



Budget and Cash Flow

Coin Jar Academy · Season 1, Episode 3 · Learning Pack · Powered by Elite Scholars Academy

LEVEL A · ages 7–8 · Worksheet

Name: _____ Date: _____

1. The big idea (read with a grown-up)

Cash flow = the money coming **in**, minus the money going **out**, over a month.

More in than out? **Positive** cash flow: your pocket fills up. More out than in? **Negative** cash flow: your pocket drains.

A **budget** is your plan for the money, **before** the month starts.



“Tell your money where to go, before it goes!” Say it out loud 3 times!

2. Three jars You have 10 coins. Draw how many coins go in each jar. (Every coin needs a job!)

SAVE	SPEND	GIVE
____ coins	____ coins	____ coins

Count them up: ____ + ____ + ____ = 10? ☐ yes!

3. Fill up or drain? Circle the pocket.

What happened this month	Circle one
5 coins came in. 2 coins went out.	☐ ☐ FILLS UP / ☐ ☐ DRAINS
3 coins came in. 6 coins went out.	☐ ☐ FILLS UP / ☐ ☐ DRAINS
A snack here, a sticker there... and no plan.	☐ ☐ FILLS UP / ☐ ☐ DRAINS

4. Without a plan, or with a plan? Draw a line.

Every coin rolls straight into Spend... and disappears. → **WITHOUT a plan**

The coins get split between Save, Spend and Give. → **WITH a plan**

5. The buffer jar Why keep a little extra money saved?

☐ To pay the bills when money comes in late ☐ To buy more snacks ☐ So the jar looks full

6. Make a Save jar label What are you saving for? Draw it and write it.



The Money Chart

Coin Jar Academy · Season 1, Episode 3 · Learning Pack · Powered by Elite Scholars Academy

LEVEL B · age 12 · Worksheet

Name: _____ Date: _____

1. A pretend \$100 month

Your plan: **\$50 Spend, \$30 Save, \$20 Give.**

- a) Does every dollar have a job? $\$50 + \$30 + \$20 =$ _____ ☐ yes ☐ no
- b) You spot a toy that costs **\$70**. Your Spend jar has \$50. How much must come out of Save? _____
- c) How much is left in Save now? _____ d) Breaking the plan cost your future self _____

2. Pretend lawn-mowing route: fill in the Money Chart

Money Chart	 Sunny month	 Rainy month
IN: mowing	\$600	\$300
OUT: gas	\$60	\$60
OUT: fix the mower	\$40	\$40
OUT: flyers	\$20	\$20
OUT: helper	\$200	\$200
Total OUT	_____	_____
LEFT OVER (IN – OUT)	_____	_____
Positive or negative?	_____	_____

- e) Name one thing the business could plan for rainy months:

3. Timing matters The pretend duplex

The loan payment is due on the **1st**. One month, the renters pay late, on the **10th**.

- a) How many days is the bill due before the rent arrives? _____ days
- b) Pretend the loan payment is \$1,000. How much should the buffer jar hold to cover it? _____
- c) After the rent arrives, what happens to the buffer jar? _____

4. Your turn: build a budget BEFORE the month starts

Pretend you earn **\$60** this month. Give every dollar a job.

Spend \$_____ + Save \$_____ + Give \$_____ + Buffer \$_____ = \$60 

One thing I am saving for: _____



Study Guide + Lightning Quiz

Coin Jar Academy · Season 1, Episode 3 · Learning Pack · Powered by Elite Scholars Academy

ALL LEVELS · after the video

Name: _____ Date: _____

Words to know

Word	What it means
Cash flow	Money coming in, minus money going out, over a month.
Positive cash flow	More in than out. Your pocket fills up.
Negative cash flow	More out than in. Your pocket drains.
Budget	Your plan for the money, before the month starts.
Buffer jar	A cushion of extra savings that pays the bills when money comes in late. Refill it after!

⚡ Coin Jar Lightning Quiz: answer out loud, then write it!

1. \$500 in, \$450 out. Positive or negative? _____ How much is left over? _____
2. What is a budget? _____
3. The lawn route in a rainy month: \$300 in, \$320 out. Positive or negative? _____
4. Why keep a buffer jar? _____
5. Name the three jars: _____, _____, _____

My money tracker 📅 Track pretend (or real, with a grown-up) money for one week.

Day	Money IN	Money OUT	What for?
Mon			
Wed			
Fri			
Sun			
Total			Positive or negative? _____

Think and talk 💬

Where do coins "leak out" of your pocket? What is one thing a family plans for before the month starts?

Next episode: **Compound Interest**, how money can grow... all by itself!



Grown-Up Guide + Answer Key

Coin Jar Academy · Season 1, Episode 3 · Learning Pack · Powered by Elite Scholars Academy

FOR PARENTS & TEACHERS

At a glance

Video: “Budget and Cash Flow” (Season 1, Episode 3, about 6 minutes) **Ages:** 7–12 **Builds on:** Episode 1 (Assets vs Liabilities) and Episode 2 (Passive Income)

Learning goals. Kids will be able to: (1) define cash flow as money in minus money out over a month; (2) tell positive from negative cash flow; (3) explain that a budget is a plan made *before* the month starts; (4) split money between Save, Spend and Give; (5) explain why timing matters and what a buffer is for.

How to use (about 25 minutes): watch together and do every YOUR TURN pause out loud → Level A (ages 7–8) or Level B (age 12) worksheet → Lightning Quiz → try the one-week money tracker at home.

Tip: Real coins and three cups make the three-jar activity hands-on. All numbers are pretend and round; no real products, rates or brands are used.

Answer key: Level A

2. Three jars	Any split that adds up to 10 (for example, 3 Save + 5 Spend + 2 Give).
3. Fill up or drain	5 in / 2 out = FILLS UP · 3 in / 6 out = DRAINS · no plan = DRAINS
4. Plan or no plan	All coins into Spend = WITHOUT a plan · split between three jars = WITH a plan
5. Buffer jar	To pay the bills when money comes in late.
6. Save jar label	Any goal the child chooses. Ask: “How many coins a week would get you there?”

Answer key: Level B

1. \$100 month	a) \$100, yes · b) \$20 · c) \$10 · d) \$20
2. Lawn route	Sunny: OUT \$320, LEFT OVER +\$280, positive · Rainy: OUT \$320, LEFT OVER –\$20, negative · e) Sample: save part of sunny-month money in a buffer jar; cut a cost in rainy months.
3. Timing	a) 9 days (from the 1st to the 10th) · b) \$1,000 · c) It pays the bill, then gets refilled when the rent arrives.
4. Build a budget	Any four amounts that add up to \$60.

Answer key: Lightning Quiz

1) Positive, \$50 left over · 2) A plan for your money, before the month starts · 3) Negative (–\$20) · 4) To pay the bills when money comes in late · 5) Save, Spend, Give

Fact basis: matches the narration of the “Budget and Cash Flow” video (three jars; \$100 split as \$50/\$30/\$20; \$70 toy; lawn route \$600 or \$300 in with \$320 out; rent due on the 1st and paid on the 10th). Level B 3b uses the \$1,000 pretend loan from Episode 1’s duplex.