

# My Money Habits

Use this helpful template to keep track of your money and make sure you are spending and saving wisely. It will help you to note down how much money you have, how much you want to spend and how much you will have left over to save. Make sure that you have watched the Tech We Can video lesson on **Tech for Money** before you start.

Income (e.g. pocket money)

## Outgoings

What I want to buy:

How much it will cost:

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Total outgoing (add the above together):

Money left over (take away the total cost from your income):

Money saved:

Sometimes, the things that we want are more expensive than we can afford! Fortunately, there are often alternatives that you can find which may be cheaper if you really can't wait until you have saved more money. Use this sheet to note down any items that you want and jot down if you find a cheaper alternative. As an example, maybe you want a new red jumper, but it is a little too expensive. Could you take a look in some other shops to see if they sell it cheaper? Could you buy a new red t-shirt instead, or does it need to be a jumper?

What I want	Why I want it	What I could get instead
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## My Money Tech Plan

There are lots of ways you can use technology to help you to spend, save and keep track of your money. You could use a spreadsheet on a computer or tablet to log all your incoming and outgoing money or even download a specially designed app to track your pocket money! There are even pre-paid debit cards that you can use to track your spending. The best part of using tech to control your money is that your parents can stay updated too.



We hope you find the information on our website and resources useful. As far as possible, the contents of this resource are reflective of current professional research. However, please be aware that every child is different and information can quickly become out of date. The information given here is intended for general guidance purposes only and may not apply to your specific situation.