

Our Loan Contract

(Parent) I, _____, will

- loan (teen) _____ \$ _____
- to purchase _____.

The terms of the repayment are as follows:

(Teen) I, _____, will

- pay \$ _____ per (week / month)
_____ for _____ (# weeks / months), commencing
(date) _____.

I will repay half of this loan, in the amount of \$ _____,
from my weekly allowance.

The other half, in the amount of \$ _____,

I will repay by doing the following odd jobs:

-
-
-
-
-
-

Teen

Parent

Date

Date

Business Builder Worksheet

Name of Business

Mission Statement

Description of Product or Service

Price(s) of Product or Service

Reasons Why Product or Service Is Worth the Price

1

2

3

Part-Time Job Inventory

Name:		
√	Skills or Preferences	Job Opportunities
	Working with people	Service or hospitality industry (fast food outlet, restaurant, hotel)
	Working independently	Convenience store; Gas station; Office work
	Working with seniors	House cleaner; Help with errands or shopping
	Working with children	Babysitter; Camp counselor; Daycare worker; Lifeguard
	Working with animals	Animal shelter; Farm work; Dog walking; Pet store
	Working with plants	Garden supplies store; Flower shop; Landscaping
	Indoor work	Office or retail; House cleaning
	Outdoor work	Automotive care; Farm work; Yard work; Park programs
	Athletic skills	Sports camp counselor; Coaching; Lifeguard
	Graphic skills	Print shop; Website design
	Number skills	Retail sales; Bookkeeper
	Language skills	Community newspaper
	Computer skills	Repair; IT support
	Dramatic skills	Children's entertainer; Film industry
	Kitchen skills	Fast food outlet; Bussing tables; Line cook; Catering company
	Teaching skills	Tutor; Camp counselor
	Working with mind	Researcher; Library assistant
	Working with their hands	Handyman or journeyman's assistant
	Hourly work	Service industry
	Project-based work	Construction; House painting

Investment Calculator

Date	Amount	Cumulative Savings Total
Source (allowance, job, gift)		
Source (allowance, job, gift)		
Source (allowance, job, gift)		
Source (allowance, job, gift)		
Source (allowance, job, gift)		
Source (allowance, job, gift)		
Source (allowance, job, gift)		
Source (allowance, job, gift)		
Source (allowance, job, gift)		
Source (allowance, job, gift)		
Source (allowance, job, gift)		

Wish List Worksheet

Want to Buy	Want to Do
Family Member	
1	1
2	2
3	3
4	4
Family Member	
1	1
2	2
3	3
4	4
Family Member	
1	1
2	2
3	3
4	4
Family Member	
1	1
2	2
3	3
4	4

Family Theme Worksheet

Family Theme	Activities	To Save
Idea #1	1	
	2	
	3	
	4	
	5	
Idea #2	1	
	2	
	3	
	4	
	5	
Idea #3	1	
	2	
	3	
	4	
	5	
Idea #4	1	
	2	
	3	
	4	
	5	

Shopping Planner Worksheet

Item	Choices	Cost	Pros	Cons
	1			
	2			
	3			
	1			
	2			
	3			
	1			
	2			
	3			

Teen Cash Flow Worksheet

	Monthly	Annual
Income		
Employment / Business		
Allowance		
Gift money		
Awards / Prizes		
Expenses		
Entertainment		
<i>Lunches / Snacks</i>		
<i>Movies / Arcades</i>		
<i>Video games</i>		
<i>Eating out</i>		
<i>Events / Concerts</i>		
Hobbies / School		
<i>Magazines</i>		
<i>Music</i>		
<i>School activities</i>		
Clothing		
<i>School</i>		
<i>Party</i>		
<i>Work</i>		

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Teen Cash Flow Worksheet *continued*

	Monthly	Annual
Expenses (continued)		
Sports		
<i>Fees</i>		
<i>Equipment / Uniforms</i>		
Personal Care		
<i>Hair cuts</i>		
<i>Makeup</i>		
Gifts		
<i>Birthdays</i>		
<i>Special occasions</i>		
Communication		
<i>Cellphone</i>		
<i>Long distance</i>		
Transportation		
<i>Gas / Oil / Insurance</i>		
<i>Bus fare / Transit</i>		
Vacation		
Savings		
Miscellaneous		