

4 WEEKS · AGES 6 TO 18 · STICK IT ON THE FRIDGE

The Holiday Money Challenge

Four small weeks that help your kids **Notice** money moments, **Pause** before buying, and **Build** a habit that lasts past the holidays.

Our family: _____ We start on: _____

WEEK 1 NOTICE

Spot the money moments

Everyone hunts for money moments: an ad, a sale timer, a wish list item, a friend's new thing. Say each one out loud and add it to a list on the fridge.

Tick a box each day someone spots one:

☐ M ☐ T ☐ W ☐ T ☐ F ☐ S ☐ S

Money moments we spotted:

Ask: "What just made you want that?"

WEEK 2 PAUSE

Try the wait rule

Every new want waits before anyone buys it. Ages 6 to 8: sleep on it. Ages 9 and up: wait 24 hours. After the wait, decide together.

Tick a box for every wait you finished:

☐ ☐ ☐ ☐ ☐ ☐ ☐

What we waited for, and did we still want it?

Ask: "Do you still want it after the wait?"

WEEK 3 BUILD

Make a gift-money plan

Before holiday money arrives, your child decides how to split it: some to spend, some to save toward a goal, some to give. Write the plan down now, while it is calm.

Spend: _____ Save: _____ Give: _____

I am saving for: _____

Who I might give to, and how:

Ask: "How much closer will this get you to your goal?"

WEEK 4 BUILD

Keep one habit

Hold a 10-minute family money talk. What did we notice? What did waiting change? Pick one habit to keep in January.

Our habit for January: _____

The money moment we are proudest of: _____

What each of us learned:

Ask: "What will you do next time you want something right away?"

More tips by age, and the wait rule explained: babalata.com/holiday-money-challenge

Made by Babalata, a money-habits app for US families with kids ages 6 to 18. No debit card, no bank account: parents keep the real money.

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