



Why Does Money Matter?

How Money Shapes Your Everyday Life! ★

For Young Money Explorers

Why Does Money Matter to YOU?

Money affects almost everything in your daily life!



Food on the Table

Families use money to buy groceries and meals every day.



A Home

Rent or mortgage payments keep a roof over your head.



Your Education

Schools, books, and supplies all cost money.



Fun & Activities

Sports, hobbies, and games — money makes them possible!



Health & Safety

Doctor visits and medicine keep your family healthy.



Getting Around

Transport, fuel, and travel all require money.

Needs vs. Wants

Not all spending is the same — some things we NEED, others we just WANT!

★ NEEDS

Things we must have to live

- ★ Food & Water
- ★ A Home to Live In
- ★ Clothing
- + Medicine & Healthcare

★ WANTS

Extra things that make life fun

- ★ Video Games
- ★ Ice Cream
- ★ Toys & Collectibles
- ★ Movies & Shows

Where Does YOUR Money Come From?

Most kids get money in a few different ways:



Parents Work

Your family earns money from jobs to pay for everything you need.



Allowance

Some kids get a regular amount from parents — sometimes for doing chores.



Gifts & Holidays

Birthdays, holidays, and special occasions sometimes include money.



Your Own Work

Odd jobs, chores, or small businesses — you can earn it yourself!

Kids Can Earn Money Too! ★

You don't have to wait to grow up — there are ways to earn right now!



Do Chores

Help with cleaning, dishes, or tidying up for the family



Lemonade Stand

Sell drinks or baked goods to friends and neighbours



Walk Dogs

Help neighbours look after and walk their pets



Recycle & Collect

Gather cans and bottles to return for a small reward

Make a Budget! ★

A budget is a PLAN for your money — it keeps you in control!

1



Count Your Money

How much do you have? This is your starting point.

2



List Your Expenses

Write down everything you need to spend money on.

3



Decide to Save

Pick an amount to save before you spend anything.

4



Stick to the Plan!

Check your spending as you go — stay on track!

Save Your Money! \$

Saving means setting money aside for later instead of spending it now.



-> Set a savings GOAL — what do you want to buy?

\$ Put a little money away every time you earn

... Be patient — good things take time!

★ Reward yourself when you reach your goal

Spend Wisely! ?

Before you spend, ask yourself these smart questions!

?

Do I need it, or do I just want it?

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Do I have enough money for this?

[!]

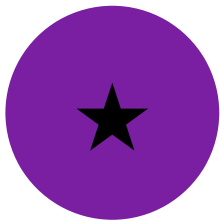
Could I wait and save for something even better?

[!]

Is there a smarter way to spend this money?

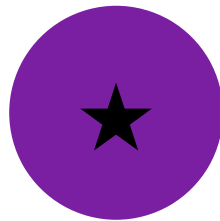
Giving Feels Good! ★

Money is also a tool for helping others and making the world better!



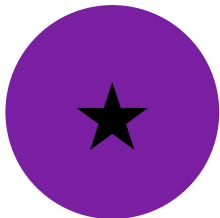
Support Schools

Help other kids get the supplies and books they need



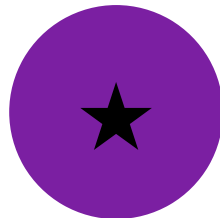
Feed the Hungry

Donate to food banks and community shelters



Help Animals

Support animal rescue organizations near you



Save Our Planet

Fund environmental clean-up and protection projects



You're a Money Star!

Remember these 3 big ideas:

★ EARN — Work hard and get paid for your skills and effort

\$\$ SAVE — Put money aside and budget to reach your goals

★ GIVE — Share with others to make a real difference