YOUR MONEY PLAYBOOK

A guide to managing, growing, and learning about money beyond your class

Start here: a book recommendation



Get to Know Money by Kalpana Fitzpatrick is a clear, age-appropriate introduction to how money works in the real world — earning, spending, saving, banking, and a lot more. It's a great way to revisit the ideas from class in a format you can come back to on your own.

Look for this at your local library or purchase at Amazon or Target.

Things you can do right now — no apps or technology needed

Start a small business

A lemonade stand, baked goods, dog walking, lawn mowing — pick something people around you actually want. The goal isn't just to make money. It's to learn how a real business works:



- Set your own prices — what would someone actually pay?
- Track what you earn and what you spend on supplies
- Pay back any supplies your parents covered — that's your cost
- What's left after costs is your profit (money you earned)

Budget at the grocery store

Ask to come along and be given a mini-budget — say, $15 for a few items. Help choose what to buy while staying within the limit. Every trade-off you make (this cereal or that one? name brand or store brand?) is the same kind of decision-making adults need to make when managing their money.



Think like an investor — no account needed

Pick a company you use or know. Then think about it the way an investor would:



- What do they sell?
- Why do people choose them over competitors?
- Who are their competitors?
- What might help them grow? What could hurt them?

This kind of thinking is a great thing to bring to a conversation with your parents when you're ready to start investing for real.

Things to talk to your parents about

Greenlight

Ages: No minimum age. Some kids start as young as 6 or 7.

Greenlight is a prepaid Mastercard and app made for kids and families. It's not linked to your parents' bank account — they load a set amount onto the card, so you can only spend what's there. It works like a debit card everywhere Mastercard is accepted.

The three money buckets

- Spend: Your everyday money — use it for purchases in stores or online
- Save: Set a goal and watch your money grow toward it
- Give: Money you set aside to donate to a cause you care about

Investing with Greenlight

- **Fractional shares:** You can buy a tiny piece of a real company — even for $1. You don't need hundreds of dollars to own part of Apple, Nike, or Disney.
- **You pick, your parent approves:** Every trade you want to make has to be approved by your parent first — so it becomes a conversation, not just a click.
- **Short money videos:** The app has quick videos that explain how investing and money work in plain language. Try watching one a week.

Ask your parents: "Can we look at Greenlight together? I want to set up my Spend, Save, and Give buckets and invest $50 in the stock market."

Teen investment account (ex: Fidelity Youth Account)

Ages: 13-17; Converts to a full independent account when you turn 18.



If you're 13 or older, you can open a real investment account at Fidelity that you run yourself. Your parent links their own Fidelity account so they can see what you're doing — but you make the investing decisions independently. No monthly fee, no minimums.

- You can invest in real US stocks, ETFs, and mutual funds
- Fractional shares available — start with as little as $1
- Free to use — no fees, no minimums
- Your parent can see all activity but cannot block your trades

Ask your parents: "I'm old enough for a Fidelity Youth Account — can we open one together? You'd be able to see everything I do."

Investment account your parent manages for you (Custodial Account)

Ages: Any age. Transfers to you automatically when you turn 18–21.

Your parents can open an investment account in their name that is set aside for you. They make all the investment decisions, but you can absolutely be part of the research and conversations about where to invest. The money legally becomes yours when you reach adulthood.

- Your parents control the account — but you can help pick what to invest in
- Anyone can put money in — parents, grandparents, birthday money
- Free to open at Fidelity, Charles Schwab, or Vanguard
- The earlier it's opened, the more time your money has to grow

Ask your parents: "Do I already have an investment account? If not, could we open one together at Fidelity, or Schwab, or Vanguard?"

Keep learning

Million Bazillion podcast

Hosted by Marketplace, Million Bazillion answers real money questions from real kids. Funny, fast, and actually makes sense. Find it on Spotify, Apple Podcasts, or millionbazillion.org — free to listen.

Good Starter Episodes

- Why is everything so expensive?
- What is a bank, really?
- How do people get rich?
- What is a stock market crash?

More books to explore

- **Investing for Kids**: Dylin Redling & Allison Tom — stocks and long-term wealth building
- **Growing Money**: Gail Karlitz & Debbie Honig — investing through practical examples
- **How to Turn $100 into $1 Million**: James McKenna — building wealth starting small
- **The Everything Kids' Money Book**: Brette McWhorter Sember — earning, saving, spending, investing
- **Rich Kid Smart Kid**: Robert Kiyosaki — money basics and mindset
- **The Lemonade War:** Jacqueline Davies — business and money through a story

Videos, games, and websites

- **Khan Academy**: Free lessons on money and economics — khanacademy.org
- **Two Cents (PBS):** Short, clear videos for beginners
- **Crash Course Economics:** Fun, animated lessons
- **Next Gen Personal Finance (NGPF)**: Free games and quizzes — ngpf.org
- **Investopedia Stock Simulator:** Practice investing with fake money — free
- **themint.org**: Budgeting tools for teens



The goal isn't just to know about money — it's to feel confident using it.