Age-Based Learning Roadmap

Age	Primary focus	Good practice
8-10	Needs, wants, goals, earning, saving	Sort choices, use jars or envelopes, practice waiting
11-13	Budgets, accounts, debit cards, digital safety	Track a small amount, read a mock statement
14-15	Paychecks, taxes, interest, borrowing	Read a sample pay stub and compare costs
16-18	Credit, loans, cars, housing, identity	Review offers, build a realistic launch budget

The age ranges are guides, not tests. Move forward when the young person can explain the idea and use it in a simple situation.

Our starting point

Young person's age: _____

What they already understand: _____

What confuses them: _____

One skill we will practice first: _____

Our weekly lesson time: _____

_____

_____

Weekly Youth Budget

Money in	Planned	Actual
Allowance / family agreement	$	$
Work / task income	$	$
Gift / other	$	$
Total income	$	$
Money out or directed	Planned	Actual
Save	$	$
Spend	$	$
Give	$	$
Goal	$	$
Total directed	$	$
Money left	$	$

Weekly review

One choice I am proud of:

One adjustment for next week:

Credit Report vs. Credit Score

Credit report	Credit score
A record containing reported account activity and current credit situation.	A number calculated from report information using a particular scoring model.
May include accounts, balances, payment history, inquiries, and certain public information.	Can vary by bureau data, model, product, and date.
Can contain errors that should be reviewed and disputed through proper channels.	Does not replace reading the underlying report.

- Checking your own report does not hurt your credit score.
- The CFPB recommends reviewing reports for errors; AnnualCreditReport.com is the federally authorized source named for free reports.
- A young child generally should not have a credit report unless there is a legitimate reported account or possible identity theft.