YOUR NEXT MOVE

Youth Money Goal Kit

Ages 13-18 / Self-guided printable tools



Make a plan that works in your life.

Choose a goal, check its real cost and turn it into smaller steps. Use any page on its own. A pencil and calculator are enough.

START / pages 2-4

Name the goal, find the full cost and choose a pace.

BUILD / pages 5-8

Track savings, plan income, map dates and build a cushion.

DECIDE / pages 9-12

Compare purchases, organise the basics and review your next move.

Use your own numbers privately or practise with fictional ones. Never write account numbers, passwords, your SIN or private household details in this kit.

Choose one goal to start.

A useful goal says what you want, why it matters and roughly when you would like it. Start with one priority. Your goal can change.



My goal is...

It matters to me because...

GIVE IT A TIMEFRAME

Soon, later this year, or longer-term? Choose a review date even if you cannot promise a finish date.

Target amount: $_____ Already set aside: $_____

Target or review date: _____

One small action I can take in the next seven days:

A good first move can be checking a price, asking a question or keeping $1. Progress is more than the size of a deposit.

Find the full price.

A headline price may leave out costs. Get a current quote and check whether taxes are already included. Record only costs that apply.

Cost to check	Amount / included?
Main item, service or course	
Tax, if not already included	
Delivery, transport or pickup costs	
Required accessories, tools or supplies	
Setup, activation or other required fees	
Other required one-time costs	

Total one-time goal cost A = $_____

Recurring charges are a separate commitment.

Amount $_____ every _____ for _____ payments.
Total recurring commitment = amount x number of payments.
Check cancellation, renewals and what continues after your target date.

Already saved for this goal B = $_____

Still to build = A - B = $_____

If B already covers A, your one-time gap is $0. Recurring costs still need a place in your spending plan.

Example only: $480 item + $40 required extras = $520 total. With $100 saved, $420 remains. These are fictional final CAD amounts, not a live price quote.

Choose a savings pace.

Work out what is affordable after essentials and required payments. Change the date, amount or goal if the pace is too tight.

TWO WAYS TO WORK IT OUT

Deposit needed = amount still to build / number of deposits.
Deposits needed = amount still to build / affordable deposit. Round UP for a whole number of deposits.

Fictional gap	Each week	Weeks needed
$420	$15	28
$420	$20	21
$420	$30	14

Examples ignore interest and fees. A final deposit can be smaller if a division leaves a remainder.

My remaining gap: $_____ My affordable deposit: $_____

I will set money aside every: _____

Deposits needed: _____ My next review date: _____

If money comes in irregularly, choose a flexible deposit and review when income arrives. Do not rely on future interest or an unconfirmed award to close the gap.

Keep the units consistent. Weekly, every two weeks and twice a month are different schedules. Every two weeks is usually 26 pay periods a year; twice a month is 24.

Watch the goal grow.

Goal: _____ Target total: $_____
Starting amount already dedicated to this goal: $_____
Add deposits and subtract withdrawals to update the amount saved.

Date	Added $	Taken out $	New total $

New total = previous total + added - taken out.

What helped me make progress?

What should change before the next check-in?

If savings pay for something essential, record it honestly and reset the plan. Using a cushion for a real need is not a personal failure.

Plan for the money you have.

Period covered: _____ to _____. Use take-home amounts, not gross wages. Keep unconfirmed shifts, awards or gifts off the available-money total.

Available money for this period	Amount $
Income already received / available	
Other confirmed money available now	
Unallocated cash carried into this period	

A / Total available money: $_____

Money to assign	Plan $	Actual $
Essential costs and agreed obligations		
Required debt payments, if any		
Goal saving		
Emergency / irregular-cost saving		
Flexible spending		
Other		

B / Total assigned: $_____ A - B: $_____

Positive: leave it as a named buffer or assign it. Zero: everything has a job. Negative: revise the plan before spending. Do not count the same saved money in two goals.

If essentials exceed available money, a smaller treat budget may not fix the gap. Ask for practical support or discuss payment timing early; protect food, health and safety.

Match money to the dates.

Having enough over a month does not mean money is ready on the day a bill is due. Put the dates in order and check the gap before it becomes urgent.



Planning period: _____

Date	Money in / cost due	Amount $	Action before then

A date where money may be tight:

_____

One action I can take before that date:

_____

_____

Check actual processing time. A reminder does not make a transfer or bill payment instant. Update the plan if a pay date changes.

If a cost is due Tuesday but pay arrives Friday, identify the gap now. Check options with the provider or a trusted adult before the due date; do not assume a delay is free.

Build room for surprises.

You can work toward a goal and keep some flexibility. Start with an amount that fits; there is no one starter target everyone must meet.

TWO DIFFERENT BUCKETS

Planned but occasional: supplies, annual fees or a known replacement.
Unexpected: an urgent repair, essential expense or income interruption.

An occasional cost I can see coming:

Likely cost $_____ Due / review date: _____

My starter cushion target: $_____

An affordable first step to build it:

DECIDE WHEN IT IS FOR USING

Ask: Is the cost essential or time-sensitive? Can I check other safe options? What happens if I wait? A cushion exists to be used when it is needed.

After using it, my next review or rebuilding step will be:

Money needed soon is generally better kept protected and accessible than exposed to large market swings. Check account access, age eligibility and fees with a trusted provider.

Before you buy: compare.

Write the same item, service or goal in each column. Consider suitability and ongoing commitments alongside the price.

Check	Option A	Option B
Item / service		
Final price, including tax if applicable		
Delivery / extra required costs		
Recurring payments and term		
Total commitment over the same period		
Return / cancellation rules		
Condition, safety, warranty or fit		
What I still need to verify		

Which option fits my needs and plan? Why?

What does buying it delay or replace in my plan?

Six payments of $10 commit you to $60 before any extra charges. An $8 monthly subscription is $96 over 12 months if unchanged. A low payment is not the full price.

Keep the basics organised.

Useful records and small reminders can make plans easier to follow. Tick the checks that apply. Keep private documents in a secure place, not inside this booklet.



PAY AND INCOME

[ ] Check paid hours, rate, deductions and pay dates.
[ ] Keep pay records; ask payroll about errors using your own shift notes.

BANKING AND SAVINGS

[ ] Check fees, access, transaction limits and any youth/student expiry.
[ ] Set an alert or review reminder that fits how you use the account.

RECURRING CHARGES

[ ] List subscriptions and renewal dates.
[ ] Check cancellation rules and confirm cancellation with a record.

SCHOOL, WORK OR TRAINING GOALS

[ ] Keep full cost quotes, deadlines and award conditions.
[ ] Check required documents with the provider; count funding only when confirmed.

SAFETY AND SUPPORT

[ ] Use strong, unique passwords and multi-factor authentication where offered.
[ ] Contact a provider through independently verified official details.

Do not write passwords, SIN, bank/card numbers or login codes here. For taxes or benefits, a trusted adult or qualified community service can help identify the records and steps that apply.

A four-week next-move plan

Choose one manageable action per week. If life changes, reschedule or replace the action. This is a plan, not a test.

Week	One action to try	When / support	What I noticed

Ideas: get a price quote; track spending for a few days; check a fee; make a small deposit; ask about an award deadline; review a recurring charge.

One thing I learned about my plan:

My next move and check-in date:

Ask for help with one concrete task: “Can we compare these costs?” or “Can you help me check this deadline?” You can use fictional figures if you want to keep your numbers private.

Your pocket planning guide

Keep these reminders nearby. Cut out a card if useful, or leave the page whole. Use the source links for more information.

THE GOAL CHECK

Full one-time cost - money already saved = remaining gap.

Remaining gap / affordable deposit = deposits needed. Round up; check the final smaller deposit.

THE BUYING PAUSE

What is the final price?
What keeps charging later?
What information is missing?
What does this delay in my plan?
Can I wait or choose another option?

WORDS THAT HELP

Gross pay: before payroll deductions.
Net pay: after payroll deductions.
Buffer: money left for flexibility.
Opportunity cost: the next-best alternative you give up.

WHEN THE PLAN CHANGES

Check what changed.
Protect essentials.
Change the amount, date or goal.
Ask for one useful piece of support.
Review again when you know more.

SOURCE NOTES

Original PINDAB worksheets using general planning principles. Examples are fictional CAD amounts; calculations ignore interest and fees unless shown. No personal targets, funding awards or investment returns are guaranteed.

FCAC: Making a budget
FCAC: Setting savings and investment goals
Sources checked October 23, 2026. Verify current product terms and eligibility with the provider.