My money record

Write money already owned first. Record real gifts and purchases. A cash handover changes who holds money, not how much belongs to you.

Nickname (optional): _____ Currency: _____

Starting money

Held by parent: _____ Held by child: _____ Total owned: _____

Date	What happened	Money in	Money out	Held by parent	Held by child	Total owned

Future allowance and promises · outside the balance

Write the planned date and amount here. Add money to the record only when it actually belongs to the child. A promised experience is not money.

Check: parent-held + child-held = total owned. Set-aside savings stay inside this total. Record corrections with a date and reason; keep the original entry.

My money record

Write money already owned first. Record real gifts and purchases. A cash handover changes who holds money, not how much belongs to you.

Nickname (optional): _____ Currency: USD

Starting money

Held by parent: 20.00 Held by child: 0.00 Total owned: 20.00

Date	What happened	Money in	Money out	Held by parent	Held by child	Total owned
2026-11-01	Start with money already owned			20.00	0.00	20.00
2026-11-02	Receive a birthday gift in cash	30.00		20.00	30.00	50.00
2026-11-03	Buy a book with the child's cash		12.00	20.00	18.00	38.00
2026-11-04	Parent hands over $10 already recorded			10.00	28.00	38.00

The parent starts holding $20. The gift adds $30, and the book costs $12. The $10 handover adds no income: $10 held by the parent + $28 held by the child = $38 owned. A planned $10 allowance is still outside the balance.

Future allowance and promises · outside the balance

Write the planned date and amount here. Add money to the record only when it actually belongs to the child. A promised experience is not money.

Check: parent-held + child-held = total owned. Set-aside savings stay inside this total. Record corrections with a date and reason; keep the original entry.