

# RAISING KIDS WITH MONEY SMARTS

## IN A WORLD OF MATERIALISM

**Where to start? How to start? Start teaching them NOW!**

❖ **Ages 3-5 – Pay immediately. One money jar.**

### Chores

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Jobs

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

❖ **Ages 6-10 – Pay weekly. Start envelopes (or jars) – spend, save, give.**

### Chores

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Jobs

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

❖ **Middle School Ages – Pay weekly. Use spend & give envelopes & savings account.**

### Chores

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Jobs

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

❖ **High School Ages – Graduate to a checking account & Cents Plan**

### Chores

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### Jobs

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_