TOGETHER

Kids and money, age by age

Kids learn money mostly by watching. A few small habits go a long way.

Ages 3–5

- Use clear jars for Save, Spend and Share so they can see money grow.
- Let them hand over the money at the store and wait for the change.
- Talk out loud: “That costs too much today, let’s pick one.”

Ages 6–9

- A small, regular allowance or chore money, split into the three jars.
- Let them save up for a toy over a few weeks.
- Compare two prices together at the store.

Ages 10–13

- Give a set amount for one category, like school clothes, and let them choose.
- Open a kids’ savings account and look at it together.
- Let them make a small mistake with their own money, and talk about it without a lecture.

Ages 14–18

- Show them a real bill and a pay stub, and walk through where the money goes.
- Help them build a simple monthly plan for their own spending.
- Talk about how credit cards and student loans work before they get one.

Being honest without scaring them

Kids can handle simple truths: “We’re paying off some debt, so we’re choosing carefully this year.” They don’t need the numbers or the worry. Let them see the plan and the wins, like coloring in a **progress picture** together.

Birthdays and holidays on less

- A backyard or living-room campout
- Birthday “yes day” at home with a few small treats
- Homemade gift coupons (breakfast in bed, a day off chores)
- Library card plus a stack of new books
- Park picnic with a homemade cake
- A family movie marathon with popcorn
- Swap parties for outgrown clothes and toys
- A holiday gift limit per person, decided together

Plan the big ones ahead, a little each month.

More ideas

The Consumer Financial Protection Bureau has free age-by-age activities: **Money as You Grow**.

Sources

Checked Oct 22, 2026. Rules change, so the linked pages are the final word.

- **CFPB: Money as You Grow** (https://www.consumerfinance.gov/consumer-tools/money-as-you-grow/)