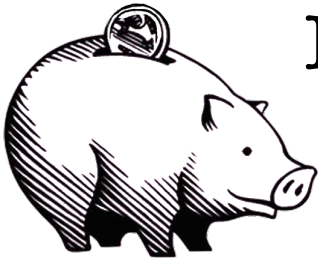


Personal Financial Account

name: _____

You can use this chart to keep track of money earned & designate how much of it you will spend, save, or share.

Date	Earn	Spend	Save	Share	Notes



Personal Financial Account

name: Example Sheet

You can use this chart to keep track of money earned & designate how much of it you will spend, save, or share.

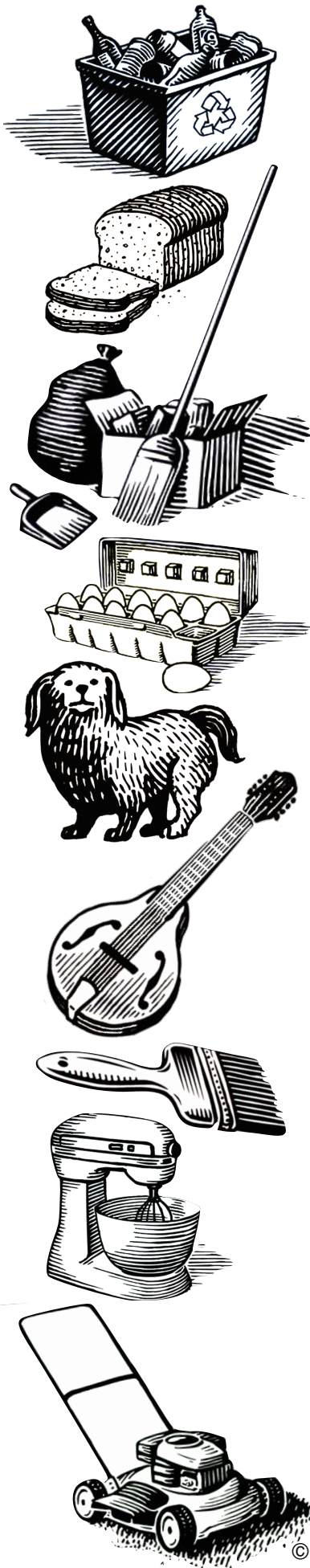
Date	Earn	Spend	Save	Share	Notes
3/7/16	\$20.00	\$8.00	\$10.00	\$2.00	mowed lawn
3/8/16		- \$5.00			bought book
		\$3.00	\$10.00	\$2.00	new totals
3/20/16	\$30.00	+\$12.00	+\$15.00	+\$3.00	babysitting
		\$15.00	\$25.00	\$5.00	new totals
4/3/16				- \$5.00	tithe to church
		\$15.00	\$25.00	\$0.00	new totals
4/12/16		- \$8.00			movie ticket
		\$7.00	\$25.00	\$0.00	new totals
4/23/16	\$15.00	+\$6.00	+\$7.50	+\$1.50	dog walking
		\$13.00	\$32.50	\$1.50	new totals
5/1/16	& dividends		+\$0.65		dividend
		\$13.00	\$33.15	\$1.50	new totals
5/6/16	\$50.00	+\$20.00	+\$25.00	+\$5.00	garage sale
		\$33.00	\$58.15	\$6.50	new totals
5/10/16	\$20.00	+\$8.00	+\$10.00	+\$2.00	birthday gift
		\$41.00	\$68.15	\$8.50	new totals

Subtract money shared or spent

Add deposits & dividends

Earnings are immediately divided into 3 categories: spend, save, and share (our kids do 40%, 50%, and 10% respectively)

Keep a running total for each of these accounts



Brainstorming Exercise #1: Ways to Make Money

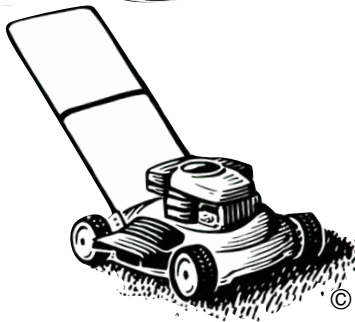
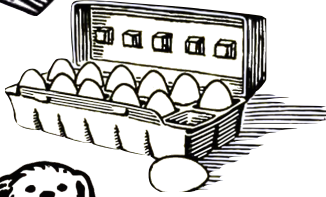
name: _____

Write down as many ideas as you can think of to earn money. Include skills you can do for pay & things you can grow, make, or buy to sell or resell

Providing Services	Selling Goods

Brainstorming Exercise #1: Ways to Make Money

name: Example Sheet



Providing Services	Selling Goods
walking dogs	homemade bread
babysitting	baked goods
lawn mowing/ yardwork	eggs
house sitting	produce
tutoring	craft projects
website building	reselling stuff on eBay
house cleaning	balloon sculptures
waiting tables	lemonade
party entertainment	portraits
photography	handmade jewelry
lifeguarding	knitted caps/scarves
clothes alteration	recycled trash
face painting	
	You'll need to
Some of these	keep track of
ideas (like	how much money
tutoring or	is spent on
house sitting)	materials, and
do not require	deduct that from
any supplies or	selling price to
special	determine profit.
equipment.	



Brainstorming Exercise #2: Working Out the Details

name: _____

Pick 2–3 of your favorite ideas from exercise #1 to expand upon

product or service: _____

special training required: _____

supplies needed: _____

cost of supplies/training: _____

time involved: _____

how I'll advertise: _____

price I'll charge: _____

product or service: _____

special training required: _____

supplies needed: _____

cost of supplies/training: _____

time involved: _____

how I'll advertise: _____

price I'll charge: _____

product or service: _____

special training required: _____

supplies needed: _____

cost of supplies/training: _____

time involved: _____

how I'll advertise: _____

price I'll charge: _____



Brainstorming Exercise #2: Working Out the Details

name: Example Sheet

Pick 2-3 of your favorite ideas from exercise #1 to expand upon

product or service: babysitting
special training required: Red Cross babysitting/CPR class
supplies needed: a few coloring books/children's games (opt)
cost of supplies/training: \$20/class; \$15/optional supplies
time involved: evenings and weekends as needed
how I'll advertize: word of mouth
price I'll charge: \$10/hour

product or service: mowing lawns
special training required: experience mowing my own lawn
supplies needed: a lawn mower and a weed-whacker
cost of supplies/training: \$250
time involved: 30 min. - 2 hrs (depending on size of yard)
how I'll advertize: door-to-door in my neighborhood
price I'll charge: \$35-\$100/lawn (depending on size of yard)

product or service: _____
special training required: _____
supplies needed: _____
cost of supplies/training: _____
time involved: _____
how I'll advertize: _____
price I'll charge: _____



Business Expenses:

name: _____

Use this sheet to keep track of any supplies or services you must purchase to make your business successful.

Date	Item Purchased	Price



Business Accounts Receivable:

name: _____

Use this to keep track of any/all money coming into your business

Date	Goods or Services Sold	Payment



Earnings Report for the Year 20__

name: _____

Use this form to track trends in monthly earnings and assess annual business growth and predict future business needs.

Month	Money In	Money Out	Net Profit	Notes
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				
TOTALS:				