MoneyPop

AGES 11–16

Money Lab

Activity Book

A hands-on guide to saving, interest and why prices change.



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Build a savings habit

Give some of your money a job for later.

Saving means setting money aside. A need is something you must pay for, like an essential bus fare. A want is something you can choose, like a new game. A savings goal tells you what you want to save for and how much you need.

Jamal's weekly budget

Jamal has £12 a week. He splits it between something he needs, something he wants and a savings goal.

Category	What it's for	Weekly amount
Need	Bus fare	£5
Want	A snack	£3
Savings	A £32 football	£4
Total		£12

Work it out

Jamal needs £32 and saves £4 each week. £32 ÷ £4 = 8 weeks. This assumes he starts with £0 and makes each weekly payment.

Your turn

1. Jamal decides to save £6 a week for the £32 football. How many full weekly payments does he need?

2. If the bus fare rises from £5 to £6 and Jamal keeps saving £4, how much can he spend on wants?

3. Name one need and one want in a budget of your own.