

Student Workbook

MONEY SAVVY KIDS™
Basic Personal Finance Curriculum

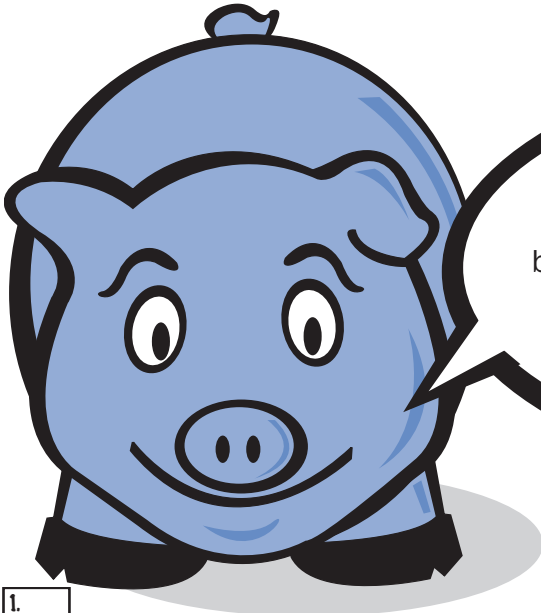
**How to Be a
Money Savvy Kid.
And even teach your
parents a thing or two!**

This book belongs to:

Level D

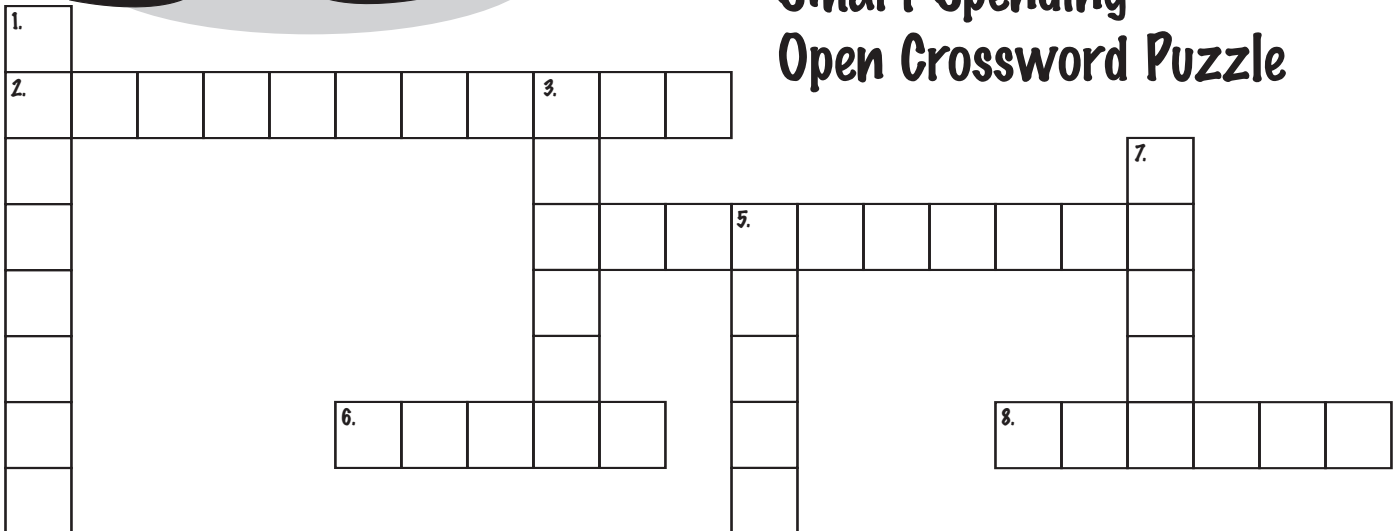
LESSON ONE

WORKSHEET 1: How do you define smart spending?



Show me how savvy you are about saving and budgeting by solving this Smart Spender crossword puzzle. The first team to win will get a \$10 credit toward the next exercise.

Smart Spending Open Crossword Puzzle



1 down – 1 word

Payment someone receives for doing a job

2 across – 1 word

To be responsible for your decisions

3 down – 1 word

A plan for spending and saving your money

4 across – first of two words

The type of income you have after you pay for the things you need

5 down – one word

To arrange things based on how important they are

6 across – one word

Things we enjoy

7 down – one word

Food, Clothing and Shelter

8 across – first of two words

Responsibility that has to do with money

9 down – one word

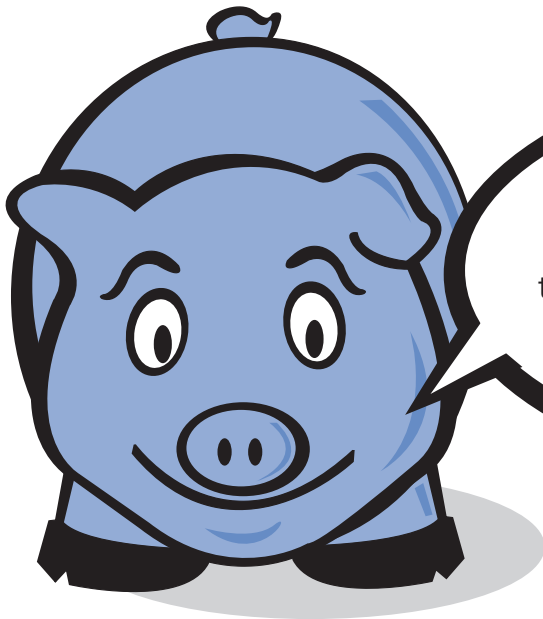
A purchase that isn't planned or budgeted for

10 across – one word

A willingness to act and make decisions; to be inventive

LESSON FOUR

WORKSHEET 3: Checkbook Balance



In this exercise, you will add the deposits to the checking account, and subtract the amount of those things that were bought with a check or debit card to keep your balance up to date. The amount will equal your final balance.

CHECK NUMBER	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	DEPOSIT AMOUNT	BALANCE: \$650.00
	5/5/05	Debit Card for pizza	\$8.63		A.
	5/8/05	Check for books	\$150.00		B.
101	5/10/05	Gift from Uncle Buck		\$225.75	C.
102	5/11/05	Check for MP3 player	\$99.00		D.
103	5/15/05	Check for ice cream cake	\$17.00		E.
	5/20/05	Debit Card for 3 music cd's	\$54.54		F.

$$\begin{array}{r}
 \$650.00 \\
 - \$8.63 \\
 \hline
 \text{A.}
 \end{array}$$

$$\begin{array}{r}
 \text{A.} \\
 - \$150.63 \\
 \hline
 \text{B.}
 \end{array}$$

$$\begin{array}{r}
 \text{B.} \\
 + \$225.75 \\
 \hline
 \text{C.}
 \end{array}$$

$$\begin{array}{r}
 \text{C.} \\
 - \$99.00 \\
 \hline
 \text{D.}
 \end{array}$$

$$\begin{array}{r}
 \text{D.} \\
 - \$17.00 \\
 \hline
 \text{E.}
 \end{array}$$

$$\begin{array}{r}
 \text{E.} \\
 - \$54.54 \\
 \hline
 \text{F.}
 \end{array}$$

YOUR FINAL BALANCE = F: