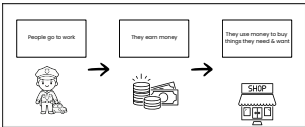



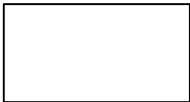
Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Where does money come from?



 What job would you like to do when you grow up? Draw yourself doing it!



### Finnish the sentences

When I grow up, I would like to be a

-----

I would earn money to buy

-----

I would earn money to buy

-----

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Need or Want? 1

 Cut out the pictures on the next page. Glue each one in the correct place.

### Needs

Things we must have to live.



### Wants

Things we would like but can live without.




 Talk about it

Were any of these hard to decide? Which one and why?

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Need or Want? 2

 Cut out each picture card along the dashed lines



Chocolate bar



Warm coat



Guitar



Clean water



Running shoes



Medicine



Teddy bear



A place  
to live



Video game



Fruit and  
Vegetables

Name: \_\_\_\_\_









Date: \_\_\_\_\_

## Need, want or it depends

👉 Before you decide, ask yourself:

★ Does it keep me healthy? ★ Does it keep me safe? ★ Could I live without it?

👉 Look at each picture. Tick the box you think is right.

	Need	Want	It depends
 A new toy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 Clean water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 A pair of shoes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 Sweets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 Medicine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 A bicycle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 A warm meal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 A video game	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

👉 Pick one item you found hard to decide. Why was it tricky?

I choose \_\_\_\_\_ because \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Same needs, different needs.



**Amara**

lives somewhere very cold and snowy.

It rains and snows a lot



**Kai**

lives somewhere very hot and sunny.

The sun shines every day

Amara

Kai

Both



A warm coat



A sun hat



Clean Water



Warm boots



Food



A fan

Discuss with a partner or grown-up:  
Did Amara and Kai need the same things? Why or why not?

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## What would you buy pt.1

You have 10 dollars

Cross out each coin as you spend it



 Tick whether each item is a need or a want. Then decide what to buy with your \$10

Item	Price	Need	Want	Buy
 A loaf of bread	\$3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 A toy car	\$2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 A bottle of water	\$1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 A comic book	\$3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 Medicine	\$2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 An ice cream	\$1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## What would you buy pt.2

✎ How much did your needs cost altogether?

My needs cost \$ \_\_\_\_\_

✎ How much money do you have left for wants?

I have \$ \_\_\_\_\_ left

✎ Which wants did you choose? Did you have any money left to save?


I chose \_\_\_\_\_ and I saved \$ \_\_\_\_\_

💡 Discuss with a partner or grown-up:  
Why is it important to buy the things we need before the things we want?

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## My saving goal 1

 Sometimes we can't buy what we want right now — but we can save up for it!

 Draw what you are saving for

It costs \_\_\_\_\_

 What are you saving for?

I am saving for \_\_\_\_\_

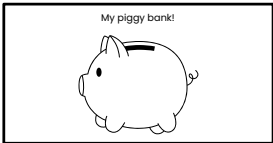
 How could you save for it?


I could save by \_\_\_\_\_


Name: \_\_\_\_\_

Date: \_\_\_\_\_

## My saving goal 2



 Take this home! Stick this page somewhere you can see it.  
Each time you save some money, draw a coin inside your piggy bank.

 Discuss with a partner or grown-up:  
Why is saving a little bit at a time a smart plan?

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## What did I learn?

1. Draw one thing you need and one thing you want.

A need

A want

2. True or false? Circle your answer.

We can have everything we want.	<input type="checkbox"/> True	<input type="checkbox"/> False
We should buy needs before wants.	<input type="checkbox"/> True	<input type="checkbox"/> False

3. Finish the sentence.

if I had some money, I would buy _____ first because _____
---

**Discuss with a partner or grown-up:**  
**Look around your home or classroom - can you spot one need and one want?**

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## Key Vocabulary



### Need

Something we must have to live.

e.g. food, water, shelter, clothing



### Want

Something we would like but can live without.

e.g. toys, treats, fancy things



### Money

What we use to pay for things we need and want.



### Earn

To get money by working at a job.



### Income/ Salary

The money a person gets paid for doing their job.



### Spend

To use money to buy something.



### Save

To keep money for later instead of spending it now.



### Choice

Picking one thing over another because we can't have everything.

# Teaching guide

## Needs and wants worksheet pack

For teachers, homeschool parents, and carers. Designed for ages 5-7 (Reception to Year 2 / Kindergarten to 2nd Grade).

This pack pairs with the video "Needs and Wants for Kids" on the "Learn with Karyn" YouTube channel. The worksheets can also be used as standalone activities.

### HOW TO USE THIS PACK

The eight worksheets follow a learning sequence — each one builds on the last. Use them in order for the full learning journey, or pick individual sheets to support specific lessons.

Recommended approach: watch the video together first, then work through 1-2 worksheets per session. For classroom use, each worksheet fits within a 15-20 minute activity slot.

## WORKSHEET 1 – Where Does Money Come From?

Learning objective: I can explain that people earn money by doing something valuable. Curriculum links: PSHE KS1 L15 (“jobs help people to earn money to pay for things”) · TEKS K.5(C) · BC SS K · Young Money 5–7 “Where my money comes from” Activity: Children see a three-step visual sequence — “People do something valuable → They earn money → They use money to buy things they need and want.” They draw themselves doing something they’d like to do when they grow up, then complete three sentences: “When I grow up, I would like to \_\_\_”, “I would earn money to buy \_\_\_”, and “The money people earn from their job is called their \_\_\_.” How to introduce: Ask “Where does money come from? Does it grow on trees?” Let children share ideas. Connect to the video where Karyn gets her first job gardening and earns money by doing something valuable for people. What to look for: A clear drawing of a future job or activity. Sentence 1 — any job or activity (all valid). Sentence 2 — any item (note whether the child names a need or a want — this becomes interesting in hindsight after Worksheet 8). Sentence 3 — “income” or “salary” (accept either). Tip: For children who can’t write yet, the drawing IS the response. An adult can scribe the sentence completions. The discussion prompt “Discuss with a partner or grown-up: Where does the money in your family come from?” opens a natural home conversation.

## WORKSHEET 2 – Need or Want?

Learning objective: I can explain the difference between something I need and something I might want. (Young Money 5–7, verbatim) Curriculum links: PSHE KS1 L12 · TEKS K.5(B) · C3 Framework Inquiry Task 2 · BC SS K Activity: Page 1 is a sorting mat with two columns — “Needs: Things we must have to live” and “Wants: Things we would like but can live without.” Page 2 has ten picture cards to cut out. Children cut the cards and glue each one into the correct column. How to introduce: Remind children of the sorting game in the video. Ask “Can you remember what Bobbie said a need is?” Read the column subtitles together before children start cutting. What to look for: Needs column — fruit and vegetables, water, a place to live, warm coat, medicine. Wants column — chocolate bar, video game, teddy bear, fancy running shoes, guitar. If a child puts an item in the wrong column, ask “Could you live without it?” to prompt self-correction. Tip: The sorting mat can be laminated for reuse. Print the cards page separately. The cards are deliberately large (full page of ten) for small hands to cut easily. The discussion prompt “Discuss with a partner or grown-up: Were any of these hard to decide? Which one and why?” bridges naturally to Worksheet 3.

## WORKSHEET 3 – Need, Want, or It Depends?

Learning objective: I can explain the difference between something I need and something I might want, and I understand that this can depend on the situation. Curriculum links: PSHE KS1 L12 · TEKS K.5(B) · C3 Framework Inquiry Task 2 · BC SS K · Young Money 5–7 Activity: Children use a “thinking toolkit” of three questions — “Does it keep me healthy? Does it keep me safe? Could I live without it?” — to decide whether each of eight items is a Need, Want, or “It Depends.” They tick one column per item, then write about one item they found hard to decide using the sentence starter “I chose \_\_\_ because \_\_\_.” How to introduce: Ask “Is everything always a need or always a want? Can you think of something that might depend on the situation?” This introduces the idea that context matters — shoes are a need if you have none, but a want if they’re your fifth fancy pair. What to look for: Needs — clean water, a warm meal, medicine. Wants — a new toy, sweets, a video game. It Depends — a pair of shoes (need if you have none, want if you already have some and just want fancier ones), a bicycle (need if it’s your only way to get somewhere, want if it’s just for fun). For the “It Depends” items, any well-reasoned answer is correct — what matters is the child’s explanation, not which box they tick. Tip: The three decision criteria in the thinking toolkit are reusable. Encourage children to ask themselves these three questions whenever they’re deciding if something is a need or want — in the classroom, at home, or at the shops.

## WORKSHEET 4 – Same Needs, Different Needs

Learning objective: I know that my needs and wants may be different to those of other people. (Young Money 5–7, verbatim)Curriculum links: PSHE KS1 L12 · Young Money 5–7 · BC SS K (“Do people agree on what are needs and what are wants?”) · C3 Framework Inquiry Activity: Children meet two characters — Amara (lives somewhere very cold and snowy) and Kai (lives somewhere very hot and sunny). For each of six items, they tick whether it’s needed by Amara, Kai, or both. How to introduce: Show the two character panels. Ask “Do you think Amara and Kai need the same things? Why might they need different things?” Let children share ideas before starting. What to look for: Amara only — warm coat, warm boots. Kai only — sun hat, a fan to keep cool. Both — clean water, food. The key understanding is that where you live affects what you need, but some needs (water, food) are the same everywhere. Tip: If a child ticks “Both” for warm coat reasoning that Kai might visit somewhere cold, acknowledge this as strong thinking — they’re applying the “it depends” concept from Worksheet 3. The discussion prompt “Discuss with a partner or grown-up: Did Amara and Kai need the same things? Why or why not?” should draw out this understanding.

## WORKSHEET 5 – What would you buy

Learning objective: I understand that people make different choices about how to save and spend money. I can make a simple plan for my spending and saving choices. (PSHE KS1 L11; Young Money 5–7, verbatim)Curriculum links: PSHE KS1 L11, L12 · TEKS K.5(B)(C) · CEE Standard 1 (Scarcity) · C3 Framework Inquiry Task 3 Activity: Children see a shop with six items at different prices and have \$10 (or £10) to spend. They circle what they would buy, label each item as a need or want underneath, write what they chose first, tick whether it was a need or want, and explain what they had to leave out using the sentence starter “I left out \_\_\_ because \_\_\_.” Items and prices: A loaf of bread (\$3, need), a toy car (\$2, want), a bottle of water (\$1, need), a comic book (\$3, want), medicine (\$2, need), an ice cream (\$1, want). Total: \$12 — more than the \$10 budget. All three needs cost \$6, leaving \$4 for wants but not enough to buy all three wants (\$6 total). How to introduce: Ask “if you could only spend \$10 and the shop had lots of things you wanted, how would you decide?” Connect to the video where Karyn’s shopping cart totals much more than she can afford. What to look for: Needs correctly identified — bread, water, medicine. Wants correctly identified — toy car, comic book, ice cream. Look for children who buy at least one need before any want. After buying all three needs (\$6), children have \$4 remaining. Multiple valid want combinations: toy car + ice cream = \$3 (saving \$1), comic book + ice cream = \$4 (saving nothing), toy car only = \$2 (saving \$2), ice cream only = \$1 (saving \$3). The strongest responses show needs bought first and some money saved — bridging naturally to Worksheet 6 (My Saving Goal).

## WORKSHEET 6 – My Saving Goal

Learning objective: I can describe why I might want to save my money, for example for something special or to buy a present for someone else. (Young Money 5–7, verbatim)Curriculum links: PSHE KS1 L11, L13 (“money needs to be looked after; different ways of doing this”) · CEE Saving Topic · Young Money 5–7 “Saving money” Activity: Children draw what they are saving for in a large drawing box (with an optional “it costs £\_\_\_” line for children who know the price), then complete two sentences: “I am saving for \_\_\_” and “I could save by \_\_\_”. A large open piggy bank outline at the bottom of the page serves as an ongoing saving tracker – children draw a coin inside each time they save some money at home. How to introduce: Ask “Has anyone ever saved up for something? What was it? How did it feel when you finally got it?” Connect to the video where Karyn saves her remaining money towards a guitar and Bobbie celebrates her plan. What to look for: A clear saving goal drawn and named. A realistic saving strategy – examples include “not spending my pocket money,” “doing extra chores,” “putting birthday money in my piggy bank,” or “not buying sweets.” Understanding that saving means keeping money for later instead of spending it now. No fixed correct answers – all goals and strategies are valid. Tip: This is the only worksheet designed to go home. Encourage children to stick it on their fridge or bedroom wall and draw a coin in the piggy bank each time they save. There are no fixed sections in the piggy bank – children draw coins of any size, and the piggy bank fills up at whatever pace matches their real saving. This makes the tracker work for every child, every goal, and every amount. The discussion prompt “Discuss with a partner or grown-up: Why is saving a little bit at a time a smart plan?” connects to Karyn’s piggy bank moment in the video.

## WORKSHEET 7 – What Did I Learn?

Learning objective: I can explain the difference between something I need and something I might want. I understand that we can’t always have everything we want and that we must make choices. (Young Money 5–7, combined outcomes)Curriculum links: PSHE KS1 L11, L12 · Young Money 5–7 · TEKS K.5(A)(B) · C-3 Framework Activity: Three sections – (1) draw and label one need and one want in two large side-by-side boxes (green header for need, amber header for want), (2) circle True or False for two statements: “We can have everything we want” and “We should buy needs before wants,” (3) complete the sentence “If I had some money, I would buy \_\_\_ first because \_\_\_.” How to introduce: Tell children “This is your chance to show everything you’ve learned! There are no trick questions – just do your best.” What to look for: Section 1 – appropriate examples drawn and labelled (e.g. an apple or water in the need box, a toy or sweets in the want box). Section 2 – “We can have everything we want” = False; “We should buy needs before wants” = True. Section 3 – any response showing the child would prioritise a need first, with reasoning (e.g. “Food first because it’s a need” or “water because I need it to live”). The discussion prompt “Look around your home or classroom – can you spot one need and one want?” moves the learning into the child’s real environment and naturally generates conversation with the grown-up beside them. Tip: This worksheet can also be used as a pre-assessment before watching the video, then repeated afterwards to show learning progress. The two versions make a strong before-and-after display for parents’ evening or a learning wall.