FREE KIDS GUIDE

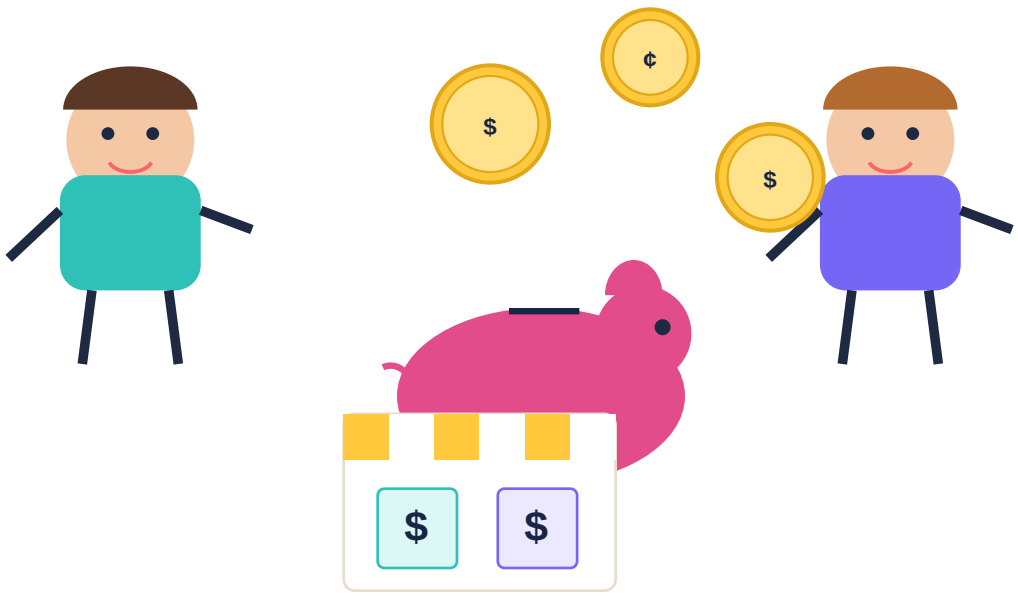
Money Smart, Life Ready

A Printable Financial Fun Guide for Kids

Real-life money skills through games, choices and mini challenges.

AGES 5-10 | PRINT + PLAY | NO MATH STRESS

SMART CHOICES | GOAL GAME | MINI MARKET | TRACKER



Inside: Needs vs. wants | Goal ladder | Mini market | Ad detective | Weekly tracker | Certificate

STORY TO LEARN | PARENT SPARK

storytolearn.com

Money is a skill, not a lecture

A parent-friendly way to start small and keep it real.

START

How to use this guide

The goal is not to make a five-year-old understand finance.

The goal is to help kids practice four habits: noticing choices, waiting for a goal, planning before buying, and learning from small mistakes. Keep money talks short, concrete and connected to everyday life.

TRY THIS RULE:

Talk out loud when YOU make a money choice.

“We could buy both, but we’re choosing one today.”

1

NOTICE

See the choice before spending.

2

WAIT

Practice patience for something wanted.

3

PLAN

Give money a job before using it.

4

REFLECT

Ask: Was that choice worth it?

5-MINUTE MONEY CHAT

Ask one question at dinner or in the car:

“If you had $10 today, what would you do with it - and why?”

There is no perfect answer. Listen for the thinking behind the choice.

Need it or nice to have?

Cut, sort and talk about everyday choices.

1 THE SORTING GAME

A need helps us stay healthy, safe or able to do important daily things. A nice-to-have can be fun or useful, but we can live without it. Some choices depend on the situation - that is where the best conversations happen.

NEED	NICE TO HAVE

CUT THESE OUT

- Water
- Winter coat
- Video game
- Birthday cake
- School shoes
- Toy robot
- Medicine
- Movie ticket

PARENT PROMPT

Pick one tricky item and ask: “Could this ever move to the other side? When?”

Turn a wish into a plan

A savings goal kids can actually see.

2 THE GOAL LADDER

MY GOAL: ---------- **IT COSTS: $** ----------

I ALREADY HAVE: $ ---------- **I CAN ADD EACH WEEK: $** ----------

Color one step each time you move closer to your goal.

8 GOAL!

7

6

5

4

3

2

1

THE WAITING CHALLENGE

Before buying a want, wait 24 hours. If you still want it tomorrow, decide again.

Bonus: Draw or paste a picture of your goal above the ladder.



Can you shop with a limit?

A mini market game for real decision-making.

3 THE $12 MINI MARKET

Pretend you have $12. Choose what to buy without going over. There may be more than one good answer - explain your choice!

Apple pack
$3
☐ Choose

Comic
$5
☐ Choose

Water bottle
$4
☐ Choose

Sticker set
$2
☐ Choose

Puzzle
$7
☐ Choose

Snack
$3
☐ Choose

MY CART

I chose: _____

Total: $ _____ Money left: $ _____

Why did I choose these? _____

Parent twist: Change the budget to $9. What changes?

Money can follow effort

Separate family responsibilities from optional paid jobs.

4 BUILD AN EXTRA-JOB MENU

Kids can contribute to family life without being paid for every routine task. If your family uses allowance or paid ch[illegible]obs so child[illegible]

FAMILY JOBS

We help because we live here.

- ☐ Put toys away
- ☐ Carry plate to sink
- ☐ Make the bed
- ☐ Pack school bag

EXTRA JOBS

Optional jobs your family may pay for.

- ☐ Wash the car
- ☐ Sort a storage box
- ☐ Help with yard work
- ☐ Organize a shelf

CREATE YOUR OWN JOB CARD

WORK → EARN

Job: _____

What “done” looks like: _____

Pay: $ _____ When: _____

Parent note: Keep amounts small enough that choices still matter.

Become an Ad Detective

Teach kids to pause before “I NEED IT!”

5 SPOT THE SALES TRICKS

Look at an ad, toy package or online product together. Hunt for these clues:

BIG WORDS

“BEST!” “NEW!” “LIMITED!”

☐ I spotted this!

COUNTDOWN

“Only 2 left!” or a timer

☐ I spotted this!

BONUS

“Free gift” with a purchase

☐ I spotted this!

INFLUENCER

Someone you like is selling it

☐ I spotted this!

THE 3-QUESTION PAUSE

1. **Do I want the ITEM - or the ad?**
2. **What else could I do with this money?**
3. **Would I still want it tomorrow?**

Try it this week: Let your child “catch” one ad trying to rush them.

What would YOU choose?

There is more than one smart answer.

6 MONEY CHOICE CARDS

1 **You have $8. A toy costs $8, but you are saving for a $20 game.**

Buy now / Keep saving / Split the money

WHY?

2 **Your friend has a new gadget. You suddenly want one too.**

Buy / Wait 48 hours / Compare prices first

WHY?

3 **You get $15 for your birthday.**

Use some / Save some / Make a plan first

WHY?

4 **A store says “BUY 2, GET 1 FREE!”**

Buy it / Ask if you needed 3 / Compare total cost

WHY?

SMART MONEY SKILL:

Explain the reason, not just the answer. Good money decisions come from thinking.

My 7-Day Money Mission

One tiny money habit each day.

7 WEEKLY CHALLENGE

MON	Find one NEED and one WANT at home.	☐
TUE	Put any amount toward a goal.	☐
WED	Help compare two prices at a store or online.	☐
THU	Name one fun thing that costs $0.	☐
FRI	Wait before asking for an impulse buy.	☐
SAT	Do one useful extra job.	☐
SUN	Tell someone your smartest money choice this week.	☐

My favorite mission was: .....

Because: .....

My Money Map

Plan before the money arrives.

8 **PRINT + FILL**

Money I have today: $ ----------

Something I'm working toward: ----------

USE SOON

Something useful or fun I choose now.

$ ----------

My idea: ----------

SAVE FOR LATER

A goal worth waiting for.

$ ----------

My idea: ----------

HELP SOMEONE

A person or cause I care about.

$ ----------

My idea: ----------

LEARN SOMETHING

A book, class, project or experience.

$ ----------

My idea: ----------

You do NOT need to use every box every time. The skill is deciding on purpose.

Celebrate the thinking

Praise the skill, not the amount of money.

MONEY SMART KID

CERTIFICATE

This certifies that

.....

practiced smart money choices!

NOTICE PLAN WAIT CHOOSE

Parent / caregiver signature _____ Date _____

KEEP THE CONVERSATION GOING

- **What was your smartest choice this week?**
- **What are you happy you waited for?**
- **What would you do differently next time?**

FOR PARENTS

Keep money practice age-appropriate. For younger kids, focus on choices, counting, waiting and goals. As children grow, add budgeting, banking and comparison shopping.

Learning inspiration: CFPB Money as You Grow + FDIC Money Smart for Young People.

Parent cheat sheet

Simple phrases that teach without turning money into a lecture.

BONUS WORDS TO USE IN REAL LIFE

AT THE STORE	**“We have a limit today. Which choice matters most?”**
WHEN THEY WANT IT NOW	**“Let’s put it on your wish list and decide tomorrow.”**
WHEN THEY REGRET A BUY	**“What did that choice teach you?”**
WHEN THEY SAVE	**“You waited and stayed with your goal. That took patience.”**
WHEN YOU SAY NO	**“It’s not in our plan today.”**
WHEN YOU DON’T KNOW	**“Let’s look it up together.”**

THE BIG IDEA

Money confidence grows from practice, not perfection.

Let kids make small choices while the stakes are still small.