

Homeless Carol Activities

Creative Money Adventure

Learn about saving, choices,
and value through play.



Welcome, Money Explorer!

Money is more than coins and bills. It represents choices, effort, time, value, and possibility. In this activity book, children will practice saving, spending, sharing, comparing options, and making thoughtful decisions.

Remember: there is not always one perfect answer. The goal is to pause, think, and explain your choice.

What you will practice

1	Needs vs. wants
2	Saving for a goal
3	Spend, save, and share
4	Comparing value
5	Planning a small budget
6	Reflecting on choices

Activity 1: Needs or Wants?

A need is something important for health, safety, or daily life. A want is something enjoyable, but not always necessary right now.

Item	Need	Want	Why?
Healthy lunch	☒	☒	
New video game	☒	☒	
Winter coat	☒	☒	
Birthday gift for a friend	☒	☒	
School supplies	☒	☒	
Movie ticket	☒	☒	

Think deeper

Can the same item be a need for one person and a want for another? Write one example below.

Activity 2: My Savings Goal

Choose something meaningful you would like to save for. It can be an item, an experience, a gift, or a community project.

My goal:	
Why it matters to me:	
Total amount needed:	\$
Amount I already have:	\$
Amount still needed:	\$
How much I can save each week:	\$

Savings tracker

Week	Saved	New Total	One thing I did well
1	\$	\$	
2	\$	\$	
3	\$	\$	
4	\$	\$	
5	\$	\$	
6	\$	\$	

Activity 3: Spend, Save, Share

Imagine you receive \$30. Decide how much you would spend, save, and share. Your three choices must add up to \$30.

SPEND Something useful or enjoyable	SAVE For a future goal	SHARE Help, give, or contribute
\$ _____	\$ _____	\$ _____
What would you choose?	What is your goal?	Who or what would you help?

Explain your plan

Activity 4: The Value Detective

The cheapest option is not always the best value. Compare price, quality, usefulness, and how long something may last.

Option	Price	How long it lasts	Usefulness	Best value? Why?
Backpack A	\$18	About 6 months	Good	
Backpack B	\$35	About 3 years	Excellent	
Reusable bottle A	\$8	About 1 year	Good	
Reusable bottle B	\$14	About 4 years	Excellent	

Your own comparison

Item	Option 1	Option 2
Price		
Quality		
How long it may last		
My best-value choice		

Activity 5: Plan a Mini Marketplace

Create a simple product or service that could help someone. Think about materials, price, effort, and value.

My idea	
Who it helps	
What I need to make it	
Estimated cost	\$
Selling price	\$
Why someone would value it	

Draw your product or service

Activity 6: Smart Choice Scenarios

Scenario 1
You have \$12. A toy costs \$10, but you are saving for a \$25 goal. What would you do and why?
Scenario 2
A friend wants to borrow money but cannot explain when they can return it. What questions should you ask?
Scenario 3
Two items cost the same, but one lasts much longer. Which one has better value?
Scenario 4
You earned \$20 helping with a project. How would you divide it between spend, save, and share?

My Money Mindset Reflection

One money skill I understand better now is...

One choice I want to practice at home is...

Something I learned about value is...

A goal I would like to save for is...

One way I can use money to help others is...

CERTIFICATE OF COMPLETION

This certificate proudly recognizes

for completing

Creative Money Basics

and practicing thoughtful choices about saving, spending, sharing, value, and responsibility.

Date: _____ Signature: _____

Homeless Carol - Stories that inspire. Lessons that stay.