

SMART Junior

Worksheets

Name: _____

Class: _____

School: _____



Danske Bank

Making more possible

What we'll cover today



What services a bank offers



The importance of living within a budget



Problems linked to debt



Advantages of saving money

What services does a bank offer?

Activity 1

What services does a bank offer?

Match the word to the correct description

ATM



This machine gives out cash and is usually found outside banks and other shops.

Currency conversion

This is a promise that money borrowed from the bank to pay for a home or other building will be paid back with interest over a long period of time.

Savings Account

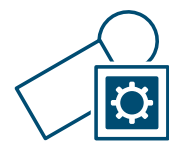
This is a promise that money borrowed from the bank will be paid back with interest.

Mortgages

Money can be exchanged for a different country's currency. This is needed when you go abroad.

Loan

You can save your money in this type of account.



Budgeting

Activity 3

You earn £2,000 each month. Decide what kind of house, car and pet you would like. The monthly cost for different types of houses, cars and pets can be found on the next page. Calculate how much money you have left after you have paid for all your bills. Write this amount in the savings section.

Income

Monthly Salary	£2,000
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Expenditure

Accommodation	
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Transport	
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Pet	
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Food and household items	
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Total:	
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Savings



Choose where to live...

Farm

Monthly Cost: £1,000



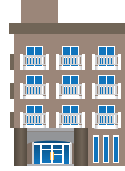
Large detached house

Monthly Cost: £900



Small apartment

Monthly Cost: £400



Terraced house

Monthly Cost: £300



Choose your mode of transport...

Large car

Monthly Cost: £400



Small car

Monthly Cost: £200



Motorbike

Monthly Cost: £100



Bicycle

Monthly Cost: £0



Choose your pet...

Dog

Monthly Cost: £50



Cat

Monthly Cost: £40



Fish

Monthly Cost: £10



Hamster

Monthly Cost: £20



Food and household items...

Farm - food and household items

Monthly Cost: £600



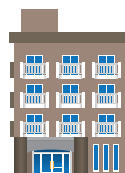
Large detached house - food and household items

Monthly Cost: £500



Small apartment - food and household items

Monthly Cost: £300



Terraced house - food and household items

Monthly Cost: £200



Activity 3

Budgeting Scenario 1 - 6

Income

Monthly Salary	£2,000
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Expenditure Total

(You can find this total on your budget on page 3)

Savings Total

(You can find this total on your budget on page 3)

Scenario 1:

Minus cost of repair for burst pipe	-£200
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Scenario 2:

If you decide to buy TV, deduct £500	-£500
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Scenario 3:

Your phone repair costs £100	-£100
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Scenario 4:

Your vehicle repairs cost £300	-£300
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Scenario 5:

Your birthday party food costs £100	-£100
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Scenario 6:

You received £200 as birthday gifts from your friends and family.	£200
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NEW SAVINGS TOTAL	£
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