

## Word matcher



Can you help Dylan find the right meaning for each word?

### Words

Transaction

Budget

Reference

Account

Interest

Balance

Cashier

### Meanings

This is the person who serves you in the Principality branch.

The total money you have in your savings account.

This is when you take money out or pay money in to your account.

This is a plan you make to look after your money.

Banks and building societies pay you this when you keep your money with them.

This is the place in the bank or building society that has your name on it where you keep your money.

A reference is a name given to the transaction.



## Paru geiriau



A allwch chi helpu Dylan i ddod o hyd i'r ystyr cywir ar gyfer pob gair?

### Geiriau

Trafodiad

Cyllideb

Cyfeirnod

Cyfrif

Llog

Balans

Ariannwr

### Ystyron

Dyma'r person sy'n eich gwasanaethu mewn cangen o'r Principality.

Cyfanswm yr arian sydd gennych yn eich cyfrif cynilo.

Codi arian neu dalu arian i mewn i'ch cyfrif yw hyn.

Dyma gynllun yr ydych chi'n ei lunio er mwyn gofalu am eich arian.

Mae banciau a chymdeithasau adeiladu yn talu hwn ichi pan fyddwch yn cadw eich arian gyda nhw.

Dyma'r lle yn y banc neu'r gymdeithas adeiladu sydd â'ch enw chi arno a lle cedwir eich arian.

Cyfeirnod yw'r enw a roddir ar drafodiad.



# How to use your Principality Passbook



A Passbook is given to you when you open a savings account at Principality Building Society. It shows you how much money is saved in your account. With a grown-up's help, match the meaning to the correct section in the passbook. To help, Dylan has done one for you!

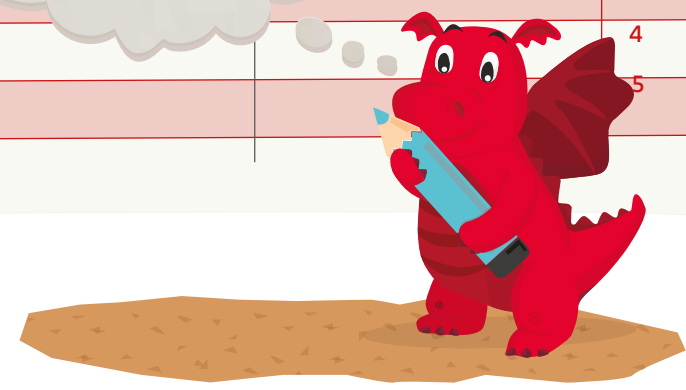
## Meanings

Example

A reference is a name given to the transaction	This is the date you paid money in to or took money out of your savings account	The total amount of money you have saved in your account	The cashier is the person who serves you in a Principality branch	The date your passbook was printed at the branch to show your transaction	The amount of money you have added to your Savings account	The amount of money that you took out of your account
------------------------------------------------	---------------------------------------------------------------------------------	----------------------------------------------------------	-------------------------------------------------------------------	---------------------------------------------------------------------------	------------------------------------------------------------	-------------------------------------------------------



	Date of entry	Cashier's initials	Transaction date	Reference	Amount Invested	Amount withdrawn	Balance
1							
2							
3							
4							
5							



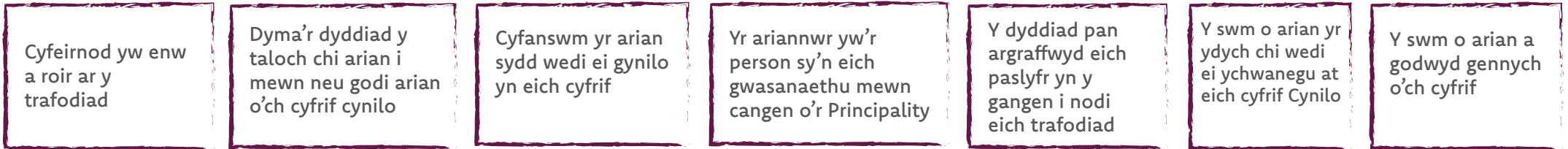
## Sut i ddefnyddio eich Paslyfr Principality



Cewch baslyfr pan agorwch chi gyfrif cynilo gyda Chymdeithas Adeiladu'r Principality. Mae'n dangos ichi faint o arian sydd wedi ei gynilo yn eich cyfrif. Gyda chymorth oedolyn, rhowch yr ystyr i gyd-fynd â'r adran gywir yn y paslyfr. I'ch helpu mae Dylan wedi gwneud un!

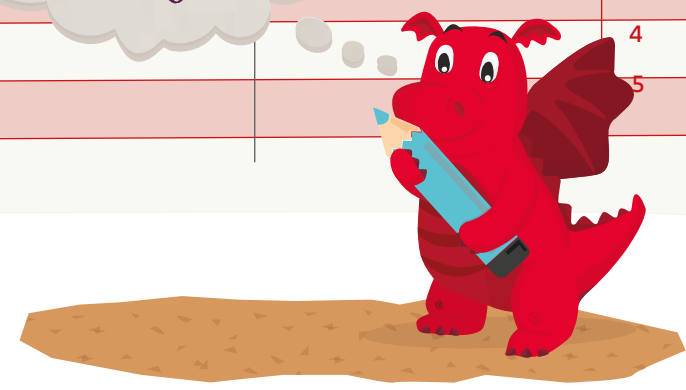
### Ystyron

Esiampl



	Dyddiad y cofnod	Blaenlyth- rennau'r ariannwr	Dyddiad y trafodiad	Cyfeirnod	Y swm a fuddsoddiwyd	Y swm a godwyd	Balans
1							1
2							2
3							3
4							4
5							5

Geiriau newydd!



## Clever coins



Tick the box next to the coins you need to make up the amount in the box.

= £1.00

2.

= £3.25

3.

= £0.63

4.

= £4.49

## Deall darnau arian



Ticiwch y blwch wrth ymyl y darnau arian sydd eu hangen arnoch i fod â'r swm yn y blwch.

= £1.00

2.

= £3.25

3.

= £0.63

4.

= £4.49

# Needs and wants



Needs and wants are two different things and knowing the difference can help you save money. Read what needs and wants are, then circle whether each picture is something you need or something you want. Draw some more of your own too.

### Needs

These are the things we must have to survive - the things we can't be without.

### Wants


These are the things we would like to have but are not essential.

Water



Need | Want

Rugby Ball



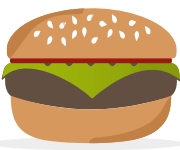
Need | Want

Shelter



Need | Want

Food



Need | Want



Bicycle



Need | Want

.....

Need | Want

.....

Need | Want

.....

Need | Want

# Angen ac eisiau



Mae angen ac eisiau yn ddau wahanol beth a gall gwybod y gwahaniaeth eich helpu i arbed arian. Darllenwch am y gwahaniaeth rhwng angen ac eisiau ac yna rhowch gylch i ddangos a yw pob llun yn rhywbeth yr ydych chi ei angen neu ei eisiau. Tynnwch luniau o rai eich hun hefyd.


<p><b>Angen</b> Dyma'r pethau y mae'n rhaid i ni eu cael i oroesi – allwn ni ddim gwneud heb y pethau hyn.</p>	<p><b>Eisiau</b> Dyma'r pethau yr hoffem ni eu cael ond nid ydyn nhw'n hanfodol.</p>
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Dŵr



Angen | Eisiau

Pêl Rygbi



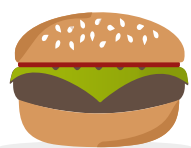
Angen | Eisiau

Lloches



Angen | Eisiau

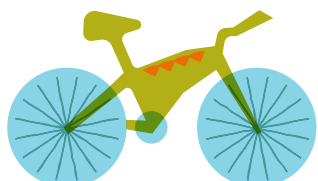
Bwyd



Angen | Eisiau



Beic



Angen | Eisiau

.....

Angen | Eisiau

.....

Angen | Eisiau

.....

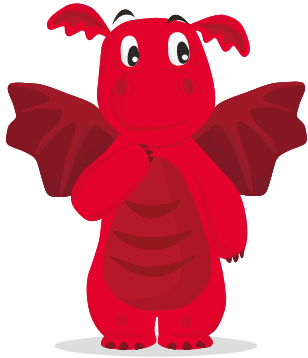
Angen | Eisiau



# Word search



Help Dylan find these hidden words that are all about money! Then ask a grown-up what they mean.



transaction

reference

save

money

goal

account

interest

bank

cashier

budget

coin

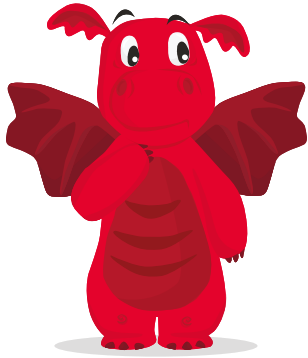
passbook

i	n	t	e	r	e	s	t	a	i	e	r
m	p	z	t	i	f	e	r	c	q	s	e
c	a	f	r	e	n	f	a	c	b	a	f
a	s	u	a	e	b	e	s	o	u	v	e
s	s	n	n	p	i	b	a	u	d	e	r
h	b	x	s	o	w	a	c	n	g	g	e
i	o	p	a	s	y	n	t	t	e	o	n
e	o	f	c	z	c	k	i	e	t	a	c
r	k	i	t	p	x	e	o	w	p	l	e
u	r	v	i	a	f	i	n	n	o	e	f
f	a	m	o	n	e	y	o	v	n	s	n
c	o	i	n	a	t	n	n	s	f	a	d

# Chwilo'tair



Helpwch Dylan i ddod o hyd i'r geiriau cudd yma sydd i gyd yn ymwneud ag arian!  
Yna gofynnwch i oedolyn beth yw eu hystyr.



trafodiad

cyfeirnod

cynilo

arian

nod

cyfrif

llog

banc

ceiniog

cyllideb

darn arian

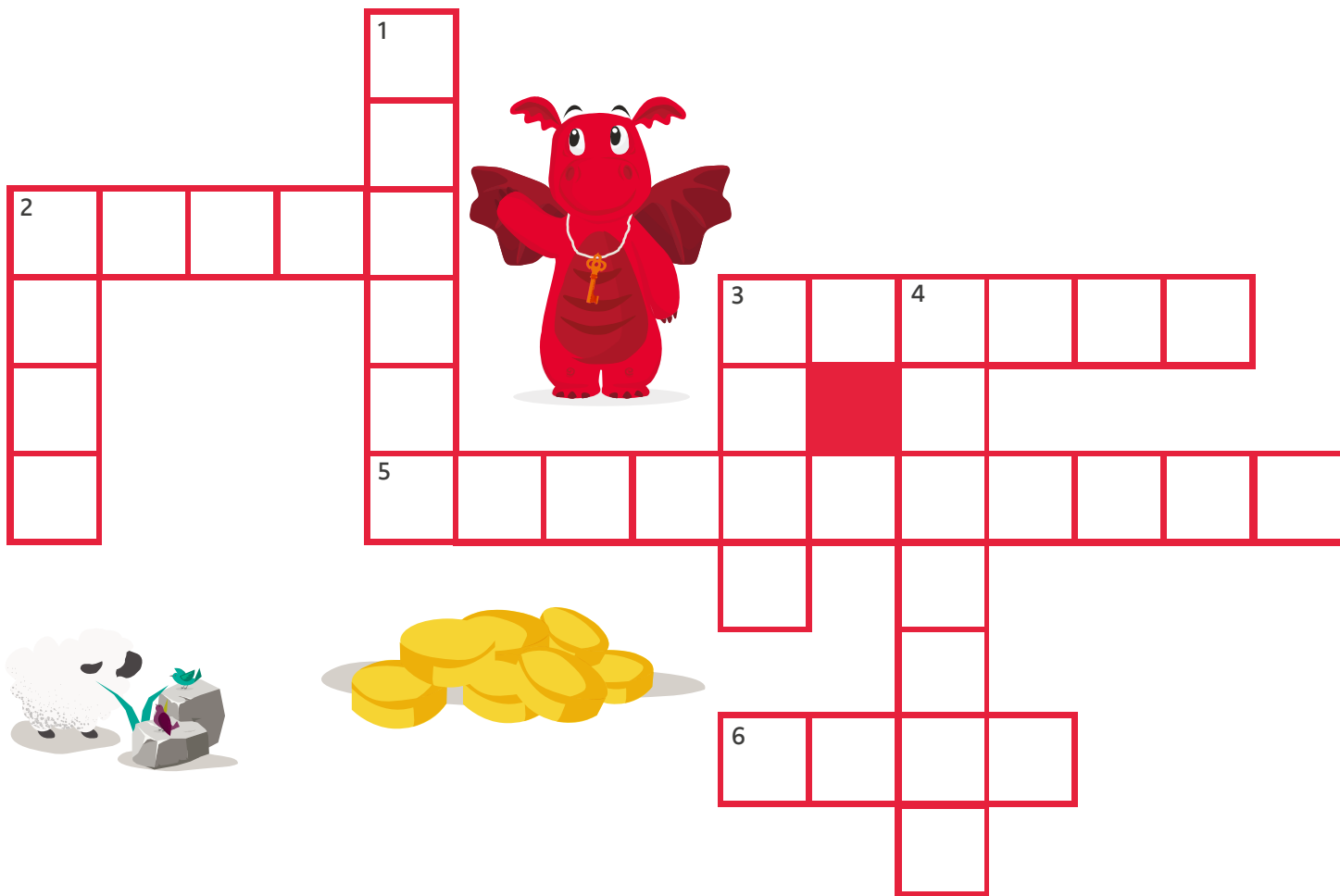
paslyfr

l	l	o	g	r	e	s	t	c	i	e	c
m	p	z	t	i	f	e	r	y	q	s	y
c	y	n	i	l	o	f	a	f	c	q	f
e	s	p	a	e	b	e	f	r	y	v	e
i	s	a	n	p	i	b	o	i	ll	d	i
n	b	s	s	o	w	a	d	f	i	n	r
i	o	l	a	s	y	n	i	t	d	o	n
o	o	y	c	z	c	c	a	e	e	d	o
g	k	f	t	p	x	e	d	w	b	l	d
u	r	r	i	a	f	i	n	n	o	e	f
f	a	a	r	i	a	n	o	v	n	s	n
d	a	r	n	a	r	i	a	n	f	a	d

# Crossword



Complete the crossword by using the clues. If you get stuck, then ask a grown-up for help.



## The Clues

### ACROSS

- 2 What you do when you buy something?
- 3 The money given back to you after paying for something with more money than it costs.
- 5 When you take money out or pay money in to your account.
- 6 Where you can keep your money until you want to spend it. Most people keep theirs in either a building society or a...

### DOWN

- 1 A plan you make to look after your money.
- 2 Keeping your money until you want to spend it.
- 3 Money, when its coins or notes.
- 4 The place in the bank or building society that has your name on it where you keep your money.

# Croesair



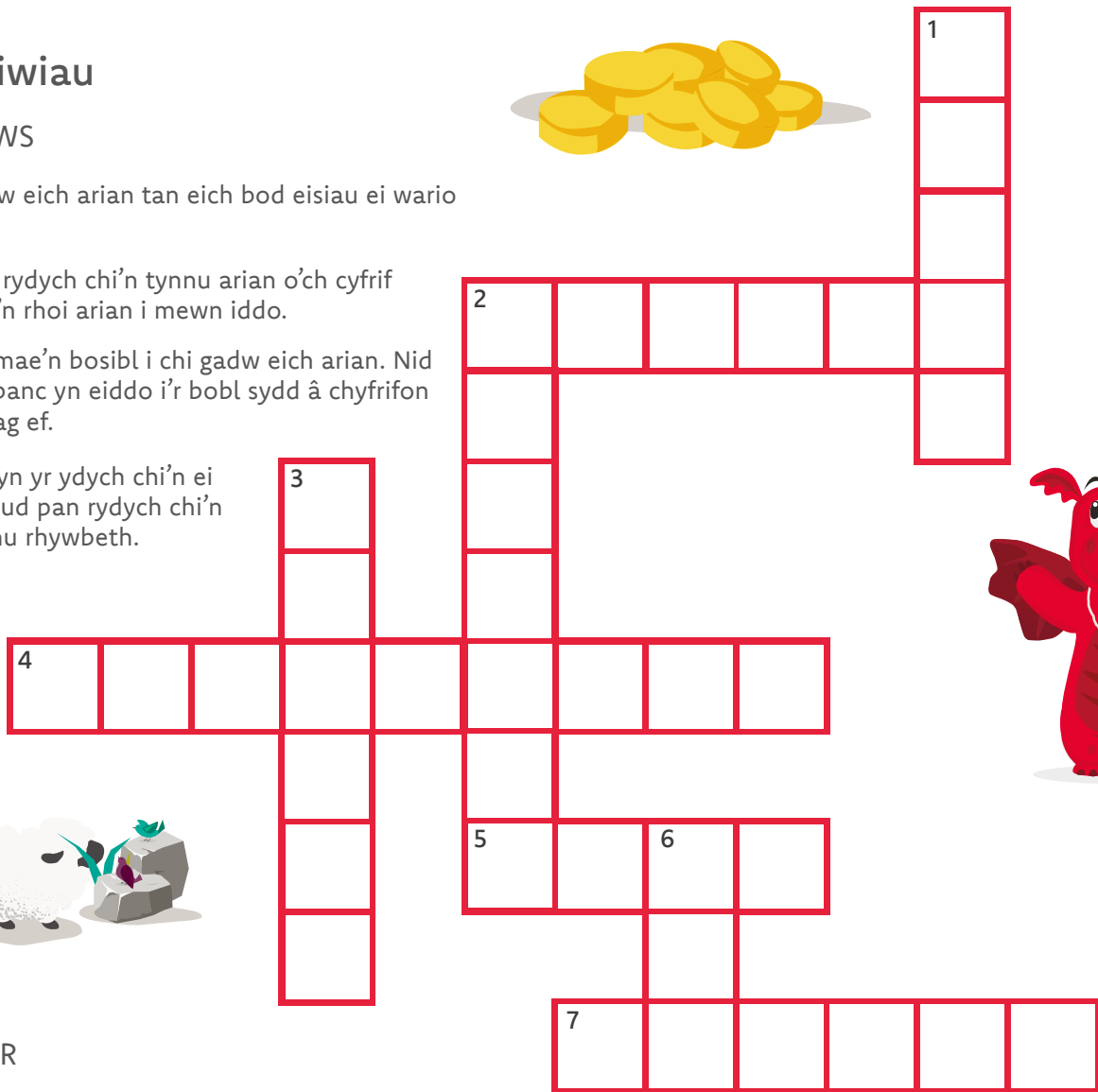
Cwblhewch y croesair gan ddefnyddio'r cliwiau. Os gewch chi drafferth, gofynnwch i oedolyn am gymorth.

## Y Cliwiau



### AR DRAWS

- 2 Cadw eich arian tan eich bod eisiau ei wario
- 4 Pan rydych chi'n tynnu arian o'ch cyfrif neu'n rhoi arian i mewn iddo.
- 5 Lle mae'n bosibl i chi gadw eich arian. Nid yw banc yn eiddo i'r bobl sydd â chyfrifon gydag ef.
- 7 Yr hyn yr ydych chi'n ei wneud pan rydych chi'n prynu rhywbeth.



### I LAWR

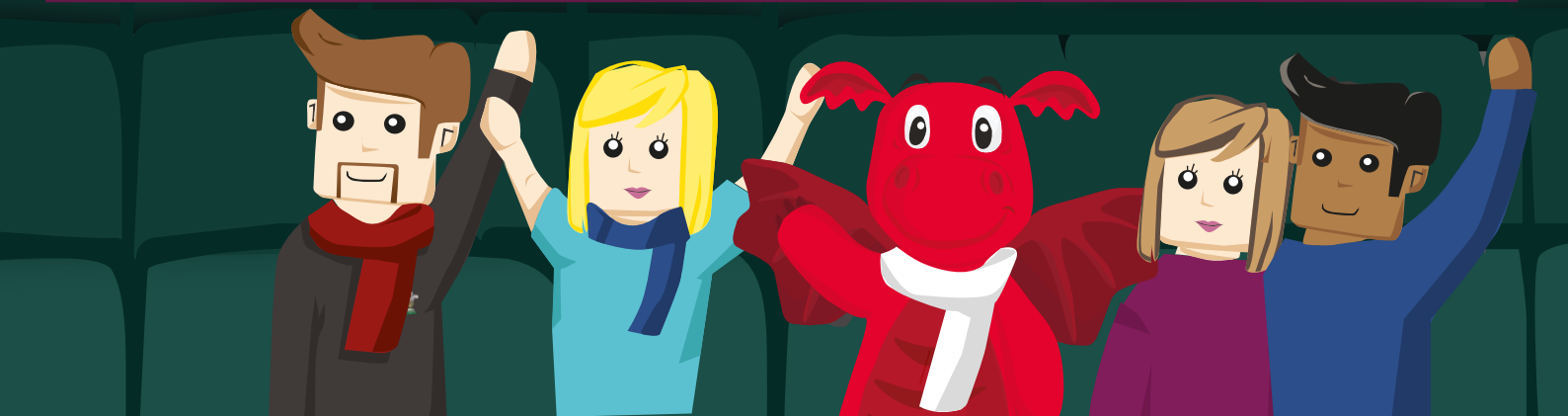
- 1 Yr arian yn eich poced (arian -----).
- 2 Cynllun yr ydych chi'n ei wneud i ofalu am eich arian.
- 3 Y lle yn y banc neu'r gymdeithas adeiladu sydd â'ch enw chi arno lle rydych chi'n cadw eich arian.
- 6 Yr arian yr ydych chi'n ei gael yn ôl ar ôl talu am rywbeth gyda mwy o arian na'r gost.

Write your name here: .....

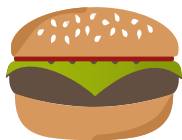
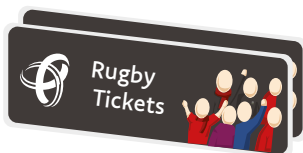
# Game day budget



You're off to the stadium to watch a rugby match! There's some different things you'll need and want while you're there. You have £100 to spend, so choose wisely. Remember, you can't go on your own to the match so think about that.



# Principality Building Society



Tickets	Food	Drink	Rugby ball	Rugby top
£30.00	£5.00	£3.00	£10.00	£25.00

What are you buying?	How much for each?	Total cost

How much have you spent? £

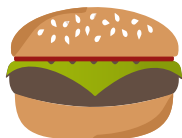
## Cyllideb Diwrnod y Gêm



Rydych chi'n mynd i'r stadiwm i wyllo gêm rygbi! Bydd angen rhai pethau arnoch chi a byddwch chi eisiau rhai pethau pan fyddwch chi yno. Mae gennych chi £100 i'w wario, felly dewiswch yn ddoeth. Cofiwch, allwch chi ddim mynd i'r gêm ar eich pen eich hun, felly meddyliwch am hynny.



# Cymdeithas Adeiladu'r Principality



Tocynnau  
£30.00

Bwyd  
£5.00

Diod  
£3.00

Pêl Rygbi  
£10.00

Crys Rygbi  
£25.00

Beth ydych chi'n ei brynu?

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Faint am bob un?

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Cyfanswm y gost

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Faint ydych chi wedi ei wario?

£

## Working out interest



### What is interest?

Banks and building societies pay you to keep your money with them. This is called interest. Let's see what a 4% interest rate means for your money.

The Interest	How do we work it out?	Amount of interest earned	Total
4%	$\frac{4}{100} \times \text{£}20$	= £0.80	= <b>£20.80</b> £20 + 80p

Now it's your turn! Ask a grown-up, to help if you need to.

The Interest	How do we work it out?	Amount of interest	Total cost
2%	$\frac{\quad}{100} \times \text{£}20$	= £ .	= £ <input type="text"/>

3%	$\frac{\quad}{100} \times \text{£}20$	= £ .	= £ <input type="text"/>
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# Sut i gyfrifo llog

## Beth yw llog?

Mae Banciau a Chymdeithasau Adeiladu yn eich talu chi i gadw eich arian gyda nhw. Llog yw'r enw ar hyn. Dewch i ni weld beth mae cyfradd llog o 4% yn ei olygu ar gyfer eich arian.

Y Llog	Sut rydym ni'n cyfrifo hyn?	Swm y llog sydd wedi ei ennill
4%	$\frac{4}{100} \times \text{£}20$	= £0.80

Cyfanswm

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= **£20.80**  
£20 + 80c

Eich tro chi yw e nawr! Gofynnwch i oedolyn eich helpu chi, os oes angen.

Y Llog	Sut rydym ni'n cyfrifo hyn?	Swm y llog
2%	$\frac{\quad}{100} \times \text{£}20$	= £ .

Cyfanswm y gost

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= £  .

3%	$\frac{\quad}{100} \times \text{£}20$	= £ .
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= £  .







Eich Cadw-mi-gei

Your Moneybox

