

**WINTER BREAK LEARNING PACK**

Best used for one month at a time. Reuse the template for each new month

STUDENT BUDGET STARTER TEMPLATE

A simple, confidence-building way for teens and young adults to see, track, and plan their money.

STEP 1 • MONTHLY SNAPSHOT

Capture income and fixed expenses before worrying about every small purchase.

Tip: You don't need exact numbers to get started. Reasonable estimates are enough to see patterns.

Income Overview

INCOME SOURCE	EXPECTED AMOUNT	NOTES
Job / hours		
Allowance / family support		
Other (side work, gifts, etc.)		

Fixed Expenses

FIXED EXPENSE	EXPECTED AMOUNT	DUE DATE	NOTES
Phone / plan			
Transportation			
Subscriptions			
Other			

STEP 2 • WEEKLY SPENDING TRACKER

Use this log to track a few key purchases each week. Don't worry about capturing every single dollar.

WK	DATE	CATEGORY (FOOD, FUN, GIFTS, ETC.)	AMOUNT	NEED OR WANT?	NOTES
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

STEP 3 • HOLIDAY SNAPSHOT & SAVINGS GOAL

Holiday Spending Snapshot

Planned gifts / events:

Rough total I can afford for gifts / events:

Things I will say "no" to this month:

Mini Savings Goal

My savings goal for this month:

How much I'll set aside each week:

Where I'll keep that money (account, envelope, etc.):

END-OF-MONTH REFLECTION

Use this after one full month to notice patterns without judgment.

One spending habit I'm proud of:

One small change I'll try next month:
