

A FOUR-WEEK CHALLENGE YOU CAN MAKE YOUR OWN

REAL LIFE, AT YOUR PACE

This tracker is for youth, roughly ages 11–17. Each week offers five small missions. Aim for three, or complete all five if they fit your week. Most take 5–15 minutes; tracking and waiting happen across several days.

START WHERE YOU ARE

You do not need an allowance, job, bank account or money to spend. $0 and “no money activity” are valid entries. Learning, noticing and planning count as progress.

USE THE CHECKBOXES

Tick a mission after completing the task and writing a short note. Add the date. If a task does not fit, write “not this week” or adapt it. The goal is a useful habit, not a perfect score.

YOUR PRINTABLE PAGES

Pages 2–5: one mission page per week. Page 6: Money Log. Page 7: Weekly Check-In. Print extra copies of pages 6–7 for each week. Use Letter paper at 100% / Actual Size. This tracker is written on paper; it does not save online.

KEEP MONEY DETAILS PRIVATE

Use only information you are comfortable recording. Never write passwords, PINs or account numbers. Ask permission before using someone else’s receipt. There is no need to contact strangers, spend money or share your sheet.

BEFORE YOU BEGIN

Choose a place to keep your pages and a regular check-in time. Use actual amounts when known; clearly mark estimates. You may repeat the four weeks with a new goal later.



WEEK 1 | NOTICE YOUR MONEY

Name: _____ Week starting: _____

My goal this week: _____

☐ **Know your starting point** Date: _____

Count only money that belongs to you. Record your starting amount on the Money Log. $0 is a valid starting point.

☐ **Track three days** Date: _____

For three days, note any money coming in or going out. If nothing happens, write “no money activity.”

☐ **Spot one spending nudge** Date: _____

Find one ad or sale that makes you want something. Write what caught your attention and whether you actually need it.

☐ **Choose a real goal** Date: _____

Pick something you want to save for, or a money habit you want to build. Write why it matters to you.

☐ **Look back once** Date: _____

Review your three-day notes. Write one thing you noticed. If you spent nothing, describe one money decision you thought about.

Missions completed: ____ / 5 Adapted or saved for later: _____



WEEK 2 | CHECK BEFORE YOU BUY

Name: _____ Week starting: _____

My goal this week: _____

☐ **Compare two prices** Date: _____

Choose an item you might use. Compare two prices from flyers, labels or websites. Note size and any listed fees. You do not need to buy it.

☐ **Check a receipt** Date: _____

With permission, inspect an old receipt. Check an item price or the total. If none is available, use the sample below.

☐ **Pause on one want** Date: _____

Choose one non-essential item you want. Wait at least 24 hours before deciding. You can decide not to buy it.

☐ **Find a useful alternative** Date: _____

For one possible purchase, consider using what you have, borrowing with permission, repairing, or choosing a free option. Write which fits.

☐ **Explain one choice** Date: _____

Write why one option suits your needs better. Include cost AND usefulness; the cheapest choice is not automatically best.

Sample receipt: notebook $4 + pen $2 = total $6; paid $10, change $4.



WEEK 3 | BUILD A PLAN THAT FITS

Name: _____ Week starting: _____

My goal this week: _____

☐ Plan the next seven days Date: _____

List your own expected costs for the week, even if there are none. Use estimates and label them; do not guess another person's private finances.

☐ Make room for your goal Date: _____

If you have money available after your needs, choose an amount to set aside. If you have none, write one no-cost step toward your goal.

☐ Name a possible surprise Date: _____

Choose a realistic unexpected cost, such as replacing a lost pencil. Write how you could respond without assuming you can borrow money.

☐ Check halfway through Date: _____

Compare your plan with what actually happened so far. Update one amount or action. It is okay if your plan changed.

☐ Finish your weekly log Date: _____

Record the week's money activity and ending amount. Keep savings transfers separate from spending so you do not count them twice.

Missions completed: ____ / 5 Adapted or saved for later: _____



WEEK 4 | TURN A SKILL INTO A NEXT STEP

Name: _____ Week starting: _____

My goal this week: _____

☐ Choose one skill Date: _____

Pick a skill you have or want to develop, such as drawing, organizing, coding or gardening. Write one task it could help someone with.

☐ Practise for 15 minutes Date: _____

Spend about 15 minutes practising using tools you already have. Record what you tried; you do not need to be perfect.

☐ Think through the costs Date: _____

For a pretend small job, list any supplies and time needed. Mark unknown prices as estimates. Do not purchase supplies for this mission.

☐ Ask for useful feedback Date: _____

Show your idea or practice to someone you trust, or review it yourself against a clear goal. Write one improvement to try.

☐ Pick a safe next step Date: _____

Plan more practice, research a course, or ask a trusted adult about suitable opportunities. No paid job, stranger contact or online signup is required.

Missions completed: ____ / 5 Adapted or saved for later: _____



MY MONEY LOG | PRINT ONE PER WEEK

Week starting: _____ Starting total: $_____

Count each amount once across cash, account and savings. Setting aside money you already own changes where you keep it; it does not change your total.

DATE	WHAT HAPPENED	IN ($)	OUT ($)	TOTAL ($)

For each row: previous total + money in − money out = new total. Use IN for money received and OUT for money spent or given away. Write “no activity” when nothing happens.

ENDING TOTAL: $_____ Of this, set aside for my goal: $_____

I moved $_____ from _____ to _____ for savings. This is already included in my total, so I did not enter it as money in or out.



MY WEEKLY CHECK-IN | KEEP THE PROGRESS

Week starting: _____ Missions completed: ____ / 5

One money choice I made this week:

Describe a choice even if you did not spend or receive money.

What helped or got in the way?

Think about time, access, unexpected costs or changing plans.

One thing I learned:

A word, a price difference, a habit, or something about my choices.

My next realistic step:

Choose a small action you can do next week with what you have.

Goal or habit: _____ Target amount (if any): $_____

Current progress: _____ Next check-in date: _____