Teen Financial Literacy Bonus Pack

1. Teen Credit Tracker

Use this tracker to help your teen monitor their spending, due dates, and payment behavior.
- Monthly Credit Limit: $____
- Date Statement Opens: ______
- Due Date: ______
- Total Spent This Month: $____
- Paid in Full? (Y/N): ____
- Notes: ______________________________

2. Monthly Budget Sheet

Help your teen categorize and plan their spending each month.

Income (Allowance, Part-time Work, etc.): $____

Fixed Costs:
- Phone: $____
- Transportation: $____
- Subscriptions: $____

Variable Spending:
- Food: $____
- Entertainment: $____
- Other: $____

Savings Goal: $____
Total Expenses: $____
Leftover: $____

3. 'Credit Conversation' Checklist for Parents

Before handing your teen financial responsibility, make sure you've talked through:
- ✅ What credit is and how it works
- ✅ What a credit score is and what affects it
- ✅ The difference between debit and credit
- ✅ The importance of paying in full and on time
- ✅ Interest and how it compounds
- ✅ The consequences of missing payments
- ✅ How to track spending and stick to a budget

- ✅ What to do if they ever get in financial trouble
- ✅ Who they can talk to about money (you!)