

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?"

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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: _____