



CHARTING THE COURSE

CHANNELVIEW ISD

Managing Money for Elementary School (Ages 5–11)

Every great captain knows that a successful voyage starts with preparation. Teaching your children the fundamentals of money early, like saving, spending wisely, and planning, gives them the skills they need to navigate life's waters with confidence.

Here are some tips to help your young sailors get started:



From Coins to Treasure

Think of your piggy bank as the treasure chest. The more you add to it, the more treasure there is when it is time to break it open! Saving regularly, even small amounts, builds the strength to afford bigger things down the road.

Cargo or Clutter?

Every ship only has so much space. When you want to buy something, ask yourself: Do I really need this, or is it just clutter? Learning the difference between needs and wants keeps your finances shipshape.

Earn Your Stripes

Every sailor earns their rank through hard work. Chores and small jobs are your way of working and earning the coins to show for it. Hard work pays off.

Plot the Course

Have a plan. Practice planning how to earn and use your money at supersquad.fitmoney.org. This free, fun game teaches kids how to make smart financial choices and keep their crew happy.

Compare the Costs

Think before you spend! Before you buy something, look around, compare prices and quality to make sure you're getting the best deal for your money.

Wait for the Right Tide

Before buying something, give yourself time to think it over. The urge to buy often passes and your piggy bank will thank you.

Set Your Destination

Decide on a savings goal, like buying a new game, a bike, or another item you really want. Once your goal is clear, start working toward it! Make sure to track your progress weekly and celebrate all your accomplishments, no matter how small.

Log Your Voyage

Every captain keeps a captain's log. Use a chart, a notebook, or an app to track your money the same way. Watching your savings grow is one of the best feelings and something to celebrate as that number gets bigger and bigger.



*The best journeys start with a single step aboard.
Start the conversation about money with your child today.*

