Pause, Think, Choose

Compare choices before making a money decision

You have $35. A game add-on costs $12, and you planned to save $20.

Use Pause - Think - Choose to compare two possible decisions.

Choice 1 and what could happen next

Choice 2 and what could happen next

My final choice and why

Small goal: Before my next digital purchase, I will pause and wait at least 10 minutes.

Educational activity only. Never write passwords, PINs, verification codes, or full account information here.

Budget & Credit Foundations

Definitions, formula, example, and readiness checklist

Key Definitions

Budget: A plan that compares available money with spending and saving.

Digital purchase: Something bought through an app, game, or website.

Scam: A dishonest attempt to take money or private information.

Credit: An agreement to borrow now and repay later.

Budget Formula

Money available - Spending - Savings = Money left

Example: $35 - $12 game add-on - $20 savings = $3 left

Fun fact: Verification codes work like temporary keys and should never be shared.

My Money & Credit Readiness Checklist

- [ ] I understand that borrowed money must be repaid.
- [ ] I know on-time payments build trust.
- [ ] I compare prices and check my budget before buying.
- [ ] I know using too much available credit can be risky.
- [ ] I ask questions before agreeing to a financial commitment.
- [ ] I can tell the difference between a need and a want.

One money habit I will practice this week:

Earn, Plan & Reach a Goal

Explore safe ways to earn and complete a money challenge

Always ask a parent or trusted adult before accepting a job, meeting a customer, selling online, or sharing contact information.

WAYS I CAN EARN MONEY

- [ ] Complete agreed extra chores at home.
- [ ] Help a trusted neighbor with yard work or organizing.
- [ ] Pet sit or walk a familiar pet with adult permission.
- [ ] Wash a family car or help with a family project.
- [ ] Create and sell crafts with an adult handling payments and meetups.
- [ ] Help younger students with reading, homework, or a skill I know well.

My own safe earning idea:

FUN ACTIVITY - THE $60 GOAL CHALLENGE

Choose an earning plan, then give every dollar a job. Your amounts must add up to $60.

The safe job or task I will do:

How much I expect to earn:

SAVE	SHARE	GROW	SPEND

Check your math: $60 - Save - Share - Grow - Spend = $0 left. Example: $60 - $20 - $5 - $15 - $20 = $0.

What could help me stay focused on this goal?

Spot a Scam & Stay Safe

Check the warning signs before you click, pay, or reply

SPOT A SCAM CHECKLIST

- [ ] The message says I must act immediately or something bad will happen.
- [ ] Someone promises free money, a prize, or guaranteed profit.
- [ ] The sender asks for gift cards, crypto, wire transfers, or payment-app money.
- [ ] A link, username, spelling, or website address looks unusual.
- [ ] Someone asks for a password, PIN, verification code, or full account information.
- [ ] The offer sounds too good to be true or the story does not make sense.

If I notice even one warning sign: STOP. Do not click, reply, download, or pay. CHECK with a trusted adult.

DIGITAL SAFETY CHECKLIST

- [ ] I use a different strong password for important accounts.
- [ ] I turn on multi-factor authentication when it is available.
- [ ] I keep passwords, PINs, and verification codes private.
- [ ] I check the full website address before signing in or paying.
- [ ] I avoid money deals or meetups without a trusted adult involved.
- [ ] I block and report suspicious accounts, messages, or payment requests.
- [ ] I review app privacy settings and limit location sharing.

QUICK GAME - SAFE OR SUSPICIOUS?

A friend's account messages: "I'm locked out. Send me the code that just went to your phone." What should you do?

- [ ] SAFE - Send the code because it is a friend.
- [ ] SUSPICIOUS - Do not send it. Contact the friend another way and tell an adult.

Why did I choose that answer?