

Kit

Money
ites

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Savvy Savers


Saving is hard! That's why helping kids build a saving habit now sets them up well for later in life. All it takes is 15 minutes and 3 steps.



15 mins

3 steps





We'll set a saving goal for this.

That's cool! If you save up for it, you'll be able to buy it in a few weeks.



Set a goal



Goal too big? Ask them to save for a portion of it and agree to chip in the rest if they succeed.

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Make it visible



Keep track of your progress.

We'll track your savings so you know how close you're getting!



Have they lost interest? Goals change - check that this is still something that's important to them.

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Great job!
You're one
step closer.

Another \$2?
You're doing an
awesome job!



Celebrate small wins



Struggling to save, not spend?
Encourage them to imagine how
great reaching their goal will feel!

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Screen-free activity

Challenge your family to set, and meet, a shared saving goal and your kids can learn by watching you and doing it themselves.

You'll Need:



colouring pencils

a goal tracker



Instructions

1. Together, choose a family activity and goal amount.
2. Write the total goal amount at the top of the goal tracking chart.
3. Divide the goal into smaller milestones and write them along the chart to track progress.
4. Cut out and colour in the tokens at the bottom of the goal tracking chart.
5. Every time someone contributes money to the goal, they can fill in the tracker and move their token up.
6. When the family reaches their goal, celebrate the win and enjoy the activity together.

Optional extras:

1. Consider jump-starting the goal with an extra contribution.
2. For kids who earn little or no money, consider awarding 'Saving Stars' for money-smart behaviours or saving consistently for three weeks in a row. Match each star they earn with a dollar amount.

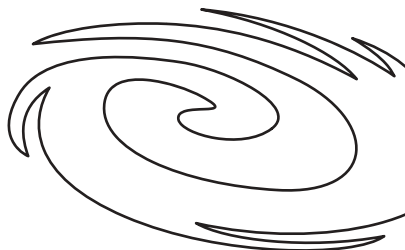
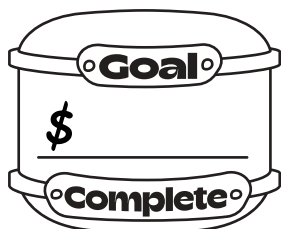


Build the habit! Encourage your kids to save each time you pay them their pocket money.



Our saving goal

We're saving for



Nearly there!

Halfway!

