MY FIRST CANADIAN BUDGET BINDER

A Kids' Guide to Saving, Spending & Smart Money Choices

Fun beginner money lessons for kids and parents



Name: _____

CanadianBudgetBinder.com

MONEY WORDS I SHOULD KNOW

Learn these beginner money words

1 Budget
a plan for your money.



2 Save
keep money for later.



3 Spend
use money to buy something.



4 Income
money you receive.



5 Need
something important you must have.



6 Want
something you would like to have.



7 Price
how much something costs.



8 Change
money you get back after paying.



9 Goal
something you are saving for.



10 Sale
when something costs less than usual.



Canadian Money Mini Facts



Loonie = $1



Toonie = $2



100 cents = $1



What is one thing you want to save for?

_____



MY FIRST BUDGET

Let's make a simple plan for money

I have $20. What will I do with it?



1. Save:

$ _____



2. Spend:

$ _____



3. Give/Share:

$ _____



4. Total:

$ _____



What am I saving for?

_____

Is it a need or a want?

☐ Need

☐ Want



Money Tip

You do not have to spend all your money just because you have it.



Mini Money Reminder



Save first



Needs before wants



Check your total



What would you save $20 for?

_____



GROCERY STORE CHALLENGE

Let's shop smart with a simple grocery budget

Pretend you have $25. Can you stick to your list?

1. **Bread**  $ _____
2. **Milk** 

$ _____
3. **Bananas**  $ _____
4. **Eggs**  $ _____
5. **Yogurt**  $ _____



Estimated total: $ _____

Actual total: $ _____

Money left: $ _____



Smart Shopper Questions

Which item cost the most? _____

Did you find anything on sale? ☐ Yes ☐ No

Could you choose a cheaper brand? ☐ Yes ☐ No

Did you stick to your list? ☐ Yes ☐ No

Money Tip

Make a list before you shop and check prices as you go.

Mini Shopping Reminder

- Check the price
- Compare brands
- Look for sales



What is one thing you can do to save money at the grocery store?

_____



MONEY CHEAT CODES

Easy money tricks for smart kids

Quick Money Math

1. 100 cents = $1



2. 4 quarters = $1



3. 2 loonies = $2



4. 5 toonies = $10



5. 50% off = half price



6. 2 for $6 = $3 each



Smart Shopping Cheat Codes

7. Check the price



8. Make a list



9. Compare brands



10. Look for sales



11. Needs before wants



12. Save first



Money Tip Small savings can add up over time.



Which money cheat code will you try first?



PARENT & TEACHER GUIDE

Easy ways to help kids learn about money

1 Start simple

Teach save, spend, and needs vs. wants first.



2 Use real money

Let kids count coins and bills to build confidence.



3 Shop together

Let kids help make a list and compare prices.



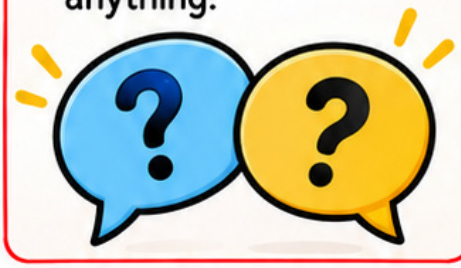
4 Set a goal

Help them save for something small and meaningful.



5 Ask questions

Talk about choices before buying anything.



6 Keep it fun

Short lessons and praise help kids stay interested.



Try These Money Questions

1.  Is this a need or a want?
2.  Which item costs less?
3.  How much should we save?
4.  Did we stick to our list?
5.  What is your money goal?

Money Tip

Kids learn best when money lessons are short, real, and repeated often.





What is one money lesson you want to teach first?

_____



MY SAVINGS GOAL

Let's save for something special!



What am I saving for?

_____



How much does it cost?

$ _____

How much do I have now?

$ _____

How much do I still need?

$ _____

My Progress Tracker

Colour in a jar each time you save.





I reached my goal!

Date: _____

Money Tip

Big goals are reached one small step at a time.



What is one thing you would love to save for?

_____

