

Financial Literacy Worksheets

1. Budget Worksheet

List your monthly income (part-time job, allowance): _____

Track your weekly spending:

- Food: _____

- Transport: _____

- Entertainment: _____

Are you spending more than you earn? Yes / No

Adjust your budget to save at least 10% monthly.

2. Savings Tracker

What are you saving for? _____

Target amount: _____

Amount saved each week: _____

Track 4 weeks of saving:

Week 1: _____ Week 2: _____ Week 3: _____ Week 4: _____

3. Needs vs Wants

Circle the needs: (Phone / Designer Shoes / Lunch / Rent / Concert Tickets)

Write 3 things you can stop buying to save money:

Financial Literacy Worksheets for Students

1. Monthly Budget Sheet

Net Income: _____

Fixed Expenses (Rent, Utilities): _____

Variable Expenses (Groceries, Transport): _____

Debt Payments: _____

Savings Goal: _____

Total Expenses: _____

Surplus / Deficit: _____

2. Credit Card Comparison

Card A Interest Rate: _____%

Card B Interest Rate: _____%

Annual Fees: A: _____ B: _____

Which has the lower long-term cost?

3. Goal Setting

Short-Term Goal (3-6 months): _____

Long-Term Goal (1+ year): _____

Steps to reach short-term goal:

1. _____ 2. _____ 3. _____

Financial Literacy Worksheets for Adults

1. Counting Coins

Circle the correct total:

2 quarters + 3 dimes = (A) 65¢ (B) 75¢ (C) 85¢

1 dollar + 2 nickels = (A) \$1.05 (B) \$1.10 (C) \$1.20

2. Earning and Saving

If you earn \$5 for chores, how much will you save? _____

Color in a piggy bank for every \$1 saved.

[Draw 5 empty piggy banks here]

3. Needs vs Wants

Draw a line from each item to 'Need' or 'Want':

1. Ice Cream

2. Shoes

3. Video Game

4. Toothbrush