

Activity Book

A fun way of learning about money, saving and more!

Session 1

Banking



Banking: Bank Match

Match the bank term with the definition by drawing a line between them.



This is the reward that the bank gives you for saving your money with them.

This is a personal safe, kept in a bank vault.

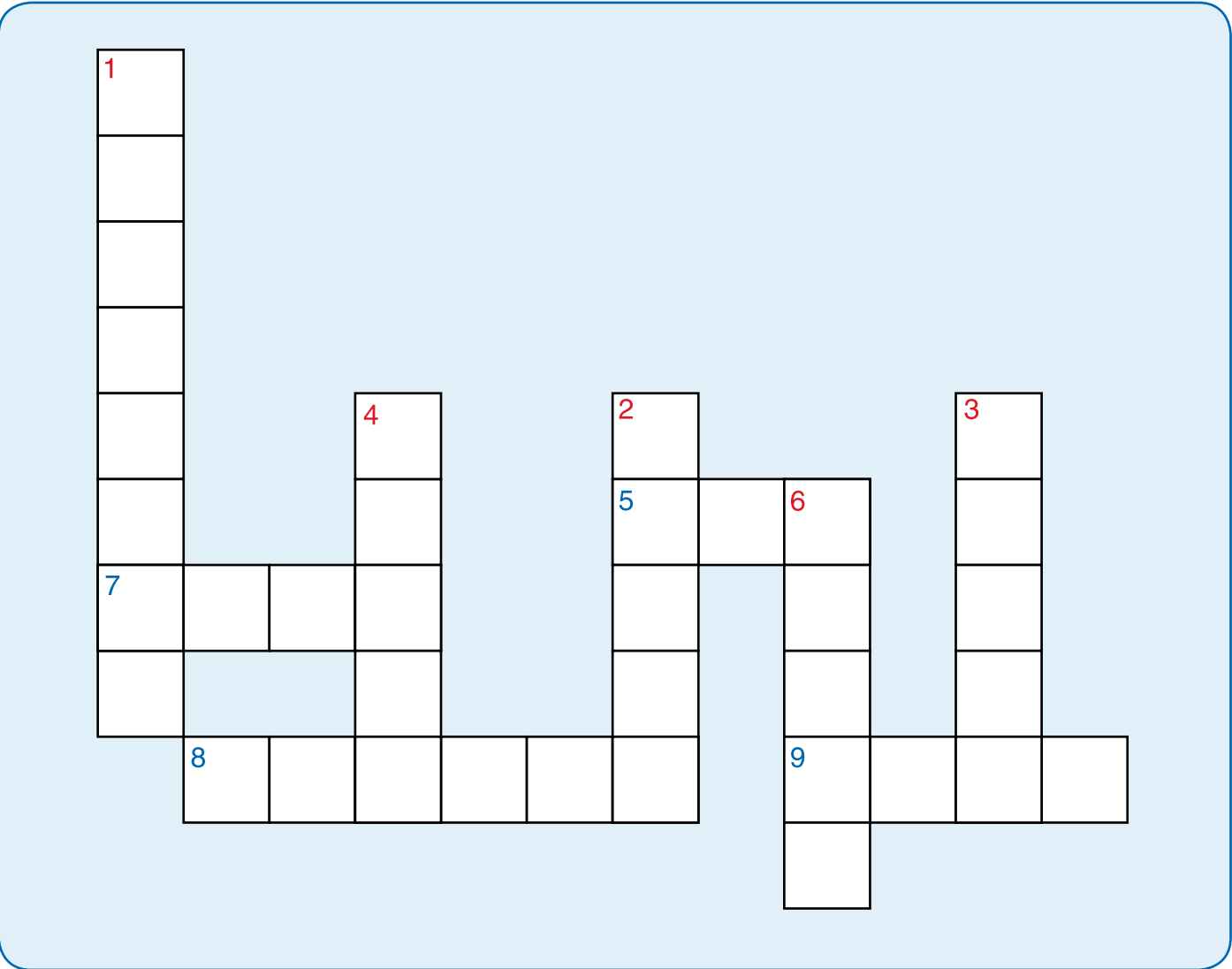
This is a cash machine. You can withdraw money from your account using one of these.

You receive this from your bank and would use one of these to find out what money has come in and out of your bank account.

This is a safe, locked room where valuables are kept.

Money Zone Crossword

Read the clues at the bottom of the page and write the answers in the boxes. All of the words are about money!



- down**
- 1. Extra money that the bank gives you for saving
 - 2. Where the bank keeps my valuables
 - 3. What bank notes are made from
 - 4. What I do when I buy something
 - 6. We spend it and save it


- across**
- 5. A short way of saying cash machine
 - 7. What I do when I put money away
 - 8. When we plan how we will spend and save
 - 9. One way of getting money

Counting Coins at the Magic Money Machine:

Metro Man takes his change to Metro Bank, where the Magic Money Machine counts your coins for free! How much money does he have in each pile?


1

£




2

£




3

£



4

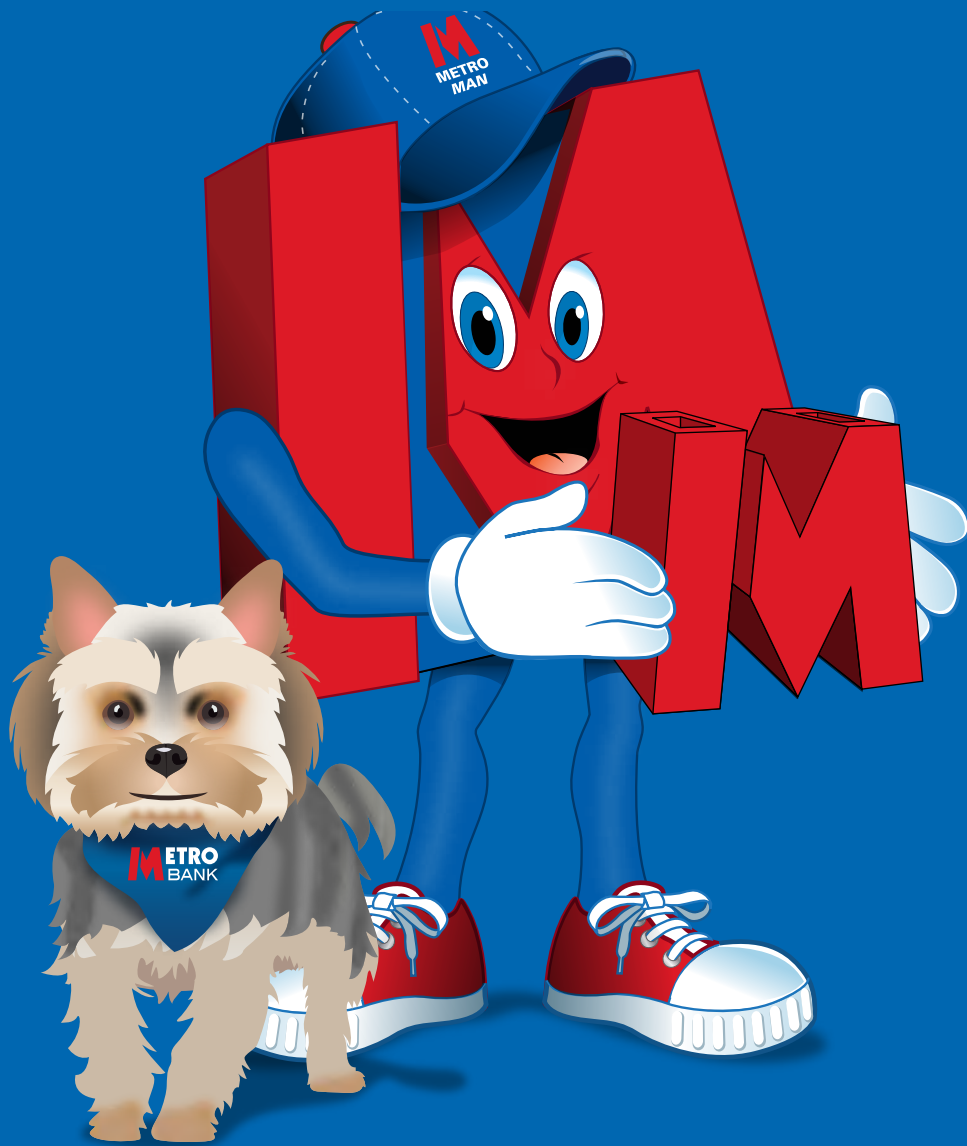
£





Session 2

Saving



Saving: Saving Money

1 Write down three advantages and three disadvantages of saving money.

Advantages	Disadvantages
1.	1.
2.	2.
3.	3.

2 If you could save £10 a month in a money box, how much would you have at the end of one year?

£

3 If you saved £2 a week, how much would you have at the end of one year?

£

4 Write down what you would do with the money you saved from question 2.

5 Why do most people who save money put their savings in a bank or building society?

6 BONUS QUESTION! If you saved £100 in one year and the bank paid you 2% interest,

a) how much would you have at the end of the year?

£

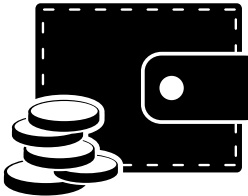
b) how much would you have after two years?

£

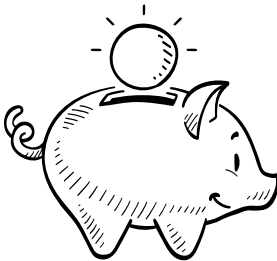
Saving: What shall I do with it?

You have been given £25 for your birthday. What is the best way of keeping it safe until you decide what to do with it? Draw a line with a pen or pencil to match the option to what you think might happen for each choice.

option



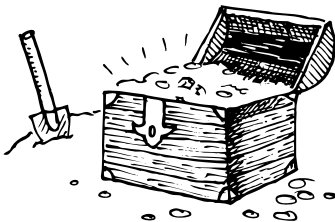
Carry the money in your pocket



Put your money in a piggy bank



Put your money in Metro Bank

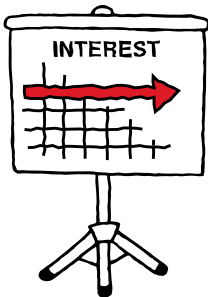


Bury your money in the ground

outcome



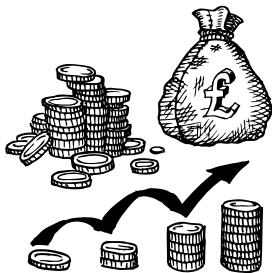
You might forget where you hid it



You will save the money but not earn any interest



You might lose it or be tempted to spend it



You will save it and earn interest on it

This is my plan of how I can save for something important

(e.g. pocket money, jobs for my parents, jobs for other people)

☐ In my piggy bank ☐ In my bank account

Date

This part is where they say how they will help:

Date

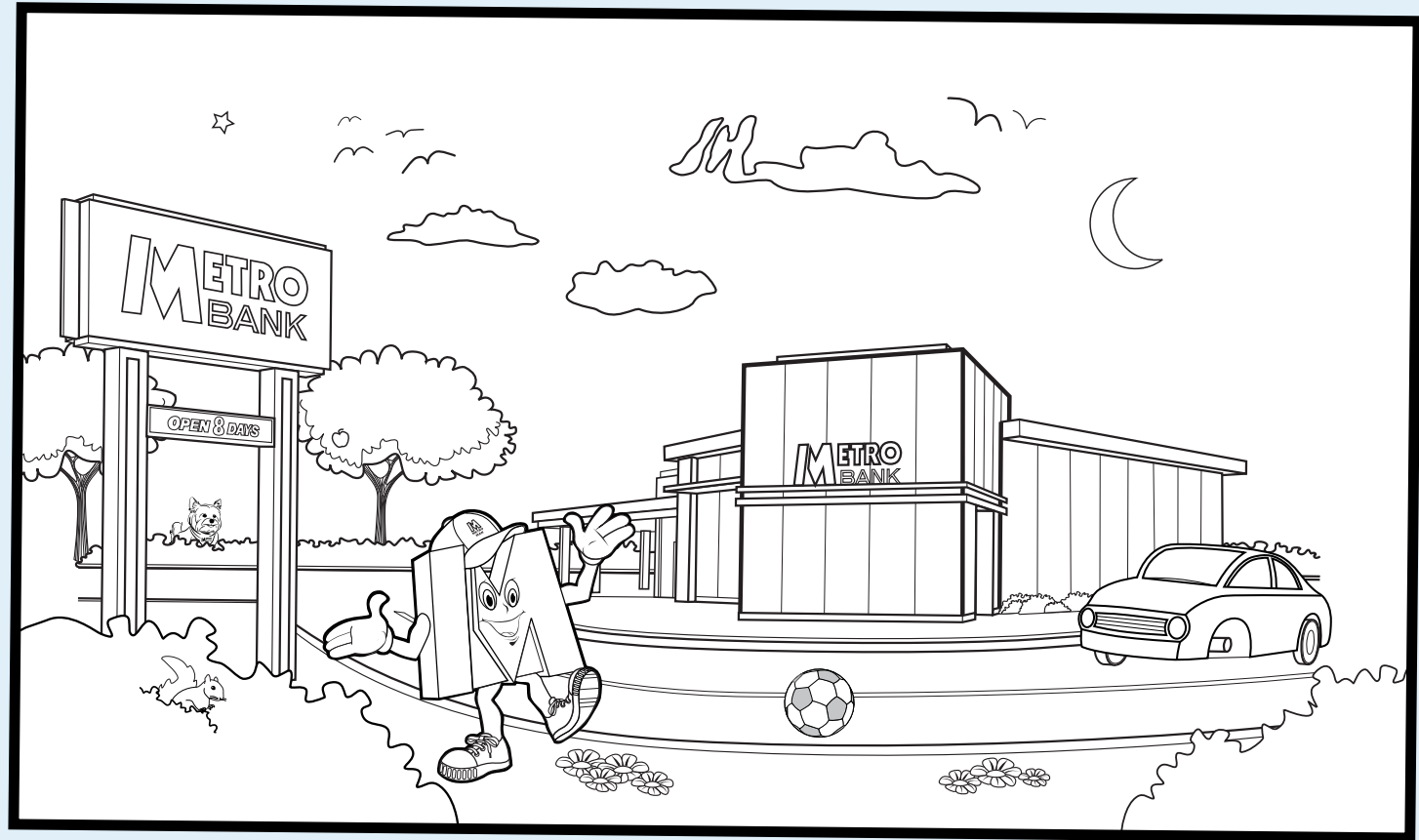


Metro Man is taking his change to Metro Bank.
Can you help him put the last of his coins
in his M bank?



Spot the Differences


Metro Man needs your help! Can you help him find the 15 differences between the two pictures below?




Session 3 Budgeting




Budgeting: Needs or Wants




☐ Need ☐ Want




☐ Need ☐ Want




☐ Need ☐ Want



☐ Need ☐ Want



☐ Need ☐ Want



☐ Need ☐ Want

Metro Man's Trip to the Fair

Read the following story to determine how much money Metro Man had at the end of the day.

One day, when Metro Man had filled his M bank with coins, he took them to Metro Bank to count them for free. When he saw how much money he had saved he decided to go to the town fair.

When Metro Man arrived at the fair he had **£4.50** in his pocket. The first thing he bought was a big bag of popcorn. The bag of popcorn cost **35p**.

How much did Metro Man have left after he bought the bag of popcorn?

£



As soon as he was done eating his popcorn, Metro Man ran to get in line for Thunderbolt, the fastest roller coaster at the fair. A ticket to get on Thunderbolt cost him **75p**.

How much did Metro Man have left after he paid for the ticket?

£

After he rode the roller coaster, Metro Man decided to stop at the gift shop to get his friend a present. He walked around the store until he saw exactly what he wanted to buy; balloons! The balloons cost **£2.35**.

How much did Metro Man have after he bought the balloons?

£



Metro Man was excited to go home and give his friend her present. He started to walk out of the fair until he saw a stand selling ice cream cones. Metro Man was happy that he still had enough money to get ice cream. The ice cream cone cost him **65p**.

How much did Metro Man have at the end of the day?

£

Budgeting: Household Needs & Wants

Budgeting helps you to control spending. If you need to spend less, it is important to identify essential (needs) and non-essential (wants) spending.

Which of the following counts as essential spending in your household? Put a tick or a cross in the boxes.

☐ Mortgage

☐ Rent

☐ Council tax

☐ Car

☐ TV licence

☐ School dinner

☐ Food

☐ Holiday

Budgeting: Saving for a Car

Harry and Neema together earn **£380** per week. This is called their budget. They have decided to save up to buy a car but at the moment they spend all their money. Harry lives three miles away from where he works, and Neema lives one mile away, and both catch the bus to work. They would like to save **£50** a week.

This is how they are spending their weekly income at the moment. Use the information cards to decide what they can spend less on, and create a new budget for them. It still needs to add up to **£380!**

	Present budget	New budget
Rent	90	
Council tax	24	
Food and household goods	70	
Travel	32	
Gas and electricity	25	
Water	10	
Phones	20	
TV licence	4	
Leisure (cinema, sports, clubs)	65	
Clothes	40	
Savings	0	
TOTAL	380	

Money Search

All the words at the bottom of the page are hidden somewhere in this letter grid. Can you find them?

B

V

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ACCOUNT

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BORROWING

CASH

DEPOSIT

EARNING

INTEREST

MONEY

NEEDS

SAVING

SPENDING

OPEN EARLY OPEN LATE

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