



Study Guide

Coin Jar Academy · Season 1, Episode 3 · Learning Pack

ALL BANDS · Study Guide

SAMPLE ONLY

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Name: _____ Date: _____

Words to know

Word	What it means
Cash flow	Money in minus money out over a month.
Positive cash flow	More in than out. Pocket fills up.
Negative cash flow	More out than in. Pocket drains.
Budget	Your plan for money, before the month starts.
Buffer jar	Extra savings that pay bills when money arrives late. Refill after!
Three jars	Save · Spend · Give – every coin needs a job.

Key takeaways

1. Cash flow = in – out over a month.
2. Budget = plan BEFORE the month starts.
3. Power chant: “Tell your money where to go, before it goes!”
4. Split coins: Save, Spend, Give.
5. Buffer jar covers bills when money is late – then refill it.
6. Timing matters (bill on the 1st, rent on the 10th).

Recall cards

Prompt	You say...
What is cash flow?	_____
Name the three jars	_____
What is a buffer for?	_____
Say the power chant	_____





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My money tracker (one week – pretend or real with a grown-up)

Day	Money IN	Money OUT	What for?
Mon			
Tue			
Wed			
Thu			
Fri			
Sat			
Sun			
Total			+/- ? _____

Think and talk

Where do coins leak? What does a family plan before the month starts?

Next episode: **Compound Interest** – how money can grow.

