

THE YOUNG MONEY SERIES

13+
AGES

MONEY MOVES:

The Teen's Playbook for Earning, Saving & Building Wealth

6 Levels · 40+ Quests · Real Financial Skills for Life

L1 · Money Mindset

L2 · Earn It

L3 · Budget It

L4 · Save It

L5 · Invest (Basics)

L6 · Build Your Future

Most teens are never taught how money actually works. This workbook changes that. By the time you finish, you'll understand more about money than most adults — and you'll have a real plan for your financial future.

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IMPORTANT NOTICE

This workbook is for educational purposes only. Nothing in this workbook is financial, investment, or legal advice. We are not financial advisors. The information here is meant to help you learn how money works — not to tell you what to do with your money. Always talk to a trusted adult or licensed professional before making any financial decisions.

6

LEVELS

40+

QUESTS

500

MAX XP

\$0

COST TO START



START HERE

Your Money Mission — Read This First

+0 XP

< ALEX'S FIRST REALIZATION

Alex was 16 when she got her first part-time job. \$9.50/hour, 12 hours a week. She was making around \$456 a month — more money than she'd ever had. But three months later, she had nothing saved. She couldn't explain where it went. Sound familiar? This workbook is about changing that pattern — for you, forever.

Most teenagers are never taught how money works. School doesn't teach it. Parents often don't know it themselves. So most people reach adulthood with zero financial skills — and spend the next 20 years learning the hard way. This workbook gives you those skills now, when it still costs almost nothing to learn them.

IMPORTANT NOTICE

Everything in this workbook is for learning purposes only. We explain how financial concepts work — we don't tell you what to do with your money. There's no single right answer for everyone, and financial decisions depend on your specific situation. Always involve a trusted adult and consult a licensed professional before making real financial decisions.

HOW TO USE THIS WORKBOOK

LEVELS One major money skill per level. Complete all quests to unlock the next level.

QUESTS Your missions. Each one has something you actually DO — not just read about.

CONCEPTS Key financial terms explained in plain language. No jargon, no confusion.

ALEX'S STORY Follow Alex, a real teenager learning to manage money. Real stories, real mistakes, real wins.

TRACKING PAGES Log your income, expenses, savings goals, and progress throughout the workbook.

THE 6 LEVELS YOU WILL COMPLETE

LVL	NAME	WHAT YOU LEARN
1	Money Mindset	Identify your money beliefs, break bad habits, build a healthy relationship with money.
2	Earn It	Discover how teens earn real income — jobs, side hustles, skills-for-hire, and more.
3	Budget It	Track every dollar. Learn to build a budget that actually works for your life.
4	Save It	Set savings goals, build an emergency fund, and develop the habit of paying yourself first.
5	Invest — Basics Only	Learn what investing is, how compound interest works, and the concepts behind wealth-building. Educational only.
6	Build Your Future	Put it all together: a personal financial plan for the next 12 months and beyond.

YOUR MONEY PROFILE — FILL THIS IN NOW

BEFORE YOU START

Where Are You Starting From?

Be completely honest. There are no wrong answers. This is just your starting point.

YOUR NAME:

.....

YOUR AGE:

.....

DO YOU CURRENTLY HAVE ANY INCOME? (JOB, ALLOWANCE, CHORES, ETC.)

.....

.....

DO YOU HAVE ANY SAVINGS RIGHT NOW? ROUGHLY HOW MUCH?

.....

.....

WHAT DO YOU MOSTLY SPEND MONEY ON?

.....

.....

WHAT IS YOUR BIGGEST MONEY GOAL RIGHT NOW?

.....

.....

WHAT WORD DESCRIBES YOUR CURRENT RELATIONSHIP WITH MONEY? WHY?

.....

.....

DATE YOU STARTED THIS WORKBOOK:

.....

PRO TIP

Tear out (or photograph) this page when you finish the workbook. Compare your answers. The gap between who you were and who you became — that is your growth.