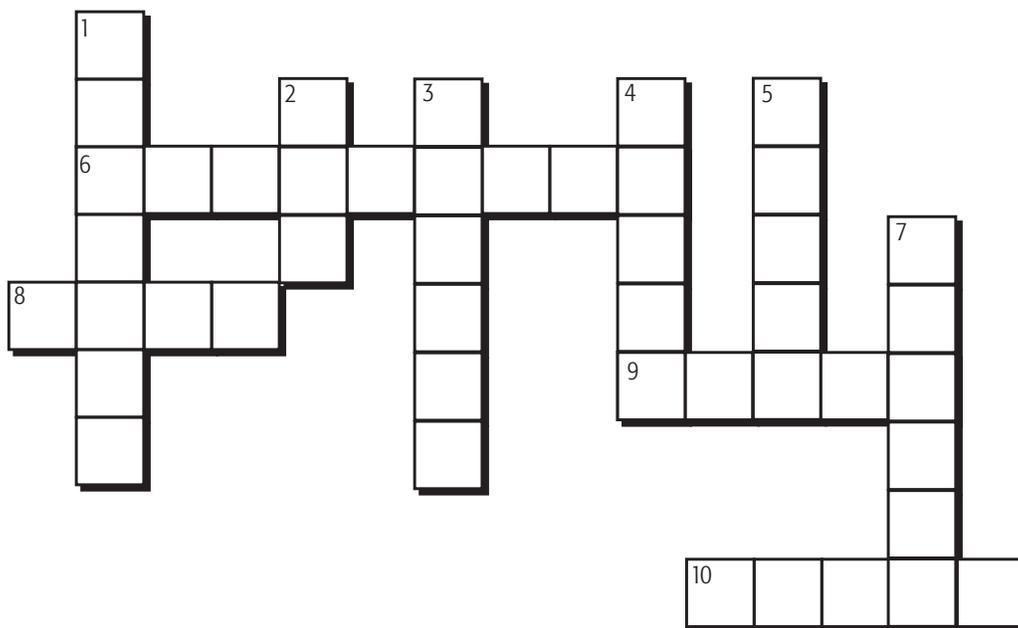




Name _____

The Language of Financial Literacy

The vocabulary learned in the **Start Smart: Money** books will solve the puzzle. Save the new words to create your own Word Bank of Financial Literacy!



Down

1. An organization you might share money or goods with is called a _____.
2. You can earn money by getting a _____.
3. When you set money aside, you are _____.
4. Things that are necessary are _____.
5. What something is worth is called its _____.
7. It is important to keep a written _____ of money earned and spent.

Across

6. Money earned from doing chores at home is an _____.
8. A _____ is money received from relatives or friends.
9. When you _____ money, you might buy something you need or want.
10. _____ are things that are not necessary but you may wish to buy.

Answers
Down: 1. charity, 2. job, 3. saving, 4. needs, 5. value, 7. budget.
Across: 6. allowance, 8. gift, 9. spend, 10. wants



Name _____

Budget Tracker

Do you know how much money you spend? For one week, keep track of how much money you make (income) and how much money you spend (expenses). Do this for one month to get a better idea of how money-smart you really are!

My Income:

Allowance \$ _____

Earnings \$ _____

Gifts \$ _____

Other \$ _____

Total Income \$ _____

My Expenses:

(Things you buy yourself – not those your family or others purchase for you.)

Books/Magazines \$ _____

Clothes \$ _____

Food and Drinks \$ _____

Hobbies/Collections \$ _____

Music, Computer Games \$ _____

Phone, Text Messages \$ _____

Tickets to Movies/Sports \$ _____

Gifts to Others \$ _____

Savings \$ _____

Charity \$ _____

Total Expenses = \$ _____

Is there anything left? To find out, subtract Expenses from Income.

Total Income minus Total Expenses = \$ _____

If you have money left over, you are doing great! If you have a negative number, it's time to think about your spending!



Name _____



Be a Smart Saver!

You just earned \$5 for babysitting. What are you going to do with the money now? Smart savers learn to set aside part of what they earn before they do anything else.

Make a set of banks out of three plastic containers or large envelopes. Label one container SAVE, label a second container SPEND, and label the third container SHARE. It's fun to watch the money pile up in each bank!

Save

Spend

Share