



Activity Guide



Goal: Master the 50/30/20 Rule to manage your "Income" (Allowance, Birthday Money, or a Future Job).

■ Step 1: The Formula

Before you spend a dime, you need a plan. Use the 50/30/20 Calculator on our site to see how a \$1,000 monthly income breaks down:

- 50% for NEEDS: (Rent, Groceries, Utilities) = \$ _____
- 30% for WANTS: (Movies, Video Games, Eating Out) = \$ _____
- 20% for SAVINGS: (Your Piggy Bank / Bank Account) = \$ _____

🎮 Step 2: The "Influencer" Challenge

You just landed your first big gig and earned \$2,500. However, your "Wants" list is getting expensive. Calculate your 30% Want Budget and decide what you can actually afford from the list below.

Your "Want" Budget Total: \$ _____

Item	Cost	Buy It? (Yes/No)
New Gaming Console	\$500	
Designer Sneakers	\$250	
Front Row Concert Tickets	\$400	
Monthly Pizza Delivery Pass	\$100	

TOTAL SPENT: \$ _____

⚠️ Life Happens! A "Needs" emergency just popped up: Your phone screen cracked. It costs \$150 to fix. If you spent all your "Want" money, where does this \$150 come from? _____



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Goal: Use the Compound Interest Calculator to see how small coins in your piggy bank turn into a mountain of cash. 😊



🏃♂️ Step 1: The Millionaire Sprint

Three friends want to have \$1,000,000 by the time they retire at age 65. They all get a 7% return on their money (enter this for interest). Use the calculator to find out how much they need to save each month to hit the goal:

1. Early Bird (Starts at age 15): \$ _____ / month
2. The Pro (Starts at age 30): \$ _____ / month
3. Late Bloomer (Starts at age 45): \$ _____ / month

The Takeaway: Who had to work the hardest to get to the same million? Why?

☕ Step 2: The "Latte Factor"

Think of one small thing you buy (or want) every week (e.g., a \$5 boba tea, a \$10 game skin).

1. Weekly Cost: \$ _____
2. Monthly Cost (Weekly Cost x 4): \$ _____
3. The Time Machine: Plug that Monthly Cost into the "Monthly Investment" field of the Compound Interest Calculator. Set the time to 40 years and the interest rate to 8%.
 - Your Total Savings: \$ _____

🎯 Step 3: My Piggy Bank Goal

Look at the physical piggy bank you built.

- What is one thing you are saving for right now? _____
- How much does it cost? \$ _____
- If you put 20% of your money into this piggy bank, how many weeks will it take to reach your goal? _____ Weeks.

Final Thought: Money doesn't grow on trees, but thanks to compound interest, it does grow like one. Keep watering your piggy bank! 💰