Important Money Concepts:

Understanding these money concepts will help kids make better financial decisions and grow up to be money smart adults.



Understand the Difference Between Needs & Wants

Know Where Money Comes From

Spend, Save, Share Are the Only Three Money Choices

Develop Smart Spending and Saving Habits

Be Aware of How Much Things Cost

Learn the Smart Ways to Use Credit

Flip over for a budget game!

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_____'s Budget Plan

Your Name Here



You are paid **$50 twice a month.** You need to create a budget for your expenses. Make sure you pay your bills first!

Expenses (Needs):
Cell Phone: $10
Groceries: $15
Gas: $20

Expenses (Wants):	
Xbox Games: $20	Fast Food: $10
Candy: $5	Movies: $15
New Clothes: $15	Pacers Tickets: $40

How much money do you want to earn each month? _____

How much money should you budget each month for your bills? _____

How much money do you have leftover to budget for other expenses you want? _____

(Circle the items you are going to spend money on)

How much money did you spend altogether? _____

Did you spend all of your money? _____

Why is it important to save? _____

Why is it important to budget? _____

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