



# BASIC Financial SKILLS



SAVE, SPEND, AND BUDGET  
LIKE A PRO!



FOR YOUNG MONEY MASTERS AGES 5-10

## A Short History of Money

# From Trading to Tapping!

Long ago, people traded (bartered). Then coins were made, then paper, and now digital money



**Bartering**



**Coins**

**Bills**



**Credit  
Cards**



**Phone  
Payments**

# WHY DO WE NEED MONEY ANYWAY?

Money helps people trade fairly and plan for the future.



What would happen if there was no money?

**On the next page choose a writing template worksheet and write what you think would happen.**

Name



Handwriting practice lines consisting of multiple sets of three horizontal lines: a solid top line, a dashed middle line, and a solid bottom line.

Name

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# How Do We Get Money?

Draw a line to the correct worker

We get money from Jobs (teacher, doctor, baker) businesses, doing things, and chores.



Teacher

Baker



Doctor

# SAVING: YOUR SECRET SUPERPOWER

Saving means keeping some money instead of spending it all.

Example: Saving \$2 a week could buy a \$20.00 toy in 10 weeks!



**\$20.00**  
toy in 10 weeks!

# How to Be a Smart Spender

Always ask: Do I need it?  
Will I use it? Is it worth the  
money?



# Save for Small and Big Dreams

Goals make saving exciting!

(Short-term goals vs. long-term goals )



Write one small goal and one **big** goal.

SMALL GOAL

BIG GOAL

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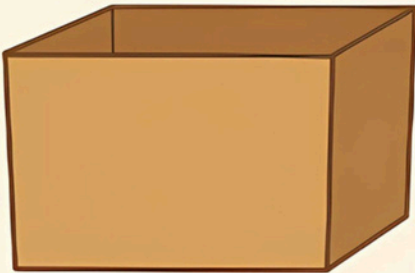
# WHAT'S A NEED? WHAT'S A WANT?

NEEDS = THINGS YOU MUST HAVE  
(FOOD, CLOTHES, HOME)

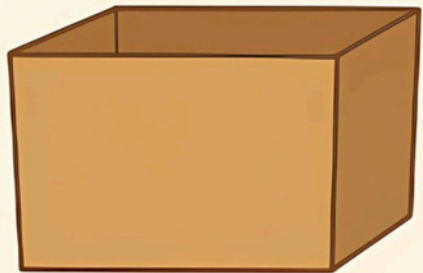
WANTS = FUN EXTRAS (TOYS, CANDY)

Circle the items that are needs and wants.

NEEDS



WANTS



# **BUDGET: YOUR MONEY MAP**

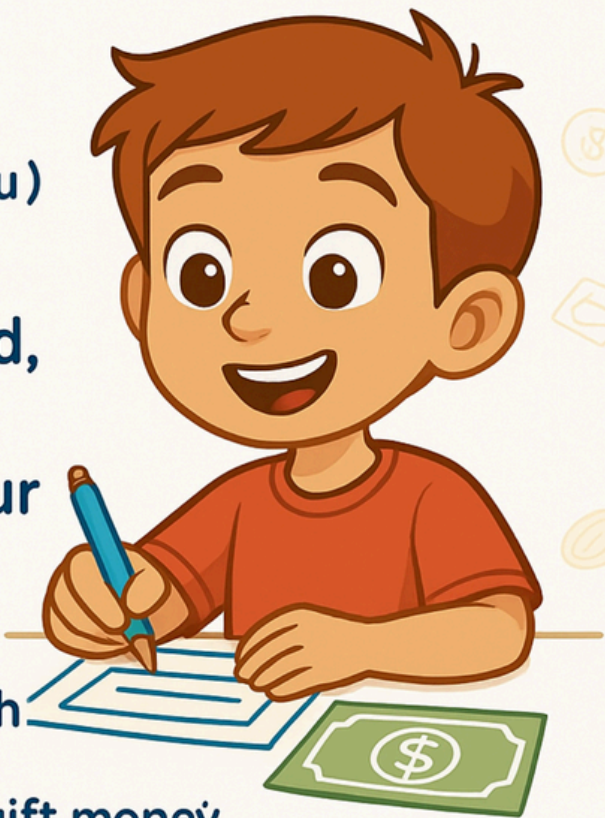
**A budget is a simple plan  
that shows where money will go.**



# Let's Build a Budget Together!

1. List your money  
(how much you)
2. Split it into Save, Spend, and Share
3. Stick to your plan!

Fill in your mini budget chart with your allowance, chore money, or gift money



SAVE	SPEND	SHARE

# SHOPPING SMART

## BE A SMART SHOPPER



- Compare prices
- Check for sales
- Read reviews

**TIP:** Best doesn't always mean expensive!

Spot the cheaper price between two options.



# SAVE FIRST — IT'S THE SMART WAY!

Before buying something,  
always put away savings first.



**Alex and Emma  
wanted to buy new toys,  
so they saved up their  
money.**



Soon, they had enough  
to buy a toy car and a doll.

# TOYS



After shopping, they saw  
ice cream and wanted some.  
But Emma only had two  
dollars.



**Emma decided to save and wait until she had more money, Alex did the same, and both learned to make smart money choices.**



# WHAT IS A BANK?



Banks are places where people keep their money safe.

People save money in banks because it's a secure way to grow their savings.



SHARING MONEY AND HELPING OTHERS

# GIVING MAKES A BIG DIFFERENCE

Donations help other people or causes.



Where would you donate \$5?

Name



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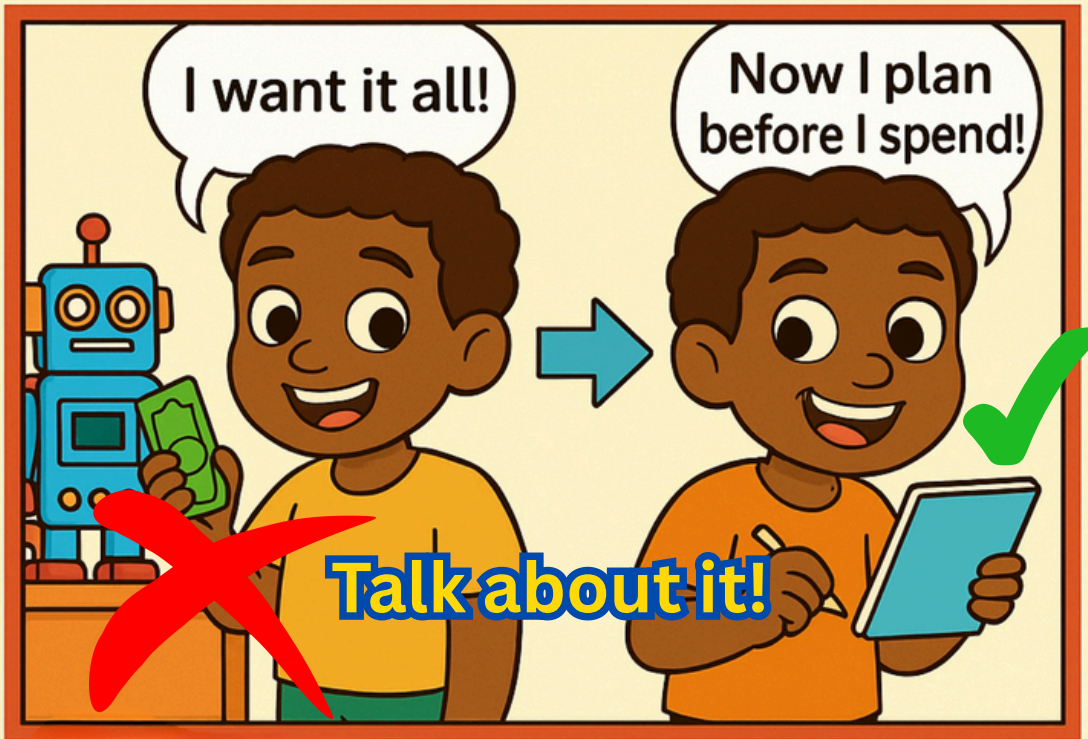


# Mistakes Happen (And That's Okay)

## LEARNING FROM MONEY MISTAKES

Everyone makes money mistakes –  
it's part of learning.

Story: Alex Spent It All—What He Learned



What lesson did you learn from  
Alex spending all of his money?

Name



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# READY, SET, PLAN!

## MY PERSONAL MONEY PLAN



I'll Save For

I'll Spend On



I'll Share

# READY, SET, PLAN!



# GOOD MONEY HABITS

**CHECK THE  
BOXES!**



I save part of  
my money

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I think before  
I buy

---



I donate to  
a cause

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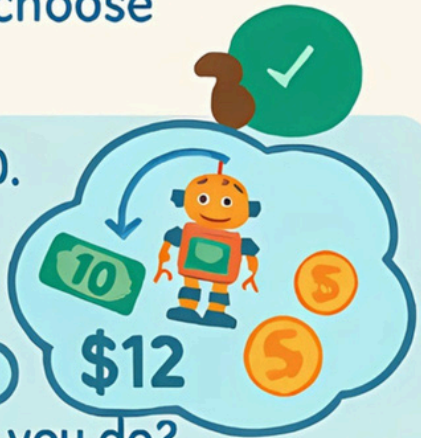


# Smart Shopper Scenario Game

Read each situation and choose the Smart Money Move!

**Scenario** ★1: You have \$10.

The toy you want costs \$12.



\$12

What should you do?



Save more money before buying



Borrow from a friend



**Scenario** ★2: You want a new game. You find it cheaper at another store.

What should you do?



Compare prices and buy the cheaper one



Buy it right away at the first place



★**Scenario 3:** You have \$5 and want to buy candy and a coloring book.

What should you do?





# DREAM SHOPPING LIST

## ACTIVITY

**Budget: \$20**

Choose what you would buy and calculate if you stay under budget.

<input type="checkbox"/>	 Stuffed Animal	<b>\$10</b>	
<input type="checkbox"/>	 Game	<b>\$15</b>	
<input type="checkbox"/>	 Plush Dinosaur	<b>\$8</b>	
<input type="checkbox"/>	 Ice Cream	<b>\$3</b>	
<input type="checkbox"/>	 Robot Toy	<b>\$9</b>	
<input type="checkbox"/>	 Poster	<b>\$5</b>	

**Total:**

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# Be a Money Safety Hero



- Keep passwords secret
- Don't share personal info
- Always ask adults for help



**YOU'RE A  
MONEY  
MASTER!**

**MONEY  
MASTER**



**THIS CERTIFICATE IS PRESENTED TO**

\_\_\_\_\_

**Keep practicing and you'll grow into  
a financial superstar!**



# MONEY CHEAT SHEET

(FOR KIDS AGED 5-10)



## What Is Money?

Money is what we use to buy the things we need and want.



## Ways People Earn Money

Jobs (like teachers, bakers, doctors)

- Selling things
- Doing chores



## Saving Money = Superpower!

Saving means keeping some money for later instead of spending it all.

## Needs vs. Wants

**NEEDS** = Food, Clothes, Home



**WANTS** = Toys, Candy, Games

## Smart Spending Questions:



- Do I need it?
- Will I use it?
- Is it worth it?

## Banks Help Keep Your Money Safe!

Bonus: Your money can grow (interest!)



## Simple Budget Plan:

- 50% for Needs
- 30% for Wants
- 20% for Savings



## Remember:



Share a little to help others - even \$5 can make a big difference!

# 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.



























# GROW BIG DREAMS WITH SMART MONEY SKILLS!

***“Basic Financial Skills”*** makes learning about money easy and fun for kids aged 5-10.

Through colorful stories, simple lessons, and hands-on activities, your child will learn how to save, spend wisely, budget, and even share generously!

With step-by-step guidance, fun challenges, and real world examples, your Money Master will become a confident Money Master ready to take on the world.



**AGES  
5-10**  
FUN &  
EDUCATIONAL!