CASH IQ STUDIO™

FINANCIAL LITERACY PROGRAM

YOUTH EDITION

Parent Guide — Complete 8-Week Curriculum

For Grades 6–10

The same real-numbers approach as Cash IQ Studio — rebuilt from the ground up for kids who don't have a paycheck yet, but are ready to understand money.

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HOW TO USE THIS GUIDE

Cash IQ Studio: Youth Edition covers grades 6–10 — a wider range than our other programs, on purpose. At this age, the real dividing line isn't grade level, it's whether your kid has started earning real money yet. Most haven't. So instead of paystubs and credit scores, this program builds the foundation underneath all of that: what money actually is, where it comes from, the difference between a need and a want, and the habit of choosing to save before you spend.

Every activity includes two depth levels. "Level 1" is built for a younger or newer learner. "Level 2" is a stretch version with more complex math or reflection, for an older kid in the range or one who's ready for more. Use your judgment — you know your kid better than any level label does.

Same pacing as our other programs: 20–30 minutes, a few times a week. No prep required.

THIS PROGRAM IS DIFFERENT ON PURPOSE

Your 11th/12th grader's program is about real paychecks and real credit scores. This one is about the habits and mindset that make all of that work later. Think of this as the roots, and the older program as the tree.

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THE 8-WEEK JOURNEY

Week	Focus	What Your Kid Will Walk Away With
1	Money Basics	Needs vs. wants, where money actually comes from
2	The Allowance Blueprint	Earning, saving, and a first simple budget
3	Save It or Spend It	Delayed gratification, a real savings goal
4	The Piggy Bank Upgrade	How a savings account and a bank actually work
5	Kid Hustle	First entrepreneurship — a real, small money-making idea
6	Wants vs. Goals	Budgeting toward something they actually want
7	Money Safety	Basic scam awareness, protecting what they have
8	My Money Plan	A simplified personal money plan — the capstone

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WEEK 1

MONEY BASICS

What Money Really Is, and Where It Comes From

SESSION OVERVIEW

This week introduces the two ideas everything else in this program builds on: the difference between a need and a want, and the fact that money always comes from somewhere — it doesn't just appear. Your kid will start noticing money moving around their own life, probably for the first time.

CORE TRUTH

Money isn't good or bad. It's just a tool. Learning to use a tool well starts with understanding what it actually does.

What You'll Need

- A notebook or the Student Workbook
- A handful of household receipts or a recent grocery bag (Session 3)

THIS WEEK'S PHRASE

"Every dollar you'll ever have came from somewhere, and every dollar you spend goes somewhere. This week, we start paying attention."

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SESSION 1: WHAT IS MONEY, REALLY?

GOAL FOR THIS SESSION

Your kid will understand what money actually represents — not paper or numbers on a screen, but a way to trade for things people need or want.

SAY TO YOUR KID

"Before money existed, if you wanted something, you had to trade something else for it — maybe a chicken for a pair of shoes. Money is just a much easier way to do that same trade. It's not magic. It's a tool people agreed to use so trading is simpler."

Core Idea: Money Represents Value

Money is a stand-in for value — for work someone did, or something someone made. When someone pays you money, they're really saying "what you did was worth this much to me."

Activity — Level 1 (Younger)

Ask your kid to name three things in the house. For each, guess together: did someone pay money for this, or trade work for it, or make it themselves?

Activity — Level 2 (Older / Stretch)

Ask your kid to trace one object back further: "This shirt cost $15. Where did that $15 actually go? Who got paid — the store, the factory, the person who made it?" There's no single right answer — the goal is to see money moving through multiple hands, not just one.

Talk It Through

- Can you think of something you have that nobody paid money for?
- Why do you think people agreed to use money instead of just trading things directly?

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SESSION 2: WHERE MONEY COMES FROM

GOAL FOR THIS SESSION

Your kid will map out every real source money could come from in their own life right now — and understand that all of it connects back to work, in some form.

SAY TO YOUR KID

"Where does your money come from right now? Birthdays? Chores? An allowance? All of that is real — but it all traces back to somebody doing work, somewhere. Today we map out your money sources."

The Money Sources Map

Source	Where It Really Comes From
Allowance	A parent's income — earned from their job
Gift money (birthday, holidays)	Someone else's income, given as a gift
Chores or odd jobs	Direct trade — your work for money
Selling something you made or don't need	Your effort or your unused stuff, turned into money

Activity — Level 1 (Younger)

Have your kid draw or list every place money has come to them in the last year — even small amounts. Circle the one they think they have the most control over.

Activity — Level 2 (Older / Stretch)

Have your kid estimate a real dollar total from the last 3 months across all sources, then answer: "Which source could you realistically grow this year — and how?"

Talk It Through

- Which money source do you have the most control over?
- Is there a source you could start this month that you haven't tried yet?

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SESSION 3: NEEDS VS. WANTS

GOAL FOR THIS SESSION

Your kid will practice sorting real things into needs and wants — and discover that the line is sometimes blurrier than it seems.

SAY TO YOUR KID

"A need is something you have to have to be okay. A want is something that would be nice, but you'd survive without it. Sounds simple — but some things are trickier than you'd think. Let's sort some real ones."

The Sorting Activity

Using a grocery receipt, a store flyer, or items around the house, sort at least 10 items into NEED or WANT. Include a few tricky ones on purpose: a phone, brand-name shoes, a specific snack vs. any snack, a ride to school.

NEEDS	WANTS

PARENT NOTE — THE BLURRY ONES

A phone might be a need for safety/communication but the specific expensive model is a want. This is the actual lesson — needs and wants aren't fixed categories, they depend on the specific version of the thing. Let your kid wrestle with this instead of handing them the answer.

Talk It Through

- What was the hardest item to sort — and why?
- Was there something you called a 'need' that might actually be a 'want'?

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SESSION 4: MY MONEY HABITS

GOAL FOR THIS SESSION

Your kid will track their own spending or wanting patterns for the first time and start noticing habits they didn't know they had.

SAY TO YOUR KID

"For the next few days, I want you to just notice — every time you spend money, or every time you really want something, write it down. No judging it, just noticing."

The Noticing Log

What I Spent or Wanted	Need or Want?	How Did I Feel Right Before?

LEVEL 2 ADD-ON (OLDER / STRETCH)

Add a fourth column: "What could I have done instead?" This starts building the muscle of pausing before spending — without any pressure or shame attached to what they actually chose.

Talk It Through

- Did you notice any pattern in when you want to spend money?
- Was there a moment you wanted something and then didn't anymore, later?

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SESSION 5: MY MONEY PERSONALITY

GOAL FOR THIS SESSION

Your kid will pull together everything from this week into a simple self-portrait of how they currently relate to money — the starting point the rest of the program builds from.

SAY TO YOUR KID

"This week you learned what money really is, where yours comes from, and you started noticing your own habits. Today, let's put that together into a picture of you, right now — not who you'll be later, just where you're starting."

My Money Snapshot

Have your kid complete each sentence:

FILL IN TOGETHER

"Right now, my money mostly comes from: _____. The thing I want to buy most right now is: _____ (need or want: _____). One thing I noticed about my own habits this week: _____. One thing I want to get better at with money: _____."

Talk It Through

- What surprised you most about money this week?
- What's one thing you want to know more about as we keep going?

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WEEK 1 SUCCESS CHECKLIST

- Discussed what money represents and where it comes from
- Completed the Money Sources Map
- Sorted at least 10 items into Needs vs. Wants
- Kept the Noticing Log for at least 3 days
- Completed the My Money Snapshot

PARENT FAQ

"My kid doesn't get an allowance. Does this still work?"

Yes — the Money Sources Map works with gift money, chore money, or even $0 right now. The point is understanding the concept, not having a specific income yet.

"What if my kid struggles with the needs vs. wants sorting?"

That's normal and actually the point — the blurry cases are where the real thinking happens. Don't rush to the 'right' answer.

"How strict should I be about which Level to use?"

Not strict at all. Use your judgment day to day — a 6th grader having a great day might handle Level 2, and a 10th grader on a rough day might prefer Level 1. Follow your kid, not the label.

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FINANCIAL LITERACY PROGRAM

YOUTH EDITION

STUDENT WORKBOOK

8 Weeks. Real Habits. My Own Money Plan.

My Name: _____

My Grade: _____

Start Date: _____

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HOW TO USE THIS WORKBOOK

This is your book. Every activity goes right here — don't leave blanks, a blank spot means a piece of your plan is missing. By Week 8, this workbook will have your whole Money Plan in it, built by you.

Some activities have two levels. Level 1 is a good starting point. Level 2 is a stretch if you want to go deeper. Pick whichever one fits you that day — you don't have to be the same level every week.

Week	Title	What You Build
1	Money Basics	My Money Snapshot
2	The Allowance Blueprint	My First Budget (the 3-jar system)
3	Save It or Spend It	My Waiting Plan
4	The Piggy Bank Upgrade	My Banking Plan
5	Kid Hustle	My Hustle Plan
6	Wants vs. Goals	My Goal Plan
7	Money Safety	My Safety Plan
8	My Money Plan	My Complete Money Plan

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WEEK 1

MONEY BASICS

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THIS WEEK'S PHRASE

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SESSION 1 — WHAT IS MONEY, REALLY?

CORE IDEA

Money is a stand-in for value — for work someone did, or something someone made.

Activity — Level 1

Name three things in your house. For each, guess: did someone pay money for it, trade work for it, or make it?

Activity — Level 2 (Stretch)

Pick one object. Trace the $ back further — who got paid for it? The store? The factory? The person who made it?

Talk It Through

Can you think of something you have that nobody paid money for?

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SESSION 2 — WHERE MONEY COMES FROM

Source	Where It Really Comes From
Allowance	A parent's income
Gift money	Someone else's income, given as a gift
Chores/odd jobs	Direct trade — your work for money
Selling stuff	Your effort or unused stuff, turned into money

Activity — Level 1

List every place money has come to you in the last year, even small amounts. Circle the one you have the most control over.

Activity — Level 2 (Stretch)

My estimated total from all sources, last 3 months: $ _____

Which source could you realistically grow this year — and how?

Talk It Through

Is there a money source you could start this month that you haven't tried?

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SESSION 3 — NEEDS VS. WANTS

Sort at least 10 real items into NEED or WANT. Include some tricky ones — a phone, brand-name shoes, a ride to school.

NEEDS	WANTS

Talk It Through

What was the hardest item to sort — and why?

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SESSION 4 — MY MONEY HABITS

For the next few days, notice every time you spend money or really want something. No judging — just noticing.

What I Spent or Wanted	Need or Want?	How Did I Feel Right Before?

Level 2 Add-On (Stretch)

For one item above: what could you have done instead of spending?

Talk It Through

Did you notice any pattern in when you want to spend money?

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SESSION 5 — MY MONEY SNAPSHOT

Right now, my money mostly comes from: _____.

The thing I want to buy most right now is: _____ (need or want: _____).

One thing I noticed about my own habits this week: _____.

One thing I want to get better at with money: _____.

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WEEK COMPLETE? CHECK THESE OFF

- ☐ Discussed what money represents and where it comes from
- ☐ Completed the Money Sources Map
- ☐ Sorted at least 10 items into Needs vs. Wants
- ☐ Kept the Noticing Log for at least 3 days
- ☐ Completed My Money Snapshot

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