Just for kids: seven fun ways to learn about money

RBC Wealth Management

Have fun while keeping track of your money. The more you practice managing the money coming in and the money going out, the easier it will be when you are an adult! Use this worksheet to begin practicing:

1. Budgeting 2. Earning 3. Saving 4. Spending 5. Giving 6. Borrowing 7. Investing

Good luck!

1. Budgeting

Keep track of how much money you have coming in and going out each week:

Money in	Money out
Allowance $ _____	Spending $ _____
Job $ _____	Giving $ _____
Borrowing $ _____	Saving and investing $ _____

2. Earning

Make a list of ways that you could earn money during each season of the year:

	Summer	Fall	Winter	Spring
Around the house:				
Jobs:				

3. Saving

Create a piggy bank contest for your friends and family:

a. Count all your pennies, nickels, dimes and quarters and put them in a piggy bank.

b. Put some of your allowance or extra earnings in the piggy bank each week.

c. Don't tell anyone how many coins are in the piggy bank.

d. Put a sign on the piggy bank that says: "Guess the correct number of coins and get a prize! The cost to play is 1 cent."

e. You can choose the prize: a candy bar, $1 or a can of soda.

f. If your friends and family enjoy the game, play it every month.

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4. Spending

Keep track of how much money is spent on you in one week:

a. For each day, write the names of the stores and the amount spent for each purchase. (Include what you spend yourself and what others spend on you.)

b. At the end of the week, add up all the numbers and put a total at the bottom. This is how much money you would need to earn if you were paying for everything.

	Purchase(s)	Amount
Sunday	_____	$ _____
Monday	_____	$ _____
Tuesday	_____	$ _____
Wednesday	_____	$ _____
Thursday	_____	$ _____
Friday	_____	$ _____
Saturday	_____	$ _____
Sunday	_____	$ _____
	Total	$ _____

5. Giving

Have you ever heard that it's better to give than to receive? Test it for yourself to see if it's true. Chances are, you too will enjoy giving.

a. List the organizations that you think are important in each category.

b. Select 1–2 organizations and donate some of your money to help:

Kids clubs: _____ $ _____
(examples: Scouting America, Cub Scouts)

Recreational groups: _____ $ _____
(examples: YMCA, YWCA, camps)

Local sports teams: _____ $ _____
(examples: Little League, swim teams, tournaments)

Religious groups: _____ $ _____
(examples: churches, synagogues, mosques, outreaches)

Charity groups: _____ $ _____
(examples: Salvation Army, United Way, Special Olympics)

6. Borrowing

Think of something you really want, but don't have enough money to buy.

a. Ask a parent/guardian to buy it for you, and then promise to pay back a little each week.

b. Don't borrow more than you have enough allowance or earnings to pay back over a short period of time. For example, if you get $5 a week for doing chores around the house, buy something that you could pay back in 10 weeks at $1–2 a week

c. Keep track of the amount you have left to pay using a worksheet. Subtract each payment from the total amount borrowed until you no longer owe anything.

Total amount borrowed: $_____

1st payment:	$_____	Amount still owed:	$_____
2nd payment:	$_____	Amount still owed:	$_____
3rd payment:	$_____	Amount still owed:	$_____
4th payment:	$_____	Amount still owed:	$_____
5th payment:	$_____	Amount still owed:	$_____
6th payment:	$_____	Amount still owed:	$_____
7th payment:	$_____	Amount still owed:	$_____
8th payment:	$_____	Amount still owed:	$_____
9th payment:	$_____	Amount still owed:	$_____
10th payment:	$_____	Amount still owed:	$_____

7. Investing

Play a stock game with your family:

a. Kids compete against their parents by purchasing pretend shares of stock.

b. Find a company that you like. For example, do you like Nike shoes? Or, do you like to use an Apple computer? Find companies that you have a connection with, and buy stocks for companies you feel will be successful.

c. Track each stock's progress by checking the price per share in the newspaper or on the internet each week.

d. At the end of a month or two, see which stock performed the best (price per share increased the most).

	Start date price	End date price
Parent's stock:	$_____	$_____
Guardian's stock:	$_____	$_____
Kid's stock:	$_____	$_____
Kid's stock:	$_____	$_____
Kid's stock:	$_____	$_____
Kid's stock:	$_____	$_____

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