

PERSONAL FINANCE

FOR

YOUNG CHILDREN



A free worksheet to get these little ones
finance ready while they are young!



A Free Guide Developed By SAF International

Name _____



FINANCE VOCABULARY MATCHING

Draw a line to match the meaning of the word

- | | |
|-----------------|--|
| 1. Budget = | a. To put money into a bank account. |
| 2. Saving = | a. To use money to pay for something. |
| 3. Spending = | a. Something you like to have such as toys. |
| 4. Needs = | a. The price or amount you pay for something that you want or need. |
| 5. Wants = | a. To take money out of the bank to use. |
| 6. Borrow = | a. Something you have to have such as food or water. |
| 7. Deposits = | a. Not spending money because of a goal or reason. |
| 8. Withdrawal = | a. Something you make to help you spend or save money wisely. |
| 9. Cost = | a. To use or take from someone if you do not have it yourself and must return. |
| 10. Finance = | a. The way we use and handle money for ourselves. |

Name _____



FINANCE VOCABULARY MATCHING

Write the letter that matches the definition to the correct word.

1. Budget ____

A. To put money into a bank account.

2. Saving ____

B. To use money to pay for something.

3. Spending ____

C. Something you like to have such as toys.

4. Needs ____

D. The price or amount you pay for something that you want or need.

5. Wants ____

E. To take money out of the bank to use.

6. Borrow ____

F. Something you have to have such as food or water.

7. Deposits ____

G. Not spending money because of a goal or reason.

8. Withdrawal ____

H. Something you make to help you spend or save money wisely.

9. Cost ____

I. To use or take from someone if you do not have it yourself and must return.

10. Finance ____

J. The way we use and handle money for ourselves.

Name _____



AMITPAL'S LEMONADE STAND

Use the information on the chart to answer the following questions about Amitpal's lemonade stand.

Amitpal has a lemonade stand on Saturday and Sunday mornings to help earn money. He is saving his money to buy a new bike. He hopes to ride his new bike in the local bike race.

Amitpal's cost to make the lemonade = \$1.00



Amitpal's sale price for 1 glass of lemonade = \$1.50



Amitpal's price for 1 pitcher of lemonade (8 glasses) = \$12.00



1. What is Amitpal's goal for saving his money? _____

2. How much does it cost Amitpal to make his lemonade? _____

3. How many glasses of lemonade are in 1 pitcher? _____

4. If Amitpal decided to sell his lemonade for 50 cents a glass, would he be saving money or spending money? Why? _____

5. What would happen if Amitpal decided to spend some of his money from the lemonade stand? _____

6. Is Amitpal's goal a need or a want? Why? _____

7. Do you think Amitpal has a budget? Why or why not? _____

Name _____



AMITPAI'S LEISURE STAND

8. What is another way Amitpai could earn money for his ticket?

9. What is something else he could sell? _____

10. Where could Amitpai deposit his money? _____

11. What would you sell if you wanted to be like Amitpai? Explain below and draw a picture.



12. How much would you sell it for? _____

Name _____

SIMRAN'S SEVA AT HOME CHART

Use the chart below to answer the questions that follow.

	Helping mom with food \$ 2.00		Helping dad wash the truck \$ 1.50		Not forgetting my letter outside \$ 2.00
	Flushing the toilet \$ 1.00		Cleaning my room \$ 1.00		
	Completing homework \$ 3.00		Feeding the cat \$ 1.00		Practise reading \$ 2.00

- How many seva duties does Simran have to choose from? _____
- Which 3 seva duties could Simran do that would give her 10?

- If Simran helps her mom-cook food three times a week, how much money does she earn at the end of the week? _____
- If Simran wanted to save up 15.00 by the end of the week, what seva duties should she do? _____

- Which seva duties have you done before at your house? _____

Name _____



SIMBA'S CHOICE CHART

Using Simba's save chart help her parents teach her to be responsible and save money for things that she wants to buy. Use the calendar below to make a schedule for Simba. She is trying to save \$20.00.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

SEMA CHART

Create your price for the chores below and answer the question that follows.

















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SEMA CHART

Create your price for the chores below and answer the question that follows.

















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Name _____



SEVA CHART & SAVING MONEY

Create your seva time chart using the activities to choose from. You decide the price of each seva. Decide how much money will be your goal for saving.

I want to save: _____

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

Name _____

SAVING MONEY FOR ME

Draw a picture of how you could save money.



1. How could you save money for yourself? _____

2. What would you tell your friend if they wanted to know how to save and spend money? _____

3. Why is a budget important? _____

Your generosity has already made a tremendous impact, and now we invite you to take the next step by volunteering your skills and time. Just as we've developed valuable resources to guide children towards financial knowledge, we aim to create more content that resonates with our community, using our names, languages, and examples. By sharing your unique talents, you can help us empower our people in even more meaningful ways. If this is something you'd like to be a part of, please email info@safinternational.org with the subject line "Wish List to Empower Our Community." Together, we can make a lasting difference.



You are welcome to share and use these resources freely for homeschooling, tuition centers, or personal use, provided that no charges are applied as they are free of cost.

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ANSWER KEYS

NAME: _____



PERSONAL INFORMATION SECTION

Write an answer to each question and add it to the answer key.

1. Name: **A**
2. Age: **D**
3. Gender: **B**
4. Height: **E**
5. Weight: **C**
6. Address: **F**
7. Phone: **A**
8. E-mail: **E**
9. Date: **D**
10. Name: **F**
11. Last name: **A**
12. First name: **B**
13. Middle name: **C**
14. Surname: **D**
15. Family name: **E**
16. Given name: **F**
17. Surname: **A**
18. First name: **B**
19. Middle name: **C**
20. Surname: **D**
21. Family name: **E**
22. Given name: **F**
23. Surname: **A**
24. First name: **B**
25. Middle name: **C**
26. Surname: **D**
27. Family name: **E**
28. Given name: **F**

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NAME: _____



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NAME: _____



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10. The first name is: **JOHN**

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NAME: _____

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