DREAM BIG, START SMALL

THE DREAM STARTER KIT | Created for Nicole Romero's Community Service Initiative

Your future deserves a plan. Use these pages to dream, practice smart money choices, and take one achievable step this week.

1 • MY DREAM, MY PLAN

One dream I want to work toward:

_____

Why this matters to me:

_____

One skill I want to learn:

_____

My first small step this week:

_____

2 • MY PRACTICE BUDGET

Imagine you earn $100 from a weekend project. Plan how you would use it. This is pretend money—no private financial information needed.

Category	My plan
Needs / essentials	$_____
Saving toward a goal	$_____
Fun / spending	$_____
Giving / helping	$_____
TOTAL	$100

What would you change if an unexpected $20 expense came up?

My idea:

SMALL STEPS, BIG POSSIBILITIES

3 • MY 30-DAY CHALLENGE

■ **Week 1 — Dream Big** Write down three goals and choose one to focus on.

■ **Week 2 — Be Disciplined** Use 30 minutes of scrolling time to learn or practice a skill.

■ **Week 3 — Spend Smart** Track pretend spending and practice pausing before an impulse purchase.

■ **Week 4 — Start Small** Set a realistic savings goal and learn one new money concept.

4 • MY SAVINGS GOAL

Something I would like to save for:

_____

My goal amount (a realistic example):

_____

One way I can work toward it:

_____

5 • REFLECTION

One thing I learned about money or my habits:

_____

One small step I am proud of:

_____

Remember: progress is not measured by how much money you have. It is measured by what you learn and the choices you practice.

Educational activities only. Investing carries risk; hypothetical growth is not guaranteed. Talk with a parent or trusted adult about real financial decisions.