

# THE MONEY PLAN PATH

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Someone is sitting in the shade today because someone planted a tree a long time ago.

Warren Buffett

## 1 WRITE OUT YOUR GOALS

If you don't know where you are going, how will you know when you get there? Have a plan.



## 2 PICK YOUR CATEGORIES

Select a few categories that you can use to start your teen on the plan.

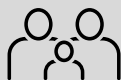


## 3 DETERMINE CURRENT SPENDING

Calculate how much you are currently spending on those categories.

## 4 DECIDE ON FAMILY GUIDELINES

What will be the rules for your family. Think them through.



## 5 INTRODUCE PLAN

Call a meeting to introduce the plan to your teen.

## 6 SET UP BUDGETING APPS

Decide on a method to help your teen track their money.



## 7 CELEBRATE!

Enjoy watching your teen become responsible!

