SHINING

## Money Management sheets for Little Girls

Thank you for downloading this pack for your daughter. Teaching her how to manage money from an early age is an investment in her future that can empower her to make responsible financial decisions throughout her life.

By introducing financial concepts early, you can help her develop important skills like budgeting, saving, and understanding the value of money.

This early education can create a sense of financial independence and confidence that will help her as she grows and matures.

Also, teaching young girls about money will make them more likely to achieve their savings goals, no matter what their age. For example, a little girl under the age of 10 may want to save for a special toy, a preteen may save for the latest 'must-have' sneakers, and a teenager may save for her first car!

This pack is a great place to start. It includes the following sheets:

- Pocket Money Contract
- Money Tracker (two versions)
- Needs and Wants Sheet
- Savings Tracker
- 40 Deposits Money Challenge
- 100 Deposits Money Challenge

I recommend to start with the 'Pocket Money Contract', and lock in a weekly allowance amount. After that, you can guide your daughter through the 'Money Tracker' and help her decide how to divide up her weekly pocket money.

She can use the remaining sheets as or when required.
Best of luck!
Alli x

## Pocket Money <br> Contract

## Date:

## Child's Name:

$\qquad$
Payment Amount: $\qquad$
Pay Day: $\qquad$

I, understand and agree that to get my pocket money I have to complete the following tasks each week;
1.
2.
3.
4.
5.

If I do not complete all my tasks, I understand that I may not be paid that week or I may receive a smaller amount.

## Pocket Money Contract

Date: November 10, 2023
Child's Name: Mary Smith
Payment Amount: \$20


Pay Day: Every Sunday

I, Mary understand and agree that to get my pocket money I have to complete the following tasks each week;

1. Make my bed every morning
2. Do my homework after school each day
3. Set the table for dinner each night
4. Empty the indoor recycling bin when full
5. Keep my room tidy

If I do not complete all my tasks, I understand that I may not be paid that week or I may receive a smaller amount.


Child's Signature


## Money Tracker

Get 3 jars. One will be labelled Spend, the other Save and the 3rd Donate. Decide how you will divide up your pocket money each week and put that amount of money in each jar. You can track your deposits below.

| Spend | Save | Donate |
| :--- | :--- | :--- |
| 1. |  |  |
| 2. |  |  |
| 3. |  |  |
| 4. |  |  |
| 5. |  |  |
| 6. |  |  |
| 7. |  |  |
| 8. |  |  |
| 9. |  |  |
| 10. |  |  |
| 11. |  |  |
| 12. |  |  |
| Total $\Rightarrow$ | Total $\Rightarrow$ |  |

## Version 2.

## Money Tracker

Get 2 jars. One will be labelled Spend, the other Save. Decide how you will divide up your pocket money each week and put that amount of money in each jar. You can track your deposits below.

| Spend |  |
| :--- | :--- |
| 1. | Save |
| 2. |  |
| 3. |  |
| 4. |  |
| 5. |  |
| 6. |  |
| 7. |  |
| 8. |  |
| 9. |  |
| 10. |  |
| 11. |  |
| 12. |  |
| Total $\Rightarrow$ | Total $\Rightarrow$ |

## Needs and Wants Worksheet

A need is something you must have to stay healthy and safe. A want is something you wish to have for fun and enjoyment. List each word below into the correct column.

| Home | Ice-Cream | Water | Electricity | Pizza |
| :---: | :---: | :---: | :---: | :---: |
| Lego | Air | Unicorn | Sleep | Toys |
| Music | Fruit \& Veg | Education | Bike | Fries |
| Bed | Bicycle | Family | Medicine | Cupcakes |
|  | I Need |  | I Want |  |
| 1. |  | 1. |  |  |
| 2. |  | 2. |  |  |
| 3. |  | 3. |  |  |
| 4. |  | 4. |  |  |
| 5. |  | 5. |  |  |
| 6. |  | 6. |  |  |
| 7. |  | 7. |  |  |
| 8. |  | 8. |  |  |
| 9. |  | 9. |  |  |
| 10. |  | 10. |  |  |

## My Savings Tracker

I am saving for a It costs

Each time you save any amount of money, write it down in one of the circles below. Keep going until you save the amount of money you need.


I have saved a total of
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## 40 Deposits Savings Challenge

Get a jar or a piggy bank to save money in. Each time you make a deposit of any amount of money, colour in one heart. After you have coloured in all the hearts, count all your money to see how much you have saved!


I have saved a total of

## 100 Deposits Savings Challenge

Get a jar or piggy bank to save money in. Each time you make a deposit of any amount of money, colour in one heart. After you have coloured in all the hearts, count all your money to see how much you have saved!


I have saved a total of

