



MY FIRST *budget*

Learning how to manage your money is a smart habit to start at any age. Start by thinking about where you earn your money, like your allowances, gifts, or a job. Next, decide what you want to do with your money: spend it, save it, or give it. Keep track by subtracting what you spend, save, and give from the total money you earn.

TIP: Try using half of your money for things you want, save some for the future, and give a little to help others. For example, if you have \$10, you can spend \$5 on something fun, save \$4 for later, and give \$1 to help someone else.

EARNING	DATE	AMOUNT
TOTAL EARNINGS		

SPENDING	DATE	AMOUNT
TOTAL SPENDING		

SAVING	DATE	AMOUNT
TOTAL SAVING		

GIVING	DATE	AMOUNT
TOTAL GIVING		

TOP SAVING GOALS
1.
2.
3.

AMOUNT	
TOTAL EARNINGS	
TOTAL SPENDING	-
TOTAL GIVING	-
TOTAL SAVING	-
BALANCE Subtract the total expenses from the total income.	=

Start here:
Levo.org/Starter
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