Money Word Adventures

LET'S LEARN

Ages 4-7 • 28 useful words with pictures, examples and things to do.



SAY IT • SEE IT • TRY IT

Money words make more sense when you use them.

MY NAME: _____

28 WORDS

14 WORD PAIRS

PLAY & PRACTISE

Grown-ups: Read one word pair at a time. Let children point, draw or explain. Later words may need more help. Examples use fictional Canadian-dollar amounts and final prices. Banking is pretend; never write real account details. Picture banknotes are play money. Word guide: pages 16-17. Word game: page 18. Answers: pages 19-20.

Money & Price

POINT & MATCH

Say the two words. Then use them in the pretend shop below.

MONEY

Something people use to pay for goods and services.

PRICE

The amount a seller asks for an item or service.







BOOK PRICE: $3

1. Circle the money. Draw a box around the price.

2. How much money does the seller ask for the book? $____

Say it: “The price of the book is three dollars.”

Coin & Banknote

CIRCLE A banknote is also called a note. Canadian notes are made from a type of plastic called polymer.

COIN

A piece of metal money with a set value.

BANKNOTE

A note used as money. People often call it paper money.

A



B



C



1. Circle the banknote. Point to both coins.

2. Say which word fits: “A toonie is a COIN / BANKNOTE.”

The blue picture is a pretend $5 note, labelled PLAY.

Earn & Income

FOLLOW

An agreed paid job can bring in income. Kind helping does not always earn pay.

EARN

Receive money for work or an agreed job.

INCOME

Money received, such as pay from work.

A grown-up agrees to pay Kai $2 for a job.
Kai finishes it and receives $2.
Later, Kai earns $1 from another agreed job.

JOB 1



JOB 2



1. Circle what Kai did: EARN / SPEND

2. Income from these jobs: $2 + $1 = $_____

Income is money coming in. Here it came from two paid jobs.

Pay & Change

PLAY SHOP

Use a pretend $5 payment for a $3 book. The money returned is the change.

PAY

Give money for something or to settle an amount owed.

CHANGE

Money returned when you pay more than the total price.



PAY $5



PRICE $3

1. Money used to pay: $_____

2. Change returned: $5 - $3 = $_____

Try it: set out five counters. Use three to pay. Return the other two.

Save & Spend

DRAW LINES

Give every coin one home. Use each $1 coin once.

SAVE

Keep money to use later.

SPEND

Use money to pay for something.



SAVE $2

SPEND $3

1. Join TWO coins to SAVE. Join THREE coins to SPEND.

2. Say it: “Saving keeps money for later. Spending uses money.”

Budget & Goal

PLAN IT

A budget is the plan. A goal is something the plan can help you reach.

BUDGET

A plan for how money will be used.

GOAL

Something you are working toward.

LEO’S $5 PLAN
Snack today: $1.
Book today: $3.
Save for a future kite: $1.

1. Circle the word for this money plan: BUDGET / COIN

2. Underline Leo’s goal in the plan.

3. Check the plan: $1 + $3 + $1 = $_____.

Need & Want

CHOOSE

Think about the situation. The same type of item can be a need or a want.

NEED

Something needed for health, safety or everyday living.

WANT

Something you would like to have, but do not need in that situation.



I am thirsty and need drinking water.

CIRCLE: NEED / WANT



My shoes fit. I would like a new colour.

CIRCLE: NEED / WANT

Tell a grown-up why you chose each word.

Buy & Sell

MATCH ROLES The buyer pays. The seller provides the item or service in exchange for payment.

BUY

Get something in exchange for payment.

SELL

Provide goods or services in exchange for payment.



Mia pays $3 to get a book. Omar provides the book and receives $3.

1. Who is buying? MIA / OMAR

2. Who is selling? MIA / OMAR

Borrow & Lend

POINT & SAY

A borrowed item still belongs to its owner. Permission comes first.

BORROW

Use something with permission and return it, or repay borrowed money.

LEND

Let someone borrow something you own, expecting it back.



Ana owns this book.
Ana lets Jay use it for one day.
Jay agrees to return it.

1. Who BORROWS the book? ANA / JAY

2. Who LENDS the book? ANA / JAY

3. Who still owns it? ANA / JAY

Bank & Balance

LOOK CLOSE

Use this made-up account. No real names, numbers or bank details are needed.

BANK

A business that offers accounts to keep and manage money.

BALANCE

The amount in an account at a particular time.



PRETEND ACCOUNT

BALANCE: $6

1. Circle the picture of the BANK.

2. How much is in the pretend account? $_____

3. Say the word for that amount: BALANCE / PRICE

Deposit & Withdraw

IN OR OUT?

Depositing and withdrawing move money. They do not create extra money.

DEPOSIT

Put money into an account.

WITHDRAW

Take money out of an account.

MONEY IN

Account starts at $4.
DEPOSIT $2.
New account balance:
$_____.

MONEY OUT

Now the account has $6.
WITHDRAW $1.
New account balance:
$_____.

1. Circle: DEPOSIT means IN / OUT.

2. Circle: WITHDRAW means IN / OUT.

Goods & Services

SORT

Circle GOODS for an item. Circle SERVICES for work done for someone.

GOODS

Things people can buy or sell.

SERVICES

Work someone does for another person.

A book you buy



GOODS / SERVICES

A bicycle wash



GOODS / SERVICES

A bottle you buy



GOODS / SERVICES

Plant-watering work



GOODS / SERVICES

A service is the work, not the sponge or watering can.

Donate & Share

HELP OUT

Giving and sharing should use things you own and have permission to give or lend.

DONATE

Give money or goods to help, without expecting payment.

SHARE

Let others use or have part of something, with permission.

A. Noor gives an owned book to a community cause, expecting no payment.

B. Sam lets a friend use some owned crayons during a drawing activity.



1. Which story shows DONATE? A / B

2. Which story shows SHARE? A / B

You can help without buying anything new. Ask a grown-up first.

Cost & Profit

TRY IT

For this pretend sale, the only cost is the $3 paid to get the book.

COST

Money needed to make or get something.

PROFIT

Sales money left after taking away all the costs.



The seller pays $3 to get a book.
The seller sells it for $5.
There are no other costs.

1. The COST was $_____.

2. The PROFIT is $5 - $3 = $_____.

Sales money is not all profit. First take away all the costs.

My Money Word Guide

WORD GUIDE

Use these definitions when a word in an activity feels new.

MONEY

Something people use to pay for goods and services.

PRICE

The amount a seller asks for an item or service.

COIN

A piece of metal money with a set value.

BANKNOTE

A note used as money. People often call it paper money.

EARN

Receive money for work or an agreed job.

INCOME

Money received, such as pay from work.

PAY

Give money for something or to settle an amount owed.

CHANGE

Money returned when you pay more than the total price.

SAVE

Keep money to use later.

SPEND

Use money to pay for something.

BUDGET

A plan for how money will be used.

GOAL

Something you are working toward.

NEED

Something needed for health, safety or everyday living.

WANT

Something you would like to have, but do not need in that situation.

More Words to Keep

WORD GUIDE

Use these definitions when a word in an activity feels new.

BUY

Get something in exchange for payment.

SELL

Provide goods or services in exchange for payment.

BORROW

Use something with permission and return it, or repay borrowed money.

LEND

Let someone borrow something you own, expecting it back.

BANK

A business that offers accounts to keep and manage money.

BALANCE

The amount in an account at a particular time.

DEPOSIT

Put money into an account.

WITHDRAW

Take money out of an account.

GOODS

Things people can buy or sell.

SERVICES

Work someone does for another person.

DONATE

Give money or goods to help, without expecting payment.

SHARE

Let others use or have part of something, with permission.

COST

Money needed to make or get something.

PROFIT

Sales money left after taking away all the costs.

Money Word Mix-Up

WORD GAME

Choose words from the word bank. Use each word once.

SAVE • PRICE • BORROW
CHANGE • BALANCE • PROFIT

1. Money returned after paying too much: _____

2. Keep money for later: _____

3. Amount in an account right now: _____

4. Amount a seller asks: _____

5. Use with permission and return it: _____

6. Sales money after all costs: _____

Pick one word and explain it with a picture or a pretend scene.

Word Adventure Answers

CHECK

Pages 2-8 • Say the words while checking the activities.

2 / Money & Price

Circle the coins. Box the printed book price ($3). The seller asks $3.

3 / Coin & Banknote

Circle B, the blue play banknote. A and C are coins. A toonie is a COIN.

4 / Earn & Income

1. EARN. 2. $3 income from the two jobs. The jobs were agreed to be paid.

5 / Pay & Change

1. Pay $5. 2. Receive $2 change after buying the $3 book.

6 / Save & Spend

Draw lines from two coins to SAVE and three to SPEND. Each coin needs exactly one line.

7 / Budget & Goal

1. BUDGET. 2. The goal is the future kite. 3. $5. Today’s spending and saving together fit the $5 plan.

8 / Need & Want

Water when thirsty: NEED. A new shoe colour when existing shoes fit: WANT. The situation matters.

Try saying:
“I know this word because...”



More Word Answers

CHECK

Pages 9-15 and 18 • The guide on pages 16-17 is for keeping.

9 / Buy & Sell

Mia is buying. Omar is selling. Buying and selling describe two sides of the same exchange.

10 / Borrow & Lend

Jay borrows. Ana lends. Ana still owns the book.

11 / Bank & Balance

Circle the building. The made-up account contains $6. That amount is the BALANCE.

12 / Deposit & Withdraw

Deposit: IN, $4 + $2 = $6. Withdraw: OUT, $6 - $1 = $5 in the account. The withdrawn $1 is now outside the account; it did not vanish.

13 / Goods & Services

Book and bottle: GOODS. Bicycle washing and plant-watering work: SERVICES.

14 / Donate & Share

Donate: A. Share: B. Giving or lending another person’s property requires the owner’s permission.

15 / Cost & Profit

Cost $3. Profit $2 ($5 sales minus $3 total cost).

18 / Money Word Mix-Up

1. CHANGE. 2. SAVE. 3. BALANCE. 4. PRICE. 5. BORROW. 6. PROFIT.