



FREE PRINTABLE • AGES 5-12

Money Basics for Kids

A fun, hands-on activity pack that teaches kids the money skills school skips — earning, saving, spending wisely, and giving.



The 4 money jars

Where every dollar goes: Save, Spend, Give, Invest.



Needs vs. Wants

A cut-and-sort game that teaches smart choices.



Know your coins

Coin values + counting practice.



My savings goal

A color-in goal tracker that builds patience.



Smart money choices

Real-life "what would you do?" scenarios.



Money Star certificate

Celebrate finishing the pack!



LESSON 1

The 4 Money Jars

Smart money people give **every dollar a job**. When you get money — from chores, gifts, or a job — split it into four jars. Write what each jar is for!

SAVE

for a bigger goal later

I'M SAVING FOR:

SPEND

for small things now

I MIGHT SPEND ON:

GIVE

to help others

I'D LIKE TO GIVE TO:

INVEST

to grow over time

GROW IT BY:

 **Try it:** If you got **\$10**, how would you split it? Save \$___ · Spend \$___ · Give \$___ · Invest \$___ (make it add to \$10!)



Needs vs. Wants

A **need** is something we must have to live (food, a home, clothes). A **want** is something that's nice but not necessary. Sort each item into the right column!

**NEEDS****WANTS**

CUT THESE OUT & SORT THEM (OR JUST DRAW A LINE TO THE RIGHT COLUMN):



Healthy food



Video game



Clothes



Candy



A home



A new toy



Water



Art supplies



Latest phone



Medicine



Big idea: We pay for needs *first*. Wants come after — and we don't need every want!



LESSON 3

Know Your Coins

Money comes in coins and bills. Learn what each coin is worth, then practice counting!



Penny
= 1 cent



Nickel
= 5 cents



Dime
= 10 cents



Quarter
= 25 cents

COUNT IT UP — HOW MUCH MONEY?

   (3 pennies) = _____ ¢

 nickel +  nickel = _____ ¢

 quarter +  dime = _____ ¢

 quarter +  quarter +  quarter +  quarter = _____ ¢ = \$ _____

 **Money fact:** 100 pennies = 1 dollar. Four quarters also = 1 dollar. There's more than one way to make a dollar!



LESSON 4

My Savings Goal

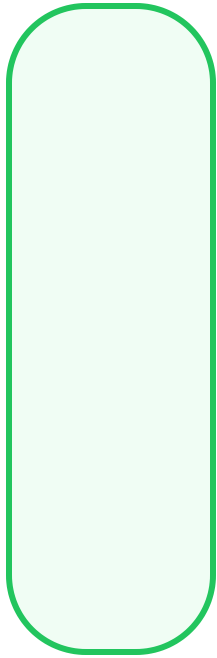
Saving means **waiting** for something bigger and better. Pick a goal, then color in the thermometer as you save. Watch it grow!



I'M SAVING FOR



IT COSTS



\$ ____ — GOAL! 🎉

\$ ____

\$ ____

\$ ____

\$ ____ — start



Boss tip: Every time you add money, color the thermometer up a little. Seeing it grow makes saving fun!



Smart Money Choices 🤔

Every day you make money choices. There's no "wrong" answer — but let's think them through! Circle what you'd do and talk about why.

1. You have \$5. You see a \$5 toy... but you're saving for a \$20 bike.

Buy the toy now

Save it for the bike

2. Grandma gives you \$10 for your birthday. What now?

Spend it all today

Split it into jars

3. Your friend has no snack money at lunch.

Keep your money

Share / give some

4. You want \$30 sneakers but only have \$12.

Ask a parent to buy them

Earn & save the rest

🗨️ TELL ABOUT A SMART MONEY CHOICE YOU MADE:

💡 The best choice usually isn't the fastest one — it's the one that helps *future you*.



YOU DID IT!

Money Star

OFFICIAL CERTIFICATE

 **Money Star** 

This certifies that

learned the money basics — earning, saving, spending wisely & giving. 🐻

PARENT & TEACHER NOTE

These 5 lessons are the foundation of financial literacy: give every dollar a job (jars), tell needs from wants, understand money's value, save toward goals, and make thoughtful choices. Revisit them anytime real money shows up — an allowance, a gift, a lemonade stand. Repetition with real dollars is what makes it stick.

 Want kids to practice all of this with real money — safely? The **CubWallet** app gives them Save, Spend, Give & Invest jars, savings goals, and chores to earn from, with a parent approving every step. cubwalletapp.com 🐻

