

A Teen's Guide to Money, Mindset & Making Your First Investment

Busy Life Planner Hub | Diana

Tools That Make Life Flow

This companion workbook expands on the lessons from *The Long Game*, helping kids practice smart money habits in simple, hands-on ways. Through fun activities, real-life examples, and step-by-step challenges, young readers learn how small choices add up over time. Whether they're setting goals, saving for something meaningful, or exploring how investments grow, this guide turns financial skills into an engaging, confidence-building adventure. Perfect for classrooms, families, or independent learners ready to take the next step!

SECTION 1 — Mindset Warm-Up

1. What's Your Money Story?

Everyone grows up with a “money story.” What's yours?

Circle the ones that feel true for you:

- Money is confusing
- Money is stressful
- Money is interesting
- Money is scary
- Money is exciting
- Money is for “other people”
- Money is a tool
- I don't know enough yet
- I want to learn more

Now write 2–3 sentences:

What did you believe about money before reading this book?

What do you believe now?

2. Your Money Mindset Check-In

Rate each statement from 1 (not me) to 5 (totally me):

| Statement | 1 | 2 | 3 | 4 | 5 |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| I can learn new things even confusing. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I believe I can earn money creatively. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I think long-term, not just short-term. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I'm willing to try, fail, and try again. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I want to build confidence with money. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

SECTION 2 — Earning Your First \$100

3. Brainstorm Your Skills

Check everything you're good at (or willing to try):

- Babysitting
- Yard work
- Cleaning/organizing
- Tutoring
- Tech help
- Crafts
- Pet care
- Selling old items
- Sports coaching
- Art/design
- Something else: _____

4. The \$100 Challenge Planner

What will you do to earn your first \$100?

Why did you choose this?

What supplies or tools do you need?

Who might be your first customer?

5. Pricing Your Work (The Simple Way)

Use this formula:

Time + Effort + Value = Price

Try it:

What are you offering?

How long will it take?

How much effort does it require?

What is it worth to the customer?

Your price:

SECTION 3 — Spending & Saving Smarter

6. The 48-Hour Rule Tracker

Before buying anything over \$10, write it here and wait 48 hours.

| Item | Price | Date Added | Still Want It? | Buy or Skip |
|------|-------|------------|----------------|-------------|
| | | | Yes / No | Buy / Skip |
| | | | Yes / No | Buy / Skip |
| | | | Yes / No | Buy / Skip |

7. Build Your First Budget (Simple Version)

Use the 50/30/20 rule:

- 50% Spending
- 30% Saving
- 20% Investing

Your monthly income:

\$ _____

Spending (50%):

\$ _____

Saving (30%):

\$ _____

Investing (20%):

\$ _____

SECTION 4 — Your First Investment

8. What Kind of Investor Are You?

Circle the one that feels most like you:

- The Turtle — slow, steady, safe
- The Owl — thoughtful, curious, research-driven
- The Fox — clever, likes opportunity but stays cautious
- The Squirrel — gathers small amounts consistently
- The Leo — dramatic, wants excitement, needs supervision

9. Choosing Your First Investment

Option A — Index Fund (Safe & Steady)

Tracks the whole market. Great for beginners.

Option B — ETF (Focused & Flexible)

A basket of companies in one category (tech, energy, etc.).

Option C — Individual Stock (Riskier)

One company. Higher risk, higher stress.

Which one are you choosing?

Why?

10. Your Investment Plan

How much will you invest to start?

How often will you add more?

- Weekly
- Monthly
- Whenever I earn money
- Whenever I remember

What's your long-term goal?

SECTION 5 — Reflection & Growth

11. What Did You Learn About Yourself?

12. What Surprised You Most About Money?

13. What's One Small Step You'll Take This Week?

SECTION 6 — Bonus Pages

14. Magic Money Rules

(Write your own silly, smart, or serious rules here.)

1. ---
2. ---
3. ---
4. ---

15. Notes, Ideas & Future Million-Dollar Plans
