



My

MONEY SMART

Free E-book

"Guidance for parents,
activities for children"

FinanceFit4Kids



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Discover FinanceFit4Kids: Your children's guide to financial education

We're excited to offer you a free e-book that introduces what we do at FinanceFit4Kids. It showcases how we're transforming financial education for the next generation.

Our mission is to make financial learning accessible and fun by sharing simple, real-life finance conversations, so kids can easily learn money words, ideas, and habits early. Without these discussions and practical experiences, kids miss valuable opportunities to grasp important financial lessons.

We invite children into simulated finance conversations where they can explore the world of money, finances, investing, and entrepreneurship. Through the lives of our puppets, kids witness real-life financial scenarios and stories. This modeled financial world provides a relatable and easy-to-understand way for children to see how money works, and learn from its challenges, choices and consequences early on in life.

www.financefit4kids.com

NO TRAINING WHEELS!!

Just fall until you don't fall anymore

Doesn't it feel like our education system has a "no training wheels" policy when it comes to transitioning our children from school to the workforce? There is no learning curve or practice arena—just make mistakes until you figure it out.

It's the single most definite aspect of life that we all will eventually face, which is entering the work force.

We learn to drive before getting our license, practice for a recital before playing in a concert, or train and prepare before running a marathon.

Yet when it comes to building a career and understanding the foundations of earning, saving, investing and other crucial concepts, there's zero training and zero practice. We are expected to figure it out whilst already in the driving seat, which is quite bizarre if you think about it.

FinanceFit4Kids is creating "training wheels" for financial education, ensuring children are prepared, confident, and equipped with enough training under their belt to enter and embrace the world of work.



A few thoughts for the parents

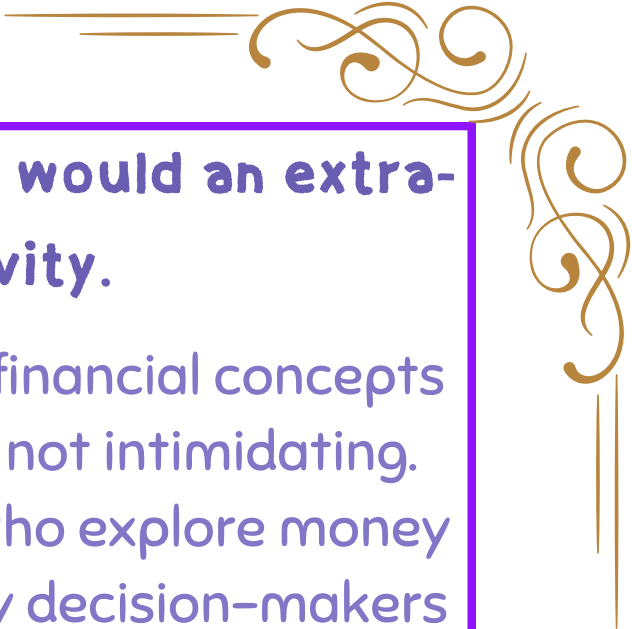
Children have something invaluable that we as adults no longer have in abundance:

TIME!

Many of us grew up without the financial knowledge or guidance needed to build a strong foundation early on.

Instead, we had to learn through trial and error, often discovering critical lessons much later in life. As finance professionals, we've seen the difference that starting early can make, and we regret not having had those tools ourselves when we were younger.

Our goal is to ensure today's kids don't face the same challenges. By teaching them essential financial concepts early, we can help them take full advantage of their time, setting them up for smoother transitions into adulthood and giving them the tools to succeed financially from an early age.



Add financefit4kids as you would an extra-curricular activity.

Early Exposure – Introduce financial concepts early so money feels familiar, not intimidating.

Curious & Confident – Kids who explore money matters young grow into savvy decision-makers and future entrepreneurs.

⚠ Mistake buffer– Small low-cost mistakes early on in life can help prevent expensive life altering mistakes in adulthood.

Earning Mindset – Assist children understanding that income can and should come from diverse sources, not just a job or a salary.

Smart Spending Habits – Help them understand the balance between instant gratification and long-term rewards.

Wealth-Building Skills – They'll see money as a tool for sustainable growth, setting them up for a lifetime of financial success.

Start Now, Reap the Rewards :

Starting early with both knowledge and investments is like planting seeds in fertile soil: with time, the harvest will be abundant. With all that out of the way:

LET`S GET STARTED!!!



LET'S GET PRACTICAL

A few tips you can implement to help your children understand money

Let them learn to earn

Ages: 6-8

Provide opportunities for kids to earn extra money or privileges by completing tasks or providing small services, like doing chores or telling jokes. This helps them understand the relationship between effort and reward.

Let them take charge

Ages: 8+

The importance of a money education is through practical learning. This means you have to implement the practicalities in your household.

For older kids, provide a regular allowance and give them full authority in one area of spending. It can be to manage their own treats and snacks, games and toys, or even their own clothing or shoe budget. This area needs to be completely their own without your intervention or support.

Allow them to make mistakes in a controlled environment. It helps them understand the emotional connection to their decisions. Also resist the urge to swoop in and fix it, or to scold them for their choices. If a child makes a seemingly unwise choice, let them. If feelings of guilt or regret arise, that is an opportunity to coach them through it.



Help them earn with what they love

Ages: 8+

Encourage kids to explore small business ideas based on their skills or passions, such as selling baked goods, teaching tech skills, or creating videos. Highlight how earning isn't limited to traditional jobs and can stem from creativity and problem-solving.

Game time



Meal prep on a budget



Game objectives:

To provide a meal for the family but staying within an allocated budget.

Game rules:

Give your children a set amount of money and let them plan and shop for your next dinner. They'll need to decide whether to spend more on the main meal and skip dessert or opt for a simpler dinner to include a dessert.

Allow them to work out the math themselves, ensuring the budget is enough for a satisfying meal but not generous enough to easily include dessert. If they want dessert, they'll need to compromise by selecting less expensive options for the main course.

For an added challenge, you can require that one item in the meal must be healthy, such as a fruit or vegetable.

This game teaches the concept of scarcity and trade-offs. Limited resources mean you can't always have everything, so prioritizing and deciding what matters most becomes essential. It's also a really good budgeting practice.

FinanceFit4Kids



My

MONEY SMART

Activity book



WHAT IS MONEY?

It is what we use as a tool to help us make it easy to buy and sell things.



MONEY for **GOOD AND SERVICES**

Why do we need money

To afford a living

To pay for our lives

To buy the things we need, and want



8



Money around the world: America

1c (penny) yellow
5c (nickel) brown
10c (dime) blue
25c (quarter) green
50c (half dollar) red

Color by color!

Can you count the total?



Money around the world:

South Africa

Color by color!

Can you count the total?

- 5c ● pink
- 10c ● grey
- 20c ● purple
- 50c ● green
- 1R ● red
- 2R ● yellow
- 5R ● light blue



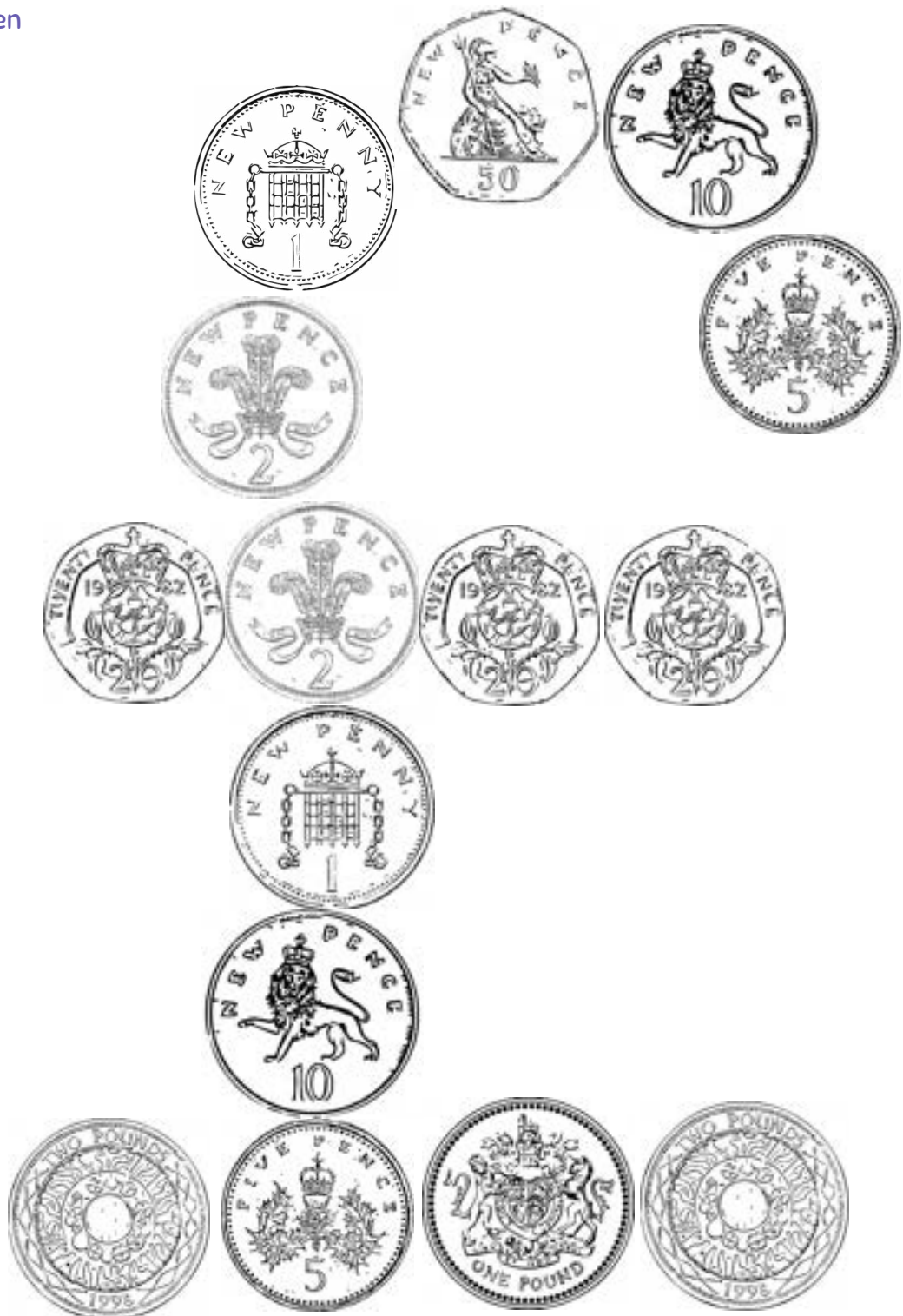
Money around the world:

England / UK

1p		pink
2p		blue
5p		light green
10p		grey
20p		purple
50p		light blue
1 Pound		dark green
2 Pound		orange

Color by color!

Can you count the total?



Money around the world:

Europe

5c ● brown
10c ● orange
20c ● purple
50c ● green
1 Euro ● red
2 Euro ● yellow

Color by color!

Can you count the total?



Coloring time!

Saver is an

Employee



it means he works for someone
who pays him a Salary, a monthly
income.

He makes money by trading his
time, for money!

Coloring time!

Spender is an

Entrepreneur



it means he has his own business

He makes money by
Growing carrots...
And selling them!



Money Words

Answer in `key to puzzles` section

Match the words below with the correct house

Work for someone

Work for yourself



**Employed (example)
Job**

Sell your products

Monthly income

Salary

Employee

Sell your services

Business owner

Sell your time

Entrepreneur



Coloring time!

Other words we use for

Salary



EARNINGS
INCOME
STIPEND
PAY
WAGE
REMUNERATION
PAYCHECK
COMPENSATION

Saver's budget: Want or need?

Circle the correct one:

Answer below in 'key to puzzles' section

Saver's Budget



Disneyland trip

Want

Need



Emergency Savings

Want

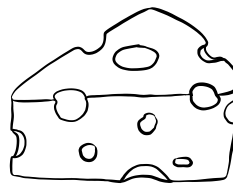
Need



Bread

Want

Need



Cheese

Want

Need



Rent

Want

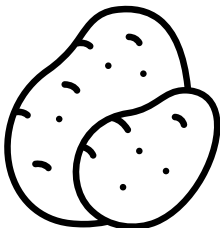
Need



Sunglasses

Want

Need



Potatoes

Want

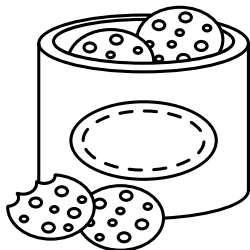
Need



Veggies

Want

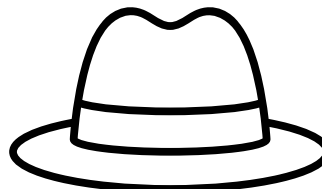
Need



Cookies

Want

Need



Hat

Want

Need

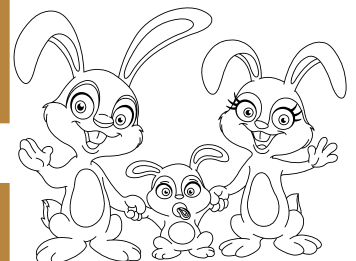


Needs we have to pay
Wants we have to budget (plan)

HELP SPENDER

find his way to the jolly rabbits, so he can sell them his yummy carrots!

Answer below in `key to puzzles` section



Key to puzzles

Money around the world Can you count the total?

America

\$2.01

England

£6,48

South Africa

R26,70c

Europe

€12,50

Money words

Work for
someone



Employed

Job

Monthly income

Salary

Employee

Sell your time

Work for yourself



Sell your products

Sell your services

Business owner

Entrepreneur

Saver's budget: Want or need?



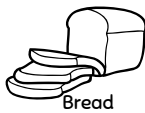
Disneyland trip

Want Need



Emergency
Savings

Want Need



Bread

Want Need



Cheese

Want Need



Rent

Want Need



Sunglasses

Want Need



Potatoes

Want Need



Veggies

Want Need



Cookies

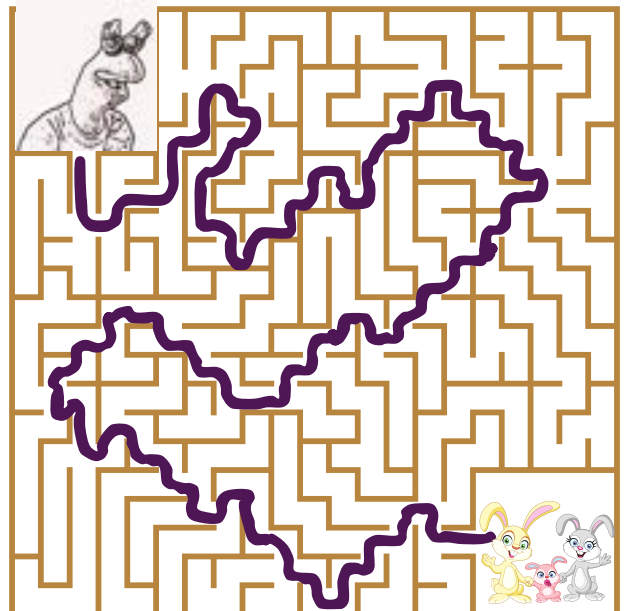
Want Need



Hat

Want Need

HELP SPENDER



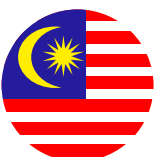
MONEY AROUND THE WORLD

30 DAY CALENDAR

Day	Country	Flag	Currency	Symbol	Small change	Coins examples
Day 1	United States		Dollars	\$	Cents	
Day 2	United Kingdom		Pounds	£	Pence	
Day 3	European Union		Euros	€	Cents	
Day 4	Japan		Yen	¥	Yen (no smaller change)	
Day 5	Canada		Dollars	\$C	Cents	
Day 6	Australia		Dollars	A\$	Cents	
Day 7	China		Yuan	¥	Jiao, Fen	
Day 8	India		Rupees	₹	Paise	
Day 9	South Africa		Rand	R	Cents	
Day 10	Mexico		Pesos	₱	Centavos	

MONEY AROUND THE WORLD

30 DAY CALENDAR

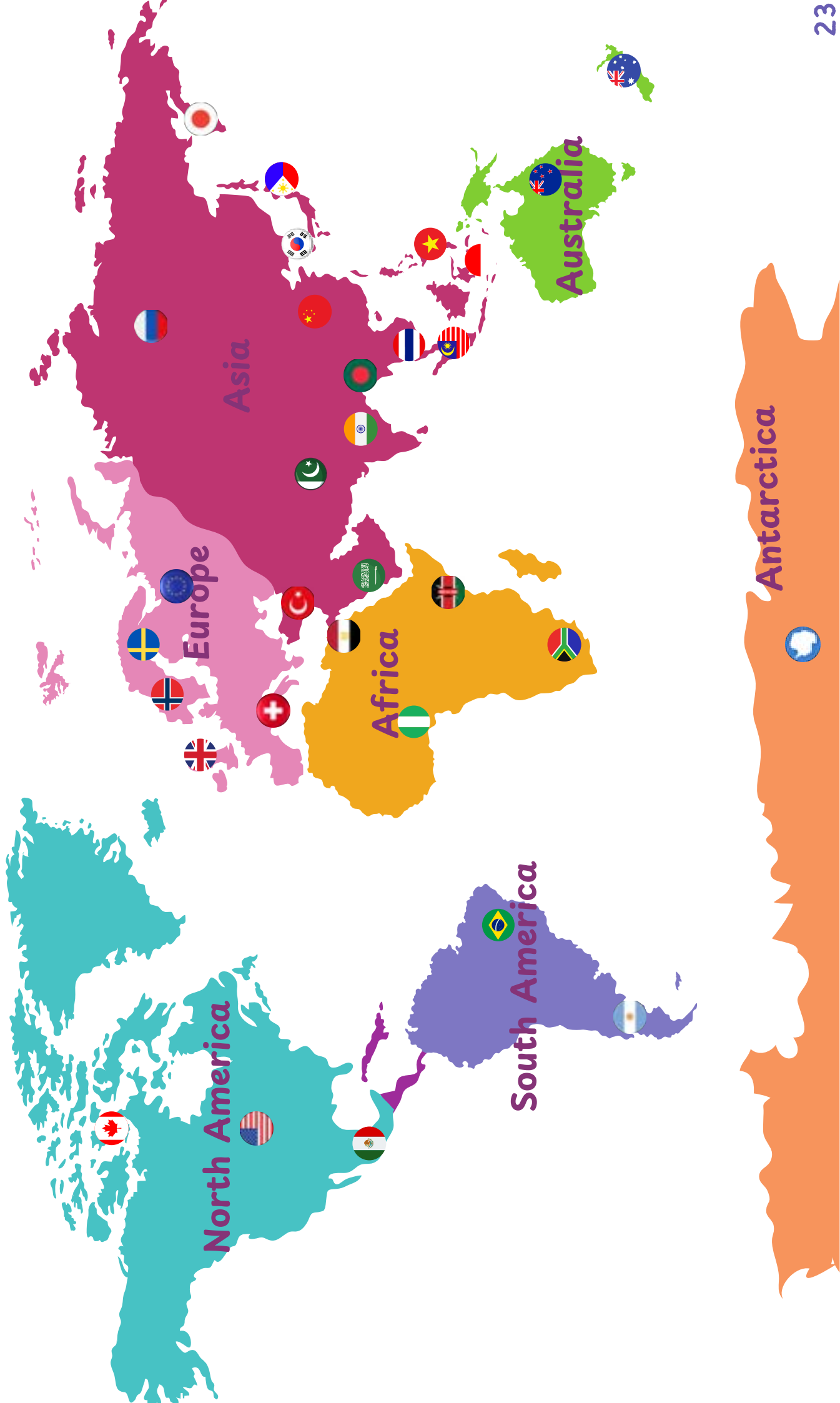
Day	Country	Flag	Currency	Symbol	Small change	Coins examples
Day 11	Russia		Rubles	₽	Kopeks	
Day 12	Brazil		Reais	R\$	Centavos	
Day 13	Turkey		Lira	₺	Kurus	
Day 14	Switzerland		Francs	₣	Rappen or Centimes	
Day 15	South Korea		Won	₩	Jeon (rarely used)	
Day 16	Nigeria		Naira	₦	Kobo	
Day 17	Saudi Arabia		Riyals	﷼	Halalas	
Day 18	Argentina		Pesos	₳	Centavos	
Day 19	Thailand		Baht	฿	Satang	
Day 20	Malaysia		Ringgit	RM	Sen	

MONEY AROUND THE WORLD

30 DAY CALENDAR

Day	Country	Flag	Currency	Symbol (color me)	Small change	Coin examples
Day 21	Philippines		Pesos	₱	Centavos	
Day 22	Vietnam		Dong	₫	Hao, Xu (rarely used)	
Day 23	Indonesia		Rupiah	Rp	Rupiah (no smaller change)	
Day 24	New Zealand		Dollars	NZ\$	Cents	
Day 25	Egypt		Pounds	ج.م	Piastres	
Day 26	Kenya		Shillings	K	Cents	
Day 27	Pakistan		Rupees	₨	Paise	
Day 28	Bangladesh		Taka	৳	Poisha	
Day 29	Sweden		Kronor	kr	Kronor (no smaller change)	
Day 30	Norway		Kroner	kr	Ore (rarely used)	

World map and currencies



THE END!

We hoped you found this e-book
valuable.

To continue your learning journey with
Spender and Saver, visit:
www.financefit4kids.com

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