# Our Allowance Agreement

Parent + child | Suggested ages 6-15 | About 10 minutes

Choose a simple system together. Start with what your family can afford and review it after practice.

## 01 Our payday plan

Our amount: $____________ Every: ____________ Payday: ____________

Our model: learning allowance / chore-based pay / hybrid (circle one)

## 02 What this money covers

Child-controlled extras (choose one or two to start):

Essentials the adult continues to cover:

## 03 Saving and household responsibilities

My savings choice or goal:

Regular responsibilities / optional paid jobs (agree separately):

## 04 Our next check-in

Review date: ____________ One question we will discuss:

Adult prompt: "What choice would you like to practice?" Keep essential needs with adults.

# My Save, Spend, Give Plan

Parent + child | Suggested ages 6-12 | About 10 minutes

Use real coins, pretend money or a paper balance. Giving is optional; your split can change.

Date: _______________ Money received: $_____________ From: _____________

## 01 Choose where this money will go

| Save | Spend | Give (optional) |
|---|---|---|
| | | |
| | | |

Write an amount and a purpose in each column. Save + spend + give = money received.

My check: $_____________ + $_____________ + $_____________ = $_____________

## 02 Label your jars or envelopes

**SAVE**
For my goal

**SPEND**
For choices now

**GIVE**
If I choose

## 03 Talk about one choice

What am I choosing now, and what am I waiting for?



 

# My Savings Goal Tracker

Page 1: Make a plan | Suggested ages 6-14

Choose a goal you care about. You can use pretend prices. Include tax or delivery if they apply.

## 01 Name or draw my goal

## 02 Work out the steps

Total cost: $____________ Already saved for this goal: $____________

Amount still needed (cost minus saved): $____________

Weeks to save: ____________ Amount to add each week: $____________

Where contributions will come from: ______________________________

Example: $30 cost - $6 already saved = $24 remaining. Over 6 weeks, save $4 each week.

## 03 Check that the plan fits

If it feels too hard, I can change the goal, weekly amount or finish date:

# My Savings Goal Tracker

Page 2: Watch it grow | Suggested ages 6-14

Color one block for each 10% of your goal saved. Count money actually set aside, not promised money.

My goal: ___________________________ Total cost: $____________

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | |
| 10% | 20% | 30% | 40% | 50% | 60% | 70% | 80% | 90% | 100% |

## 01 My contribution log

| Date | Added (+) / removed (-) | Total saved |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

## 02 Review and adjust

My next step or new finish date:

Adult prompt: "What helped you make progress?" Praise planning and trying again.

# My First Weekly Money Plan

Page 1: Plan before spending | Suggested ages 9-14

Plan a small amount of child-controlled money. Adults cover essential needs. Pretend dollars work too.

Week of: _______________ Starting spending money: $_____________

Money expected this week: $_____________ Total to plan: $_____________

Total to plan = starting spending money + expected money. Do not count earlier savings again.

## 01 Give each part a purpose

| My category or choice | Planned amount |
| --- | --- |
| Move to savings | |
| Give (optional) | |
| Spending choice 1 | |
| Spending choice 2 | |
| Leave available / buffer | |
| TOTAL (match total to plan) | |

## 02 Choose one priority

The choice that matters most to me this week is:

Adult prompt: "What could wait if you have less money than expected?"

# My First Weekly Money Plan

Page 2: See what happened | Suggested ages 9-14

Record purchases as you go. At the end of the week, compare your plan with what actually happened.

## 01 My spending record

| Date | What I chose | Amount spent |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |

## 02 Check my spending balance

Starting spending money $________ + actual money received $________

- purchases $________ - giving $________ - moved to savings $________

= spending money left $________

Savings is still your money. Moving it to your savings jar is not a purchase. If you move it back, add that transfer to your spending balance and record it separately.

## 03 Learn one thing

One choice I liked / one thing I will change:

Next review date: ____________________

# Our Family Money Meeting

Parent + child | Suggested ages 6-18 | 20 minutes

Bring one goal and one upcoming choice. Leave private account details and adult financial worries out.

## 01 Celebrate progress - 3 minutes

One win from each person:

## 02 Review one goal - 5 minutes

Goal: ___________________ Saved: $________ Next contribution: $________

## 03 Discuss one choice - 5 minutes

Our choice, spending limit and options:

## 04 Check allowance - 4 minutes

Next payday and child-controlled expenses:

## 05 Questions and one action - 3 minutes

Question: ___________________ Action / owner / due date:

Adult prompt: "What would you like to understand?" Keep this a conversation, not a test.

# Our Game-Spending Agreement

Page 1: Agree before buying | Suggested ages 9-17

A budget of zero is valid. Practice with pretend purchases if you prefer. An adult manages approval.

## 01 Set the limit

Up to $________ from __________ to __________. Money comes from:

## 02 Decide who approves

Before buying, I show __________ the dollar price and balance left.

## 03 Pause and check

We wait __________. A countdown does not change our rule.

## 04 Handle carryover and renewals

Unused money: __________________ Who checks renewal dates: __________

## 05 Plan for mistakes

Tell an adult, save the receipt and review together. Next review date:

Count this money only once in your overall budget. No password or account details belong here.

# Our Game-Spending Agreement

Page 2: Translate game money | Suggested ages 9-17

Made-up example: 1,000 gems cost $10 before tax. An item costs 650 gems. You start with no gems.

## 01 Try the math together

Price per gem: $10 divided by 1,000 = $____________

Value of 650 gems: 650 multiplied by price per gem = $____________

Cash needed if you must buy the full pack: $____________

Gems left after the item: 1,000 minus 650 = ____________

## 02 Review a real or pretend choice

| Item / date | Cash leaving account | Budget left |
|---|---|---|
| | | |
| | | |
| | | |

What could I choose instead, or enjoy without buying?

Check together: $0.01 per gem; $6.50 item value; $10 checkout cost before tax; 350 gems left. Leftover gems are not cash. Check applicable tax and the actual pack needed before paying.