detective

Each coin shows how much it is worth. Add up every pile and write the total in the box. Then find the two piles that are worth the same.



Piles _____ and _____ are worth the same. **Six coins can be worth less than two.** How many coins you hold is not the same as how much you have.

My job chart

Write three jobs you can do. Agree with a grown-up how many coins each one earns. Tick the day when it is done, then add up your week.

My job	Coins	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total
My week earns									

Jobs that earn

Washing the car, sweeping the yard, sorting the recycling, watering the plants — extra work, not everyday work.

Jobs that do not earn

Brushing your teeth, tidying your own toys, being kind. Those are part of being in a family.

The ten-coin shop

You have exactly ten coins. Circle what you buy — but the total cannot pass ten. You will have to leave something behind. That is what choosing means.



Ice cream

4



Ball

6



Story book

5



Juice

2



Toy car

3



Teddy bear

8

My total: _____ coins

Coins left over: _____

What did you leave behind, and was it hard?

The waiting game

Here is the deal: you can take **two coins today**, or **five coins next Sunday**. Nobody will be cross with either choice. Write what you pick, then see how the week feels.

2

Today

Small and right now

5

Next Sunday

Bigger, but you wait

Color a square each day you keep waiting

Mon

Tue

Wed

Thu

Fri

Sat

Sun

At the end of the week

I chose: _____

Waiting felt: _____

Next time I would: _____

Change back, please

You are at the counter. Work out the change, then write which coins you would get back using only coins worth 1, 2 and 5. Try to hand back as few coins as you can.

What you buy	Price	You pay	Change	Which coins?
Bread	7	10		
Pencil case	13	20		
Two apples	6	10		
Sticker pack	18	20		
Notebook	24	30		

The rule

Change = what you pay – what it costs.
Always count it before you leave the counter.

Your turn: make up one for a grown-up to solve

Trade fair

Cut out the nine cards and deal three to each player. On your turn, offer a trade to anyone. They may say no. After three rounds, the player holding the most value wins — **but a card is worth more to the player who needs it.** Talk about why a trade was fair.

Water bottle 3 Everyone wants it on a hot day	Bag of seeds 2 Worth more later than now	Warm blanket 4 Useless in summer
Box of nails 2 Only if you have a hammer	Hammer 5 Pairs with the nails	Basket of eggs 3 Trade it fast, it spoils
Woolly socks 1 Small but always useful	Old bicycle 6 Big value, hard to trade	Five coins 5 Money trades for anything

Before money existed, people traded like this. Money was invented because the socks never quite matched the bicycle.

My money plan

Pick one real goal. Work out how long it takes at the rate you actually save. A plan is just a wish with numbers under it.

The numbers

My goal costs _____

I already have _____

I still need _____

I can save _____ each week

So it takes _____ weeks

Where my money comes from

Jobs I do: _____

Allowance: _____

Gifts: _____

One thing I will stop buying: _____

Twelve weeks. Color a step each week you hit your amount.

1

2

3

4

5

6

7

8

9

10

11



Signed: _____ **Date:** _____