



TOPPERS HUB
ACADEMY

LIFE SKILLS

Financial Literacy

Money Basics for Young Learners

A free study resource by **Toppers Hub Academy**

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Understanding Money

- Income is money earned; expenses are money spent.
- Saving means keeping part of your money for the future.
- A budget helps you plan income and expenses.
- Needs are essential; wants are extra – know the difference.

Saving & Banking

- Banks keep money safe and pay interest on savings.
- Simple interest and compound interest grow your savings.
- Start saving small amounts regularly – it adds up.
- Set goals: short-term (a book) and long-term (education).

Smart Money Habits

- Avoid unnecessary spending; think before you buy.
- Keep track of where your money goes.
- Learn about digital payments and staying safe online.
- Good money habits early lead to a secure future.

Want to learn more life skills with us? Talk to our mentors.

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