

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

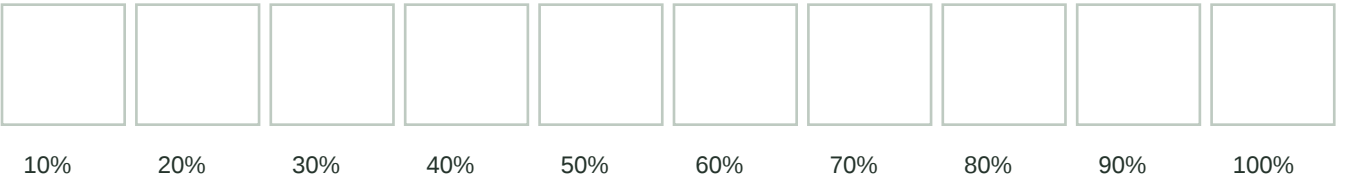
If it feels too hard, I can change the goal, weekly amount or finish date:

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: \$_____



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.