

# Teen Money Mastery: From Mindset to Money Moves

Name: \_\_\_\_\_ Week of: \_\_\_\_\_

## 1. KNOW YOUR MONEY THIS WEEK

- I checked my bank account balance at least once this week
- I know how much money I have in cash and in my account(s)
- I wrote down all my income for the week (allowance, job, gifts, side hustle)
- I listed my main expenses for the week (food, rides, online stuff, etc.)
- I checked my debit/credit card transactions to make sure they are correct

## 2. SIMPLE BUDGET PLAN

- I decided how much money is for **needs** (must-pay things)
  - I decided how much money is for **wants** (fun, extras)
  - I decided how much money is for **savings**
  - I decided how much money is for **giving** (optional: donations, gifts, helping someone)
  - I wrote my plan in one place (notebook, app, or planner)
- Needs: \$ \_\_\_\_\_ Wants: \$ \_\_\_\_\_  
Savings: \$ \_\_\_\_\_ Giving: \$ \_\_\_\_\_

## 3. SAVING HABITS

- I set a clear savings goal (example: "Save \$50 for new shoes by March 1")
  - I moved money into a separate savings account or envelope
  - I did at least one small action to save (made lunch, skipped one impulse buy, etc.)
  - I updated my savings total so I know how close I am to my goal
  - I did not touch my savings for random spending
- My savings goal: \_\_\_\_\_ Amount saved so far: \$ \_\_\_\_\_

## 4. SMART SPENDING HABITS

- I paused before buying something and asked, "Do I really need this?"
  - I compared prices (online vs. store, brand vs. generic)
  - I avoided "buy now, pay later" or unnecessary debt
  - I tracked at least 3 things I bought and how I felt about each purchase
  - I can name one purchase I'm glad I skipped
- Purchase I'm most proud of (or proud I skipped): \_\_\_\_\_

## 5. INCOME & EARNING IDEAS

I know how much I earned this week  
I showed up on time and did my best at my job / chores / side hustle  
I asked myself, "Is there a simple way to earn a little extra this month?"  
I wrote down at least two ways I could earn more (now or in the future)  
I chose one idea to try or to research more

New earning ideas:

1. \_\_\_\_\_
2. \_\_\_\_\_

## 6. MONEY MINDSET CHECK-IN

I said one positive sentence about money (example: "I can learn this.")  
I caught myself when I thought "I'm bad with money" and replaced it with "I'm still learning."  
I reminded myself that small steps still count  
I did not compare my money situation to my friends or social media  
I took 3 deep breaths before making a money decision I felt stressed about  
One thing I did this week that made me feel more confident with money:

## 7. FUTURE YOU CHECKLIST

I wrote down one short-term goal (next 1–3 months)  
I wrote down one longer-term goal (next 1–3 years)  
I connected at least one of my money choices this week to a future goal  
I thought about how my spending today affects future me  
I chose one habit to repeat next week

Short-term goal (1–3 months):

Long-term goal (1–3 years):

Habit I will repeat next week:

## 8. WEEKLY REFLECTION

Circle how you feel about money this week:

☹️ Overwhelmed    😊 Okay    😊 Getting better    😊 Proud of myself

What went well this week with my money:

What I want to do differently next week: