







Piggy Bank of Terms

My Earnings	
<u>Lemonade Stand</u>	
<u>Paper Route</u>	
<u>Passbook Account Interest</u>	
<u>Family Allowance</u> PLUS (+)	
<u>Birthday & Holiday Gifts</u>	
<u>Other</u>	
Total Earnings This Month	

My Spending	
<u>Lunch Money</u>	
<u>Trading Cards</u>	
<u>Video Games</u>	
<u>Sports Equipment</u>	
<u>School Supplies</u>	
<u>Pets</u> PLUS (+)	
<u>Candy & Snacks</u>	
<u>Birthday & Holiday Gifts</u>	
<u>Movie Tickets & DVDs</u>	
<u>Toys</u>	
<u>Sharing with Charities</u>	
<u>Other</u>	
Total Spending This Month	

My Savings	
<u>Piggy Bank or Moonjar</u>	
<u>Passbook Bank Account</u>	
<u>Savings Bonds</u> PLUS (+)	
<u>First Car Fund</u>	
<u>College Education Fund</u>	
Total Savings This Month	

Summary	
<u>Total Earnings</u>	MINUS (-)
<u>Total Savings</u>	
<u>Total Spending</u>	

- INCOME:** Money received over time.
- SAVINGS:** Money put aside for later use.
- BUDGET:** A plan for organizing money into categories for income, savings and spending.
- BANK:** A business that holds people's money for later use, and loans money to borrowers.
- CHECKING ACCOUNT:** A way to keep your money in a bank, and still use it by writing "checks."
- CHECK:** A slip of paper that is filled out and signed, used as money.
- CREDIT CARD:** A plastic card that allows people to spend money now, while paying for their purchase later.
- DEBIT CARD:** A plastic card that allows people to spend money using the card, and have the payment deducted from their bank account.
- EXPENSE:** The spending of money.
- INTEREST:** An extra charge given when money is borrowed.
- ATM:** Automatic Teller Machine. Allow people to do their banking whenever they want without the need for the bank employees.
- PIN:** Personal Identification Number that is kept private and used for access to an ATM.
- INCOME TAX:** A payment to the government that is taken from the money you earn from working or investing.
- PAY STUB:** A form that you get along with the money you earn from work. The form tells you information about how long you worked and how much you earned.
- BALANCE:** The amount of money you have left over in your bank account, after you earn or spend money.



My Money Left Over	
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