



Positively Me Personal Development Books For Kids

MONEY SMART ME

My Smart Money Activity Workbook



By Dr Tutu Adewole
Positively Me Kids Life Coaching Studio

Hello, Money Explorer!

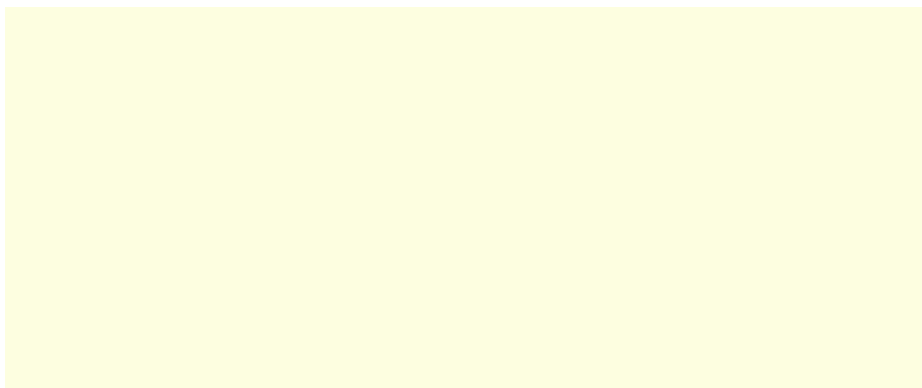
Welcome to your Money Smart Me! workbook — a fun and exciting way to learn all about money!

You're about to go on a journey filled with games, challenges, and smart tips that will help you understand how money works and how YOU can make great choices with it.

Whether you're saving up for something special, learning how to budget, or finding ways to earn, this workbook will help you become confident, responsible, and money smart!

Fun Fact:

Did you know the UK has 8 different coins?
Try naming them below!

A large yellow rectangular area intended for the user to write the names of the 8 different coins in the UK.

What Is Money Anyway?

Money is what we use to buy things, save for later, or give to others. It comes in coins, notes, and even digital form!

Activity:

Match the coin to its value



1p



2p



5p



10p



20p



50p



£1



£2

Bonus : Write or draw something you could buy with £1

Where Does Money Come From?

Adults earn money through jobs or businesses. You can earn too—like doing chores, helping a neighbour, or selling things you've made.

Activity:

Circle the ways you could earn money:

- Helping with chores at home
- Watching TV
- Walking a dog
- Playing Xbox
- Helping in the garden
- Making and selling Birthday Cards
- Complaining
- Washing a car
- Playing with your friends
- Feeding pets
- Helping a neighbour with tasks
- Organising a toy or book sale
- Doing Homework

Money Smart Tip:

Kids can earn too! Helping, creating, and being responsible are great ways to start.

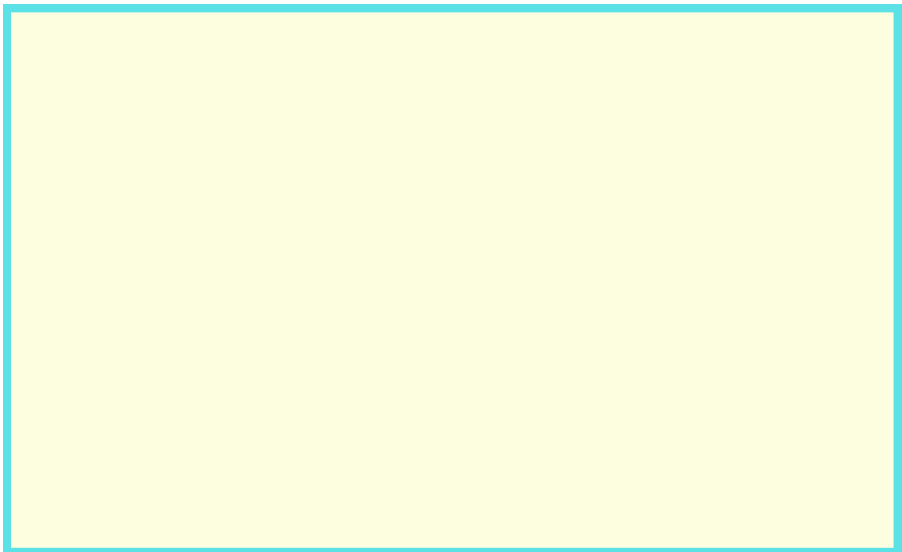
Smart Ways to Use Money

The 3 Golden Rules:

1. **Spend Wisely** – Only buy what you really need or love.
2. **Save Regularly** – A little saving now = big rewards later!
3. **Give Cheerfully** – Helping others is a smart thing to do.

Fun Exercise:

Draw 3 jars and label them: Spend, Save, Give.
Write or draw what would go into each jar.



Giving Makes A Difference

What Is Giving?

Giving means using your money to help others. It could be a charity, a friend in need, or someone in your community.

Even small acts of giving can make a big impact!

Why Should I Give?

- It shows kindness and care
- It helps people who need support
- It makes you feel proud and thankful
- It teaches you to think beyond yourself

Activity: My Giving Plan

If I had £5 to give, I would give it to: _____

Because: _____

Budget Like a Boss!

What's a Budget?

A budget is a simple plan to show how much money you have and where it will go. A budget helps you plan for how you spend your money so you don't run out!

Activity:

You have £10!

Circle what you'll spend it on (but choose carefully – you can't go over £10):

- Ice Cream – £2
- Book – £4
- Toy – £5
- Stickers – £2
- Colouring Set – £3
- Save for the Future – £3
- Give to Charity – £1
- Watch a Movie – £4
- New Game App – £2
- Snacks – £1
- Trading Cards – £3

Budget Like a Boss!

Your Budget Plan

Fill in your plan below:

Item Chosen

Cost

£_____

£_____

£_____

£_____

£_____

£_____

Total:

£_____

(Make sure it adds up to £10!)

Top Tip: A smart budget often includes a bit of fun, a bit of saving, and a bit of giving!

Let's Talk Wants vs Needs

What's the Difference?

- **Needs** are things we must have to live and stay healthy — like food, water, clothes, and a safe place to live.
- **Wants** are things we enjoy but don't really need — like toys, sweets, and games.

Sorting Game:

Look at the items below. Decide whether each one is a need or a want, then colour the Needs Blue and the Wants Red .

Items to sort:

- | | |
|------------------|------------------|
| • Toothbrush | • Sandwich |
| • Video Game | • Football Boots |
| • School Uniform | • Mobile Phone |
| • Sweets | • Warm Coat |
| • Water Bottle | • Holiday Trip |
| • Toy Car | • Glasses |

Money Smart Tip: When you make a budget, always take care of your needs first. If you have money left over, then you can spend on wants!

Be a Savings Superstar!

What Is Saving?

Saving means putting money aside now so you can use it later for something special or important.

Even small amounts saved regularly can grow into something BIG!

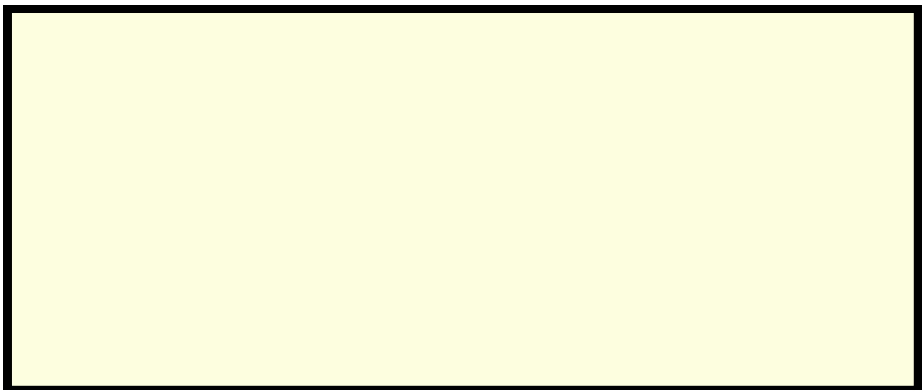
Why Save?

- To buy something you really want
- To be ready for emergencies
- To learn self-control and smart planning

Your Mission: Set a Savings Goal!

1. What do you want to save for?

(Draw it or describe it below)



Be a Savings Superstar!

2. How much does it cost?

£ _____

3. How much can you save each week?

£ _____ per week

4. How many weeks will it take to reach your goal?

_____ weeks

Bonus Activity:

Decorate your own savings jar or box at home.
Give it a name and use it to start saving today!

Money Smart Tip:


The earlier you start saving, the more you'll be able to do with your money later!

Money Affirmations

Say these every day to train your brain to be smart with money:

- I make good choices with money.
- I use numbers to plan, budget, and save.
- I can save and spend wisely.
- I am learning and growing every day.
- My money habits will help me succeed!
- I am a Money Smart Kid!

Activity: Circle your favourite affirmation and decorate it below:



Congratulations, Money Smart Kid!

You've done it!

You've learned how to earn, spend, save, give, and budget like a pro.

You are now officially a Money Smart Kid — and that's something to be proud of!

Your Final Challenge:

Teach one person at home something you learned about money.

It could be how to budget, save, or tell the difference between wants and needs.

Write who you'll teach and what you'll tell them:

I will teach: _____

What I will teach them: _____

Remember:

Being smart with money starts with learning — and you've made a brilliant start!

Money Smart Me! is a fun, practical, and colourful money guide made just for kids aged 7–11. Packed with games, activities, and real-life challenges, this mini workbook helps children understand how money works and how to make smart decisions using their maths and thinking skills.

From budgeting and saving to recognising wants vs needs, kids will discover how to become confident, responsible, and money smart — all while having fun!

Love this workbook?

Explore more in-depth lessons, stories and activities in our full book:

Money Matters for Kids – A Kids' Guide to Money Management.

Because it's never too early to start thinking smart about money!

Visit: www.positivelyme.org
Email: positivelymekids@gmail.com

Credits:

Written by Dr. Tutu Adewole

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