

Financial Literacy Worksheet 2: Saving (Ages 10–12)

Story Time: Coco's Candy or the Concert?

Coco the Money Bunny loves bubblegum and fizzy sweets. Every time she gets pocket money, she buys treats at the tuck shop. One day, Afrika tells Coco about a concert happening in 2 months. The ticket costs R160. "If you keep spending all your money now, you won't have enough when it really matters," says Afrika. Coco thinks, "If I save R20 each week, I can go to the concert!" Afrika shows Coco how to set a savings goal and track her progress in a savings chart. Now, Coco chooses to save more and spend wisely!



Comprehension Check

1. What was Coco spending her money on before? _____
2. What does Coco want to save for? _____
3. How much does she need to save in total? _____
4. If she saves R20 per week, how many weeks will it take? _____

Saving Maths

Coco earns R30 each week. She wants to save R20 and spend the rest.

How much can she spend each week? R_____

If she saves R20 each week, how much will she have after:

a) 2 weeks: R_____ b) 5 weeks: R_____ c) 8 weeks: R_____

Word Bank: Match the Meaning

Match the words to their meanings:

- | | |
|-----------|-------------------------------------|
| 1. Save | A. Buying something now |
| 2. Spend | B. Keeping money for later |
| 3. Budget | C. A plan for how to use your money |
| 4. Goal | D. Something you want to reach |

Write It: My Saving Plan

What are you saving for? _____

How much do you need to save? _____

How much can you save each week? _____

When will you reach your goal? _____

Let's Recap

- Saving means keeping money for later.
- You save to reach a goal or prepare for something important.
- Saving teaches planning, discipline, and patience.