

Tips on Saving Money

YEAR 6

TEXTBOOK PAGE 137

Read the passage and complete the vocabulary list on the next page.



Encik Hakimi is sharing tips on saving money with pupils of 6 Robotics.

The saying 'save for a rainy day' is a good advice to follow. This means that you need to save money for use in times of need. Here are four tips on how you can save money:

1. Spend less

- Use public transportation, ride a bicycle or walk to school. This will not only help you save your money, but it will also keep you healthy.
- Avoid buying branded items.
- Bring home-made food to school.

2. Shop wisely

- Bring only enough money to pay for the items on your shopping list.
- Compare prices.
- Look for promotional offers or vouchers.
- Buy only things that you need and not what you want.

3. Put aside some money

- Practise saving money on a daily basis.
- Save for charity purposes.

4. Prepare a budget

- Keep track of how much you have spent.
- Decide what you want to do with your savings based on short and long term goals.



Teacher Hafizah

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Search for the suitable word from the previous page to complete the vocabulary list below.



	Meaning	Word
1	hari hujan	
2	nasihat	
3	simpan duit kamu	
4	kurangkan belanja	
5	barangan berjenama	
6	di buat di rumah	
7	healthy	
8	membeli dengan bijak	
9	duit yang cukup	
10	bandingkan	
11	perlu	
12	amal kebajikan	
13	kamu telah belanjakan	
14	putuskan/buat keputusan	
15	tujuan	
16	berapa banyak	
17	simpanan (duit)	
18	berdasarkan	
19	letakkan ke tepi	
20	tawaran-tawaran	



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Answer the questions below.

1.	<p>What are the benefits of walking or riding a bicycle to school?</p> <p>Walking or riding a bicycle to school will not only help us to _____ but it also _____.</p>
2.	<p>What is the difference between needs and wants?</p> <p>Needs are something that _____, in order to live. On the contrary, wants are something that _____, but do not need.</p>
3.	<p>'Bring only enough money to pay for the items on your shopping list'. Do you agree? State your reason.</p> <p>Yes, _____ to this statement. Bring only enough money will help to avoid us from buying _____.</p>
4.	<p>List your short and long term goals.</p> <p>My short term goals: (Perkara yang kamu mahu dalam masa terdekat)</p> <p>1. I want to have _____ in my coin box .</p> <p>2. I want to buy _____ .</p> <p>3. I want to go to _____ .</p> <p>My long term goals: (Perkara yang kamu mahu pada masa depan)</p> <p>1. I want to have _____ .</p> <p>2. I want to buy _____ .</p> <p>3. I want to go to _____ .</p>

 You may use these words to help you.

unnecessary things	we must have	save our money
I agree	keep us healthy	we wish to have