



Instructions: Work out the money maths and use the answer bank to check. Read the Did you know? box. Number the 4 steps in order, tick True or False, match each word to its meaning, then write short answers.

1. Money maths

Answer bank: **12 weeks** **6 weeks** **£20** **€10**

Question	Answer
£120 ÷ £10 a week =	
Half of €20 =	
£5 a week for 4 weeks =	
€30 goal, saving €5 a week =	

About this topic

Saving means keeping some money now so you can use it later. Instead of spending every coin, you put some aside. People save for goals (a bike, a holiday, a house), for emergencies (a broken boiler or a lost job), and for the future (when they are older).

Did you know?

- Piggy banks may be named after 'pygg', an orange clay once used for jars.
- Saving a little often adds up fast.
- Colouring a savings chart can help you stay motivated.



Tayo saves in jars for a new bike

2. Put the steps in order

Write 1 to 4 in the boxes (1 = first).

- ☐ Plan: Decide how much to save each week
- ☐ Reach: Buy the goal or adjust the plan
- ☐ Choose: Pick a goal
- ☐ Track: Colour in a chart each week

3. True or false?

Saving means keeping money for later.	☐ True	☐ False
Pay yourself first means buying sweets first.	☐ True	☐ False
An emergency fund is for surprises.	☐ True	☐ False
A goal should never have a deadline.	☐ True	☐ False

4. Match up

Write the letter of the right meaning in the box.

Saving	A. Money kept for unexpected costs.
Goal	B. Keeping money now to use later.
Emergency fund	C. Waiting for a bigger reward instead of a small one now.
Delayed gratification	D. Something you are aiming for.

5. Short answers

- What is your savings goal?

- Name Tayo's three jars.

- Why might someone need an emergency fund?

- Explain in your own words: Why do people save money?
Give two reasons.

- Stretch: Explain what 'pay yourself first' means.

