

money detective

Where did all of my money go? 🤔

Step 1: Have the conversation

Below are some of the common ways our digital money 'disappears' - help your Mini Millionaire understand each of them.

💳 Tap tap tap

Tapping your card, phone, watch, etc. to pay for something.

Examples: Pick n Pay, Checkers, Spar, Woolworths, Engen, Exclusive Books.

In Mini Millionaires' language: When we tap, our bank pays the shop from our bank account and the amount of money in our account goes down.

📱 In-app payment

Buying something inside a game or app for that app specifically.

Examples: Google Play, Apple.com, PlayStation, Xbox (game coins, skins, Robux-type credits).

In Mini Millionaires' language: When buying things in apps on our phones. The app takes money from our bank account and the amount of money in our account goes down.

💻 Online payment

Buying something online or on a website.

Examples: Takealot, Checkers Sixty60, Temu.

In Mini Millionaires' language: When we buy things online, we give the website our card details. They use that to take money from our bank account and the amount of money in our account goes down.

🔗 Subscription

A payment that repeats automatically until you cancel it.

Examples: Netflix, Spotify, Showmax, DStv, YouTube Premium.

In Mini Millionaires' language: When we pay to use something by entering our card details. They will keep taking money from our account every month/year until we cancel our subscription.

⚡ Top-up payment

Buying airtime, data, or electricity, etc.

Examples: Airtime or Data from Vodacom, MTN, Cell C, Telkom, prepaid electricity token.

In Mini Millionaires' language: When we use our bank's app to add airtime/data/electricity. Our bank sends the money to the company that gives us the airtime/data/electricity.

💰 Other

Anything else that doesn't fit in the main categories.

Examples: Bank fees, transfers/EFTs, ATM cash withdrawals.

In Mini Millionaires' language: Other random things that causes the amount of money in our account to go down. Let's make up our own label for these.

The most important thing to emphasise is that all of these activities take real money from our bank accounts. If the money runs out, we can't keep buying or paying.

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Step 2: Learn to investigate

Cut out the pictures at the bottom and place them into the right buckets.

💳 Tap tap tap

⌚ Subscription

📱 In-app payment

⚡ Top-up payment

💻 Online payment

💰 Other

NETFLIX

vodacom

Checkers

EXCLUSIVE BOOKS

Zulzi

Apple Pay

GEN

Checkers SIXTY
60

TEMU

Spotify

MTN

Google Play

takealot.com

W WOOLWORTHS

showmax

ROBLOX

Pick n Pay



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Step 3: Level it up

Print their own bank statement or the blank one below. Print the labels and help them investigate by assigning the correct labels to all of the real transactions. Like this:

Bank Statement

Nr	Description	Amount	Balance	
1	Pick n Pay	-R40	R210	💳 Tap tap tap
2	Takealot	-R80	R130	🌐 Online payment
3	MTN Airtime	-R15	R115	⚡ Top-up payment
4	Spotify	-R25	R90	⌚ Subscription
5	Apple App Store	-R15	R75	📱 In-app payment
6	Checkers	-R18	R57	💳 Tap tap tap
7	Uber Eats	-R54	R3	🌐 Online payment
8	Tuck Shop	-R3	RO	💳 Tap tap tap

Bank Statement

Nr	Description	Amount	Balance
1	Pick n Pay	-R40	R210
2	Takealot	-R80	R130
3	MTN Airtime	-R15	R115
4	Spotify	-R25	R90
5	Apple App Store	-R15	R75
6	Checkers	-R18	R57
7	Uber Eats	-R54	R3
8	Tuck Shop	-R3	RO

💳 Tap tap tap

📱 In-app payment

🌐 Online payment

⌚ Subscription

⚡ Top-up payment

💰 Other

💳 Tap tap tap

📱 In-app payment

🌐 Online payment

⌚ Subscription

⚡ Top-up payment

💰 Other

💳 Tap tap tap

📱 In-app payment

🌐 Online payment

⌚ Subscription

⚡ Top-up payment

💰 Other

