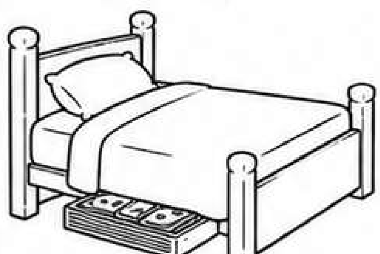
Name: ______________________________ Date: ______________________

Why Do People Use Banks?

Fundy has earned money from Bella's Cookie Shop
and his lemonade stand.
He wants to keep his money safe and watch it grow.
Where should Fundy keep his money?

Look at the choices below.
Circle the safest choice.

Under My Bed



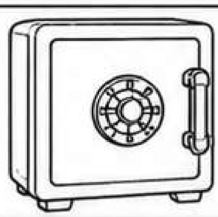
My money could get lost or stolen.

Piggy Bank

This can help me save, but it could break or get lost.

Bank Account

My money is safe, and the bank can help it grow!



Why is a bank the safest choice?

Write your answer. ____

____

Alpha says:

Banks keep your money safe.
They also help your money grow with time!
Smart savers use banks to protect and grow their money.

Name: ______________________ Date: ______________________

Saving vs Spending

Fundy has $50 to use.
He can spend it now or save it for something bigger.
Smart choices today lead to bigger rewards tomorrow!

Look at the choices below.
Sort each item into the right category.
Write the item number in the box.

SPEND NOW

Things I can enjoy today.

SAVE FOR LATER

Things that help me in the future.

1 New Video Game

$50

2 Save for a Bike

$200

3 Snacks Every Day

$5 per day

4 Emergency Savings

$50

5 New Shoes

$45

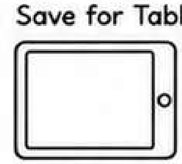
6 New Backpack

$60

7 Concert Tickets

$80

8 Save for Tablet



$250

Alpha says:

Spending is fun, but saving is powerful!
Think about your goals, not just today.
Wise choices now can help you build a better future!

Name: ______________________ Date: ______________________

What Is Interest?

When you save money in a bank,
the bank pays you a little extra.
This extra money is called **interest**!
It's like a reward for saving.

EXAMPLE:

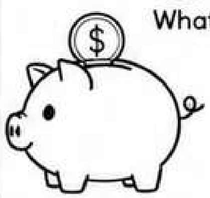
If Fundy saves $10 and earns 10% interest:

Start (Principal): $10 → Interest (10%): $1 → New Total: $11

$10 + $1 = $11

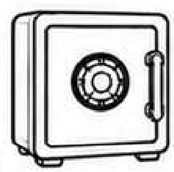
Directions: Solve each problem. Show your work in the box.
Use the interest rate to find the interest, then add it to the principal
to find the new total.

1. Principal (start): $20
Interest Rate: 10%
How much interest will Fundy earn?
What is the new total?



Show your work:
Interest = ______________
New Total = ______________

2. Principal (start): $30
Interest Rate: 5%
How much interest will Fundy earn?
What is the new total?



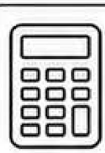
Show your work:
Interest = ______________
New Total = ______________

3. Principal (start): $40
Interest Rate: 8%
How much interest will Fundy earn?
What is the new total?

Show your work:
Interest = ______________
New Total = ______________

4. Principal (start): $50
Interest Rate: 12%
How much interest will Fundy earn?
What is the new total?

Show your work:
Interest = ______________
New Total = ______________



If Fundy saves $60 at 10% interest for one year, how much will he have?
Show your work.

____

Alpha says:

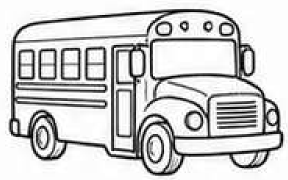
Interest helps your money grow over time.
The earlier you save, the more your money can grow!
Smart savers make their money work for them.

Name: ______________________________ Date: ________________________

Emergency Fund: Be Ready for Surprises!

Life has surprises! An emergency fund is money saved for unexpected things.
It helps so you don't have to worry or go into debt.

Read each situation below.
Decide if it is an emergency or not.
Circle your answer.
E = Emergency N = Not an Emergency

1 Broken Bike Tire	2 Lost Backpack Zipper	3 School Field Trip	4 Birthday Gift
			
You ride your bike to school and the tire goes flat.	The zipper breaks and you need a new one for school.	Your class is going on a field trip next month.	Your friend's birthday party is this weekend.
E N	E N	E N	E N

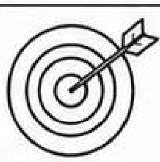
Why is it a good idea to have an emergency fund?
Write your answer. ____
____

If you save $5 each week, how much will you have after...

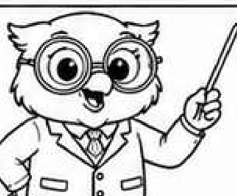
a) 4 weeks? $ __________

b) 12 weeks? $ __________

c) 26 weeks? $ __________



What is a goal you would use your emergency fund for?
Write or draw your answer.



Alpha says:

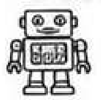
Emergencies can happen to anyone.
Having an emergency fund keeps you ready and in control.
Smart savers plan ahead so surprises don't cause stress!

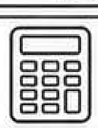
Name: ____________________ Date: ____________________

Smart Spending Traps

It's easy to spend money without thinking.
Some traps make us spend more than we planned.
Smart choices help us reach our goals faster!

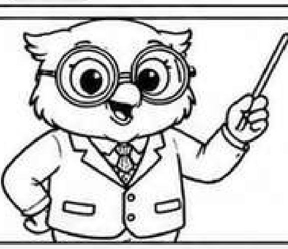
Look at each situation.
Circle the **smartest** choice (A or B).
Then solces the math problem to see how much money you could save!

① **Impulse Buy** You see a cool toy and buy it right away.  $24	**A.** Buy it now. Cost: $24 ◯ **B.** Wait and save for your goal. Cost: $0 ◯	**Math:** How much money do you save by choosing option B instead of A? $24 – $0 = ________ You save $ ________!
② **Buying Because Friends Do** Your friends buy a new hat, and you want one too.  $18	**A.** Buy the hat to fit in. Cost: $18 ◯ **B.** Don't buy it and stick to your goal. Cost: $0 ◯	**Math:** How much money do you save by choosing option B instead of A? $18 – $0 = ________ You save $ ________!
③ **Online Game Purchases** You want in-game coins to level up faster.  $5 per pack	**A.** Buy 4 packs. Cost: 4 × $5 ◯ **B.** Don't buy any packs. Cost: $0 ◯	**Math:** How much money do you save by choosing option B instead of A? 4 × $5 = ________ You save $ ________!
④ **Snacks Every Day** Buying a snack every day adds up fast!  $2 per day	**A.** Buy a snack every day for 5 days. Cost: 5 × $2 ◯ **B.** Bring snacks from home. Cost: $0 ◯	**Math:** How much money do you save by choosing option B instead of A? 5 × $2 = ________ You save $ ________!
⑤ **"Limited Time Sale!"** The jacket is on sale, but you don't really need it.  $36	**A.** Buy it now because it's on sale. Cost: $36 ◯ **B.** Don't buy it. Cost: $0 ◯	**Math:** How much money do you save by choosing option B instead of A? $36 – $0 = ________ You save $ ________!



Add up all the money you could save by making the smart choices!

Total Money Saved = $ __________



Alpha says:

Smart spending helps you reach your goals faster.
Think before you spend, and your future self will thank you!
Small choices today lead to big successes tomorrow!

Name: ____________________ Date: ____________________

My Savings Plan

Big goals don't happen all at once.
A good plan and steady saving
will help you get there!

1. What am I saving for?

____

Why is it important to me?

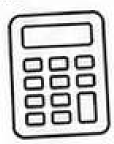
____

____

2. My Savings Plan

Total Cost of My Goal	How much can I save each week?	How many weeks will it take?	Total Check
$__________	$__________ per week	__________ weeks	Weekly Savings × Number of Weeks = Total Cost $________ × ________ = $__________

3. Do the Math!



Example:
Goal costs $120.
I can save $10 each week.
How many weeks will it take?

$120 ÷ $10 = __________ weeks

It will take __________ weeks!

Now try your own numbers from your plan above!

Total Cost ÷ Weekly Savings = Weeks

$__________ ÷ $__________ = ________ weeks

4. Milestone Rewards

Reaching milestones keeps me motivated!
List two milestones you can celebrate (without spending a lot).

Milestone 1 (50% of goal): ____________________

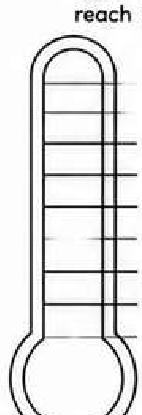
How much money will you have saved? $__________

Milestone 2 (100% of goal!): ____________________

How much money will you have saved? $__________

5. My Progress Tracker

Color in a section each time you reach 10% of your goal!



100% My goal reached! ☆
90%
80%
70%
60%
50% Halfway there! ☆
40%
30%
20%
10% Great start!
0% Let's go!

6. My Commitment

I will stay focused and keep saving!

I commit to saving $__________ each week.

My goal date: ____________________

Signature: ____________________

Alpha says:

★ A plan + patience + persistence = success!
★ Small savings today create big achievements tomorrow.
★ You've got this—keep going and never give up!