

TEEN HUSTLE HANGOUT™

# TEEN BUDGET & MONEY TRACKER™

Plan It.  
Track It.  
Grow It!

Your Money.  
Your Future.  
Your Goals.

"Tell Your Money  
Where To Go."



Take Control of Your Money!

- Budget
- Save
- Spend Smart
- Give
- Grow

Small Choices  
Today =  
Big Dreams  
Tomorrow!

- GOALS**
- Travel
  - New Laptop
  - Business
  - College

**BUDGET**

Plan Your Money

**SAVE**

Reach Your Goals

**TRACK**

Know Where It Goes

**SPEND SMART**

Make Wise Choices

**GROW**

Build Your Future

You've Got This!

One Step At A Time.

# MY MONTHLY BUDGET™

Good Habits Build Great Futures!



A PLAN TODAY = FINANCIAL FREEDOM TOMORROW!

## 1. MY INCOME



WHERE MY MONEY COMES FROM

INCOME SOURCE	BUDGETED	ACTUAL
Allowance	\$ _____	\$ _____
Job (Paycheck)	\$ _____	\$ _____
Business	\$ _____	\$ _____
Gifts	\$ _____	\$ _____
Other	\$ _____	\$ _____
<b>TOTAL INCOME</b>	\$ _____	\$ _____

## 2. MY EXPENSES



WHERE MY MONEY GOES

EXPENSE CATEGORY	BUDGETED	ACTUAL
Food	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Shopping	\$ _____	\$ _____
Savings	\$ _____	\$ _____
Giving	\$ _____	\$ _____
Goals	\$ _____	\$ _____
Other	\$ _____	\$ _____
<b>TOTAL EXPENSES</b>	\$ _____	\$ _____

## 3. MY BUDGET SUMMARY



**TOTAL INCOME** \$ \_\_\_\_\_

**TOTAL EXPENSES** \$ \_\_\_\_\_

**DIFFERENCE (Income - Expenses)** \$ \_\_\_\_\_

**POSITIVE (+)**  
Great job! You're spending less than you earn.

**NEGATIVE (-)**  
Time to adjust. Spend less or earn more.

## BUDGETING TIPS

- ★ Always plan before you spend.
- ★ Track your money every day.
- ★ Save first, then spend.
- ★ Small amounts add up to big results!

**YOU'RE IN CONTROL OF YOUR MONEY, AND YOUR FUTURE!**

Budget Today, Build Tomorrow, Live Your Dreams!

## MY #1 MONEY GOAL

I am saving for: \_\_\_\_\_

I will reach my goal by: \_\_\_\_\_

**PLAN IT. TRACK IT. WIN WITH YOUR MONEY!**

MAKE A PLAN → TRACK IT → SAVE MORE → REACH YOUR GOALS

**BIG GOALS  
START WITH  
SMART SAVINGS!**

# SAVINGS GOAL TRACKER

Save *Today*, Smile *Tomorrow!*



## MY SAVINGS GOAL



MY GOAL:

\_\_\_\_\_



AMOUNT NEEDED:

\$ \_\_\_\_\_



AMOUNT SAVED:

\$ \_\_\_\_\_



TARGET DATE:

\_\_\_\_\_



WHY THIS GOAL  
MATTERS TO ME:

\_\_\_\_\_

## MY PROGRESS

I'M \_\_\_\_\_% OF THE WAY THERE!

100% →

80% →

60% →

40% →

20% →

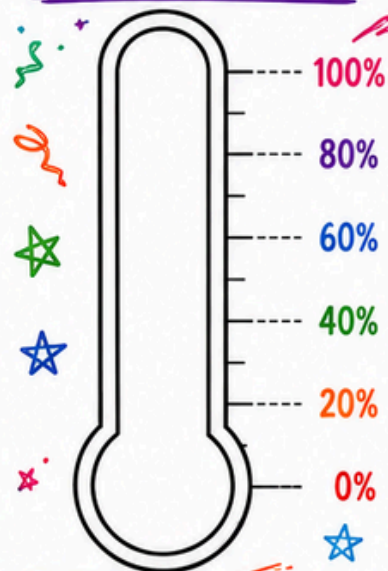
0% →



**KEEP GOING!**

*You've Got This!*

## GOAL THERMOMETER



**WATCH YOUR SAVINGS  
GROW!**

## ★ CELEBRATE MILESTONES! ★

Every step forward is progress!

25%



GREAT START!

I DID IT!

50%



HALFWAY THERE!

I DID IT!

75%



ALMOST THERE!

I DID IT!

100%



GOAL REACHED!

I DID IT!

## SAVINGS TIPS

- ★ Pay yourself first.
- ★ Small amounts = Big results.
- ★ Avoid impulse buys.
- ★ Be patient and stay focused.
- ★ Remember your WHY!

## WAYS I CAN SAVE MORE

- Pack my lunch
- Limit screen time subscriptions
- Wait 24 hours before buying
- Walk or bike when I can
- Find free or low-cost fun
- Other: \_\_\_\_\_



You're investing  
in your future.  
**AWESOME!**

## REWARD YOURSELF!

When I reach my goal, I will: ★

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



SET A GOAL →



SAVE CONSISTENTLY →



REACH SUCCESS →



LIVE YOUR DREAMS!

# NEEDS vs. WANTS

MAKE SMART CHOICES. REACH YOUR GOALS.

Every dollar has a job. Spend wisely and your future will thank you!

## NEEDS

Things I need to live, learn, and grow.



### HOUSING

A safe place to live.



### FOOD

Healthy food to fuel my body.



### CLOTHING

Clothes to keep me clean and comfortable.



### SCHOOL & EDUCATION

Learning today builds my future.

## WANTS

Things I would like to have, but don't need.



### GAMES & APPS

Fun to play, but not essential.



### TRENDY SHOES

Nice to have, but not a must.



### COOL ACCESSORIES

Fun extras, not necessities.



### ENTERTAINMENT

Movies, shows, events, and more.

## THINK BEFORE YOU SPEND!



Prioritize needs first.



It's OK to enjoy wants—just plan for them.



Saving now means more freedom later!



## BEFORE I BUY IT...

ASK MYSELF THIS CHECKLIST:

- Do I really need this, or do I just want it?
- Can I afford it without hurting my goals?
- Will this still matter to me next week/month?
- Do I already have something similar?
- Could I use this money to save or invest instead?
- Am I buying it because of an ad or my friends?
- Will this bring value to my life long-term?

If I answered "no" to 2 or more, I will **WAIT!**



## THE 24-HOUR RULE

Wait 24 hours before buying something that isn't a need.

You'll be surprised how often the urge will pass!

### DELAY = WIN!

- More money for your goals!
- Less clutter and stress!
- More self-control and confidence!



## NEEDS vs. WANTS CHALLENGE!

For the next 7 days, track your spending.

- Spend on needs first.
- Limit wants.
- Put the extra toward your goals!



Every smart choice moves you closer to your dreams!

## TODAY I CHOOSE SMART!

One smart choice I will make today:

How will this help me reach my goals?



SMALL CHOICES TODAY, BIG FREEDOM TOMORROW!



SPEND WISELY



SAVE CONSISTENTLY



ACHIEVE FREEDOM

GREAT JOB!

# MONEY BOSS

## CERTIFICATE

THIS CERTIFIES THAT

\_\_\_\_\_

has completed the **Teen Budget & Money Tracker™** and taken awesome steps toward financial confidence and responsibility!







YOU'VE GOT THIS!  
KEEP GOING & GROWING!

DATE \_\_\_\_\_

YOUR FUTURE SELF \_\_\_\_\_

## 30-DAY MONEY CHALLENGE

Small Steps Today. **Big Freedom Tomorrow!**

	DAY	CHALLENGE	DONE!
	DAY 1-5	<b>SAVE \$1 (OR MORE!)</b> Start small and build the habit.	<input type="checkbox"/>
	DAY 6-10	<b>TRACK YOUR SPENDING</b> Write down where your money goes.	<input type="checkbox"/>
	DAY 11-15	<b>SKIP ONE IMPULSE PURCHASE</b> Choose something you don't buy.	<input type="checkbox"/>
	DAY 16-20	<b>SET A SAVINGS GOAL</b> Pick a goal and write it down.	<input type="checkbox"/>
	DAY 21-25	<b>LEARN ONE MONEY SKILL</b> Read, watch, or listen and grow!	<input type="checkbox"/>
	DAY 26-30	<b>REVIEW &amp; CELEBRATE!</b> Look back, celebrate progress, and plan your next steps.	<input type="checkbox"/>

CHALLENGE COMPLETE?

**YOU DID IT!**



You're building habits that lead to freedom, confidence, and a future full of possibilities!

**Remember:**

You don't need to be rich to start. You just need to start to be rich!

Good money habits  
**today** =  
A better life **tomorrow!**

Be smart.  
Be steady.  
Be unstoppable!



**YOU ARE YOUR  
BIGGEST  
INVESTMENT!**



PLAN SMART.



SAVE MORE.



GROW ALWAYS.



LIVE YOUR DREAMS.