

# *Welcome to Money Smart Junior*

P4-P5





## What we'll cover today



What a bank is  
& what services  
it offers



How people  
earn money



Living on  
a budget



Savings



Debt

# What is a bank?

A place to  
change currency



A place to keep  
money safe



A place to  
borrow money

# How do people earn money?



**Class activity:**  
Match the description to the correct job

"I get to visit many countries.

My job is important as I take many people on holiday every year.

My job involves a lot of numeracy as I need to decide how much fuel I need."

a) Doctor

b) Pilot

c) Builder



“I am very strong as I have to handle heavy objects.

My job is important as I help build houses for people to live in.

I work in all weathers to provide shelter for others.”

a) Nurse

b) Footballer

c) Builder

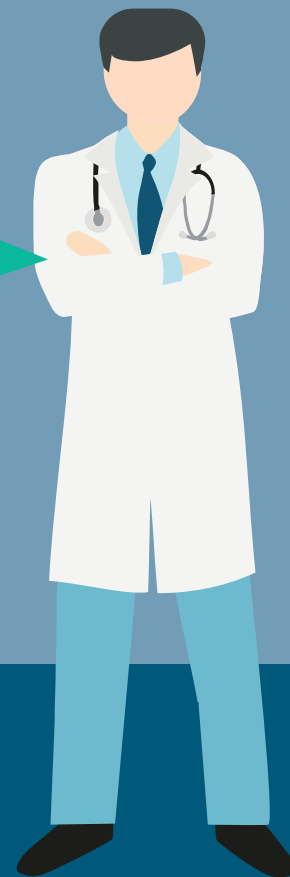


"I help people when they are sick.  
My job is important because I  
make people better.  
I look after people of all ages."

a) Doctor

b) Footballer

c) Builder





# Living on a budget

# 1. What does 'living within a budget' mean?



Being part of  
a big family



Staying in  
a tall building

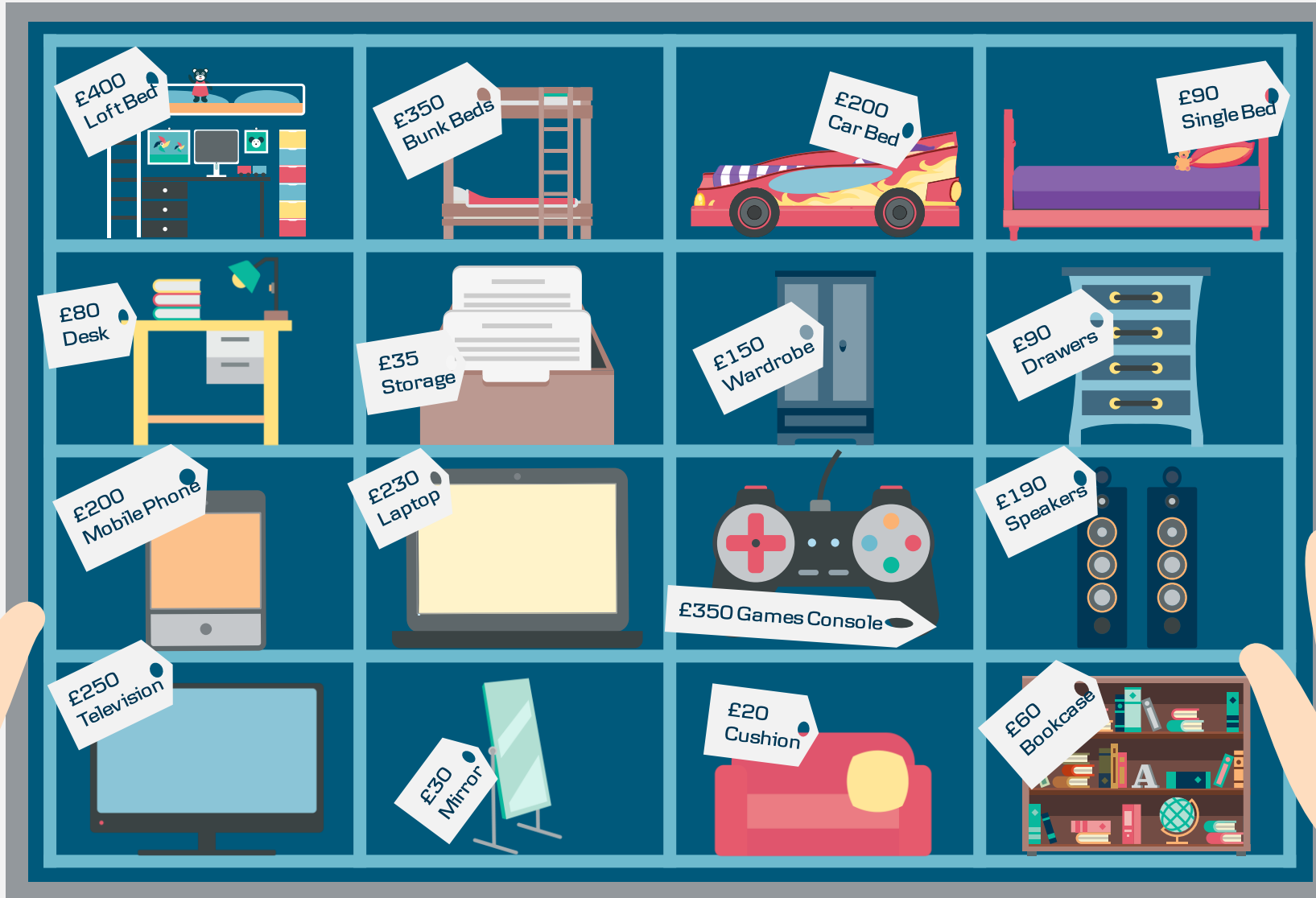


Knowing that the  
money you spend  
isn't more than the  
money you receive

## Activity 1:

In pairs, you have been asked to decorate your bedroom on a budget of **£500**.  
Decide which items you would buy?







# Debt

How do you think people may feel  
if they are in debt?



Worried

How do you think a person may feel  
if they have savings?



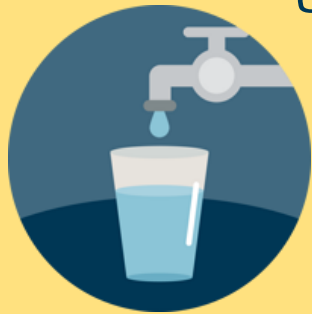
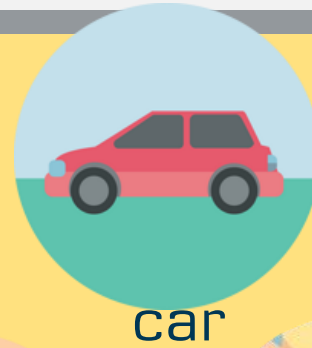
Happy

## Activity 2:

In pairs, write down things you have to pay for in your home that are needs and those that are wants



## Activity 2: Needs or wants?



### Activity 3:

Now it's time to find the words in the word search.



Bank

Money

Pounds

Budget

*Thank you*

