



Theme – Money

## Description

The concept of money is one that has puzzled philosophers, economists, and sociologists for centuries. What is money, and why does it have value? In its most basic form, money is a means of exchange. It is a way to trade one thing for another. Money is used to buy goods and services. It is also used to pay debts.

Money is valuable because it is rare and it is difficult to produce. It is also useful because it can be divided into small units and it can be exchanged for other things. There are a lot of different ways to make money. You can find a job, start a business, invest in the stock market, or even win the lottery. However, there is no guaranteed way to make money. You have to be careful with how you spend your money and invest wisely to ensure that you are making the most of your money.

You work hard to earn it, and then you spend it wisely to achieve your goals. Money can be a great theme for your project to remind you how valuable it can be. And for that, let us be inspired by these terrific layouts featuring money.

## Saving money

Typically, we are saving money to buy the things we want. For many, saving money is one way to ensure the security of their future. It gives you a way out of the uncertainties of life and provides you with an opportunity to enjoy a quality life. How about you? Why do you save money?



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## Spending Money

For sure, everybody can agree that it is much easier to spend money than to save it. We all have to spend money in our lives, whether it's buying groceries, paying off debt or investing in the future. There are so many reasons why we need to spend money. But most important is the way you spend it. How do you spend your money? What do you spend your money on?



*Hester Elise couldn't wait to spend the money that Oupa and Ouma gave her. She got to choose her own sweets and then paid and received her change. Such an exciting adventure!*

Layout by [Christelle](#)

## Making Money

As we all know, we need money to purchase things, whether for yourself or for your family. We need it to secure our future and pay our bills and continue our lives in convenience. We need it to build wealth. And because of these, we need to make money. Making money is a lot more than working hard and making the right choices. It is also fulfilling when you make money on your own and not depending on others. It's a great achievement. How did you feel the first time you received your first hard-earned money?



Project by [Cheryl](#)



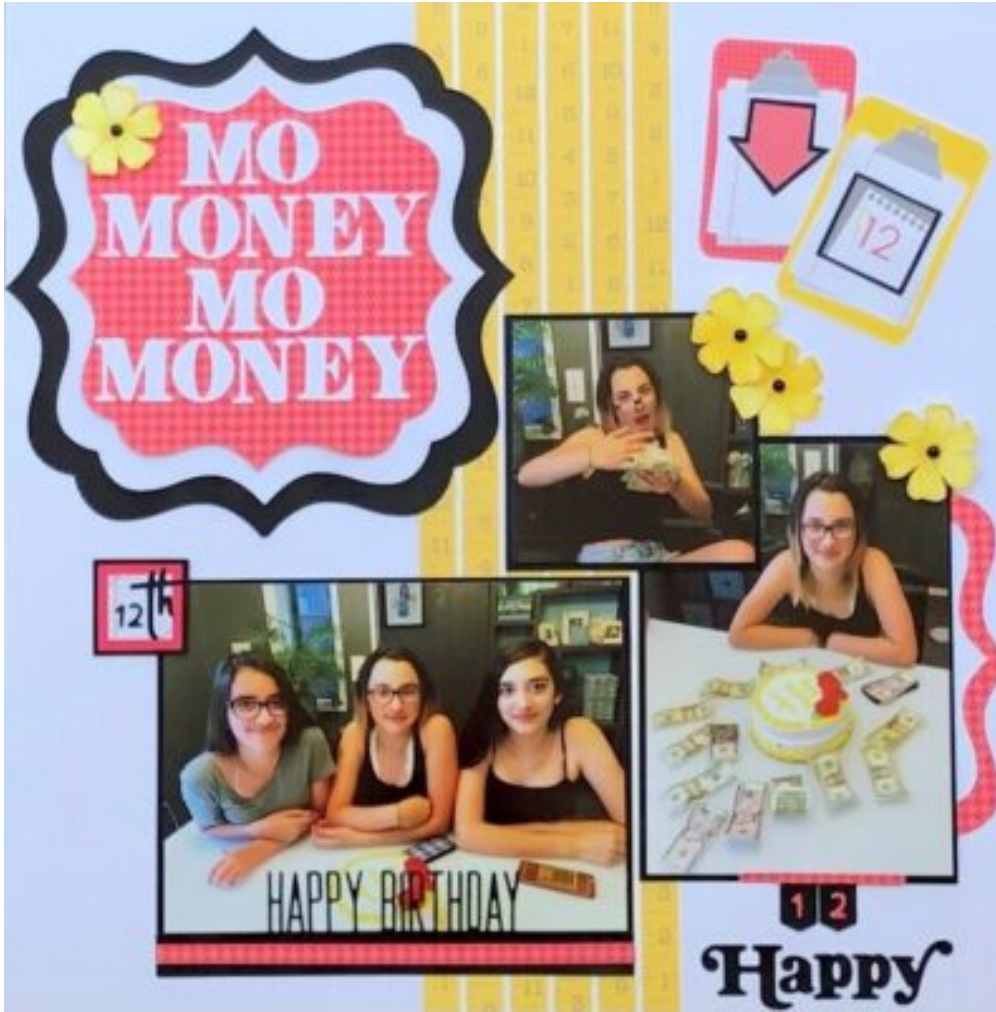


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## Money as a Gift/Prize

We would do anything to win a prize especially if it's money, right? Some join contests to win the cash prize in order to pay bills, treat their family or to enjoy a vacation. Others are lucky to have this as a gift without an exchange for it. It would also be great if you won the lottery. What will you do with the cash prize if you ever win the lottery?





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Would you like to create your own money bills with a photo

of a loved one (or even a photo of yourself)? It won't have any value if you go to the store, but you can certainly use it in a scrapbook project, and have fun. And if you print it, it won't even be considered a counterfeit, as it will not resemble any real currency. Maybe you can print some to play board games?

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**Author**

rizzi1108