

ACTIVITY BOOK

Elementary Lessons of Personal Finance



FINANCIAL BEGINNINGS

FOOTINGS

Name: _____



WELCOME TO FINANCIAL FOOTINGS!

This activity book includes five lessons about money and finances – Earn It, Spend It, Plan It, Grow It, and Protect It. Along the way, you'll meet FIN-B, who hopes to become a builder on a new planet. Several fun activities are included to guide you and FIN-B through the financial world, including individual and group exercises and games. Look for the removable character sheet in the center of the activity book that can be used to help FIN-B build on a new planet as you complete each of the five lessons.

We hope you enjoy!

Help FIN-B build on a new planet with the included character sheet!

The image shows a preview of the Financial Footings activity book. It features a character sheet for FIN-B, a blue robot with a large infinity symbol for a head and dollar signs for antennae. The character sheet includes fields for Name, Planet Name, Character Name, Job Title, Hobby, and various financial details like Earnings, Expenses, Assets, and Liabilities. There is also a Money Tracker section with a grid for tracking expenses and a section for Insurance Purchased.



Financial Beginnings is a national nonprofit that provides accessible and unbiased financial education programming to youth and adults in schools and community-based organizations across the country. Programs incorporate all aspects of personal finance, providing the foundation individuals need to make informed financial decisions and play an active role in their financial well-being.

In addition to the Footings program, Financial Beginnings offers more advanced lessons for middle and high school learners through the Financial Framings, Financial Foundations, and Pathways programs.

More information: financialbeginnings.org



1

LESSON

EARN IT

Hello! Happy to meet you. I'm FIN-B! I dream of becoming a builder and building everything we need on our new planet. Join me as we explore ways to earn money and find fun careers we enjoy!

What You'll Learn!

- Earning Money
- Exploring Careers
- Being an Entrepreneur



1

MONEY AND PAYMENT

EARNING MONEY

Why do people earn money?

How do people earn money?

GETTING PAID

Draw a line from each position listed on the left to the way it is typically paid on the right. Some positions may be paid in more than one way.

Teacher

Artist

Business Owner

Food Server

Realtor

Wages

Salaries

Tips

Commission

Profit

Money is used to buy products and services.

Commission is payment based on a percentage of something being sold or an order for something to be produced, like artwork.

Income is money a person is given or earns.

Profit is when something is sold for more than what it cost.

Salary is a set amount paid for a period of time.

Tips are an additional amount paid to a worker that is usually based on how well they perform.

Wages are the amount someone is paid per hour.

