

Simple Monthly Budget Example

Chapter 1 - Money Basics

Editable table: click into any cell to change the words, numbers, or blank spaces.

Category	Details	Amount (\$)
Income	Job	600.00
Savings	Car + MIT	200.00
Expenses	Gas	100.00
Expenses	Lunches	200.00
Discretionary (fun money)	Anything you want after savings + bills	100.00

Weekly Savings Example

Chapter 1 - Money Basics

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Weekly pay (\$)	Savings rate	Savings per week (\$)	Savings after 52 weeks (\$)
150.00	30%	45.00	2,340.00

Budget with Emergency Fund

Chapter 1 - Money Basics

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Category	Details	Amount (\$)
Income	Job	600.00
Savings (goals)	Car + MIT	180.00
Emergency fund	Just-in-case money	20.00
Expenses	Gas + Lunches	300.00
Discretionary (fun money)	Wants / entertainment	100.00

Needs vs. Wants Examples

Chapter 1 - Money Basics

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Needs	Wants
New backpack	Taylor Swift concert ticket
Sports uniform	New game
Basic school supplies	Snacks / impulse treats

Spending Trigger Example

Chapter 2 - Mastering Money Management

Editable table: click into any cell to change the words, numbers, or blank spaces.

Recent Purchase	Trigger	Add Value?
Shoes	On sale, a friend bought them too	No, trending + low price
Car	Research	Yes, necessary transportation

Goal Priority Chart

Chapter 2 - Mastering Money Management

Editable table: click into any cell to change the words, numbers, or blank spaces.

Priority Level	Goal	Target Date	% to Save Each Month
1	Save for MIT	My 19th birthday	20%
2	Purchase a car	My 17th birthday	10%
3	Taylor Swift concert ticket	My 16th birthday	5%

Goal Review Checklist (Monthly)

Chapter 2 - Mastering Money Management

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Current Goal	Progress	Obstacles	Adjust Date	Revised/New Goal
<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Notes / reflection: _____

RESIST FOMO Quick Guide

Chapter 2 - Mastering Money Management

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Strategy	What to do
Give three reasons not to buy	If you can list three solid reasons, do not purchase.
Practice mindfulness	Before spending: pause/reflect
Take a deep breath	Ask: is this a real need or a temporary fix?
Set personal boundaries	Decide your monthly limit for non-essentials and stick to it.
Say no to purchases	If it does not serve your goals, do not buy it.
Align your spending	Your spending should match your values.
Create a vision board	Keep the big picture visible and motivating.
Remember the rewards	You gain knowledge, confidence, and progress toward what matters.

Simple vs. Compound Interest (\$100 Example)

Chapter 3 - Saving and Growing Wealth

Editable table: click into any cell to change the words, numbers, or blank spaces.

Starting amount	After 1 year (simple 5%)	After 1 year (compound monthly 5%)
\$100.00	\$105.00	\$105.12

Simple vs. Compound Snapshot (\$1,000 Example)

Chapter 3 - Saving and Growing Wealth

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Interest Type	Initial Deposit	Rate	Year-End Total	Difference
Simple Interest	\$1,000.00	5%	\$1,050.00	-
Compound Interest	\$1,000.00	5%	\$1,051.16	\$1.16

Compound Growth Milestones (\$1,000 at 5%)

Chapter 3 - Saving and Growing Wealth

Editable table: click into any cell to change the words, numbers, or blank spaces.

Year	Balance
0	\$1,000.00
5	\$1,276.28
10	\$1,628.89
15	\$2,078.93
20	\$2,653.30
25	\$3,386.35
30	\$4,321.94

Quick Trigger Tracker (Need vs. Want)

Chapter 5 - The Psychology of Money

Editable table: click into any cell to change the words, numbers, or blank spaces.

Spending	Trigger	Need	Want	Notes
Online game	Friends bought the latest game	No	Yes	_____
New shoes	Old pair wore out	Yes	Yes/No	A need can still come with a want version
New phone	Commercial / social media	No, only 2 yrs old	Yes	_____

Notes / reflection: _____

Career Reflection Table (Monthly Check-In)

Chapter 6 - Career Planning and Income Generation

Editable table: click into any cell to change the words, numbers, or blank spaces.

Month	Interests	Skills	Career Options	Short-Term Goal	Long-Term Goal
Jan 2025	Baseball, Computers, Drawing	Good pitcher, tech skills, artist	Pro athlete, Software engineer, Tech design	Internship at a tech company by end of 12th grade	Certified software engineer by 2030
Feb	Baseball, Computers, Drawing	Good pitcher, tech skills, artist	Pro athlete, Software engineer, Tech design	Internship by end of 12th grade	Certified software engineer by 2030
Mar	Baseball, Computers, Drawing	Good pitcher, tech skills, artist	Pro athlete, Software engineer, Tech design	Internship by end of 12th grade	Certified software engineer by 2030
Apr	Graphic design, Drawing	Tech skills, artist	Graphic designer, Software engineer	Internship by end of 12th grade	Graphic designer at a tech company by 2030

Ethical vs. Traditional Banking: Quick Comparison

Chapter 7 - Sustainability and Finances

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Category	Ethical banks	Traditional banks
Where your money goes	Community lending, clean energy, fair-trade business support	Profit-first investing, which can include fossil fuels or other industries you may not support
Transparency	More open about investments and impact	Often less specific about where deposits are invested
Impact	Designed to support sustainability and social benefit	May fund polluting or exploitative practices

Short-Term SMART Goal Worksheet

Chapter 8 - Building a Financially Secure Future

Editable table: click into any cell to change the words, numbers, or blank spaces.

Short-term SMART goal	Details
What I want:	<hr/>
Total cost:	<hr/>
Deadline:	<hr/>
Weekly amount I will save:	<hr/>
My milestone checkpoints:	<hr/>

Notes / reflection: _____

Long-Term SMART Goal Worksheet

Chapter 8 - Building a Financially Secure Future

Editable table: click into any cell to change the words, numbers, or blank spaces.

Long-term SMART goal	Details
What I want:	<hr/>
Total cost:	<hr/>
Deadline:	<hr/>
Monthly amount I will save:	<hr/>
My milestone checkpoints:	<hr/>

Notes / reflection: _____

College Money Map

Chapter 8 - Building a Financially Secure Future

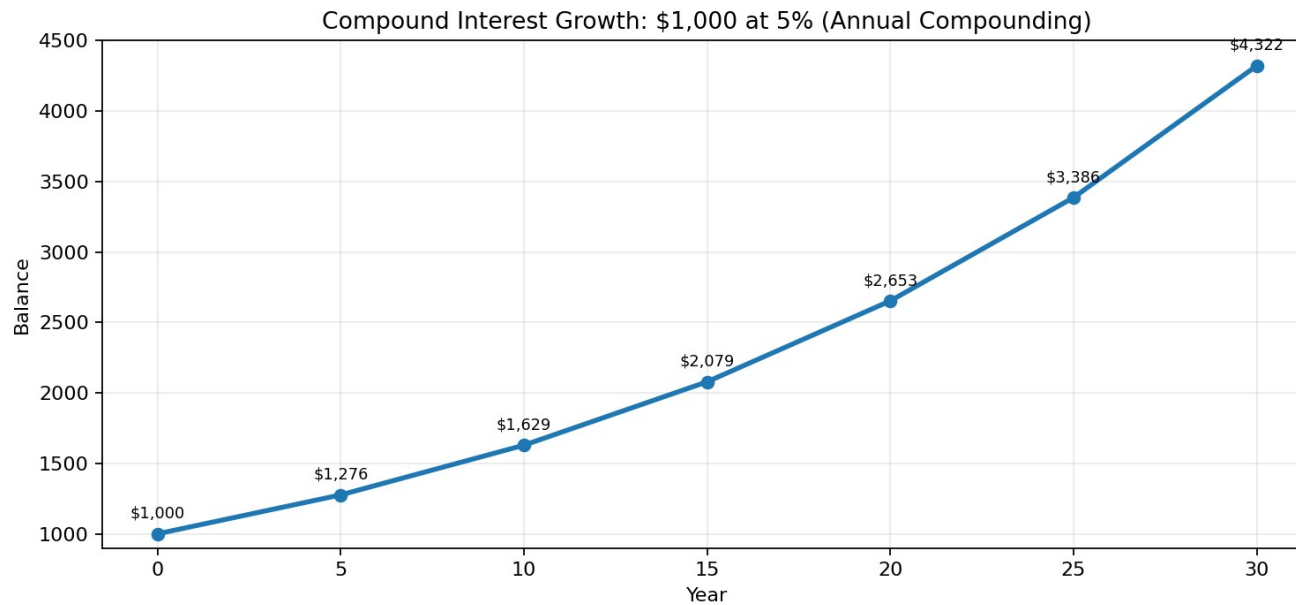
Editable table: click into any cell to change the words, numbers, or blank spaces.

College money map	Notes
<p>My likely costs (top 4):</p>	<hr/> <hr/> <hr/> <hr/>
<p>1-2 scholarship/grant ideas I can search for:</p>	<hr/> <hr/>
<p>One job option that could help me earn while learning:</p>	<hr/>
<p>One way I can reduce costs (housing, books, transportation, etc.):</p>	<hr/>

Notes / reflection: _____

Figure 3.1: What \$1,000 Can Become Over Time (5% Compounded)

Chapter 3 - Saving and Growing Wealth



Quick milestones (same assumptions as the graph):

Year	Balance
0	\$1,000.00
5	\$1,276.28
10	\$1,628.89
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25	\$3,386.35
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