



Piggy Bank

A Family Learning Model to Promote Financial Literacy

Dime a Dozen

Adventures of the Financial Warriors
Comic 6 - September - Needs and wants

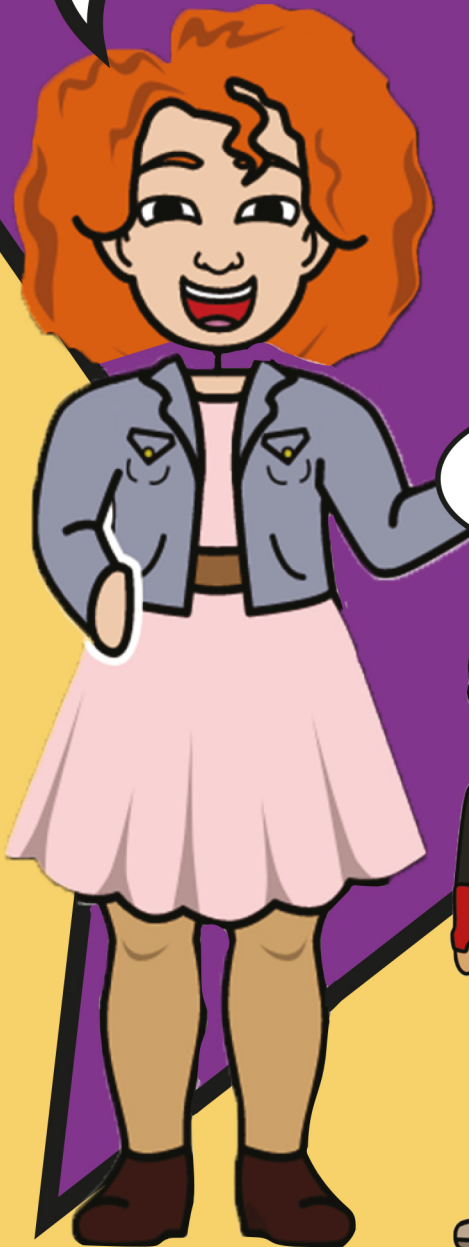
I'm Penny and this is my brother Cash

With the help of heroes Marc, Rupee and Lira, we're going to learn about money!

I'm Marc!

I'm Lira!

I'm Rupee!





I need to buy materials for my school art project



Let's go to the shop. I'm sure we'll find everything you need.



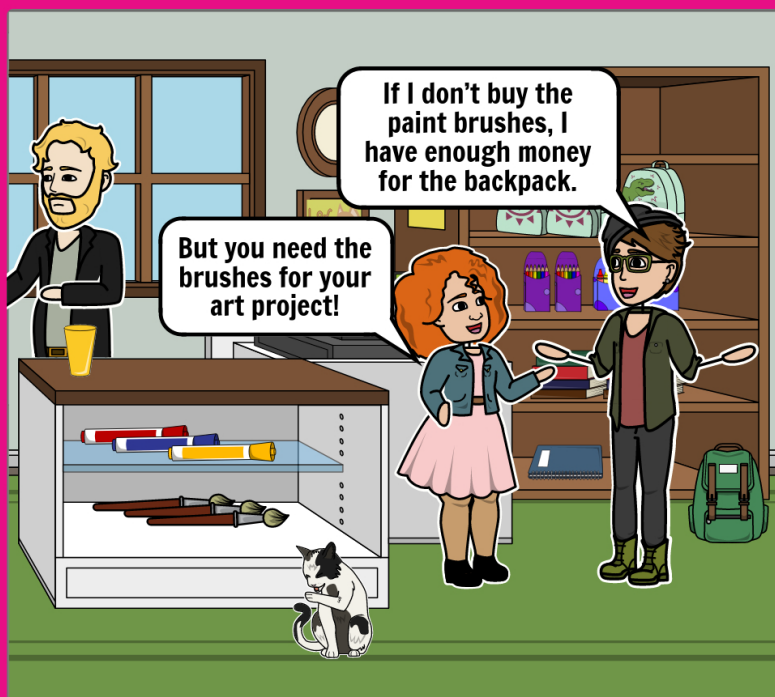
Good morning guys, how can I help you?

Good morning! I need to buy a sketchbook, watercolors and brushes.



Penny, look how cool this backpack is! How much does it cost?

€30



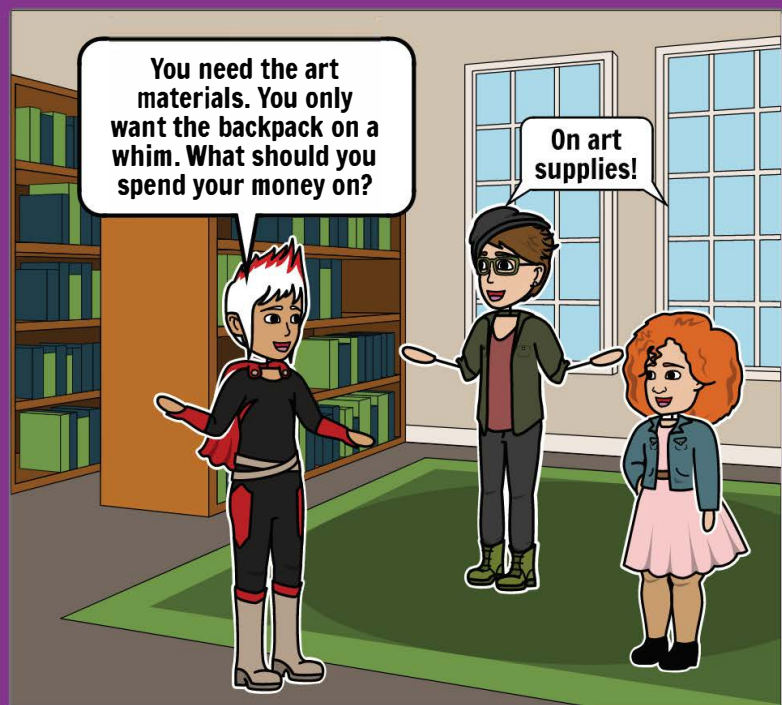
If I don't buy the paint brushes, I have enough money for the backpack.

But you need the brushes for your art project!



Hi guys! I heard that Cash is struggling to decide how to spend his money.

Yes.



Tips for Parents

Get the whole family involved with just a few easy steps:

- Demonstrate:** Show children that in your budget, the needs of the whole family come first. Necessary items such as clothing, food, hygiene and education should be budgeted for first. Other unnecessary things like candy or leisure activities are at the bottom of the budget. You can only buy them if there is enough money.
- Develop understanding:** Help children to understand what needs and wants are.
- Provide opportunities:** Provide a list of needs and wants for the next home purchase. All family members can participate in this list. Review and discuss the list as a family before you go shopping.
- Discuss:** Talk and make children at home reflect on their needs and whims. Explain that needs and wants are different for each person, depending on things like their society, the country where they live, or their economic level.

Fun Activity for Younger Learners

Can you identify what are needs and what are wants?



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