

THE JOY OF NUMBERS CLUB

OCTOBER BOX

MONEY & MINDFULNESS

**THINK BEFORE
YOU SPEND!**





 **October:**

Money & Mindfulness

This month, we're helping kids explore the connection between feelings and finances! With Halloween fun in the air, kids will practice mindful decision-making, learn the difference between wants and needs, and reflect on gratitude. Through engaging stories, colorful worksheets, and creative activities, they'll discover how to pause before making a purchase and make smarter financial choices.

✨ Inside you'll find:

- *Sam's Spooky Spending Spree* story
- Wants vs. Needs "Trick or Treat" worksheet
- Mindful Money Choices & Reminder Card
- Gratitude & Giving Tracker
- Spending Reflection Sheet

 Perfect for ages 8–13

 Great for classrooms, homeschool, or family learning time

Sam's Spooky Spending Spree



Sam loves Halloween! He gets \$25 to buy a costume and some treats. But when he visits the store, he gets excited and buys too many spooky extras. Now he's over budget!

Can you help Sam decide what to keep and what to return?



Sam's Receipt

Here's what Sam bought:

Zombie Costume:	\$15
Glow-in-the-dark slime:	\$6
Spooky stickers:	\$4
Total Spent	\$30
His budget:	25



Make a Smart Spending Choice

1. What is the most important thing Sam needs for Halloween?
2. What items were just for fun?
3. If Sam only keeps 2 things, what should they be?

My Picks: _____



Mindful Money Reflection

1. Have you ever spent too much on something fun?
2. What did you learn from it?
3. What's a smart money rule you can follow next time you shop?

Worksheet 1: Wants vs. Needs – Trick or Treat Edition

Decide if each item is a WANT or a NEED. Circle your answer!



Candy

WANT

NEED



Pumpkin
Costume

WANT

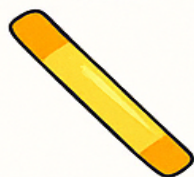
NEED



Glow Stick

WANT

NEED



Toothbrush

WANT

NEED



Face Paint

WANT

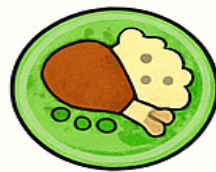
NEED



Trick-or-Treat
Bag

WANT

NEED



Dinner

WANT

NEED



Scary Mask

WANT

NEED



Flashlight

WANT

NEED

Think before you spend!

Answer the questions below to make thoughtful choices.



What do I want to buy?



2. Do I need this, or just want it?

3. How will I feel after I buy it?

4. Is there something I'd rather save for instead?

5. What would a smart money decision look like right now?



Gratitude & Giving Tracker

Write down what you're thankful for and how you can give to others.



**Things
I'm thankful for:**



Ways I can give:

- Give money to help someone
- Share my time or help a friend
- Donate food, clothes, or toys
- Say kind words or write a thank-you note



✦ MINDFUL MONEY ✦ REMINDER CARD ✦

Before I Spend, I Will Remember:

(Write your special quote or phrase here!)

Examples:

- Needs before wants."
- Save some, spend some, share some.
- Will this bring me joy tomorrow?"
- Think twice, spend once.



**Decorate your card with drawings,
stickers, or colors that make
you smile!**



Create a Mindful Money Reminder Card



Spending Reflection Sheet

Fill in the log with your purchases and feelings.
Think about how you spent your money this month.



**What I
Bought**



How I Felt



**Was It
Worth It?**





Thank You for Learning with Us!

We hope you had a *spooktacular* time exploring **Money & Mindfulness** this month!

You practiced making thoughtful spending choices, learned to tell wants from needs, and discovered how gratitude can grow your joy and your wallet. 💰✨

Remember — every time you pause before you spend, you're becoming more mindful and money smart.

Mindful Money Tip:

“Before you buy, ask yourself — do I really need this, or just want it?”

We'd love to hear from you!

Tell us your favorite activity from this month's box or show off your completed worksheets.

Tag us on social media @thejoyofnumbers or email us at **colorsconsulting@gmail.com**.

☀️ Stay tuned for next month's theme — and keep shining, saving, and spending with purpose!

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With gratitude,

Joy Lynch & The FinLit Club Team

Empowering kids to think, play, and grow with money!