

Needs vs. wants sort (ages 6-10)

Tell the difference between things we need and things we'd like.

Name: _____ Week of: _____

Item	Need	Want	Why?
Winter coat			
New video game			
Lunch			
Toothbrush			
Candy			
Soccer shoes			

Tip: Talk through the 'Why?' column together — there are no wrong answers, just reasons.

Savings goal tracker (ages 7-13)

My goal: _____ It costs: \$ _____ Per week: \$ _____

Name: _____ Week of: _____

Week	Saved this week	Total saved	Left to go
Week 1			
Week 2			
Week 3			
Week 4			
Week 5			
Week 6			

Tip: Color in progress each week to keep motivation high.

Earning log (ages 8-14)

Record each paid job and who approved it.

Name: _____ Week of: _____

Date	Job	Approved by	Earned

Tip: Connect effort to money: only log jobs a parent approved.

Weekly budget: save / spend / give (ages 10-16)

Split income before spending anything.

Name: _____ Week of: _____

Money in	Save	Spend	Give
Allowance			
Chores / jobs			
Gifts			
Total			

Tip: Try saving at least a quarter of every dollar.

Smart shopping comparison (ages 11-18)

Compare two options before buying.

Name: _____ Week of: _____

Question	Option A	Option B
Price		
Price per use		
Reviews / quality		
Can I wait a week?		
My pick		

Tip: If you can wait a week and still want it, it's more likely worth it.