

 MIDDLE SCHOOL STUDENT WORKSHEET

# Taking the next steps on your money journey

Financial well-being means having control over your money and being able to make choices that allow you to enjoy life. It's made up of three building blocks. Exploring the building blocks will help you get the money future you want.

## Planning and self-control

Where are you in this part of your money journey? Check that box below.

- Starting out
- On the road
- Well on your way

Check two behaviors that you're best at doing now.

- Thinking before I act
- Staying focused on my task
- Remembering important information
- Seeing others' point of view
- Setting goals
- Planning ahead
- Starting projects
- Setting priorities
- Using feedback

Write two behaviors from the list above that you want to get better at doing.

1. \_\_\_\_\_
2. \_\_\_\_\_



## Money habits and values

Where are you in this part of your money journey? Check that box below.

- Starting out
- On the road
- Well on your way

Check two behaviors that you're best at doing now.

- Saving money
- Using money in new ways
- Making money choices that are right for me
- Explaining my thoughts about saving and spending money
- Planning to save money
- Making sure I spend money wisely

Write two behaviors from the list above that you want to get better at doing.

1. \_\_\_\_\_
2. \_\_\_\_\_



## Money knowledge and choices

Where are you in this part of your money journey? Check that box below.

- Starting out
- On the road
- Well on your way

Check two behaviors you're best at doing now.

- Working with numbers
- Making spending and saving choices that are right for me
- Understanding basic money ideas
- Using money confidently
- Seeking information about money from trusted sources
- Making money choices using the information I know
- Making choices that help me meet my money goals

Write two behaviors from the list above that you want to get better at doing.

1. \_\_\_\_\_

2. \_\_\_\_\_

## Reflection questions

1. What's one thing you'd like to save money for?
2. What's one thing you can start doing soon to help you get the money future you want?