

My Budgeting Workbook

Practical • Fun • Real-Life Money Skills

Welcome!

Money is part of everyday life—snacks, school trips, toys, gifts, and dreams. This workbook helps kids learn how to use money wisely, not by memorizing rules, but by practicing real decisions in a fun, pressure-free way.

Parents: You don't need to be a money expert. Just guide the conversations.

How to Use

Complete 1–2 pages per week

No wrong answers!

Remember

Talk through choices

Celebrate effort

This workbook belongs to:

Write your name here

SECTION 1: What Is Money Really For?

Lesson 1: Money Has Jobs

Money is not just for spending. It has four main jobs:

Spend

Save

Share

Grow

Activity: Circle (or check) the jobs money can do:

Buy snacks

Help others

Sit and grow

Disappear magically 😊

Lesson 2: Needs vs Wants

Needs:

Things we must have to live and stay safe.

Wants:

Things that make life more fun.

Activity: Match them up (Write 'Need' or 'Want')

Food → ?

Toy → ?

School books → ?

Ice cream → ?

TALK TIME

Can a want ever feel like a need? Why?

SECTION 2: Where Money Comes From

Lesson 3: Earning Money

Money comes from solving problems or helping others (Chores, neighbors, tasks).

Activity: Write 3 ways you can earn money:

1

2

3

Lesson 4: Work \neq Unlimited Money

If you earn 5 coins, can you buy everything you want?

YES

NO

Why?

SECTION 3: Budgeting Made Simple

Lesson 5: What Is a Budget?

A budget is a plan for your money before it is spent.

● Think of it like: A map for your money.

Lesson 6: My Weekly Budget

Money I Have This

Week: _____

Money Job	Amount
Spend	_____
Save	_____
Share	_____
Grow	_____

Do all numbers add up?

Lesson 7: Budget Choices

Scenario: You have 10. Toy is 10. Snack is 3. Saving goal needs 5.

What do you choose and why?

SECTION 4: Saving With Purpose

Lesson 8: My Saving Goal

Saving is waiting with a reason.

I AM SAVING FOR:

PRICE:

WHY THIS MATTERS TO ME:

Look Ahead!

Find your "Year in Numbers" Monthly Trackers at the end of this book!

SECTION 5: Smart Spending

Lesson 10: Ask Before You Buy

Write something
you want here

1. Do I really need this?

2. Do I have something similar?

3. Will I like it later?

Lesson 11: Emotional Spending

If you are Bored, Sad, or Excited, what can you do instead of buying?

Talk to someone

Wait 24 hours

Play a game

SECTION 6: Sharing

Lesson 12

Who would you like to help someday?

From 10, how much would you share?

SECTION 7: Growing

Lesson 13

If you put 5 away in a bank and don't touch it, what might happen?

SECTION 8: Family Talks

Lesson 14: Family Rules

1.

2.

3.

My Money Promise

I promise to plan my money, make thoughtful choices, and learn from mistakes.

MY SIGNATURE

DATE

PARENT REFLECTION PAGE

What did my child understand best?

One money habit we'll practice together:

Lesson 9: My Year in Numbers (Jan - Jun)

JANUARY

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

FEBRUARY

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

MARCH

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

APRIL

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

MAY

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

JUNE

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

Lesson 9: My Year in Numbers (Jul - Dec)

JULY

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

AUGUST

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

SEPTEMBER

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

OCTOBER

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

NOVEMBER

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				

DECEMBER

Wk	Earn	Save	Spend	Share
1				
2				
3				
4				
5*				
Total				