



Budget and Cash Flow

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

ELEMENTARY · Kindergarten–5th · Workbook

SAMPLE ONLY

PRINT · COLOR

Name: _____ Date: _____

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

Cash flow = money coming **in**, minus 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 3 times!

2. Three jars You have 10 coins. Draw how many go in each jar.

SAVE	SPEND	GIVE
_____ coins	_____ coins	_____ coins

Count: _____ + _____ + _____ = 10? ☐ yes!

3. Fill up or drain? Circle the pocket.

What happened	Circle one
5 coins in. 2 coins out.	FILLS UP / DRAINS
3 coins in. 6 coins out.	FILLS UP / DRAINS
Snacks and stickers... no plan.	FILLS UP / DRAINS
8 coins in. 4 coins out.	FILLS UP / DRAINS





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4. With a plan or without? Draw a line.

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

Coins split between Save, Spend and Give. → **WITH a plan**

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

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

6. True or False

#	Statement	Circle
a	A budget is made BEFORE the month starts.	T / F
b	Negative cash flow means your pocket fills up.	T / F
c	Every coin should have a job.	T / F
d	The three jars are Save, Spend, and Give.	T / F

7. Word bank

Words: **budget · positive · buffer · in · out**

Cash flow = money _____ minus money _____.

More in than out = _____ cash flow.

Your plan before the month = a _____.

Extra savings for late money = a _____ jar.

8. Draw a Save jar label – what are you saving for?

Every number in this pack is pretend and round, just like in the video. · Goes with “Budget and Cash Flow.” · Power chant: “Tell your money where to go, before it goes!” · Powered by Elite Scholars Academy · SAMPLE ONLY



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