# COCO'S R100 GROWS BIGGER

Financial Literacy Worksheet 4: Investing (Ages 10–12)

## Story Time: Coco's R100 Grows Bigger

Coco gets R100 from her birthday money. She wants to spend it all on toys, but Afrika has another idea. "What if you invest it and make even more money?" Afrika asks. Afrika explains that investing means using money to earn more over time. She shows Coco a savings club that gives 10% interest. Coco puts her R100 into the club. After one month, she gets R110. She's amazed! Afrika says, "Now imagine if you keep investing again and again. Your money grows!"


## Comprehension Check

1. What did Coco want to do with her birthday money? ______________________________________________
2. What did Afrika suggest instead? ______________________________________________________________
3. How much money did Coco have after investing R100 for one month? ________________________________

## Investing Maths

Coco invests R100. She earns 10% interest after one month.

*How much does she earn in interest? R__________* *How much does she have in total? R__________*

If she reinvests R110 and earns another 10%:

*New interest = R__________* *New total = R__________*

## Word Bank: Match the Meaning

Match the investment words to their meanings:

| | |
|---|---|
| 1. Invest | *A. Money you earn from your investment* |
| 2. Return | *B. Use money to grow more money* |
| 3. Interest | *C. A reward for saving or investing* |
| 4. Risk | *D. The chance of losing some money* |

## Write It: My Investment Thinking

Would you rather spend R100 today or invest it and get R120 in a month? Why?____________________

______________________________________________________________

What would you do with extra money if your investment grows?____________________________

______________________________________________________________

### Let's Recap

- *Investing means using your money to make more money.*
- *You earn interest or profit over time.*
- *Investments carry risks but can grow your wealth faster than saving.*