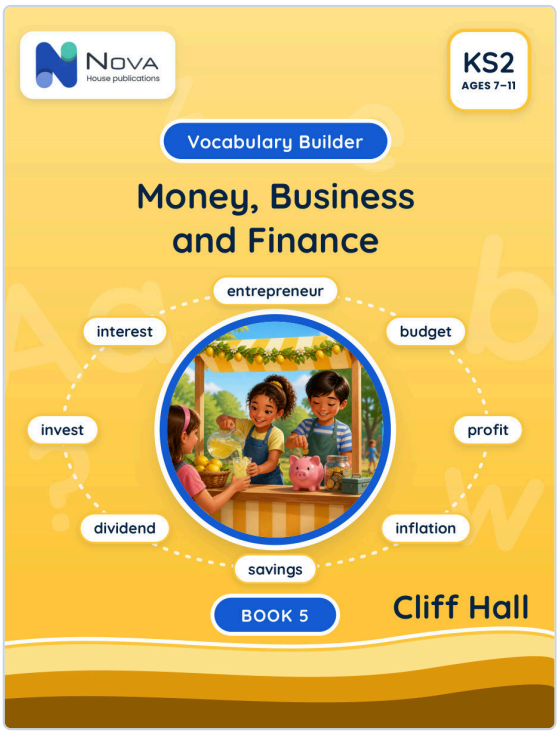
FREE SAMPLE PAGES

Vocabulary Builder

Book 5: Money, Business and Finance

Section 1: Money and Finance



Inside this sample

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1 Print
Print on A4 at home. Every page fits the sheet, so choose "Fit to page" if your printer asks.

2 Have a go
Let your child work through the activities at their own pace. Allow 30 to 40 minutes.

3 Check together
Use the answers on page 8 and talk through any new words.

About the book

The language of saving, spending, enterprise and the economy. Five sections build financial vocabulary through real-life examples and stories. For ages 7 to 11 (KS2) and beyond.

Find out more about the full book at novaeducation.uk

Section 1

Money and Finance



Look at the words in the word cloud above.

- What topics do you think will be covered in this section, based on the words in the cloud?
- Can you group any of the words? What might they have in common?

Your notes and answers:

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Activity 1: Good With Money

When we say someone is good with money, we mean that they are good at saving money and avoid wasting it. Do you think you are good with money? Why or why not? Explain your answer.

Activity 2: Lena's Super Savings Adventure

Read the passage about Lena and answer the questions which follow.

Lena's Super Savings Adventure

Lena was the most frugal 10-year-old in town. While her friends spent their pocket money on sweets and stickers, Lena was busy working out her budget and planning her next investment. She couldn't understand people who were spendthrifts.

One day, her teacher announced a class trip to the zoo. "It costs £20," she said. Lena gasped. That was more than all her savings! But instead of panicking, she got creative. She sold homemade bookmarks for 50p each at the weekend ("A tiny profit, but a start!") and even persuaded her little brother to pay her 10p for "borrowing" her rubber.

Her dad laughed. "You're turning your pencil case into an asset!" Lena grinned. Two days before the trip deadline, she'd saved £19.50. "I'll lend you 50p," offered her friend Jake. "No debt!" Lena declared. She washed cars that weekend and earned the last 50p, plus a £2 tip!

At the zoo, it started pouring with rain. "Good thing I packed umbrellas," said Lena, pulling three from her bag. She sold two for £5 each. "A true rainy-day fund!" her teacher chuckled. Lena used to sell umbrellas for £4, but because of inflation she had decided to increase the price. On the bus home, Jake moaned, "I only have 10p left." Lena patted her money jar. "Do you want to learn about interest rates?"

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Find a word in the passage which means...

No.	Definition	Word
1	a plan for spending and saving money	
2	money set aside for future use	
3	money owed to someone else	
4	money earned on savings or loans	
5	something valuable that a person owns	
6	financial gain	
7	careful with money	
8	putting money into something so that its value grows	
9	a fund for emergencies	
10	when prices go up over time	
11	a person who spends money carelessly or wastefully	

Read the passage again and answer the following questions.

1 How did Lena earn money for the zoo trip?

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2 Why did Lena refuse Jake's offer of 50p?

3 What did Lena sell at the zoo, and why?

4 How did Lena's dad describe her pencil case?

5 What lesson could Jake learn from Lena?

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Activity 3: Critical Thinking

1. Is Lena's saving habit helpful or too extreme? Why?

2. Do you think you could budget as well as Lena? Why or why not?

3. What are you saving up for at the moment?

05

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Activity 4: Matching Definitions

The words in Column A are all to do with money and finance. Match the words in Column A with their definitions in Column B.

Column A: word	Column B: definition
negotiate	giving help (money or goods) to those in need
spending spree	a part of a company's profits paid to shareholders
frugal	to discuss something in order to reach a fair agreement
liability	a debt or something you have to pay for
charity	money borrowed that must be paid back with interest
dividend	a period of spending far too much money
loan	careful about spending; avoiding waste

Activity 5: Complete the Sentences

Complete the sentences below with the correct word from the word bank.

budget | interest | frugal | spending spree | investment | profit

1. My grandma is very _____; she always waits for the sales before shopping.
2. After getting her birthday money, Emma went on a _____ and bought three new video games, a giant cuddly bear and five pairs of sparkly socks!
3. James stuck to his _____ and saved £10 to buy a toy.
4. Buying that old toy car was a smart _____: now it's worth twice what I paid!
5. If you borrow money from the bank, you'll have to pay back the loan plus _____.
6. The lemonade stand made a £10 _____ after taking away the cost of lemons and cups.

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Answers and Explanations

Section 1: Money and Finance

Activity 1: Good With Money

Answers will vary.

Activity 2: Lena's Super Savings Adventure

1. budget
2. savings
3. debt
4. interest
5. asset
6. profit
7. frugal
8. investment
9. rainy-day fund
10. inflation
11. spendthrift

Example answers: any similar, sensible answers are acceptable.

1. She sold homemade bookmarks for 50p each at the weekend, charged her brother 10p and washed cars.
2. Because she didn't want to be in debt.
3. She sold umbrellas because it started to rain and people needed them.
4. He described it as an asset.
5. He could learn how to save money and be more frugal.

Activity 3: Critical Thinking

Answers will vary.

Activity 4: Matching Definitions

negotiate: to discuss something in order to reach a fair agreement
spending spree: a period of spending far too much money
frugal: careful about spending; avoiding waste
liability: a debt or something you have to pay for
charity: giving help (money or goods) to those in need
dividend: a part of a company's profits paid to shareholders
loan: money borrowed that must be paid back with interest

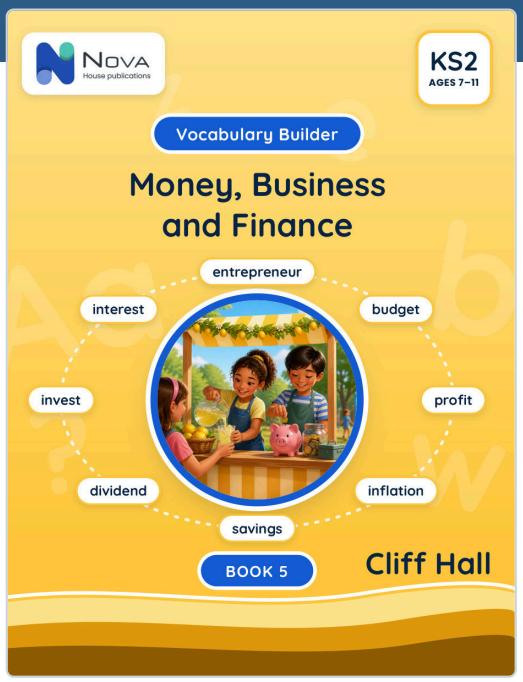
Activity 5: Complete the Sentences

1. frugal
2. spending spree
3. budget
4. investment
5. interest
6. profit

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Book 5: Money, Business and Finance

- Five sections, from Money and Finance to Global Markets
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- Answers and a full glossary at the back

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