



Where Did My Pocket Money Go?

Episode 10 | Ages 10 to 16 | 15 minutes | Budgeting and the 50/30/20 rule

THE 50/30/20 RULE

50% Needs

30% Wants

20% Savings

After watching the episode, answer these:

- 1 Priya gets ₹2,000 pocket money. Using the 50/30/20 rule, how much goes to needs, wants and savings?

- 2 Name two "money leaks" Rishi spotted. Can you find one leak in your own spending?

- 3 What is the 24-hour rule? Write one thing you wanted, waited for, and no longer wanted.

- 4 Why can "buy now, pay later" become expensive?

- 5 My savings goal is _____ and it costs ₹_____. Saving ₹_____ a month, I will reach it in _____ months.

MY 7-DAY SPENDING TRACKER

Mon	Tue	Wed	Thu	Fri	Sat	Sun



Teacher & parent notes

Episode 10: answer key and discussion ideas

Learning goals

Children can split money into needs, wants and savings; notice small spending leaks; delay an impulse buy; and explain why borrowing has a cost.

Answer key

1) Needs ₹1,000, wants ₹600, savings ₹400. 2) Snacks, delivery fees, unused subscriptions, impulse buys, in-app purchases. 3) Wait one day before buying any "want"; most urges fade. 4) Late fees and interest can grow quickly, and missed payments can hurt a credit score.

Discussion (5 minutes)

Is a phone recharge a need or a want? What about the latest game? There can be more than one good answer: ask children to explain their reasons.

Activity (10 minutes)

Give each group a pretend ₹2,000 and 12 spending cards (school bus, snacks, movie, gift, savings jar...). Groups build a 50/30/20 budget and present it.

Take-home

Fill in the 7-day spending tracker with a parent, then set one savings goal together.

About the series

RISHI Money Stories: 80-second animated lessons in English, Hindi and Telugu. School packs include HD videos, a worksheet and notes for every lesson.

Want the full pack for your school or home?

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