FREE PRINTABLE · AGES 5–12

Pango's Kid Money Dictionary

11 grown-up money words, explained the fun way.



Budget · Discount · Earn · Emergency fund · Generous · Impulse buying · Income · Inflation · Interest · Saving · Scam

How to use it: read one word together at dinner. Try the activity, then ask the question at the bottom of the page.

01

Ages 8+



Budget

= a treasure map for money

What it really means

A budget is a plan for your money, made before you spend it. It's a plan for what you CAN buy, not a list of no's.

Draw your map

- [ ] How much money in total?
- [ ] Split it across the weeks
- [ ] Pick one treat per week

Ask at dinner

“If you had $20 for the whole holiday, how would you split it?”

Ages 8+



Discount

= the shrinking price tag

What it really means

A discount is when the price is lower than usual. It only saves money if you were going to buy it anyway.

Pango's sale check

- [ ] Did I want it before the sale?
- [ ] Would I buy it at full price?
- [ ] Will I use it this week?

Ask at dinner

“If something is 50% off, did you save money or spend money?”

Ages 8+



Earn

= quests that pay coins

What it really means

To earn is to get money by doing work. Grown-ups earn at their jobs. Kids can earn too, with small "quests".

Kid quests

- [ ] A school market day stall
- [ ] Sell old toys (with parents)
- [ ] Extra chores, like washing the car

Ask at dinner

“What's one way YOU could earn $5 this month?”

Ages 8+



Emergency fund

= a money umbrella

What it really means

An emergency fund is money saved just for surprises. You don't need it every day, but you're glad you have it when it "rains".

Build your umbrella

- [ ] Make a "rainy day" envelope
- [ ] Put in a little every week
- [ ] Only open it for real surprises, not wants

Ask at dinner

“What surprise could your money umbrella help with?”

Ages 5+



Generous

= a heart that shares

What it really means

Being generous means happily giving to others. Not just money: time, help and kindness count too.

Ways to be generous

- [ ] Use your Share jar
- [ ] Make a card for someone
- [ ] Help someone without being asked

Ask at dinner

“Who could you be generous to this week? How?”

Ages 5+



Impulse buying

= the grabby-hands monster

What it really means

Buying something suddenly, without thinking, just because it's right there. The grabby monster loves shiny things and hates waiting.

How to tame it

- [ ] Hands in pockets, count to 10
- [ ] Ask: need or want?
- [ ] Still want it? Wait 24 hours

Ask at dinner

“Where does YOUR grabby monster come out?”

Ages 5+



Income

= a river of money flowing in

What it really means

Income is money you get for doing something: a job, selling things, making things or helping people.

Income or gift?

- ☐ Ang bao and birthday money are gifts
- ☐ Income comes from your own effort
- ☐ You can earn income again next week

Ask at dinner

“What could you make or do that someone would pay for?”

Ages 8+



Inflation

= the invisible thief

What it really means

Prices slowly go up over time, so the same $1 buys a little less each year. Nobody sees it happen. That's why it's "invisible".

Beat the thief

- [ ] A jar builds the saving habit
- [ ] A bank keeps money safe and pays a little interest
- [ ] Investing (when you're older) can grow faster than prices

Ask at dinner

“What do you think a plate of chicken rice will cost when you grow up?”

Ages 8+



Interest

= coin babies

What it really means

Put money in a bank and the bank pays you a little extra for keeping it there. That extra is interest: your money's coin babies.

A simple example

- [ ] Save $100 in the bank
- [ ] Wait 1 year
- [ ] Get back about $102: $2 hatched by itself!

Ask at dinner

“Would you rather earn coin babies or pay them? Why?”

Ages 5+



Saving

= a time machine for money

What it really means

Saving means keeping some of your money now, so you can use it later. Spend a little less today, and you'll have something bigger tomorrow.

Time machine tricks

- [ ] Save first, spend what's left
- [ ] Stick a picture of your goal on the jar
- [ ] Use a see-through jar and watch it grow

Ask at dinner

“If you could save up for one thing, what would it be?”

Ages 8+



Scam

= a wolf in a cute costume

What it really means

A scam is when someone tricks you into giving away your money or secrets. They look friendly, but there's always a tail poking out.

Pango's 3 rules

- [ ] Stop. Don't click or reply.
- [ ] Ask a grown-up first.
- [ ] Never share passwords or codes.

Ask at dinner

"A game says you won free gems. Just log in here. What do you do?"

Grown-ups: report scams with ScamShield. Pango Pockets is an independent kids' channel, not linked to the government's AntiScam Pango app.

Word match!

Draw a line from each money word to its kid meaning.

Budget	•	• **a wolf in a cute costume**
Discount	•	• **quests that pay coins**
Earn	•	• **coin babies**
Emergency fund	•	• **the invisible thief**
Generous	•	• **the shrinking price tag**
Impulse buying	•	• **a money umbrella**
Income	•	• **a river of money flowing in**
Inflation	•	• **a treasure map for money**
Interest	•	• **the grabby-hands monster**
Saving	•	• **a heart that shares**
Scam	•	• **a time machine for money**

Make up your own money word

My word: _____ =

_____

Draw it here