



Smart cents



by Renia Ganguly



Welcome

Hi there! I'm Penny the Piggy Bank!
I'll help you learn how to earn, save, spend, and grow your money. Let's get started!



\$ Module 1: What is Money?

coins Learn about coins, notes, and how money makes trading easy.

Activities:

- Match the Money Game
- Design Your Own Money
- Pretend Store Role Play



grid Module 2: Budgeting Basics

Understand income, expenses, and how to plan where your money goes.

Activities:

- My Budget Pie
- Chore Chart Income Tracker
- \$20 Budget Planner



bank Module 3 : Banks and Safety

lock Explore how banks work and why they're safer than piggy banks.

Activities:

- Build Your Own Bank
- Bank vs. Piggy Bank Debate
- Visit a (Virtual) Bank



chart Module 4 : Introduction to Investing

tree Explore how money can grow through smart ideas and businesses.

Activities:

- Magic Money Tree Story
- Save vs. Invest Challenge
- Start a Mini Business Plan



GLOSSARY!





How to use this book

This is your book — you can color it, write in it, and play games inside! Each chapter has something fun to learn and do

Symbols you'll see:

- Learn
- Write or Draw
- Try It
- Think About It



Checklist: What you'll need!



- Pencil
- Crayons or markers
- Scissors
- Glue stick (if printed)
- Your curiosity



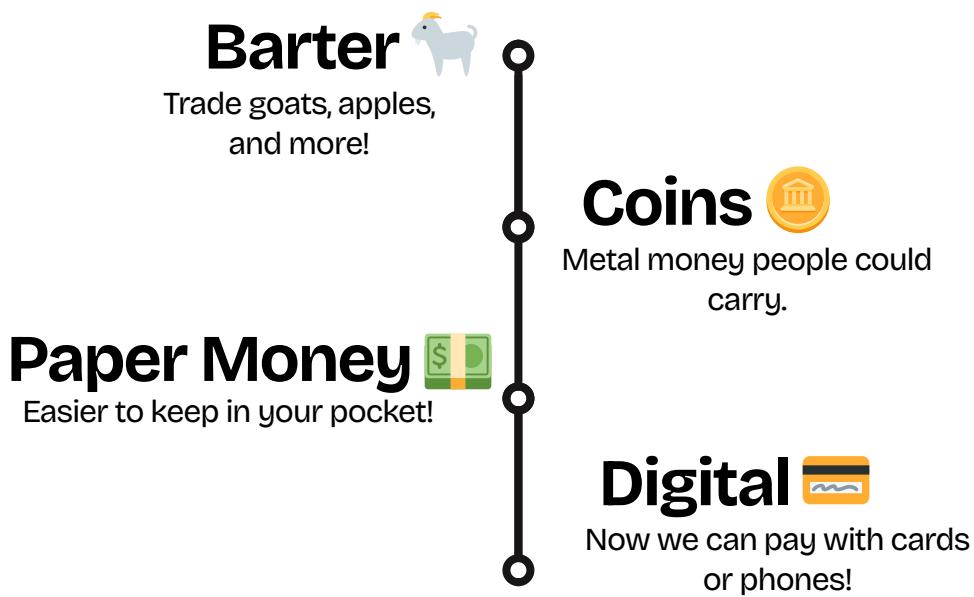


What is money?

Long ago, people traded things like cows and apples. But that got tricky! What if you didn't want what the other person had? That's why people invented money — a tool we all agree to use!"

💡 Learn: Bartering vs. Money

- Before money existed, people used barter — that means trading one thing for another. For example, someone might trade eggs 🥚 for a watermelon 🍉. But what if the person with the watermelon doesn't want eggs?
- That made trading hard. So, people invented money — something everyone agrees is valuable. That way, you don't need to trade item for item. You just use money!
- Money is a medium of exchange — a fancy way to say : "We use it to buy and sell things."





Meet your money

Money comes in different shapes and sizes! Let's meet the coins and bills we use today.



Coins Around the World

- Most countries use coins for smaller amounts of money.

Coins can be small or large, silver or gold-colored, and have different numbers, pictures, and symbols on them.

Some coins are:

- Small and light
- Big and heavy
- Smooth or have bumpy edges
- Round or shaped differently!



Fun Fact:

Coins often show important people, animals, or national symbols – like birds, buildings, or flowers.

Penny		1¢
Nickel		5¢
Dime		10¢
Quarter		25¢



Bills Around the World

- Bills (sometimes called notes) are used for bigger amounts. They can be different colors and different sizes to help people tell them apart.

Some bills are:

- Made of paper or plastic
- Colorful and bright
- See-through in spots (some have clear windows!)
- Full of pictures and designs



Fun Fact:

Many bills have pictures of famous leaders, historical places, or wild animals from that country.



Think About It:

1) What do the coins and bills in your country look like?

2) Can you find something interesting on one of them?



Activity 1: Design Your Own Money

What would YOUR money look like? Now it's your turn to be the designer! Create your very own coin or bill for a country you make up — or the one you live in!

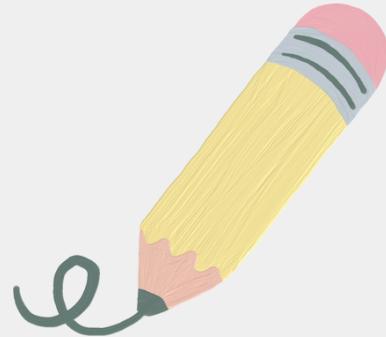
🎨 Design Your Own Money!

Use the space below to draw your money:

🟡 Circle for a coin

💵 Rectangle for a bill

🖍 You can color it, decorate it, and make it totally unique!



Coin :

Bill :

Fill in the blanks below:

💬 Name of your money:

..... (e.g. Star Dollar, Jungle Coin, Rainbow Note)

💰 What it's worth:

..... (e.g. 3 coins = 1 sandwich, or \$5)

👤 Who or what is on the front?

..... (A person, an animal, a symbol, or even you!)



ChequeItOut Challenge: Play Store Game!

Pretend you have 10 coins (or 10 dollars, pounds, rupees — you choose!). You're shopping at Penny's Store. What will you buy?

Instructions:

- 1) Circle the items you want to buy
- 2) Add up the total
- 3) Check — did you stay under 10 coins?



PENNY'S STORE

3 coins	5 coins	1 coin	3 coin	
2 coins	4 coins	3 coin	2 coin	1 coin

Think About It:

- 1) If you could add something to Penny's Store, what would it be?
- 2) How much would it cost?



What is Budget?

A budget is just a plan – it helps you decide how to spend, save, and share your money so you don't run out. Think of it like a map that shows you where your money is going!



Key Concepts

- **Income** – Money you earn or receive (allowance, chores, birthday gifts).
- **Expenses** – Money you spend (toys, snacks, games).
- **Budget** – A plan that helps you balance what comes in and what goes out.
- **Savings** – Money you choose not to spend so it can grow over time.

… Penny's Tip: "When you get money, think: Spend a little, save a little, and share a little!" 🐷💰



Story Time: Penny Plans Her Week

Penny the Piggy Bank just earned \$15 from doing chores! 🎉

- \$5 came from washing dishes.
- \$5 from cleaning her room.
- \$5 from helping a neighbor walk their dog.

She really wants a new book that costs \$10, but she's also saving up for a scooter worth \$25. What should Penny do?

💡 She decides to save \$5, spend \$10 on the book, and keep track in her budget journal. Great job, Penny!





Activity 2: My Budget Pie

Let's turn your budget into a pizza pie!

You have \$10 to split between:

- Needs (like lunch or school supplies)
- Wants (like toys or candy)
- Savings (for future goals)

 Draw your own pie chart and color each slice:

- **RED** = NEEDS
- **BLUE** = WANTS
- **GREEN** = SAVINGS



 **Goal:** See how your money is divided and learn to balance your choices



ChequeItOut Challenge: Design your own wallet

Instructions: Build Your Own Wallet

You'll need:

- Crayons or markers
- Scissors (with adult help!)
- Glue or tape
- Your printed wallet template

Step 1: Color It!

- Use bright colors, patterns, and stickers to make your wallet unique.
- Add your name or initials – this is your wallet!

Step 2: Cut & Fold

- Carefully cut along the dotted lines and fold where shown to make your wallet open and close.
- Use tape or glue on the sides to make pockets that can hold your paper "money."

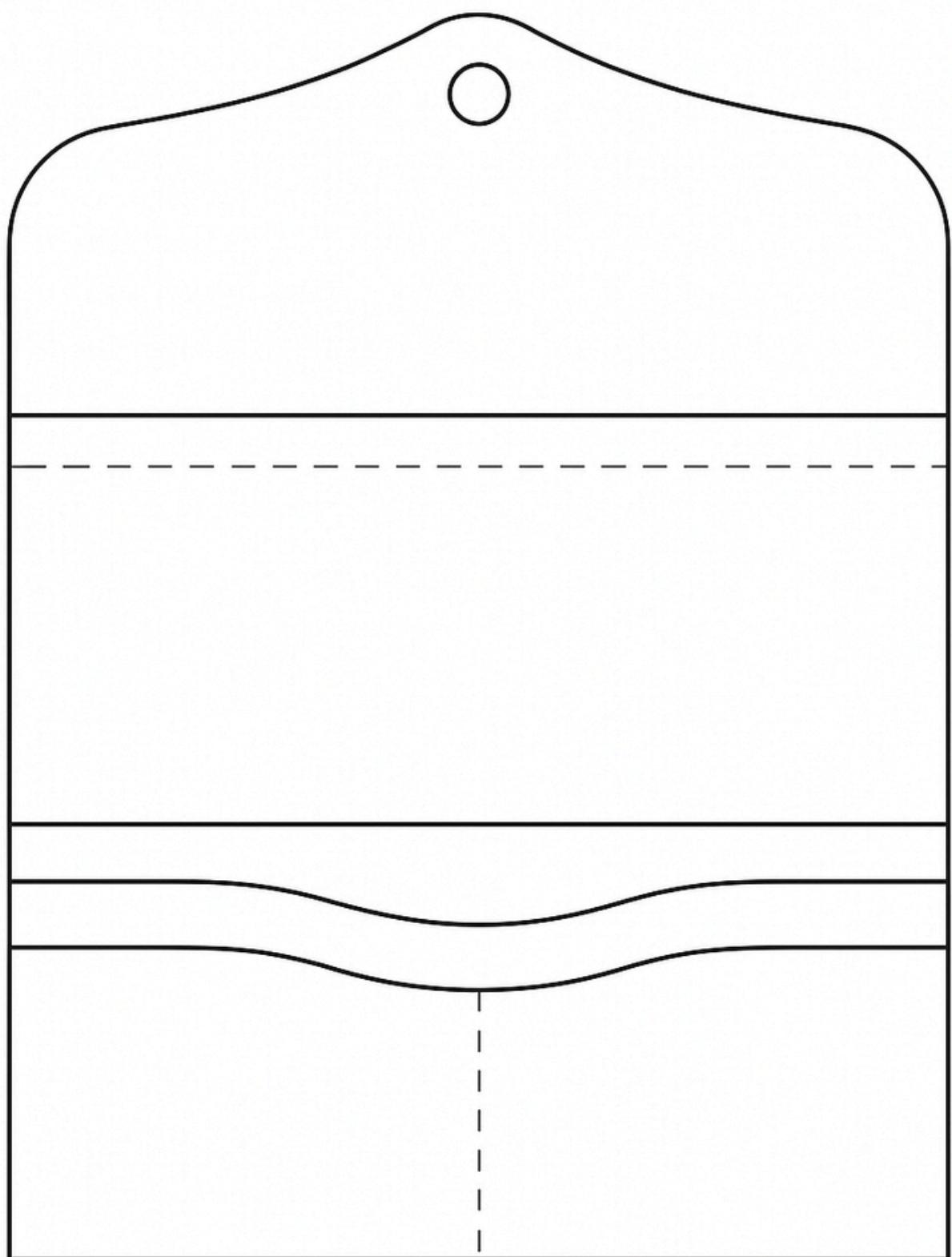
Step 3: Label Your Sections

- Inside your wallet, label the compartments:
- Coins – Where your loose change goes.
- Bills – For paper money or allowance.
- Savings – For money you're saving for a goal.
- Secret Pocket – For something personal (a dream, a wish, or a tiny drawing)

Step 4: Fill It Up!

- Use the sticker sheet on the next page to fill your wallet with:

Tip: Keep your wallet in a safe place – it's your personal money tracker for the rest of the modules!





Sticker sheet





What do Banks do ?

Banks are safe places to keep your money. They can help it grow, too!

What are Banks ?

- Have you ever hidden your coins under your pillow or in a secret jar? That's fun – but banks do an even better job of keeping money safe
- Banks are special buildings (or apps!) where people can save, store, and borrow money.
- When you put your money in a bank, it goes into an account – like your own tiny treasure chest with your name on it.



 **Cool fact:** When your money sits in a savings account, the bank gives you a little extra called interest – it's like a "thank-you" bonus for saving!



Bank vs. Under Your Mattress

 Under the Mattress	 In a Bank
<ul style="list-style-type: none">• Might get lost or stolen	<ul style="list-style-type: none">• Safe and protected
<ul style="list-style-type: none">• Money stays the same	<ul style="list-style-type: none">• Money can grow with interest
<ul style="list-style-type: none">• Hard to keep track	<ul style="list-style-type: none">• Easy to check balance
<ul style="list-style-type: none">• Only you know it's there	<ul style="list-style-type: none">• You get an account with your name



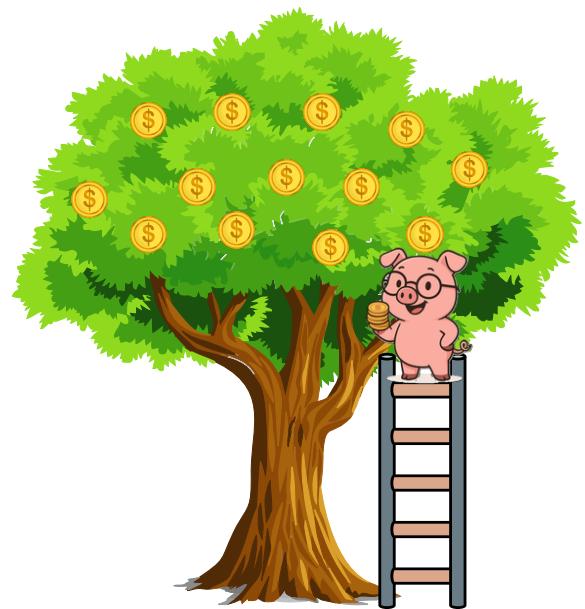
What is a savings account?

A savings account helps your money grow while it stays safe!



Key Concepts :

- When you open a savings account, the bank keeps your money for you.
- Each time you add more, your balance grows — and so does your interest!
- Think of it like planting a Money Tree — you water it by adding coins, and it grows little by little over time.



✳️ Key words

WORD	MEANING
Savings Account	A safe place to keep money and earn interest.
Interest	Extra money the bank gives you for saving.
Deposit	When you add money to your account.
Withdraw	When you take money out.
Balance	The total amount you have in your account.



Activity 3: Design Your Own Bank



Instructions :

Step 1: Name Your Bank!

Every bank needs a name. What will yours be called?

Write it on the front of your bank:

Bank of _____

Step 2: Design the Inside

- Draw or glue in the important parts of your bank:
- Vault: The super-safe place where money is kept
- ATM: A machine to get money out
- Lobby: Where people wait or fill out forms
- Add furniture, signs, even tiny people if you want!

Step 3: Add Safety Features

What will make your bank safe?

锁 Draw or glue in:

- Security cameras
- Big locks on the vault
- Alarm buttons
- Strong doors or walls

Step 4: Add a Savings Account Section

Where can people open savings accounts?

金元宝 Make a little "Savings Desk" and place coins or bills there to show money growing.

Step 5: Decorate the Outside

Make your bank look fun and welcoming!

Add:

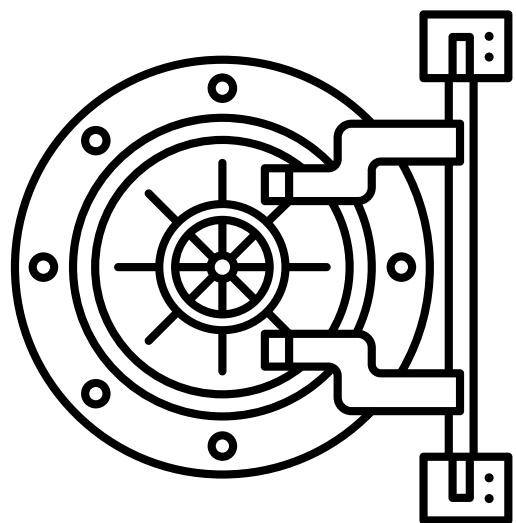
- Flags, banners, or signs
- A drive-thru window
- Plants or lights



Bank



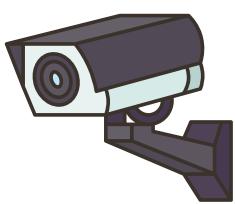
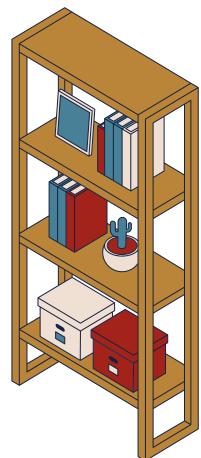
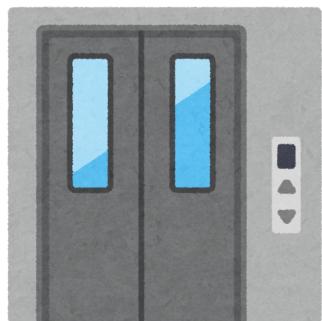
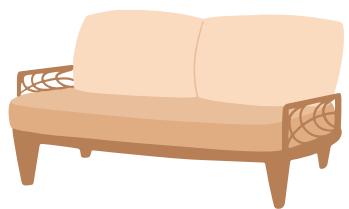
Design your vault :



Design your lobby :



Sticker sheet





What is investing?

Saving means putting money away for later. Investing means using money to help something grow — like planting a seed! 🌱



What Is Investing?

- Investing is a way to help your money grow over time. Instead of just saving it in a bank, you can put your money into something like a company or a project.
- If that company or project does well, your money grows too!



How Is Investing Different from Saving?

SAVING 💰	INVESTING 📈
<ul style="list-style-type: none">Safe and steady	<ul style="list-style-type: none">Can grow more — but might go up and down
<ul style="list-style-type: none">Money stays the same or grows slowly (with interest)	<ul style="list-style-type: none">Money can grow faster over time
<ul style="list-style-type: none">Great for short-term goals	<ul style="list-style-type: none">Great for long-term goals (like college!)



🧠 Simple Terms to Know:

- Investor - A person who puts money into something to help it grow
- Stocks - Tiny pieces of a company that you can buy
- Risk - The chance your investment might go down or not grow
- Reward - The money you can earn when your investment grows



What Is a Bond?

- A bond is like a loan – but you are the one lending the money!

Imagine this:

Your school wants to build a new playground, but they don't have all the money right now. So, they ask people (like you or your parents) to lend them money. In return, the school promises to pay you back later, plus a little extra as a thank-you.



That promise to pay you back? That's called a bond!



How is a bond different from a stock?

BOND 💰	STOCK 📈
<ul style="list-style-type: none">• You're lending money	<ul style="list-style-type: none">• You're buying part of a company
<ul style="list-style-type: none">• Safer (less risky)	<ul style="list-style-type: none">• Riskier (can go up or down a lot)
<ul style="list-style-type: none">• Get paid back with interest	<ul style="list-style-type: none">• You earn if the company does well
<ul style="list-style-type: none">• Doesn't make you an owner	<ul style="list-style-type: none">• Makes you a part-owner



Activity 4: Investing Word Search

Try and solve this wordsearch!



1. Stock
2. Bank
3. Save

4. Risk
5. Grow
6. money

7. tree
8. invest
9. reward



ChequeItOut Challenge: Stock Starters – Pick a Company! 🏙

If you could own a tiny piece of any company, which one would it be?

1. Lila from Magic Munchies 🍬

"Hi! I'm Lila, and I loooove candy — but regular candy is boring. So I created Magic Munchies, the first candy that changes flavors while you chew! Our latest gummy bears fizz in your mouth like soda. We're already in 10 stores, and kids can't get enough. If you invest, your money could grow as we grow! Sweet, right?"



2. Diego from Pawfect Pets 🐶

"Hola! I'm Diego, and I love animals and robotics. I created Pawfect Pets — robot pets that can bark, purr, fetch, and even tell jokes. Our best-seller is a cat that meows in Spanish and English! I need investors to help us build new animals. Want to help us grow the pet world?"



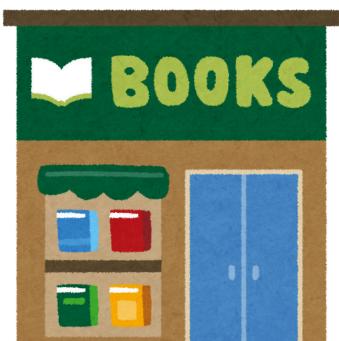
3. Ava from Wonder Wear 💃

"Hi! I'm Ava, and I started Wonder Wear — clothes that change color in the sun, glow in the dark, and even smell like strawberries 🍓! My new line has shoes that light up when you walk. Kids love fun fashion, and I need help making more designs. Want to join my style squad?"



4. Noah from Brain Boost Books 📚

"Hey there! I'm Noah, and I started Brain Boost Books — cool comic books that teach you stuff while making you laugh. Our superhero is a kid scientist who uses math to stop bad guys! I want to print more books and get them in schools. Help me boost brains everywhere!"





Thank You & Congratulations!

You've completed the ChequeItOut Money Adventure! 💸

Hey there, Super Saver! ✨

You've learned how to earn, save, spend, and grow your money wisely — that's a huge step toward becoming a Money Master!



You're now officially part of the **ChequeItOut Champions Club!**



🌟 Become a ChequeItOut Ambassador!

Do you love helping friends learn about money?

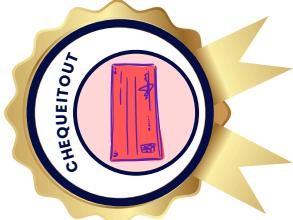
Join our ChequeItOut Ambassadors Club! 🐷💰

We just need a few sentences about you — why you love saving, spending smart, or helping others — and a picture of your smiling face!

Let's inspire more kids to make smart money moves together! 💸✨

👉 Visit www.chequeitout.com to sign up and share your story!

CERTIFICATE OF ACHIEVEMENT



This certificate is proudly presented to

has completed the ChequeOut Financial Literacy Handbook for Kids!

RENIA GANGULY
Founder

