

SMART SAVING, SMART SPENDING

**A guide for learning money
management skills**



Learners and Instructors,

Thanks for helping us test the beta version of Smart Spending Smart Saving Unit 1.

Your feedback will help us make the final version!

We have included the feedback questions in your binder, so that you will know what to think about as you work through the book.

Feel free to make notes about what you like or don't like in your workbook.

Put a question mark if something doesn't make sense to you or tell us why it doesn't make sense. You can also share ideas for what you think we can do better.

If you are working through the book with

help from someone, you can tell them what you like or don't like too.

We will continue working on more units of the book as we go along. We hope to have the entire book finished by next summer!

Thanks for helping us to make a money program that will help a lot of people with their finances! We hope that you will find it useful too!

Acknowledgements

Land Acknowledgement

Extend-A-Family Waterloo Region works directly with several neighbourhoods within our Region. In the spirit of inclusive neighbourhoods and a community of belonging, it is important for us to acknowledge the original community builders of this land.

We would like to acknowledge the significant contributions and accomplishments of Indigenous Peoples. We acknowledge the enduring presence and deep traditional knowledge and philosophies of the Indigenous People with whom we share this land today. We respectfully acknowledge that the land on which we gather today is the traditional territory of the Anishnaabe, Haudenosaunee and Neutral peoples. We are currently on the Haldimand Tract, land promised to the Six Nations, which includes six miles on each side of the Grand River.

Acknowledgment of Instructors and Learners

We express our gratitude to the people who have tested this workbook in the various phases of development phases. Thank you for sharing your feedback so that we could create a book that reflects the interests and needs of people with developmental disabilities as they strive for financial independence.

Sponsorship Acknowledgment

We are thankful to Libro Credit Union for their commitment to supporting financial literacy projects. This project was made possible through the funding of Libro Annual Grants.

Introduction

The values that have guided and continue to guide our work at Extend-A-Family Waterloo Region are equity, community, belonging, and relationship. It is in the spirit of these values, that this project came to light.

Many people we have the privilege of providing service to, have a growing interest in learning about their own finances. To encourage this interest, we searched for resources that might help with this learning. We found numerous resources that had a lot of strengths and possibility. However, we still felt that what was out there might not be as accessible as we

had hoped. Thus, we decided to create our own Financial Literacy Program for people with developmental disabilities and with people with developmental disabilities.

This workbook is meant to support learning in a variety of ways. It can be used individually, in a small group, as a classroom topic of study, and more! We envision a big future for the general learning of Financial Literacy and hope this workbook and program can help people understand their own money to whatever degree they are able. Come join us as we learn about Smart Saving and Smart Spending!



Table of Contents

1.1 What is money?

You will need:



pencil



pencil crayons



calculator

My name is Bindy and I am a **bank teller**.

I am the person who helps you at a bank or credit union.

What is the name of your bank or credit union?



Your answer:

A large white rectangular box for writing the answer, set against a light blue background.

What is money and where does it come from?

Money is what we use to buy and pay for things like food, clothes, games, phone bills, and more. We all need money, but how do we get it?

How do you get money?

You can earn it from

- a paid job.

You can receive it from these sources

- Ontario Disability Support Program (ODSP),
- a pension,
- gifts, and
- gift cards.

If you spend all your money, you will run out.

Then you have to wait until you're paid again.

Think about it.

Where does your money come from?



What is money and where does it come from?

Think about it.

Where does your money come from?



Your answer:

A sheet of lined paper with a crumpled texture, featuring 12 horizontal lines for writing. Each line is preceded by a small circle, resembling a binder ring.

What is money and where does it come from?

Money you can touch is called **coins** and **bills**.

Coins are made of metal. Coins are round like a circle.



Bills are made of plastic or paper. Bills are flat and shaped like a rectangle.



What is money and where does it come from?

Money you can't touch is in your bank account or on a pre-paid card like a gift card. The money can be sent electronically using tools like debit machines and computers.



A Helpful Tip

Keep track of how much money you spend every day.

You need to know how much you spend so that you know how much you have left.



How much are coins and bills worth?

Each coin is worth a different amount.

We use the word cents to talk about coins that have a value of less than a dollar.

Think about it.

Can you name all of the coins?

Which coin is worth the most?



Coin	Name	Amount
	nickel	5 cents \$0.05
	dime	10 cents \$0.10
	quarter	25 cents \$0.25
	loonie	1 dollar \$1.00
	toonie	2 dollars \$2.00

How much are coins and bills worth?

Activity 1: Coin Match

Draw a line from each coin to the correct name.



dime



nickel



loonie



quarter



toonie

Activity 2: Coin Names

Print the name of the coin on the line.











How much are coins and bills worth?

Activity 3: Match the Coin Amount and Picture

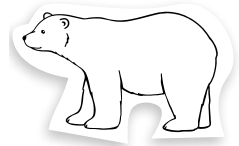
Draw a line from each amount to the correct coin.

Draw a line from each coin to the correct image.

\$0.10



\$0.05



\$1.00



\$2.00



\$0.25



How much are coins and bills worth?

Each bill is worth a different amount.

We use the word **dollars** to talk about bills.

Think about it.

Can you name all the bills?

Which bill is worth the most?



Bill	Name	Amount
	five-dollar bill	5 dollars \$5.00
	ten-dollar bill	10 dollars \$10.00
	twenty-dollar bill	20 dollars \$20.00
	fifty-dollar bill	50 dollars \$50.00
	one-hundred dollar bill	100 dollars \$100.00

How much are coins and bills worth?

Activity 4: Bill Match



Draw a line from each bill to the correct name.



50-dollar bill



5-dollar bill



100-dollar bill



20-dollar bill



10-dollar bill

Activity 5: Bill Names



Print the name of the bill on the line.











How much are coins and bills worth?

Activity 6: Colour Match



Colour each bill the correct colour.



Review and Practice

What is money?

Money is something you can see and touch — like coins and bills.

Money is also something you don't see, but you can use with a bank card.

We earn money through a job or receive it through a program like ODSP.

Money runs out. We get a certain amount of money. If we spend it all, we have to wait to get more.

Let's find out more about money in

Section 1.2 - How Much Does It Cost?



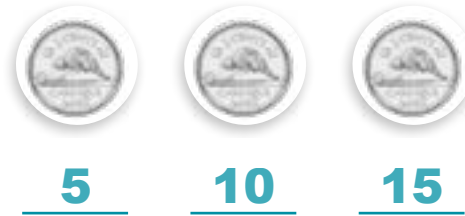
Review and Practice

Activity 7: Counting Nickels by 5s



= \$ 0.05

When you count nickels you count by 5s.



= \$ 0.15



= _____



= _____



= _____

Review and Practice

Activity 8: Counting Dimes by 10s



= \$ 0.10

When you count dimes you count by 10s.



= \$ 0.30

10

20

30



= _____



= _____



= _____

Review and Practice

Activity 9: Counting Coins



= \$ 0.25

When you count quarters you count by twenty-fives.



= _____

25



= _____

When you count loonies you count by ones.



= \$ 1.00



= _____

When you count toonies you count by twos.



= \$ 2.00



= _____

Review and Practice

Activity 10: How many of each coin?



Colour the nickels green.

How many nickels are there? _____

$\$0.05 \times \underline{\hspace{2cm}} = \text{how much money? } \underline{\hspace{2cm}}$



Colour the dimes red.

How many dimes are there? _____

$\$0.10 \times \underline{\hspace{2cm}} = \text{how much money? } \underline{\hspace{2cm}}$



Colour the quarters blue.

How many quarters are there? _____

$\$0.25 \times \underline{\hspace{2cm}} = \text{how much money? } \underline{\hspace{2cm}}$

