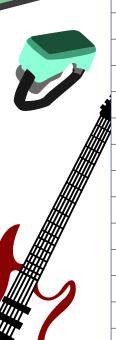
Spending price list

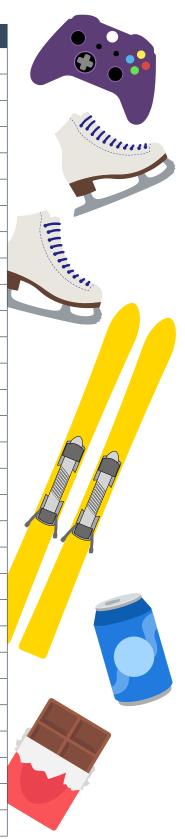








ITEM	PRICE
65" LED Smart TV	\$899.99
Tablet	\$799.99
Virtual reality gaming console	\$630.25
Annual sports centre or ski membership	\$515.49
Electric guitar	\$314.65
Beanbag chair	\$222.91
Bluetooth karaoke machine	\$109.99
Family dinner out at a restaurant	\$85.69
lce skates	\$84.99
Instant camera	\$75.24
Makeover	\$61.23
Winter jacket	\$59.97
Kid's smartwatch	\$49.99
Hammock	\$49.99
Family dinner out for fast food	\$46.94
3D pen	\$42.33
Cozy slippers	\$39.99
Running shoes	\$34.98
Temporary tattoo markers	\$28.80
Lava lamp	\$28.12
Tye dye kit	\$23.57
Small building block kit	\$23.12
Sketch book and pencils	\$19.99
Hover ball	\$19.97
Paperback book \$1	
Necklace	\$13.99
Scrunchie	\$4.99
Cookie	\$3.78
Can of pop	\$2.50
Chocolate bar	\$2.49



Track your spending and saving



Record your spending and saving for each round. Track all your purchases and savings on the last sheet.







Round 1

INCOME	
Money earned	\$100
SPENT	
Item	Cost
	\$
	+\$
	+\$
	+\$
	+\$
Total spent	=\$
Money saved	\$
	1
Money earned	\$100
Total spent + money saved	\$
Leftover for next round (Money earned - total spent and saved)	=

Round 2

INCOME	
Leftover from last round	\$
Money earned	+ \$200
Total income	=\$

SPENT	
ltem	Cost
	\$
	+\$
	+\$
	+\$
	+\$
Total spent	=\$
Money saved	\$
Total in some (from about)	Φ.
Total income (from above)	\$
Total spent + money saved	\$
Leftover for next round	
(Money earned - total spent	=
and saved)	

Round 3

INCOME	
Leftover from last round	\$
Money earned	+ \$300
Withdrawn from savings	\$
Earned from selling stuff	\$
Total income	=\$

SPEND	
Item	Cost
	\$
	+\$
	+\$
Total spent	=\$
Money saved	\$
Total income (from above)	\$
Total spent + money saved	\$
Leftover for next round (Money earned - total spent and saved)	=

Track your spending and saving



Round 4

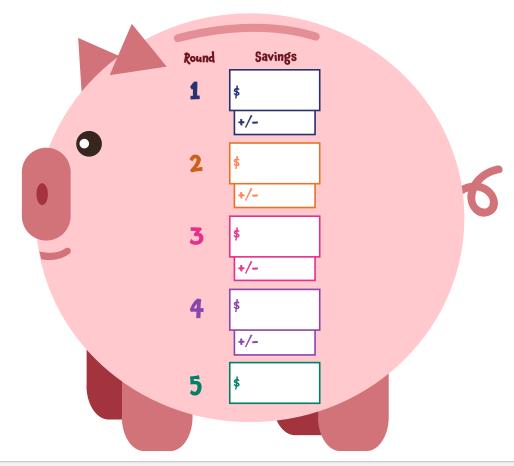
INCOME	
Leftover from last round	\$
Money earned	+ \$400
Total income	=\$

SPENT	
Item	Cost
	\$
	+\$
	+\$
	+\$
Total spent	=\$
Money saved	\$
Total income (from above)	\$
Total spent + money saved	\$
Leftover for next round (Money earned - total spent and saved)	=

Round 5

INCOME	
Leftover from last round	\$
Money earned	+ \$500
Withdrawn from savings	+ \$
Total income	=\$

SPENT	
Item	Cost
	\$
	+\$
	+\$
	+\$
	+\$
	+\$
	+\$
	+\$
	+\$
	+\$
Total spent	=\$

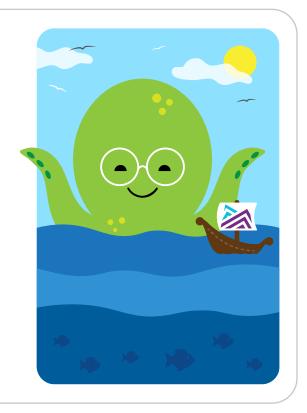


Character profiles



Inky

Inky is a kraken who lives with his parents in the north Atlantic Ocean. He's 150 years old, which is about 10 in human years. He likes to tell terrible jokes. His favourite is, "how many tickles does it take to make a kraken laugh? TENtickles!" Inky spends most of his time fishing, sinking ships and searching for sunken treasure. He usually finds about \$20 in gold every week! Inky finds the north Atlantic a little cold, but he's too embarrassed to wear tentacle warmers like the little kraken. He's hoping to save up some coins to get a new weighted blanket for sleeping.



Dozer

Dozer is a kitten. He lives full-time rent-free with his humans in their home in Charlottetown, PEI. They have dedicated \$70 per month to his care, but he thinks if he's extra cute he may be able to get them to up that by \$5. He eats wet and dry kitten food. He would like to have more treats, always. In the future, he's hoping to have a big catio with a hammock. He understands there will soon be a visit to the vet. His neuter is already paid for by his adopting agency fee, but he will need to have what his humans call "shots," which will cost about \$200.



Character profiles



Ash

Ash is 15 years old. She lives in a house with her mom and stepdad in Thunder Bay, ON. Ash learned piano and sewing from her mom and art from her stepdad. She doesn't make much money from her paintings. She paints mostly for self-expression. She would really like to buy a set of professional acrylic paints, a travel easel and some large canvases. She loves going to the movies with friends; they usually go once a month. On Sunday and Tuesday evenings she teaches piano lessons to local kids. Right now, she has 10 students. She sews ribbon skirts with her mom. Her mom usually has a booth at powwows in the summer, so she sells some of her skirts at her mom's booth or on her mom's online shop. She usually manages to sell around six a year. She would really like to get a sewing machine of her own so she doesn't have to share with her mom, and can make more skirts.



Ravi

Ravi is 13 years old. He lives with his family in Calgary, AB. Every week his parents give him an allowance. Ravi's mom works shift work so he's often able to earn extra money doing extra chores or babysitting his little sister. Ravi loves hip hop. He's in a dance crew at the local studio and has classes three times per week. He would like to get new sneakers soon for dance. Ravi's neighbour pays him to walk her dog after school every weekday. Ravi also really likes video games and is saving up to get a handheld game console. He's already saved \$100 so far. Sometimes Ravi likes to meet up with his friends on weekends and go indoor skydiving or play laser tag.



Character profile

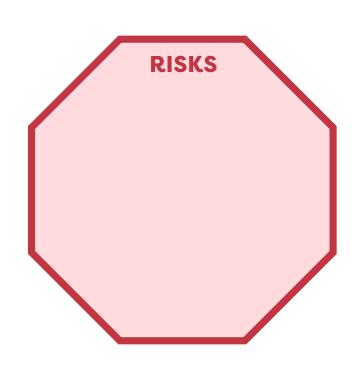


Short-term financial goal	
What	
How much?	
By when?	

Short-term financial goal	
What	
How much?	
By when?	

Long-term financial goal	
What	
How much?	
By when?	

Long-term financial goal	
What	
How much?	
By when?	



Savings plan

EARN: What money do you earn each month?

ACTIVITY	AMOUNT
TOTAL	

SPEND:

What do you spend money on each month other than savings?

ACTIVITY	AMOUNT
TOTAL	

Subtract the total money you spend from the total money you earn to figure out the amount left over for savings every month.

AMOUNT	
EARNED	
SPENT	
SAVED	

Monthly deposits

Total savings

1 | \$

\$

2 | \$

<u>\$</u>

3 | \$

\$

4

\$

\$

<u>\$</u>

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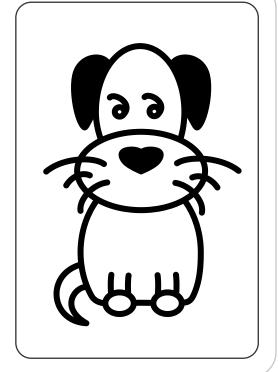
Character profile

example

Character name

Zelda the Dachshund

Zelda is a 12-year-old dachshund who lives full time with her humans in Montreal, QC. Zelda is a part-time Instagram influencer with 140,000 followers and considers herself a pawshanista. She makes about \$1,616 per month doing sponsored posts but her humans take \$200 of that for their time, equipment and utility expenses. She eats only the best food and loves to wear costumes. Zelda has Cushing's Disease and requires regular medications. Her favourite activity is nap time. Zelda would really love to buy a luxury crystal-studded harness this year; she's got her eye on a gold one. One day, Zelda would like to start her own charity to support rescue dogs with medical needs.



Short-term financial goal	
What	Crystal harness
How much?	\$1,350.00
By when?	7 months

Short-term financial goal	
What	
How much?	
By when?	

Long-term financial goal	
What	Start a charity
How much?	\$100,000
By when?	120 months

Long-term financial goal	
What	
How much?	
By when?	

RISKS

Zelda may lose followers or sponsors if she posts the wrong thing or doesn't post interesting new content frequently enough.
Zelda's medications could increase in cost or experience shortages.

Savings plan

example

EARN: What money do you earn each month?

ACTIVITY	AMOUNT
Sponsored ads	\$1,616.00
TOTAL	\$1,616.00

SPEND:

What do you spend money on each month other than savings?

ACTIVITY	AMOUNT
Medication	\$200.00
Food	\$187.80
Human's Portion	\$200.00
Costumes	\$50.00
TOTAL	\$637.80

Subtract the total money you spend from the total money you earn to figure out the amount left over for savings every month.

	AMOUNT
EARNED	\$1,616.00
SPENT	\$637.80
SAVED	\$978.20

Monthly deposits

978.20

978.20

Total savings

978.20

1956.40

\$

10

\$

Goa/

\$1450.00

Crystal harness