

# The No-Cash Allowance Curriculum

Real-life math • Planning skills • Decision-making • Recordkeeping • Financial language • Cashless spending

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## Real Money: Learning About Cash

Hands-on experience using real money.

### Math and Money

Addition, subtraction, constant, equal value, interchangeability

### Activities

Let's Play: Penny Exchange  
Let's Play: What's My Name?  
Let's Play: The Line Up  
Let's Play: Ways to Slice a Dollar  
Let's Play: Change It Up  
Let's Play: The Great Exchange  
Let's Play: Write it Out  
Let's Play: The Best Cashier Ever  
Cashing In: A Skills Check

## First Money: Ages 3–5

Introducing your child to money basics.

### Money Talk

Account, balance, direct deposit, get paid, put in and take out, transaction, receipt

### Money In: Where Money Comes From

Recording deposits

### Money Out: How Money is Used

Spending for me  
Buying for others  
Making donations

### Activities

Let's Play: Pennies, Pennies, Pennies  
Let's Play: Mix It Up  
Let's Play: Shopkeeper  
Let's Play: Here's Cash  
Let's Play: Take a Check  
Let's Play: Please Charge It  
Let's Play: Got to Get Some Cash  
Let's Play: Use My Debit Card  
Let's Play: The Money Pie Game

### Ways to Pay

Using a family banker  
Shopping with cash

### Keeping Track: Using an Account

Paying in full

### Taking Care of Money

About receipts  
Having a balance

## Taking Control: Ages 6–12

Learning money management skills.

### Money Talk

Income, expense, shared expense

### Money In: Increasing Income

Work earnings  
Other income: value-added activities, shared expenses, spending plan funds

### Money: Savings Account

First savings account

### Money Out: Increasing Responsibility

Spending plans: school, clothing, activities and hobbies, communication, entertainment, gifts, personal care, room

### Ways to Spend: Spending Methods

Family banker  
In-house transfers  
Pre-loaded cards (gift cards)  
Using a Cash Box

### Keeping Track: Managing the Accounts

Recordkeeping, taking care of cash and plastic cards, analyzing accounts

## Ready to Fly: Teenagers

Teens managing more day-to-day expenses.

### Money Talk

Gross income, net income, balance an account, credit, debit

### Money in: Real Income

Reality of teen employment  
Getting a first tax refund

### Money out: More Expenses

School, transportation, career exploration

### Ways to Pay: Using Other Accounts

Opening a checking account  
Getting a credit card

### Keeping Track: Managing All Accounts

Recording account debits and credits  
Tracking credit spending  
Using a computer to track accounts  
Creating a filing and storage system

### Graduating to Adulthood

The first year after graduation  
Young adult spending plan