

# Year 3-4 Booklet Answer Key

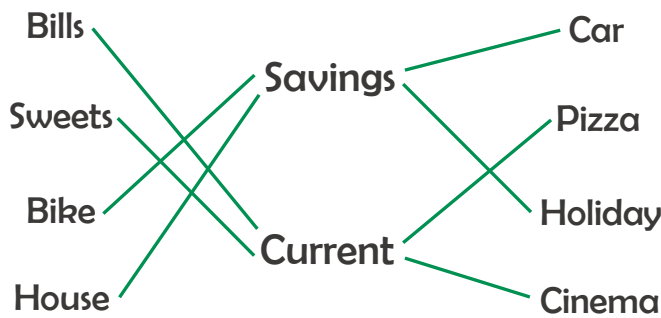


## Session 1: My Money

Page 1: Where do we get money?



Page 2: Which bank account?



Savings:  
 Car, bike, house, holiday

Current:  
 Bills, sweets, cinema, pizza

Page 4: Problem Solving

The page will look different depending on the job the student has, however all answers are the same regardless.

- 1) Current, Cash/Debit
- 2) Savings
- 3) Credit, £9,300
- 4) Apple/Google Pay, £10
- 5) £25, £5

## Page 5: Complete the sentence

Answers will vary, but ideally should be that they will have a job or will work for their money. Possible additions to their answer could include:

- Specific details about the job they would like to have
- Details about the requirements for the job or how they want to obtain it
- Why they would like their chosen job

Complete the sentence...

When I am older, I would like to earn money by...

.....

.....

.....



## Session 2: My Choices

### Page 6: Spending Record

Answers will vary. Items should be written on the lines along with their price. Bank notes around the edge will be crossed off as they are used and should match the price total. They should not have spent more than their daily amount. Circles will have an **N** or **W** for need or want written in appropriately.

### Page 7: What are your personal needs and wants?

Answers will vary. Students should have written:

- two needs: things they cannot live without
- two wants: things they would like to have but can live without

What are your personal needs and wants?

Write two Needs

.....

.....

Write two Wants

.....

.....

### Page 7: Complete the sentence

Answers will vary, possible answers include:

- You will have no money to make choices with
- You will not be able to afford your bills
- You cannot buy the things you need or want

Complete the sentence...

The consequences of spending all your money are...

.....

.....

.....



## Session 3: My Future

### Savings Box

See attached instructions for cutting and gluing the savings box. Below are the options that could be written in for each section on the box.

### Saving Goals

1. Short-term goal: something obtainable in the next six months like sweets, hat, hair accessory, small game or toy, etc
2. Long-term goals: something that would take over six months to obtain like a car, a house, a games console, a new phone or tablet, a pet, etc

**Savings Goals**

Short Term

1. \_\_\_\_\_

Long Term

2. \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

\_\_\_\_\_

### Savings Habit

Answers should be something they could do regularly like:

- Save small change
- Save before you spend
- Save your favourite coin
- Save with your favourite sport

**Savings Habit**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Savings Slogan

Slogans could be:

- Just save it
- I'm saving it
- Big on saving, little on spending
- Every penny helps
- I'm banking it

**Savings Slogan**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_