

MY FIRST BUDGET

A fun money plan for Zed Little Savers • Ages 6–8

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My name: _____ Date: _____

I have: K _____ My money goal: _____

1 WHAT IS A BUDGET?

A budget is a simple plan for what you will do with your money.

It helps me decide how much to SPEND, how much to SAVE, and how much I might SHARE.

2 HOW MUCH MONEY DO I HAVE?

Write down the money you received.

Money I received	Amount
Allowance	K _____
Gift	K _____
Other	K _____
TOTAL MONEY	K _____

3 WHAT WILL I DO WITH MY MONEY?

Choose amounts with help from a parent, guardian or trusted adult.

SPEND

K _____

Things I need\nor want to buy

SAVE

K _____

Money for my\nfuture goal

SHARE

K _____

Helping or giving\nto others

MY SMART SAVER TIP

You don't have to spend all your money. A smart saver makes a plan!

MAKE A SMART MONEY CHOICE

Pause, think and make a plan before you spend.

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4 BEFORE I SPEND, I ASK...

Three questions to help me make a good money choice.

1 Do I need it or do I want it?

2 Will I still have money left to save?

3 Is this a good choice for my goal?

5 MY MONEY PROMISE

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I will try to make a plan before I spend my money.

I will save for things that are important to me and ask a trusted adult for help when I need it.

6 MY SAVING GOAL

What am I saving for, and how much do I need?

I am saving for:

My goal costs: K _____

I have saved: K _____

I still need: K _____

GREAT JOB, SMART SAVER! ASK A PARENT, GUARDIAN OR TRUSTED ADULT FOR HELP WITH MONEY DECISIONS.