



PRINTABLE FAMILY RESOURCE

Pocket Money Starter Kit

A simple paper record for families figuring out allowance, goals, and calmer money talks.

Use it with cash, cards, notes, spreadsheets, or no app at all. The point is the habit: children see choices clearly, parents get a calmer place to start the conversation.

Inside this kit



Family setup

Choose cash, paper, digital, or a mix, then make the household rule visible.



Paper ledger

Track money in, money out, and the balance without turning it into a lecture.



Goal tracker + prompts

Connect choices to a goal, then use better questions in the money talk.



Scan for KidsMoney

Scan or visit
kidsmoney.uhero.no.
Records and reminders for
the same family money
habit. Real payments
happen outside the app.



Choose the setup before you track the week.

The best system is the one your family can actually keep using. Cash, paper, digital, or a mix can all work.

Pick the parts that fit your family. Skip anything that feels like too much structure right now.



Cash works when it should feel concrete.

Use the ledger beside cash if your child likes seeing and counting the money.



A paper record helps when everyone forgets.

Write down what happened so the next money talk starts from facts.



A digital record helps when money moments are mixed.

Useful when allowance, gifts, purchases, and goals happen in different places.



Our allowance rule

- We give _____ every _____.
- Allowance is practice money, separate from regular family chores.
- Some money can be earned through extra agreed jobs.
- Cash is used for some choices.
- A record is used so everyone remembers what happened.
- The child is expected to pay for: _____
- Parents still pay for: _____
- Goals are optional.



Money talk defaults

- 1 Short talks are usually better than big lectures.
- 2 Use neutral words: received, used, moved, planned.
- 3 Ask one question before giving advice.
- 4 Let goals change when the child changes their mind.
- 5 Do not rank every choice as good or bad.
- 6 End with what they want to try next.



Start with one week of real choices.

Keep the record neutral. Money received, money used, and money moved toward a goal all belong on the same page.

Try this for one week before changing the family rule. The first job is not perfection. It is remembering what happened.

CHILD _____	WEEK OF _____	STARTING BALANCE _____
----------------	------------------	---------------------------

DATE _____	WHAT HAPPENED? _____	
MONEY IN _____	MONEY OUT _____	BALANCE _____

DATE _____	WHAT HAPPENED? _____	
MONEY IN _____	MONEY OUT _____	BALANCE _____

DATE _____	WHAT HAPPENED? _____	
MONEY IN _____	MONEY OUT _____	BALANCE _____

DATE _____	WHAT HAPPENED? _____	
MONEY IN _____	MONEY OUT _____	BALANCE _____

DATE _____	WHAT HAPPENED? _____	
MONEY IN _____	MONEY OUT _____	BALANCE _____



Make a wish visible enough to plan.

A goal is not a parent approval queue. It is a way for the child to see tradeoffs: keep money available, move some toward the goal, or change the plan.

If the goal stops mattering, that is useful information. The conversation can be about changing the plan, not failing the plan.

★ Goal one

1

I WANT TO SAVE FOR

WHY IT MATTERS TO ME

TARGET AMOUNT

SAVED SO FAR

PROGRESS

Progress bar with 10 empty boxes

NEXT SMALL STEP

★ Goal two

2

I WANT TO SAVE FOR

WHY IT MATTERS TO ME

TARGET AMOUNT

SAVED SO FAR

PROGRESS

Progress bar with 10 empty boxes

NEXT SMALL STEP



Questions for the money talk

- What changed with your money this week?
- Which choice still feels worth it?
- Is this goal still important to you?
- Do you want help planning, or just a reminder?
- What would you do if you changed your mind next month?



KidsMoney

Scan or visit
kidsmoney.uhero.no