

Max's Money Matters: Being Smart with Your Pounds!

Max the Monkey is here to help you become a brilliant money manager!

- **Needs** are things we must have to stay healthy and safe, like food, water, and warm clothes.
- **Wants** are things we would like to have for fun, like a new toy or a special treat. It is important to think before you spend!
- **Saving money** means putting some of your pounds or pence away in a safe place so you can buy something bigger later.
- **A budget** is a simple plan that helps you see how much money you have and how much you can afford to spend.
- **Earning money** usually comes from working hard at a job. Many people spend their time and skills to earn the money they need.

Did you know? Did you know? Before coins and notes were invented, people used to trade items like shells, salt, or even cattle to get what they needed. Today, we use £ (pounds) and p (pence) to make buying and selling much easier!

Key vocabulary: Budget · Save · Spend · Earnings · Needs · Wants