

This story is about becoming a teenager, having more choices, and learning how money works. It explains my rights (what I am allowed to do) and my responsibilities (what I am expected to do) when I can buy things and earn money.

As a teenager, I am growing and learning new skills. I am becoming more independent. This means I may have more chances to make choices for myself. Some choices include deciding what to buy, how to save money, and how to earn money.

Teenagers have the right to have their own money sometimes. I can choose how to spend my money if the things I buy are appropriate and agreed upon. I have the right to ask questions about money and how it works. Having these rights helps me practice independence and decision-making.

When I have the right to spend money, I also have responsibilities. My responsibilities include thinking before I spend my money, making sure I have enough money before buying something, and understanding that if I spend all my money now, I may not have money later. I am responsible for keeping my money safe; that includes cash or a debit card. I am also responsible for following family rules about spending and saving. Being responsible with money helps me learn skills I will need as an adult.

When I want to buy something, I can pause and ask myself if I really need it right now. I can think about whether I want to save my money for something later. I can also check if the purchase is okay according to family rules. Sometimes the answer will be yes, and sometimes the answer will be no. Both answers are okay.

Sometimes I may need to skip something I want right now, like a treat or a small item, so I can save my money for something else I want later. The thing I want later might be bigger or more important to me. Skipping something now can feel hard. Waiting does not mean I will never get what I want. It means I am making a choice to plan ahead. Saving my money helps me practice patience and self-control.

Money does not just appear. Many people earn money by doing work. As I become a teenager, I may earn money by doing chores around the house, helping with extra tasks, or completing agreed-upon jobs. Earning money helps me understand that work and effort are connected to spending.

When I agree to do a chore, it is my responsibility to do the chore the way it was explained, complete it on time, and ask for help if I am unsure what to do. When I complete my chore, I earn money as agreed. This is fair and predictable.

Sometimes I might feel frustrated if I cannot buy something or if I have to wait. When this happens, I can take a break and think about something else I enjoy like different animals. I

can remind myself that saving and waiting are skills I am still learning. Feelings are okay, and I can learn ways to handle them.

Learning about money takes practice. I will get better at it over time. Adults are there to help guide me, even if it is hard sometimes . Making choices, even when they are difficult, helps me learn.

This section can be filled in together:

- My chore: _____
- How often I do it: _____
- How much money I earn: _____
- When I get paid: _____

Having a clear plan helps everyone know what to expect. Clear rules make money feel safer and easier to understand.