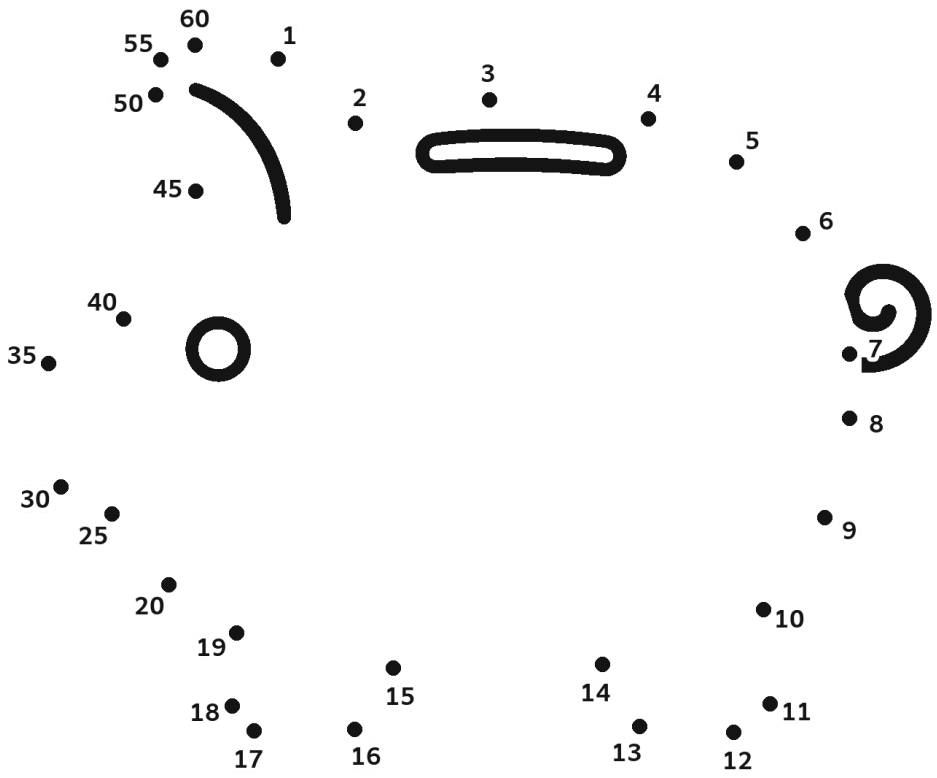
Count to the Piggy Bank

Name _____ Date _____

Connect the dots! Count 1 to 20. Then count by 5s: 25, 30, 35… all the way to 60. What did you find?



Count by 5s: 20 · 25 · 30 · 35 · 40 · 45 · 50 · 55 · 60

MY MONEY CHOICE

You found a coin on the sidewalk! Would you save it or spend it? Circle one.

SAVE SPEND

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Count to the Piggy Bank

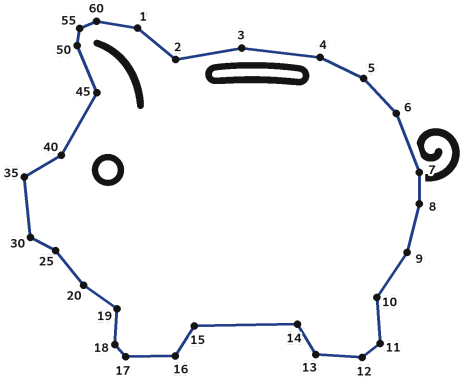
The quick lesson (read aloud, about 1 minute)

> This is *a* **piggy bank**, *a* safe place to keep money we *are* saving. Grown-ups use *a* bank. We count coins to see how much we have. A **nickel** is worth 5 cents, so we count nickels by 5s: 5, 10, 15, 20!

Two teaching points

1. **Saving** means keeping money for later instead of spending it now.
2. Counting by 5s is *a* money skill: it's how we count nickels.

Answer key



It's *a* **piggy bank**! The dots go 1 to 20 by ones, then 25 to 60 by fives, *and* back to 1.

10-minute run

1. Count 1–20 out loud together.
2. Practice counting by 5s, then finish the dots.
3. Color the piggy bank *and* circle save or spend.

Ask

"What could you save for in *a* piggy bank?"

Goal

A piggy bank is *a* place to keep money we *are* saving. Counting by 5s is how we count nickels.

Take it further

Give each child *a* handful of play nickels. Count them by 5s together. How many cents?

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Saving**. Print double-sided: the activity on the front, this teaching side on the back.

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My Lemonade Stand

Name _____ Date _____

Build your own lemonade stand!

Grown-ups: kid-safe scissors, please.



1. Color the pieces.
2. Cut them out.
3. Glue your stand onto paper.
4. Write your price on the sign!

MY MONEY CHOICE

What would you charge for one cup? Circle one.

25¢ 50¢ $1

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My Lemonade Stand

The quick lesson (read aloud, about 1 minute)

> When you sell something people want, the money you get is called **income**. The seller picks the **price**. If the price is too high, fewer people buy. If it is too low, you may not earn enough to pay for your lemons and cups.

Two teaching points

1. **Income** is money you get for working or for selling something.
2. A price is a choice. Think about what it costs *you* to make, and what buyers will pay.

Answer key

No single right answer. Listen for a reason. Strong answers talk about cost ("lemons cost money") or buyers ("my friends only have 50¢").

10-minute run

1. Color and cut the stand (5 min).
2. Each child picks a price and writes it on the sign.
3. Line the stands up: whose would you buy from?

Ask

"Would people pay more for lemonade on a hot day? Why?"

Goal

People earn money by selling something others want, and sellers choose the price.

Take it further

Run a pretend market with play coins. If one cup costs 20¢ to make, which price earns the most: 25¢, 50¢ or $1? What happens if nobody buys at $1?

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Two Shops, Six Differences

Name _____ Date _____

Shop 2 is having a SALE! Find 6 things that are different. Circle them in Shop 2.

Shop 1



Shop 2



Color one circle for each one you find:

○ ○ ○ ○ ○ ○

MY MONEY CHOICE

Which shop would you buy from? Circle one.

Shop 1 **Shop 2**

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Two Shops, Six Differences

The quick lesson (read aloud, about 1 minute)

> Before we buy, we **look around**. A price tag tells you how much something costs. A SALE sign means the price is lower than usual. But a sale is only a good deal if you needed the thing anyway!

Two teaching points

1. Smart shoppers **compare** before they buy.
2. SALE does not always mean a good deal. Buying something you don't need is never a deal.

Answer key



1. SALE on the shop sign
2. Price tag ($3) by the car
3. Door window is square
4. The ball has no stars
5. The top block is gone
6. The knob on the left post is gone

10-minute run

1. Find the 6 differences (5 min).
2. Point to the price tag and the SALE sign. What do they tell a shopper?
3. Vote: Shop 1 or Shop 2?

Ask

"Does SALE always mean a good deal?"

Goal

Shoppers notice prices and sale signs before they buy.

Take it further

Bring two real flyers or two price tags for the same snack. Which costs less? Would you walk to the other shop to save 10¢?

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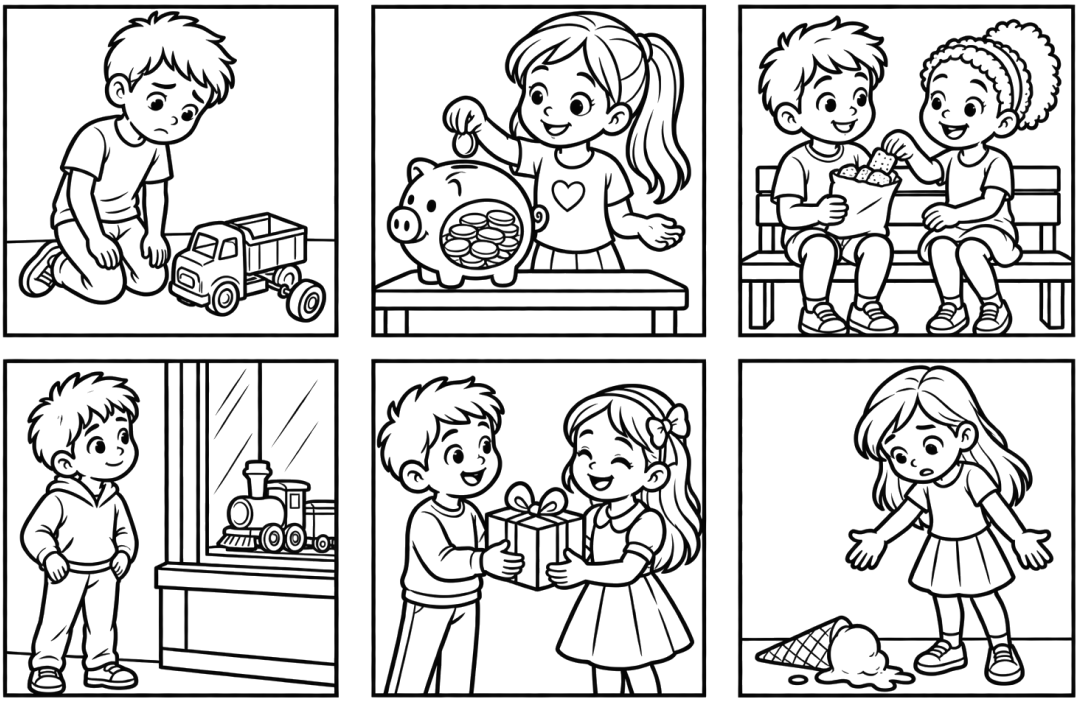
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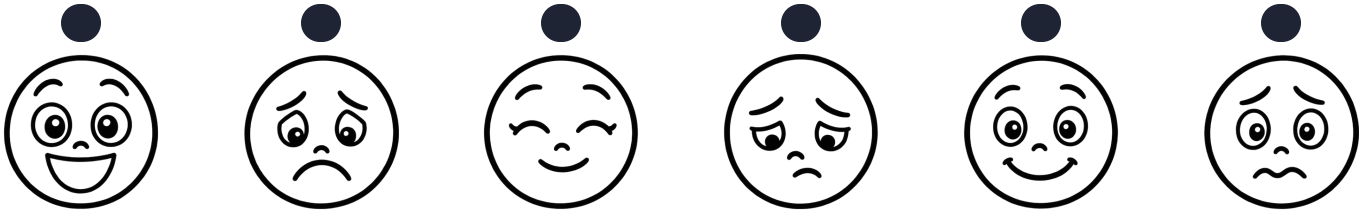
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How Does It Feel?

Name _____ Date _____

Look at each money moment. How would YOU feel? Draw a line from the picture to a face. Then color!





excited sad proud disappointed happy worried

MY MONEY CHOICE

Draw a money choice that made YOU happy.

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How Does It Feel?

The quick lesson (read aloud, about 1 minute)

> Money choices give us **feelings**. Saving up for something can make us feel **proud**. Losing or breaking something we bought can make us **sad**. Sharing can make us **happy**. All feelings are OK. Noticing them helps us make choices we feel good about.

Two teaching points

1. Every money choice comes with a feeling.
2. Naming the feeling helps us choose better next time.

Answer key

Feelings are personal, so many answers work. Common matches: broken toy → sad · full piggy bank → proud · sharing a snack → happy · toy in the window with empty pockets → disappointed or worried · giving a present → happy or excited · dropped ice cream → sad. Ask: "Why did you pick that face?"

10-minute run

1. Talk about each picture: what happened?
2. Match each one to a face.
3. Draw your own happy money choice.

Ask

"How did saving up feel? How did losing something feel?"

Goal

Money choices come with feelings. Naming the feeling helps us choose next time.

Take it further

Read a picture book about wanting something and waiting. Ask: how did the character feel at the start and at the end?

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The Grocery I-Spy

Name _____ Date _____

Here is the shopping list. Find each food at the market. Circle it, then check the box!



MY SHOPPING LIST

- ☐ bananas
- ☐ bread
- ☐ eggs
- ☐ carrots
- ☐ cheese
- ☐ milk
- ☐ apples
- ☐ rice

MY MONEY CHOICE

Your list is done. You can add ONE treat. Which one? Circle it.

cupcake lollipop cookie

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The Grocery I-Spy

The quick lesson (read aloud, about 1 minute)

> Before shopping, smart families make a **list**. The list has the **needs**: the food we must have. At the store, there are lots of treats calling "pick me!" The list helps us buy the needs first, then maybe one treat.

Two teaching points

1. A shopping list puts **needs first**.
2. One treat is a choice. Choosing one means saying no to the others.

Answer key

All 8 list foods are in the picture: bananas (top right stall), bread and cheese (left table), a bottle of milk and a carton of eggs (middle left), carrots (held up at the left stall), a basket of apples (bottom left) and a sack of rice (right stall). The treats are the cupcakes, lollipops and cookies.

10-minute run

1. Read the list out loud together.
2. Find and circle all 8 foods (5 min).
3. Pick ONE treat. Talk about why only one.

Ask

"Why do we buy what's on the list first?"

Goal

Shoppers make a list and buy the needs first. Treats come after.

Take it further

Make a real class list for a pretend picnic. Which items are needs? Which are treats?

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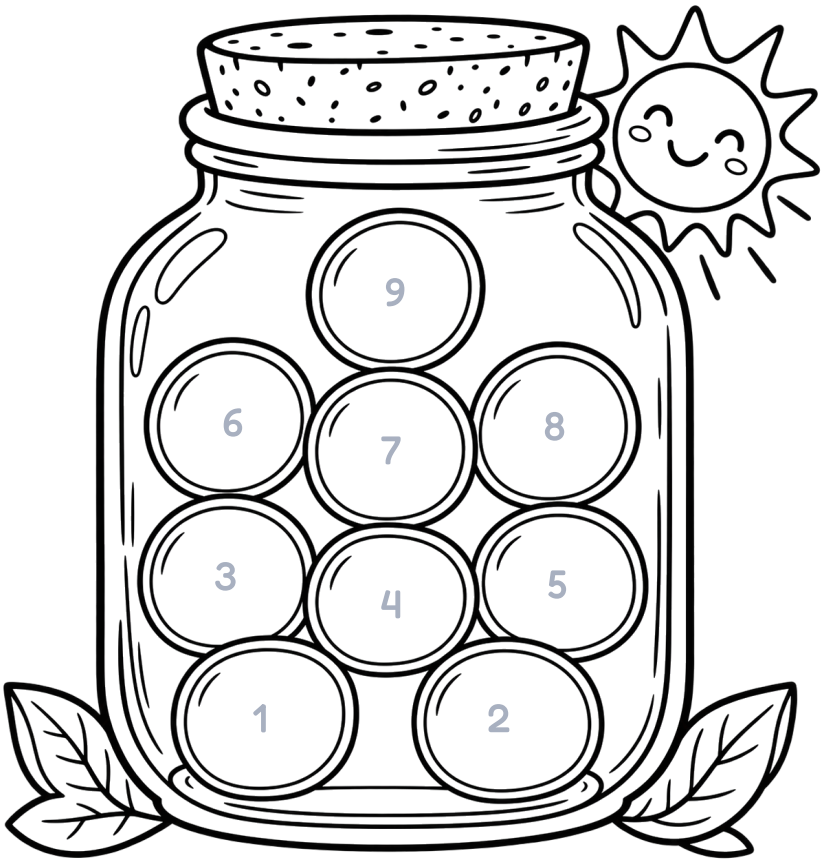
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The Waiting Jar

Name _____ Date _____

Waiting for something special? Color one coin each day you wait. When all 9 coins are colored, your jar is full!



MY MONEY CHOICE

What are you waiting for? Draw it.

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The Waiting Jar

The quick lesson (read aloud, about 1 minute)

> **Saving** means keeping money now so you can have something better later. Waiting is hard, so we use a little helper: a picture of our goal and a jar we can watch fill up. Every coin you color is one day of waiting power!

Two teaching points

1. Saving is **waiting on purpose** for something you want.
2. A goal you can see (your drawing) makes waiting easier.

Answer key

No single right answer. Celebrate every finished jar. Ask: "What helped you wait?" Children who stopped early can start again: waiting is a skill we practice.

10-minute run

1. Ask: "Have you ever waited for something special?"
2. Children draw their goal in the box.
3. Send the jar home: color one coin a day.

Ask

"Was it hard to wait? Was it worth it?"

Goal

Waiting for something you want is the first step in saving.

Take it further

Make a real jar at home or in class. Drop in one coin a day for 9 days and count it together at the end.

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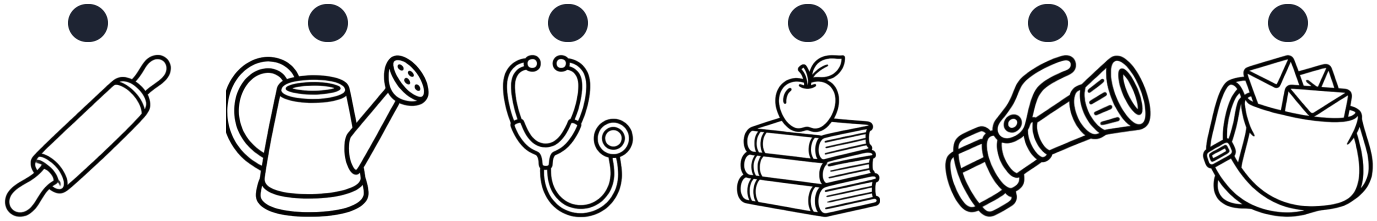
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Helpers in My Town

Name _____ Date _____

These helpers are working! Draw a line from each tool to the helper who uses it. Then color the town.





MY MONEY CHOICE

Which job would you like? Draw yourself doing it.

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Helpers in My Town

The quick lesson (read aloud, about 1 minute)

> Grown-ups **work** to earn money. The money they earn is called **income**. Each helper in our town does a job that helps people, and they get paid for it. Each job needs its own tools.

Two teaching points

1. People earn money by working.
2. Every job helps the community in a different way.

Answer key

rolling pin → **baker** · watering can → **farmer** · stethoscope → **nurse** · books → **teacher** · fire hose → **firefighter** · mailbag → **mail carrier**

10-minute run

1. Name each helper in the picture.
2. Match each tool to its helper.
3. Draw the job you'd like.

Ask

"How does this helper's job help us?"

Goal

People earn money by working. Every job helps the town.

Take it further

Invite a parent or school worker to share what they do. Ask: "What tool do you use most?"

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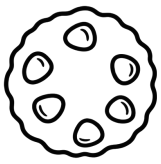
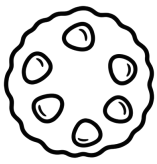
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Trade Day!

Name _____ Date _____

Long ago, people traded things instead of using money. Can all three friends get what they want? Draw arrows to show who gives what to whom.

Max	Lily	Omar
I have 	I have 	I have 
I want 	I want 	I want 

Trading is tricky! Now everyone has a play coin. Each thing costs 1 coin. Circle the ONE thing you would buy.



MY MONEY CHOICE

Would you rather trade or use coins? Circle one.

TRADE **COINS**

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Trade Day!

The quick lesson (read aloud, about 1 minute)

> Long, long ago there was no money. People **traded**: "I'll give you my apples for your fish." But trading only works when you each want what the other one has. **Money** fixed that problem. Everyone agrees a coin has value, so you can buy from anyone.

Two teaching points

1. Trading needs two people who want each other's things.
2. Money makes buying and selling easier for everyone.

Answer key

Yes! Everyone can trade in a circle: **Max** gives his apple to **Omar**, **Omar** gives his shell to **Lily**, and **Lily** gives her cookie to **Max**. No two friends can swap directly, which is why trading is hard and money helps.

10-minute run

1. Act out the trade with three children.
2. Draw the arrows together.
3. Buy one thing with a coin and talk about the difference.

Ask

"What if Max wanted a marble and nobody had one?"

Goal

Trading only works when two people want each other's things. Money makes buying easier.

Take it further

Play a classroom trading game with paper tokens, then play again with play coins. Which was faster?

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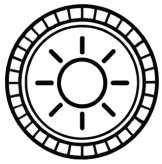
Coin Match-Up

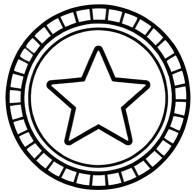
Name _____ Date _____

Each apple costs 1¢. Draw a line from each play coin to the apples it can buy.


1¢


2¢


5¢


10¢

Color the coin worth the MOST gold. Color the coin worth the LEAST green.

MY MONEY CHOICE

You have 10¢. Would you spend it all on apples, or save some? Circle one.

SPEND ALL SAVE SOME

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Coin Match-Up

The quick lesson (read aloud, about 1 minute)

> Coins are different **values**. A bigger value can buy more. Here, a leaf coin buys 1 apple and a star coin buys 10! Real U.S. coins work the same way: a penny is 1 cent, a nickel 5 cents, a dime 10 cents and a quarter 25 cents.

Two teaching points

1. Each coin has a value.
2. Bigger value = more you can buy.

Answer key

Leaf 1¢ → 1 apple · heart 2¢ → 2 apples · sun 5¢ → 5 apples · star 10¢ → 10 apples. Gold = the star coin (10¢). Green = the leaf coin (1¢). These are play coins; real U.S. coins have different looks.

10-minute run

1. Count the apples in each group together.
2. Match each coin to its apples.
3. Talk: spend it all or save some?

Ask

"Which coin would you want most? Why?"

Goal

Coins have different values. A bigger value buys more.

Take it further

Show real coins (penny, nickel, dime, quarter). Which is worth the most? Is it the biggest one? (No, the dime is small but worth 10¢!)

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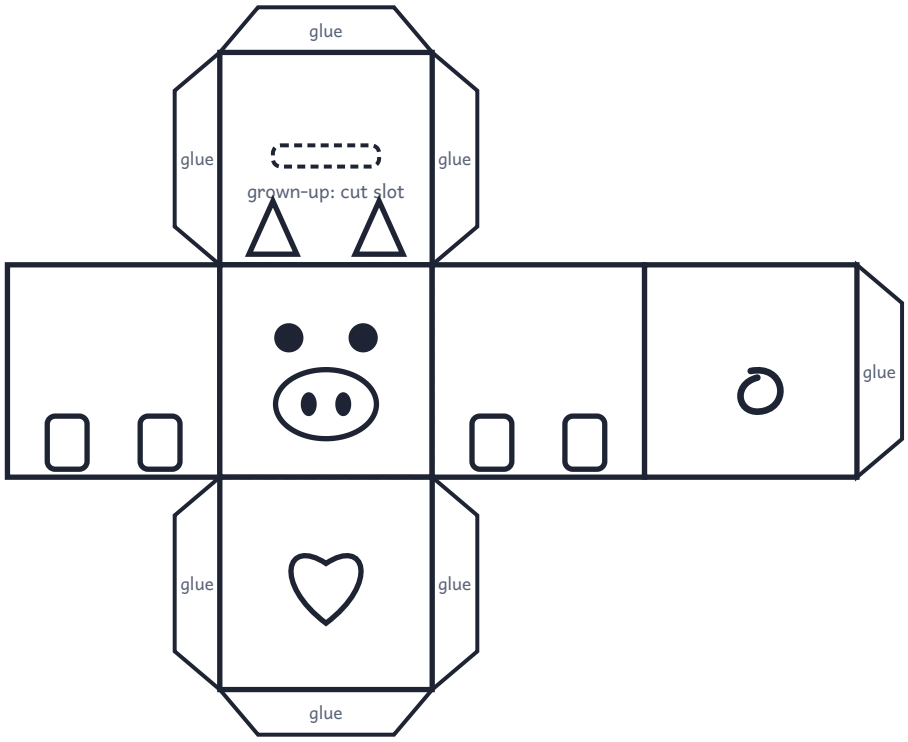
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Fold-a-Piggy-Bank

Name _____ Date _____

Make your own piggy bank! Color it. Cut on the solid lines. Fold on the dashed lines. Glue the tabs.

Grown-ups: cut the coin slot and help with gluing. Thick paper works best.



MY MONEY CHOICE

Give your bank a name and your first saving goal.

My bank is named _____

I am saving for _____

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Fold-a-Piggy-Bank

The quick lesson (read aloud, about 1 minute)

> A **piggy bank** keeps our savings safe in one place. When money is in the bank, it's not in our pocket, so we're less likely to spend it by accident. Grown-ups use real banks for the same reason. A goal helps us remember *why* we're saving.

Two teaching points

1. Saving means keeping money for later.
2. A goal makes saving easier.

Answer key

No answer key: it's a craft. Check that the slot is cut before gluing, and that all 7 tabs are glued inside. Ask each child to say their goal out loud.

10-minute run

1. Color the bank (4 min).
2. Grown-up helps cut and fold.
3. Name it and write the goal.

Ask

"What will you put in your bank first?"

Goal

A bank is a safe place to keep savings, and saving works best with a goal.

Take it further

Keep the banks in class for a week. Each day, talk about one thing you could save for.

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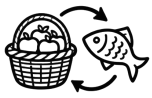
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How Will We Pay in 3026?

Name _____ Date _____

People have paid in many ways. How will people pay 1,000 years from now? Draw it!



Trading
long, long ago

→



Coins
about 2,600 years ago

→



Paper money
about 1,000 years ago

→



Cards
about 75 years ago

→

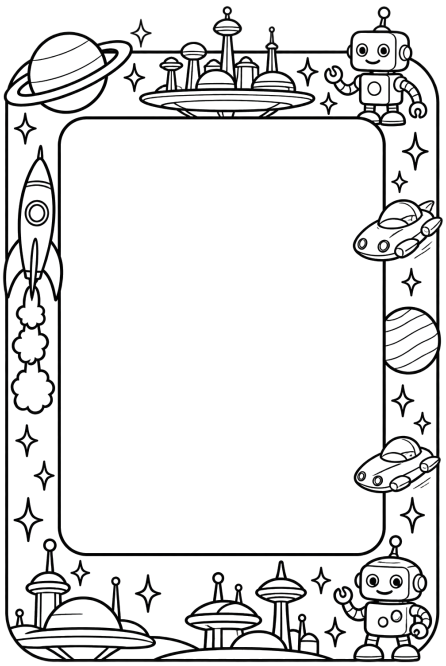


Phones
in the last 15 years

→



3026
YOUR idea!



My future money is called

MY MONEY CHOICE

In 3026: coins, cards, or something NEW? Circle one.

coins cards something NEW

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How Will We Pay in 3026?

The quick lesson (read aloud, about 1 minute)

> Long ago, people **traded** things. Then came **coins**, then **paper money**, then **cards**, and now **phones**. The way we pay keeps changing as people invent new things. But money always does the same job: it helps people get what they need from each other.

Two teaching points

1. The way we pay changes over time.
2. Money's job stays the same: it helps people trade.

Answer key

No single right answer. Any idea works. Listen for what the money *does*: "you wave your hand," "a robot pays," "you trade energy." Gently ask: would the shop owner agree to take it?

10-minute run

1. Walk the timeline together, left to right.
2. Draw the money of 3026 in the frame.
3. Share: what does your money do?

Ask

"Why do you think money keeps changing?"

Goal

Money changes with new ideas and technology, but its job stays the same: helping people trade.

Take it further

Hang the drawings as a "Money Museum of 3026." Let children tour it and guess how each one works.

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Snack Time at the Fair

Name _____ Date _____

Color the fair! The price sign is empty. Write a price on it.



MY MONEY CHOICE

You can only pick ONE snack. Which one? Circle it.

popcorn pretzel

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Snack Time at the Fair

The quick lesson (read aloud, about 1 minute)

> At a fair there are lots of yummy things to buy. Each one has a **price**: how much money it costs. Money runs out, so we **choose**. Picking popcorn means not picking the pretzel, and that's OK. Choosing is part of spending.

Two teaching points

1. A price tells you how much money something costs.
2. Spending means choosing. One yes means another no.

Answer key

No single right answer. Listen for a reason: "I'm hungrier," "it costs less," "I can share it." Any price on the sign is fine. Ask: would you still buy it if the price were doubled?

10-minute run

1. Color the picture (5 min).
2. Each child writes a price on the sign.
3. Pick one snack and say why.

Ask

"Why can we only pick one?"

Goal

When we buy something, we trade money for it. Every price is a choice to make.

Take it further

Set up a pretend snack stand with play coins. Let children take turns being the seller and the buyer.

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Our Play Store

Name _____ Date _____

Color the play store! Circle the NEEDS (food). Draw a box around the WANTS (toys).



MY MONEY CHOICE

You have one coin. What would you buy at the play store? Draw it.

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Our Play Store

The quick lesson (read aloud, about 1 minute)

> A **need** is something we must have to live and grow, like food. A **want** is something nice to have, like a toy. Families buy needs first. Then, if there's money left, they might buy a want.

Two teaching points

1. Needs come first.
2. Wants are OK when the needs are taken care of.

Answer key

Needs (circle): the apples, bananas and oranges, and the food in the shopping cart. Wants (box): the teddy bear and the toy blocks. Talk about it: is the toy kitchen a need or a want?

10-minute run

1. Color the store.
2. Find the needs and the wants together.
3. Draw what you'd buy with one coin.

Ask

"Is it OK to buy a want? When?"

Goal

Needs are things we must have, like food. Wants are nice to have, like toys.

Take it further

Play store: give each child 3 play coins. Food costs 1 coin, toys cost 2. What do they buy first?

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending**. Print double-sided: the activity on the front, this teaching side on the back.

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