EARNING AND BUILDING WEALTH

Activity Pack -- FREE Resource

Ages 8-12 | No Prior Reading Required
Classroom, Library and Home Use

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Income or Wealth?

Draw two circles. 'Income is money that comes in. Wealth is money that stays, grows and works for you.'

Activity 1: Sort It

Example	Income	Wealth
Wages from a weekend job	[ ]	[ ]
A bakery you own that earns while you sleep	[ ]	[ ]
Pocket money for chores	[ ]	[ ]
Savings that have grown for 10 years	[ ]	[ ]
Payment for mowing a neighbour's lawn	[ ]	[ ]
A book you wrote that keeps selling	[ ]	[ ]

Activity 2: Earning vs Keeping

'Some people earn lots of money, but spend even more.'

Mia earns $900 a week and spends $950. Sam earns $600 a week and spends $450.

1. How much does Mia have left over (or owe) each week? $_____
2. How much does Sam keep each week? $_____
3. After 10 weeks, how much has Sam kept? $_____
4. Who is building wealth? Why? _____

Think About It

* How can someone earn lots but still not be wealthy?

* Why is real wealth often quiet?

Four Treasure Chests

Imagine four treasure chests: Saving, Investing, Giving and Fun. 'Wealthy people give every coin a purpose.'

Activity 1: Give Every Coin a Purpose

Split each amount: Saving 40%, Investing 30%, Giving 10%, Fun 20%.

Amount	Saving (40%)	Investing (30%)	Giving (10%)	Fun (20%)
$10				
$50				
$80				
$200				

Activity 2: Two Brothers

One brother spent every coin. The other saved $5 every week and his savings grew by $1 every 4 weeks from interest.

1. How much does the saving brother put away in 12 weeks? $_____
2. How much extra interest did he earn in 12 weeks? $_____
3. What is his total after 12 weeks? $_____
4. How much does the spending brother have? $_____

Think About It

* Would you split your money differently? How and why?

* Why might the brothers' futures look so different years later?

Assets and Ownership

A tiny bakery kept earning while its owner slept, thanks to systems, processes and a night shift worker. 'That is called an asset.' An ownership tree could hold shops, farms, inventions, books and ideas.

Activity 1: Asset or Not?

Item	Asset	Not an Asset
A shop that earns money	[ ]	[ ]
A new toy you'll soon get bored of	[ ]	[ ]
A fruit tree that produces fruit to sell	[ ]	[ ]
A song you wrote that people pay to play	[ ]	[ ]
Lollies	[ ]	[ ]

Activity 2: My Ownership Tree

Draw a tree. On each branch, write or draw something you could own one day that keeps creating value.

Think About It

* Why do some people work harder and harder but never get ahead?

* Why is learning 'one of the best investments'?

The Comparison Mirror

Note to students:
This worksheet explores personal feelings. There are no right or wrong answers. Sharing is always optional, and you never need to share your family's money details.

Imagine a Comparison Mirror that only shows what other people have. Some people become jealous; others overspend to impress people. 'You can forget what YOU actually want.'

Activity 1: Feeling Check-In

Circle the words that show how you feel.

When a friend gets something new, I feel:
Happy for them, Jealous, Curious, Fine, Other: _____

When I see ads saying YOU NEED THIS, I feel:
Excited, Annoyed, Tempted, Nothing, Other: _____

When I save for something and finally get it, I feel:
Proud, Happy, Relieved, Calm, Other: _____

Activity 2: What Do I Really Want?

Something I wanted because someone else had it: _____

Something I want because it truly matters to me: _____

What I can say to myself when I start comparing: _____

Think About It

* Can someone with a small house be wealthy? How?

* How can comparing yourself to others change how you spend?

Wealth That Serves Your Life

Purpose, family, freedom and helping others matter more than money. Wealth should serve your life, and when people use their skills to help, the whole community benefits.

Activity 1: Time or Money?

Choice	Gives Time Back	Takes Time Away
Building a system so a shop runs without you	[ ]	[ ]
Working every hour to buy more things	[ ]	[ ]
Saving for emergencies so storms are less stressful	[ ]	[ ]
Borrowing too much and paying it back for years	[ ]	[ ]

Activity 2: Wealth Can Help Everyone

If you had wealth one day, how would you use it to help your community?

_____

_____

One small thing I can do to help now: _____

Think About It

* What would you do with more free time?

* Why does wealth bring stability during a storm?

Own, Grow, Protect, Share

Four words sum up how wealth is built: OWN, GROW, PROTECT, SHARE. Wealth is built step by step.

Activity 1: My Goals

Write or draw one wealth-building goal for each time.

Goal Tier	My Goal	How I Will Do It	When I Will Start
THIS WEEK			
THIS TERM			
THIS YEAR			

Activity 2: Wealth Builder Tracker

Colour a star each day you do it.

I did it!	Mon	Tue	Wed	Thu	Fri
I gave a coin a purpose	*	*	*	*	*
I didn't let an ad decide for me	*	*	*	*	*
I learned something new	*	*	*	*	*
I worked on something I made or own	*	*	*	*	*
I helped someone	*	*	*	*	*

Think About It

* Which of the four words will you start with? Why?

* What does 'real wealth is often quiet' mean to you?

Teacher's Companion

No Prior Reading Required
This pack is fully standalone. No book or characters are referenced. Any student can complete these worksheets without prior reading. Suitable for classroom, library, and home learning programmes. This pack is an excerpt of a full book-specific learning pack available with purchase at **learningsmart.au**

Australian Curriculum Alignment

Learning Area	Strand	Year Level	Content Description (summary)
HASS	Economics and Business	Yr 4-6	Income, wealth, assets and ownership (WS1, WS3)
Mathematics	Number	Yr 4-6	Percentages of amounts; multi-step money problems (WS1, WS2)
Health and PE	Personal, Social and Community Health	Yr 4-6	Managing comparison and peer influence (WS4)
Gen. Capabilities	Critical and Creative Thinking	Yr 4-6	Evaluate choices and their long-term effects (WS5)
Gen. Capabilities	Ethical Understanding	Yr 4-6	Using resources to help others (WS5)
Gen. Capabilities	Personal and Social Capability	Yr 4-6	Setting and tracking goals (WS6)
English	Literature	Yr 4-6	Discuss metaphors such as 'money tree' and 'comparison mirror'

16 Key Earning and Building Wealth Lessons

#	Lesson
1	Income is money that comes in.
2	Wealth is money that stays, grows and works for you.
3	Someone can earn lots and still not be wealthy.
4	Real wealth grows slowly.
5	If spending controls you, wealth can never grow.
6	Wealthy people give every coin a purpose.
7	An asset keeps earning even while you rest.
8	Ownership helps wealth grow.
9	Wealth often starts small.
10	Comparing yourself to others can lead to poor choices.
11	Real wealth is often quiet.
12	Wealth protects your time.
13	Wealth rewards patience.
14	Learning is one of the best investments.
15	Wealth should serve your life.
16	Own, grow, protect, share.

Answer Keys and Discussion Guidance

WS1 -- Income or Wealth? (Answers)
Income: wages, pocket money, mowing payment. Wealth: bakery you own, grown savings, a book that keeps selling. Earning vs keeping: 1. owes $50; 2. $150; 3. $1,500; 4. Sam, because he keeps money.

WS2 -- Four Chests (Answers)
$10: $4, $3, $1, $2. $50: $20, $15, $5, $10. $80: $32, $24, $8, $16. $200: $80, $60, $20, $40. Brothers: 1. $60; 2. $3; 3. $63; 4. $0.

WS3 -- Asset or Not? (Answers)
Assets: shop, fruit tree, song. Not assets: toy, lollies.

WS4 -- Sensitivity Note for Educators
Comparison can bring up feelings about family circumstances. Do NOT require sharing. If a student discloses a concern, follow your school's wellbeing protocol.

WS5 -- Time or Money? (Answers)
Gives time back: systems, emergency savings. Takes time away: working every hour for things; borrowing too much.

WS6 -- Challenge Tracker
There are no correct scores. Celebrate every attempt.

Upsell Note for Educators
This generic pack is based on the Learning Smart book series. The full book-specific learning pack -- which references the characters, story moments, and adventure narrative -- is available with book purchase or subscription at **learningsmart.au**. Book-specific packs significantly increase student engagement and reading motivation.

Differentiation Strategies

Level	Strategy	Example Application
Below Level (support)	Reduce written output; use sentence starters; allow verbal responses; pair with peer.	WS2: use play money and four labelled cups as chests.
On Level (standard)	Complete all activities as written. Use discussion partner for Think About It sections.	Standard completion with class debrief of Think About It questions.
Extension (enrichment)	Interview a family member about something they own that creates value.	Research compound growth and graph $5 a week saved for 5 years.

7 Discussion Questions

1. What is the difference between income and wealth?
2. Why isn't everyone who earns lots of money wealthy?
3. How can a business keep earning while its owner sleeps?
4. What can happen when people compare themselves to others?
5. What makes someone wealthy, other than money?
6. How does wealth protect your time?
7. What do OWN, GROW, PROTECT and SHARE mean to you?

Classroom Display Ideas

Two Circles: Income and Wealth circles with student examples.

Four Chests: Saving, Investing, Giving and Fun chests with percentages.

Ownership Tree: A class tree of things people can own that create value.

Comparison Mirror: Mirror shapes with kind self-talk.

Golden Birds: Freedom birds naming what students would do with more time.

Treasure Chest: OWN, GROW, PROTECT, SHARE with WS6 goals.

Want the Full Adventure?

This free activity pack is inspired by the **Learning Smart book series** -- everyday adventures about character, confidence and growing into a kind, capable leader.

The Full Book-Specific Learning Pack Includes:

* Worksheets tied directly to the book's characters and story moments
* Story-based Think About It questions that deepen reading comprehension
* A Teacher's Companion with book-specific discussion questions
* Access to the full Learning Smart resource library

Available with book purchase or subscription at:

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Books in the Learning Smart Series

Title	Topic
The Golden River of Wealth	Earning, Owning and Building Wealth
The Treasure Map of Money Mountain	Financial Literacy
Professor Bee's Body Expedition	Human Body and Science
Belinda and James: Beach Smart	Sun and Water Safety
Guardians of the Web	Internet Safety
The Magical ABC Adventures: Letters A-F	Early Literacy and Phonics

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