

Teen Money Mastery

From Mindset to Money Moves



5-Day Mini Course

The Vibe Check: How Does Money Feel?

Stressed / Confused



Proud / In Control

Money isn't just math—it's feelings and habits. Think of one time you felt proud of a money choice, and one time you felt stressed.

Your money personality shapes every choice you make.

Busting the 3 Big Myths



Switch from a Fixed Mindset to a Growth Mindset

The Invisible Leak



Money shows up in the little moments: Snacks, rides, gaming, clothes, activities.

The Challenge: These aren't 'bad' buys, but they add up. Start noticing, not judging.

Sorting Your Inventory: Needs vs. Wants



NEEDS

Must-haves to live. Food, basic clothes, transport.



WANTS

Fun extras. New hoodie, gaming credits, treats.



IT DEPENDS

Context matters. Is it for safety or style?

Are your top 5 weekly spends mostly Needs, Wants, or a mix?

The \$60 Snack Attack



**\$5 Snack x 3
Times a Week
= \$15/Week**

OR



**\$15 x 4 Weeks
= \$60/Month**

Would you rather have the temporary snacks or the \$60 toward a bigger goal?

The 'Pause' Button: 3 Rules for Spending



PAUSE: Wait 24 hours before big buys.



COMPARE: Check 2–3 options or prices.

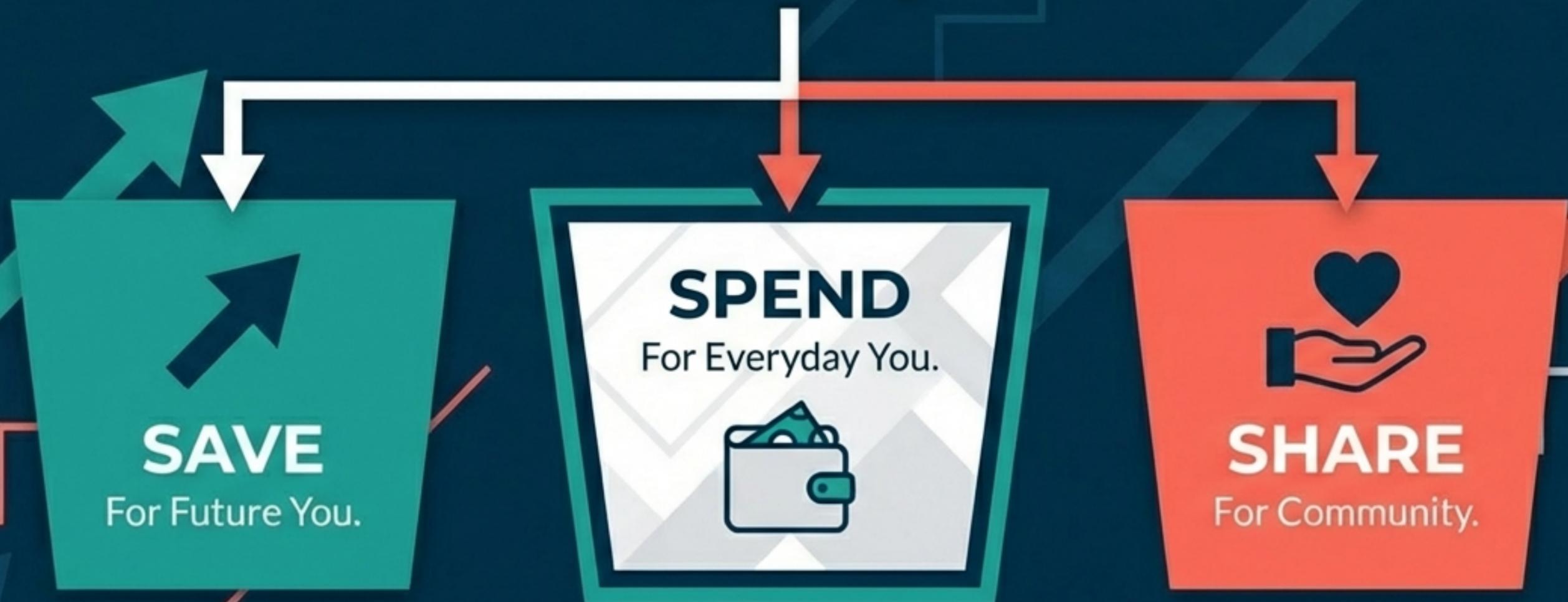


ASK: Will I still be happy I bought this next week?

“Spend on what **actually matters to YOU**, not just what's right in front of you.”

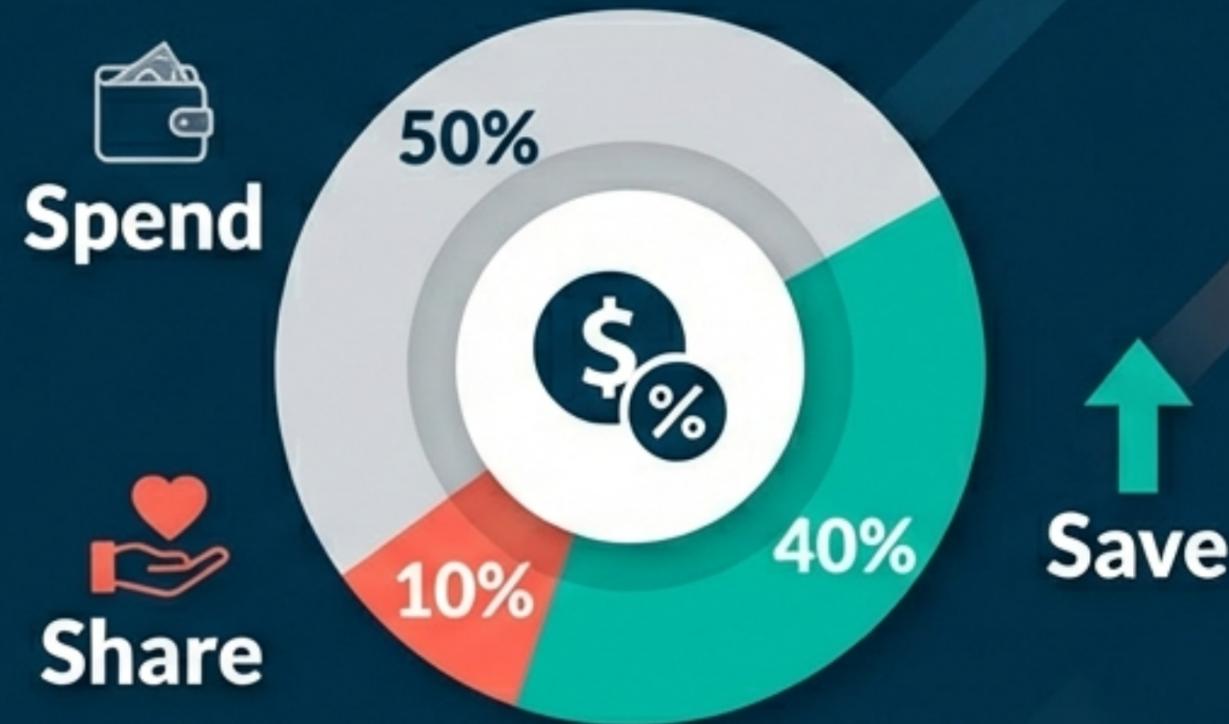
The 3-Bucket System

Income



Give every dollar a **job**.

Flip the Script: Pay Yourself First



Turn Wishes Into Targets

The Goal:
Headphones
(\$200)

Target Date:
4 Months

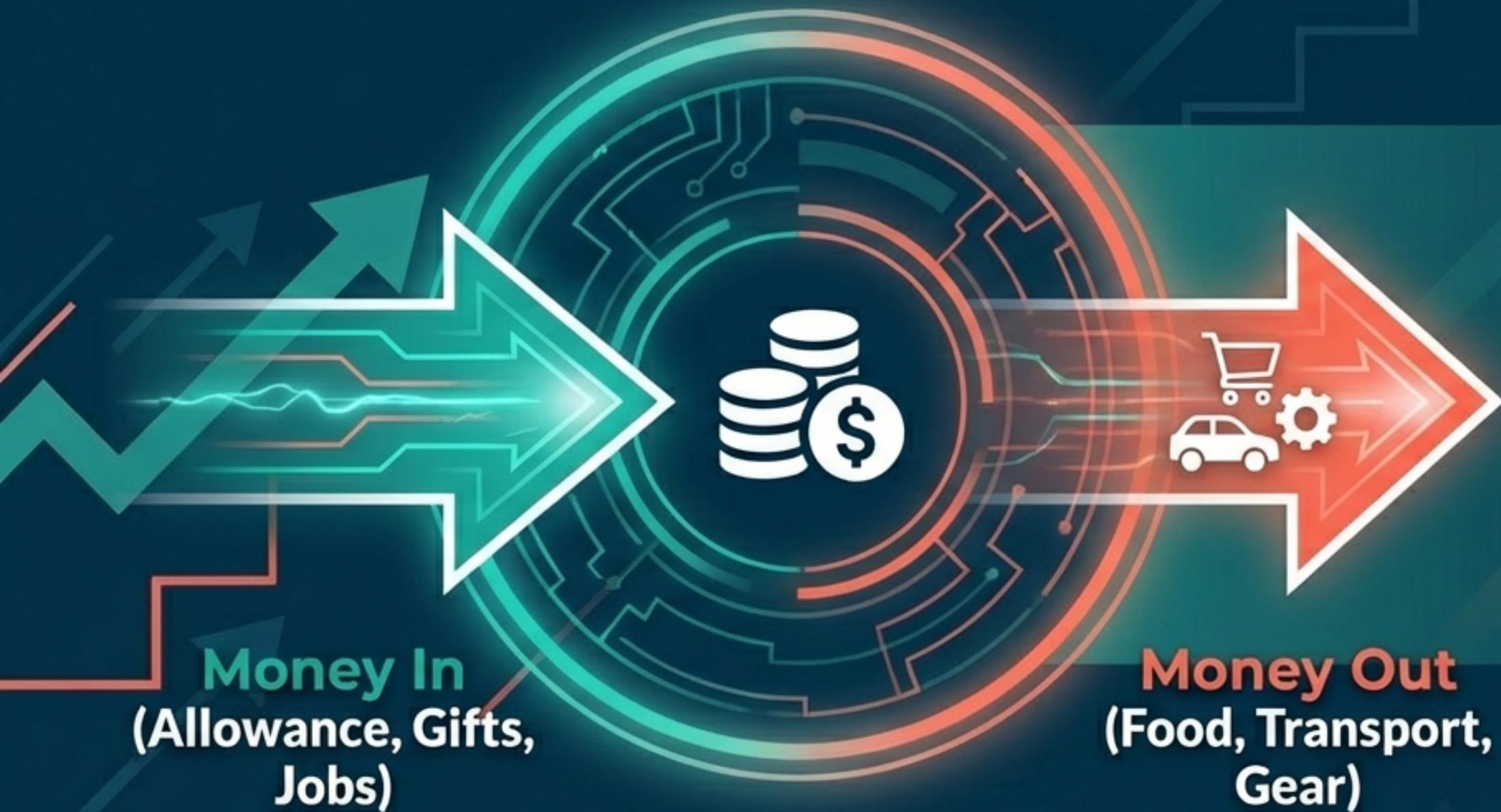
$$\$200 \div 4 \text{ Months} = \$50 / \text{Month}$$

$$\$50 \div 4 \text{ Weeks} = \$12.50 / \text{Week}$$

Set a specific target and date.

Your Money HUD: Awareness is Power

You can't change what you don't see.



Tracking isn't about shame; it's about control.

Most people have no idea where their money went by the end of the month.

The 30-Day Mini Plan

Date	In/Out	Amount	Category

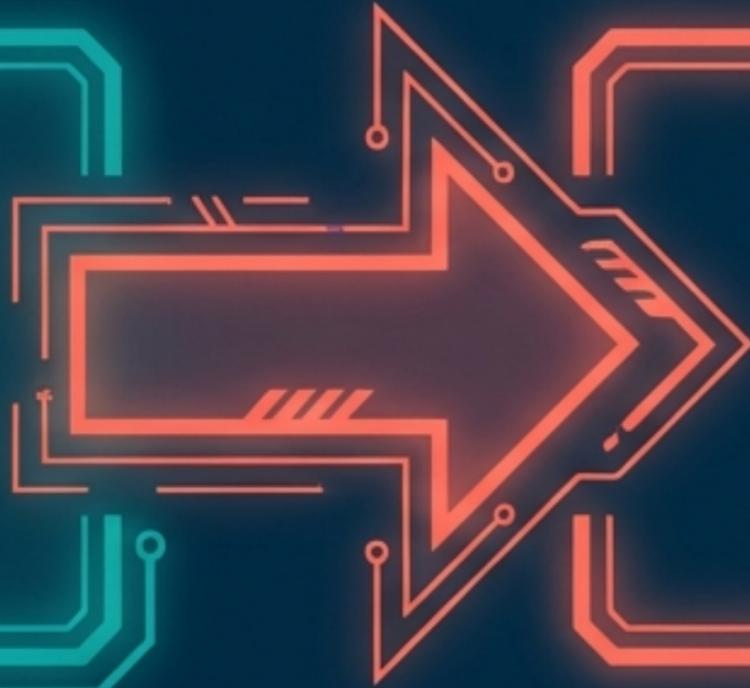
The Mission

1. Pick a 30-day goal.
2. Decide how much you need per week.
3. Track every dollar for just one month.

Write your goal in one clear sentence.

Obstacle Course: The 'If/Then' Strategy

IF [Peer Pressure /
Sale / Invite]
Happens...



THEN [I will take
this specific
action].

Example: **IF** friends ask to eat out twice,
THEN I will invite them over instead.

Level 5: Meet 'Future You'

NOW



Your choices today make
Future You's life easier or **harder**.

LATER



Money is just the tool. Your life is the goal.

The Final Cheat Code



Mindset Check (Growth over Fixed)



Needs vs. Wants (The \$5 Snack Math)



3 Buckets (Save, Spend, Share)



Tracking (The 30-Day Mini Plan)

ACTION: Write a note to yourself 6 months from now. Include your goal and one habit you want to keep.

“Small steps beat big promises.”