

*Secret*®

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the  
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# STAY READY: HOW TO ORGANIZE YOUR MONEY MATTERS

NO MORE FINANCIAL SECRETS

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# NO MORE FINANCIAL SECRETS

It's time to get organized. Part of being good with money is learning how to organize ourselves when using it, saving it, and planning for it. Don't panic, we're taking baby steps to help you wherever you are on your financial journey - whether you get an allowance or you have an after-school or work study job. However you earn money, the sooner you get organized, the better.

The point is for you to feel empowered to take up ownership of your financial life in the way that works best for you!

Committed to your financial success,



**Marsha**  
Founder, The Finance Bar

It's time to:

- Understand why being committed is half the battle of financial success
- Learn organizational tips that will help you feel more in control of your money
- Get insights into how to customize these tools and systems to work for you

Let's get into it.

# READ THIS

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Whether you're a pre-teen, teenager or young adult, we've got some life hacks for getting organized with money. And while it can be difficult to start being more responsible with money, it's not impossible. In fact, the earlier you learn to keep track of what's coming, what's going out and where it's all going - the better it will be for you and your money goals in the long run.

**Think about the things you are most committed to right now.**

Do you faithfully watch a favorite TV show? Do you go to practice every week for your favorite sport? Maybe you're committed to helping take care of your younger siblings after school. Take all of that into consideration because the way you feel about showing up for those things is how you want to start to show up for yourself and your money goals.

**Prioritizing your needs over your wants is a great starting place.**

It's not that you should never have the things you want, but you should always make sure you know what you need, even if your parents are taking care of it for the time being. This allows you to start a financial journey with awareness, instead of being thrown into it without understanding the basics.

# DO THIS

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1. Write out your list of needs and your list of wants. Remember, your needs are things you can't live without: Food, shelter, clothes, etc. Your wants are things that it would be nice to have or experience but they aren't necessities.

2. Create a basic budget that helps you to see clearly all the ways you earn money.

Some might be:

- a. Allowance
- b. Birthday money
- c. Part-time job
- d. Summer jobs
- e. Work study
- f. Full-time job

3. Include in your budget all of the things you spend money on. Don't leave anything out. In order to get a true picture of how organized and disciplined you are (or can become) you need to be honest and thorough. Remember, there are pages at the end of this workbook to help you write out these lists.

4. Next, start saving an amount from all the money you receive. Most people start out saving 10%. So, if you get \$100 for your birthday, you'd save \$10. Or if you make \$20 for a night of babysitting, you'd save \$2. This helps you to save for emergencies or important things that happen all of a sudden. And it feels so good to know you were responsible enough to save!

# NOTES

*notes*

You can use this space to write down takeaways from the content you've watched and read. You can also use this space to list all the money you earn and the money you spend. This is the beginning of your new budget!

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