

Financial Literacy Worksheets for Younger Students
Dog Days (2013)
by Karen English

Start Your Own Business

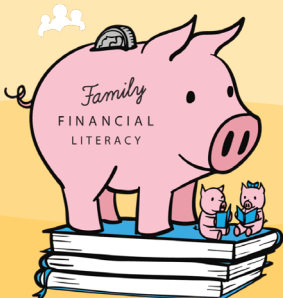
When you start your own business, first you make a Business Plan. Answer the following questions to make your plan. (You can use the back of the paper if you need more space.)

What will you sell?

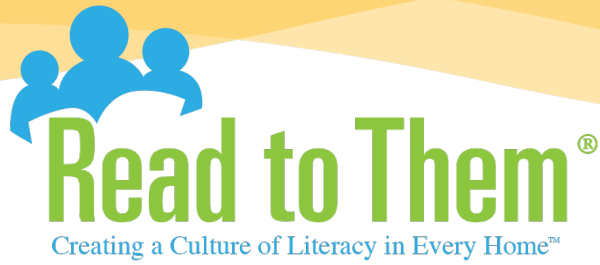
Draw a sign for your business. You could include a picture of your product along with the name of your business.

What will be special about your business?

Who will your customers be?



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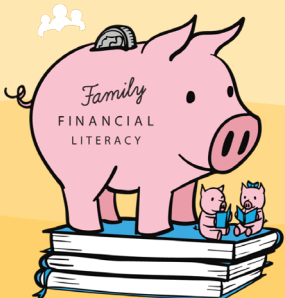
Wants vs. Needs

Sort the following items by writing them either in the WANTS box or the NEEDS box.
 Teachers: You can supply pictures of items from catalogs or magazines for your students to sort.

WANTS	NEEDS
Coloring books	Clean water

Socks	Video Game	Medicine	Blanket
Candy	Soap	Car	Soccer ball
Bed	Cell phone	Coat	Dolls
Earrings	Shelter	Clean water	Skateboard
Soda	Phone	Coloring books	TV
Healthy Food	Your own room	Fancy sneakers	Education

On the back of this sheet, make a list of things in your home or classroom that are needs and wants.



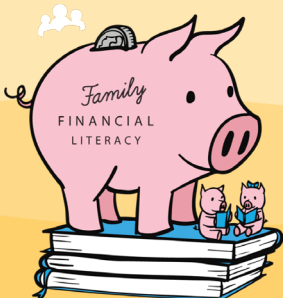
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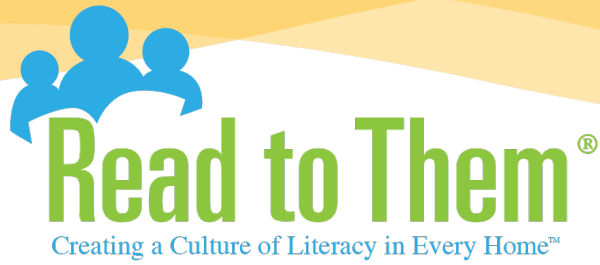
Household and Neighborhood Chores

How much should you charge for each of the chores pictured? Write the dollar amount on the line. Brainstorm other chores and how much should be charged for each.



Chore	Appropriate Amount to Charge
Vacuuming	
Washing dishes	
Raking Leaves	

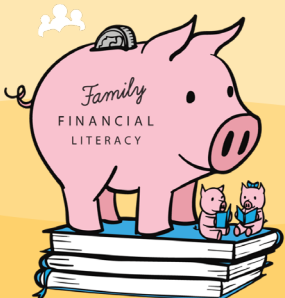




Goods vs. Services

Circle whether what you bought was a good or a service.
Highlight the items that are needs, not wants.

What I Bought	What I Paid For	
Gas	Good	Service
Haircut	Good	Service
Groceries	Good	Service
Television	Good	Service
Flowers	Good	Service
Clothes	Good	Service
Makeup	Good	Service
Doctor visit	Good	Service
Coffee	Good	Service
Pedicure	Good	Service



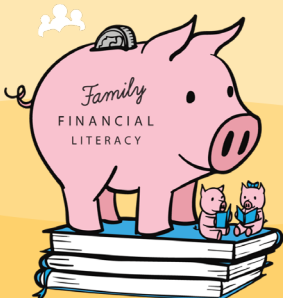
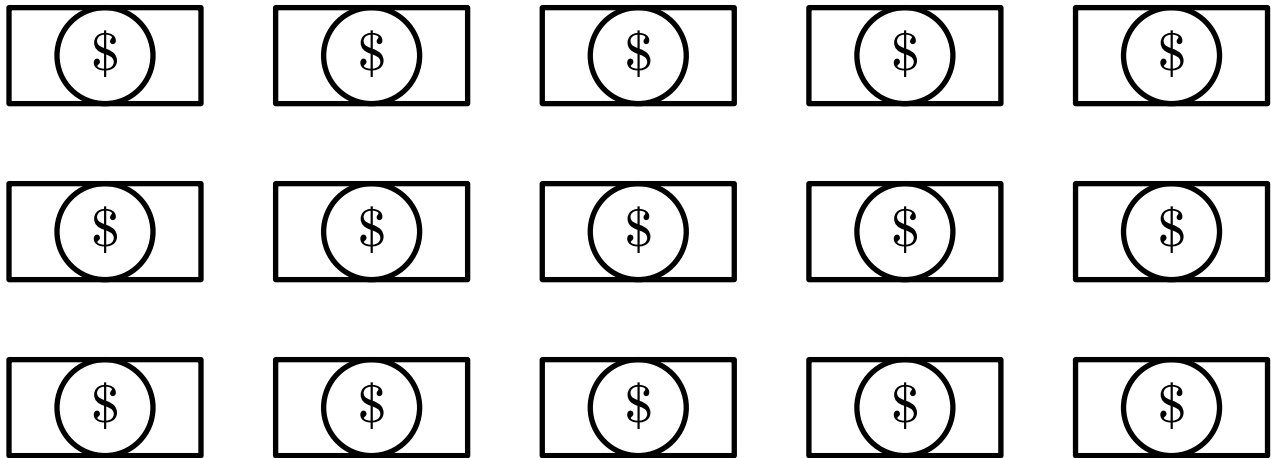
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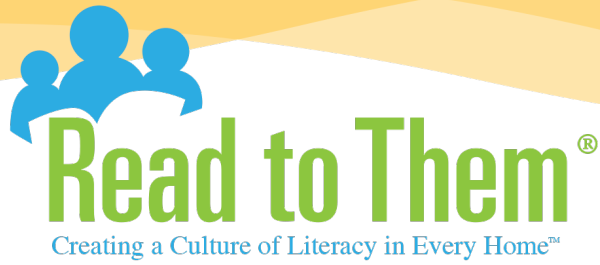
How Many Days to Replace a Snow Globe?

		
\$8	\$10	\$12
3 inches tall	7 inches tall	6 inches tall

Circle the snow globe that you would purchase for Danielle.

Aunt Myrtle pays Gavin \$2.00 per day to walk Carlotta. Use the one-dollar bills below to figure out how many days he will have to work to pay for the snow globe you chose.

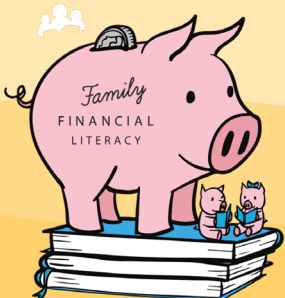




Yearly Cost of Owning a Dog

Item	Price
Leash	\$ 15
Collar	\$ 10
Food and Water Bowls	\$ 12
Dog Bed	\$ 20
Squeaky Toy	\$ 7
Rawhide	\$ 6
Treats	\$ 5
Tennis Balls	\$ 3
Supply Total:	\$

Supply Total (from above chart):	\$
Medical Expenses	\$ 100
Food	\$ 200
Grooming	\$ 300
Grand Total:	\$

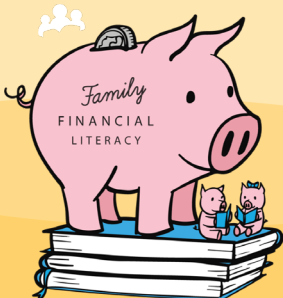
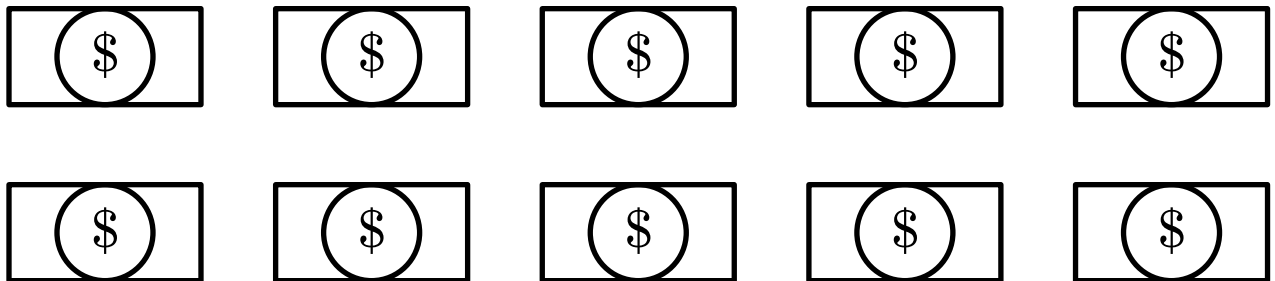


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Teacher Treasure Chest

You have \$10 to spend to fill up your teacher's treasure chest. Choose items from the list below, putting a check mark in the box next to the item you want to buy. Write the cost in the Money Spent column, and add up the amount you spent. If you go over \$10, go back and take something off the list. You can use the one-dollar bills at the bottom of the page to mark off as you go and help you keep track of how much you have spent.

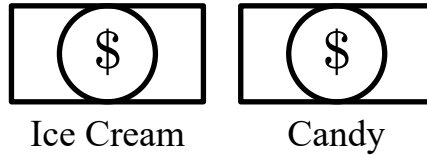
Check Here	Item	Cost per Dozen	Money Spent
<input type="checkbox"/>	Pencils	\$2	
<input type="checkbox"/>	Mini Kaleidoscopes	\$7	
<input type="checkbox"/>	Super Bouncy Balls	\$2	
<input type="checkbox"/>	Tic-Tac-Toe Sets	\$5	
<input type="checkbox"/>	Magnifying Glasses	\$8	
<input type="checkbox"/>	Sticker Sheets	\$3	
<input type="checkbox"/>	Mini Erasers	\$1	
<input type="checkbox"/>	Temporary Tattoos	\$6	



Save Your Pennies!

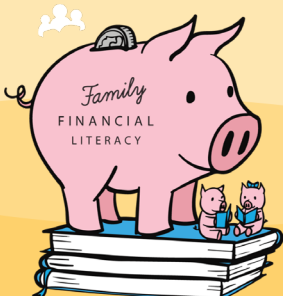
Pretend you get \$2 each week for your allowance. You usually spend \$1 on ice cream and \$1 on candy.

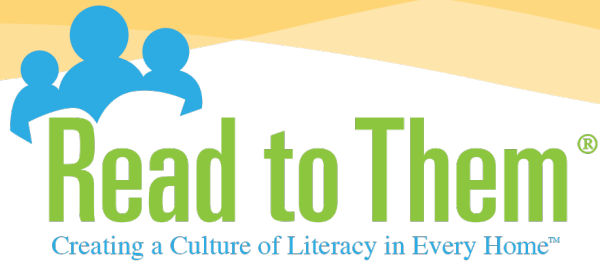
Allowance



Now, pretend you want to buy a new toy that costs \$10. You have to save up your allowance to buy it. What are you going to give up to save the \$10 to buy the new toy? How long will it take? Use the chart below to help you figure it out. Color the dollars that you are going to **SAVE** in green and the dollars you are still going to **SPEND** in red. Keep saving until you have \$10.

Week #	Ice Cream \$	Candy \$
1	<input type="checkbox"/>	<input type="checkbox"/>
2	<input type="checkbox"/>	<input type="checkbox"/>
3	<input type="checkbox"/>	<input type="checkbox"/>
4	<input type="checkbox"/>	<input type="checkbox"/>
5	<input type="checkbox"/>	<input type="checkbox"/>
6	<input type="checkbox"/>	<input type="checkbox"/>
7	<input type="checkbox"/>	<input type="checkbox"/>
8	<input type="checkbox"/>	<input type="checkbox"/>
9	<input type="checkbox"/>	<input type="checkbox"/>
10	<input type="checkbox"/>	<input type="checkbox"/>



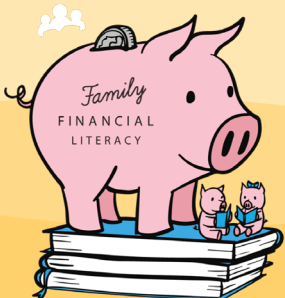


Pet Store Shopping Spree

You have \$20 to spend on supplies, accessories, and food for your new dog. Use the list of items and prices provided to decide how to spend the money. Write down the name of the item you are purchasing and the price. Get as close to \$20 as you can without going over. Have fun shopping!

Name of your new dog: _____

Item Name	Price
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total	\$



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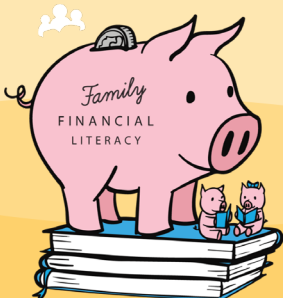


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Pet Store Shopping Spree

Item	Price	Keep Track of Your \$20																				
Leash	\$15	<table border="1"> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> </table>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$					
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Collar	\$10	<table border="1"> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> </table>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$										
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Food and Water Bowls	\$12	<table border="1"> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td>\$</td><td></td><td></td><td></td></tr> </table>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$								
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Dog Bed	\$20	<table border="1"> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> </table>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
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Squeaky Toy	\$7	<table border="1"> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td>\$</td><td></td><td></td><td></td></tr> </table>	\$	\$	\$	\$	\$	\$	\$													
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Rawhide	\$6	<table border="1"> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> <tr><td>\$</td><td></td><td></td><td></td><td></td></tr> </table>	\$	\$	\$	\$	\$	\$														
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Treats	\$5	<table border="1"> <tr><td>\$</td><td>\$</td><td>\$</td><td>\$</td><td>\$</td></tr> </table>	\$	\$	\$	\$	\$															
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Tennis Balls	\$3	<table border="1"> <tr><td>\$</td><td>\$</td><td>\$</td><td></td><td></td></tr> </table>	\$	\$	\$																	
\$	\$	\$																				
Total:	\$																					



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Advertising Techniques

Teachers: Here are some standard advertising techniques. Explain them in your own words to students and see if they can come up with some examples.

Bandwagon – Invites you to join the crowd and tells the consumer that everyone is using the product.

Testimonial – A statement from a famous person saying that they use the product and that the consumer should too. Often uses popular athletes, musicians, and actors/actresses.

Snob Appeal – Aims to flatter and insinuates that the product is better than others, so those that use it are too.

Plain Folks – The opposite of snob appeal, suggests it is a practical product for ordinary people.

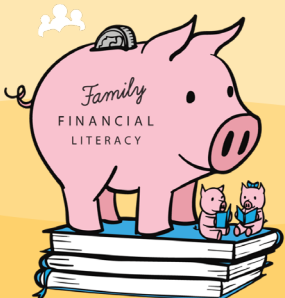
Patriotism – Encourages the purchase of a product because it will display a love for your country.

Expert Opinions – Uses experts such as doctors or fitness trainers to say that they recommend the product.

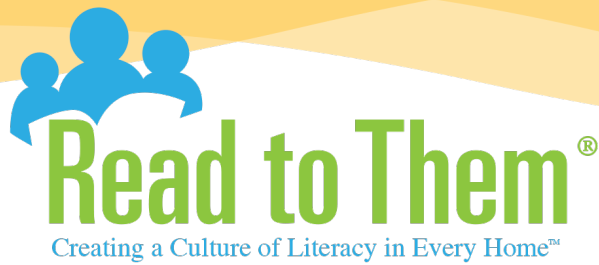
Emotional Appeal – Uses words or pictures to appeal to your emotions like love, fame, wealth, and attractiveness.

Name-Calling – Smears the opponent by arousing suspicion and often uses derogatory language or sarcasm.

Repetition – When words or phrases in an advertisement are repeated several times for effect. This gets the consumer's attention and stresses a slogan or product.



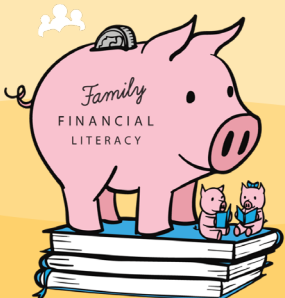
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It's All in the Slogan

Match the following slogans with the product that uses them.

Letter of Matching Product	Slogan	Product
	1. When You're Here, You're Family.	A. Subway
	2. Eat Fresh.	B. GE
	3. Always Low Prices. Always.	C. Auto Zone
	4. You Can Do It. We Can Help.	D. State Farm
	5. Think Outside the Bun.	E. Wal-Mart
	6. Like a good neighbor, _____ is there.	F. Olive Garden
	7. Good to the last drop.	G. Taco Bell
	8. Live in your world, play in ours.	H. Maxwell House
	9. We bring good things to life.	I. PlayStation
	10. Maybe she's born with it, maybe it's_____.	J. Home Depot
	11. What's in your wallet?	K. Capital One
	12. Get in the Zone	L. Maybelline



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