Penny Hollow

FREE LEARNING CENTER / COMPLETE ACTIVITY PACK

Little money habits. Big futures.

Six friends. Six printable activities. A little adventure for every learner.



Ages 6-10 with a grown-up | 13 pages | No sign-up needed

Penny's Needs vs. Wants Challenge	pages 2-3
Sammy's Savings Tracker	pages 4-5
Benny's First Budget	pages 6-7
Ernie's Business Idea Worksheet	pages 8-9
Izzy's Growing Money Challenge	pages 10-11
Cleo's Credit Promise Challenge	pages 12-13

Each activity includes a student sheet and a grown-up guide with an answer key or example. Print US Letter at actual size; black-and-white printing works, too.

ACTIVITY 01 / MY ACTIVITY SHEET

Penny's Needs vs. Wants Challenge



Tell the difference between something we need and something we want.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Name: _____ Date: _____

A NEED helps us stay healthy and safe. A WANT is an extra we would like. Circle one answer for each situation.

Penny is choosing...	Circle one
Drinking water when she is thirsty	NEED WANT
A warm coat for cold weather	NEED WANT
A toy robot just for fun	NEED WANT
A filling meal when she is hungry	NEED WANT
An extra set of stickers for her collection	NEED WANT
A third soccer ball when two work well	NEED WANT

My own thoughtful choices

One thing I need, and why:

One thing I want and could save for:

Talk together: Can the same item be a need in one situation and a want in another?

ACTIVITY 01 / GROWN-UP GUIDE

Penny's Needs vs. Wants Challenge



Tell the difference between something we need and something we want.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Learning goal

Tell the difference between something we need and something we want.

Try it together

1. Read each choice with a grown-up.

2. Choose need or want and explain why.

3. Think of one need and one want in your own life.

Answer key / worked example

Water: need. A warm coat in cold weather: need. A toy robot: want. A filling meal: need. An extra sticker set: want. A third soccer ball when two work well: want.

Grown-up notes

- A need supports health, safety, or basic daily life. A want is an extra we would like. Wants can be worth saving for, too.

- The answers below use the situations written on the sheet. Needs can change with context; listen to the child's explanation.

- Invite children to draw, point, or answer out loud. Keep the conversation kind: families have different needs and resources.

Keep the conversation going

What makes something a need today? What could you plan to save for later?

Vocabulary reference: Consumer Financial Protection Bureau, youth financial education glossary. Original activities by Penny Hollow.

ACTIVITY 02 / MY ACTIVITY SHEET

Sammy's Savings Tracker



Set a savings goal and record the money added along the way.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Name: _____ Date: _____

My savings goal (draw or write):

Goal cost: $_____ Already saved: $_____ Still to save: $_____

Date / step	Money added	New savings total
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____
_____	$_____	$_____

Color my progress

10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Each box is one tenth of my goal. Color boxes as my savings grow.

One small step I can take this week:

ACTIVITY 02 / GROWN-UP GUIDE

Sammy's Savings Tracker



Set a savings goal and record the money added along the way.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Learning goal

Set a savings goal and record the money added along the way.

Try it together

1. Draw or write a goal.

2. Record each amount you add and your new total.

3. Color your progress and celebrate every small step.

Answer key / worked example

Practice example: a $20 goal, $4 already saved, and $2 added each week leaves $16 to save. Eight more weekly deposits of $2 reach the goal.

Grown-up notes

- Use pretend money or a real goal chosen together. This activity does not require an allowance or a purchase.

- For each row, add the new amount to the previous balance. The first balance includes any starting savings.

- Online, the number of weeks assumes the same amount is saved each week. A changing amount means the plan will change, too.

Keep the conversation going

What is one small step you can take? How could you adjust if a week goes differently?

Vocabulary reference: Consumer Financial Protection Bureau, youth financial education glossary. Original activities by Penny Hollow.

ACTIVITY 03 / MY ACTIVITY SHEET

Benny's First Budget



Make a plan whose parts add up to the money available.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Name: _____ Date: _____

I have $10 in pretend money. Give every dollar a job! Choose amounts for the four buckets. A bucket can be $0.

My money bucket	My amount	What is this money for?
NEEDS - important for daily life	$_____	_____
WANTS - extras I would like	$_____	_____
SAVE - a goal for later	$_____	_____
SHARE - a way to help	$_____	_____

My total: $_____ + $_____ + $_____ + $_____ = $_____

My total should equal $10. If it is higher or lower, adjust my plan.

Why did I choose this plan?

What would I change if something important came up?

ACTIVITY 03 / GROWN-UP GUIDE

Benny's First Budget



Make a plan whose parts add up to the money available.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Learning goal

Make a plan whose parts add up to the money available.

Try it together

1. Start with $10 in pretend money.

2. Choose how much goes in each of four buckets.

3. Add the buckets and adjust until your total is $10.

Answer key / worked example

One possible plan: needs $4 + wants $2 + save $3 + share $1 = $10. Other splits that total $10 are valid. A category can be $0.

Grown-up notes

- A budget is a plan for money. There is no one perfect split among these four categories.

- Needs and wants here are parts of spending. Saving is money set aside for later; sharing may include money, time, or a helping hand.

- If the total is over $10, choose what to change. If it is under $10, decide what job to give the money left.

Keep the conversation going

Why did you choose this plan? What would you change if something important came up?

Vocabulary reference: Consumer Financial Protection Bureau, youth financial education glossary. Original activities by Penny Hollow.

ACTIVITY 04 / MY ACTIVITY SHEET

Ernie's Business Idea Worksheet



Explain a business idea and compare money earned with costs.

Ages 6-10 with a grown-up | 15-20 minutes | Print at actual size

Name: _____ Date: _____

My helpful business idea (write or draw):

Who could my idea help? What problem would it solve?

What supplies and grown-up help would I need?

Try Ernie's pretend lemonade stand

Ernie sells 5 cups for $2 each. All his supplies cost $4. There are no other costs in this practice example.

Sales: 5 cups x $2 = $_____

Money left after costs: $_____ - $4 = $_____

Why is the money from sales different from profit?

ACTIVITY 04 / GROWN-UP GUIDE

Ernie's Business Idea Worksheet



Explain a business idea and compare money earned with costs.

Ages 6-10 with a grown-up | 15-20 minutes | Print at actual size

Learning goal

Explain a business idea and compare money earned with costs.

Try it together

1. Think of a problem you could help solve.

2. Sketch an idea and name who it could help.

3. Try the earnings-and-costs example with a grown-up.

Answer key / worked example

Example: 5 cups at $2 each earn $10 in sales. Subtract $4 for supplies to get $6 left after costs. This simplified example has no other costs.

Grown-up notes

- Keep this a pretend project unless a grown-up helps choose a safe, age-appropriate real activity.

- Sales revenue is the price per item multiplied by the number sold. Profit in this simplified example is revenue minus all listed costs.

- Money earned from sales is not all profit. If costs are higher than sales revenue, the example has a loss.

Keep the conversation going

Who would your idea help? What supplies, time, and grown-up support might it need?

Vocabulary reference: Consumer Financial Protection Bureau, youth financial education glossary. Original activities by Penny Hollow.

ACTIVITY 05 / MY ACTIVITY SHEET

Izzy's Growing Money Challenge



See how repeated savings deposits build a larger total.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Name: _____ Date: _____

My pretend goal is $10. I start with $0 and add $2 every week. Fill in the ending balance, then color one leaf for each $2 saved.

Week	Start	Add	End
1	$0	$2	$_____
2	$_____	$2	$_____
3	$_____	$2	$_____
4	$_____	$2	$_____

My growing savings garden



$2 **$4** **$6** **$8** **$10**

After 4 weeks I have $_____. I still need $_____ to reach $10.

How many weeks would it take to reach $10 at the same pace?

My total grows because I add money. This is not an interest or investment example.

ACTIVITY 05 / GROWN-UP GUIDE

Izzy's Growing Money Challenge



See how repeated savings deposits build a larger total.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Learning goal

See how repeated savings deposits build a larger total.

Try it together

1. Start with a pretend $10 goal and $0 saved.

2. Add $2 each week for four weeks.

3. Find the total and how much is still needed.

Answer key / worked example

$0 + $2 + $2 + $2 + $2 = $8 after four weeks. There is $2 left to reach the $10 goal. At the same pace, week 5 reaches $10.

Grown-up notes

- This activity shows growth from adding money, not an investment return or interest calculation.

- Week 1 ends at $2; week 2 at $4; week 3 at $6; week 4 at $8. One more $2 deposit would reach $10.

- Optional conversation: some savings accounts also earn interest. The amount depends on the account. This worksheet makes no promise about returns.

Keep the conversation going

How are small savings steps like caring for a plant? What helps you keep a habit going?

Vocabulary reference: Consumer Financial Protection Bureau, youth financial education glossary. Original activities by Penny Hollow.

ACTIVITY 06 / MY ACTIVITY SHEET

Cleo's Credit Promise Challenge



Understand that borrowing comes with a plan to return or repay.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Name: _____ Date: _____

Credit means borrowing money with a plan to repay. Borrowing an item is a way to practice responsibility. Circle a thoughtful choice.

1. Cleo promised to return an art kit Friday.

A. Return it Friday. B. Keep it without asking.

2. Cleo cannot repay pretend money on the planned day.

A. Hide the problem. B. Ask a grown-up for help early.

3. Benny asks if borrowed money is a free gift.

A. Yes, keep it. B. No, repay it under the agreement.

My practice promise (use an item, not a real loan)

Item: _____ From: _____

Return by: _____ How I will care for it:

If my plan gets tricky, I can talk to:

Everyday promises do not create a credit score. Real credit involves money, repayment terms, and sometimes interest or fees.

ACTIVITY 06 / GROWN-UP GUIDE

Cleo's Credit Promise Challenge



Understand that borrowing comes with a plan to return or repay.

Ages 6-10 with a grown-up | 10-15 minutes | Print at actual size

Learning goal

Understand that borrowing comes with a plan to return or repay.

Try it together

1. Read the three pretend borrowing stories.

2. Circle a thoughtful choice and say why.

3. Make a practice promise for an item, with a grown-up.

Answer key / worked example

Story 1: A, return the art kit as agreed. Story 2: B, talk to a grown-up early about the repayment problem. Story 3: B, borrowed money must be repaid under the agreement.

Grown-up notes

- Credit means borrowing money with an agreement to repay it. Interest or fees can add to what must be repaid.

- Everyday promise-keeping is an analogy for responsibility. Returning a toy does not create a credit score; real scores use information from credit history.

- These are pretend stories, not an invitation for children to take out loans. If a plan becomes hard to keep, talk to a grown-up early and discuss next steps.

Keep the conversation going

What should you understand before borrowing? Who could help if your plan gets tricky?

Vocabulary reference: Consumer Financial Protection Bureau, youth financial education glossary. Original activities by Penny Hollow.