MIGHTY OAKS (Oak)

ONE CHOICE

Your first paycheck. Your first real money choice.



Before We Begin

You just got paid $120 from your weekend job. A hoodie you like is on sale, concert tickets go on sale Friday, and you have started saving for a car. You can't do it all at once, and that's okay. This Petal helps you plan so the money goes where you actually want it.

TODAY YOU'LL

- tell a want now from a goal later
- see what every choice really costs
- build a plan for your first $120

PICTURE THIS

You have $120 in hand right now. Before you read on, write the first three things you would want to do with it. No judgment. You will come back to this list.



TABLE OF CONTENTS

What's Inside

✦ *Everything we have comes from God.*

This book belongs to: _____

Getting started

How to Use This Book 4

Write My Verse 9

Lessons and practice

One Choice 5

Now, Later, or Skip 7

Your Money, Your Choices 8

Check In, Then Dream 10

How to Use This Book

Welcome. This book is yours. It is a guide to help you along the way, one page at a time. Nobody expects you to know it all already.

Start where you are
The first pages ask what you already know. It is not a test. It shows where your path begins.

Meet your verse
Verse Day comes before Lesson 1. You will copy the verse in cursive and carry it with you.

Work through the lessons
Each lesson has a goal, a short read, and practice. Take one lesson at a time.

Check your own work
The answers and notes at the back help you check yourself. Let's use them to learn, not to judge.

See how you grew
At the end you will look back and see your growth on paper.

A few gentle notes. You can go at your own pace. If a page feels hard, it is fine to pause, ask your teacher, or come back tomorrow. Green lines on each page show what the page is inviting you to do.

Everything we have is a gift from God. Let's be thankful as we choose.

One thing I hope to grow in through this book:

One Choice

Let's take this page one step at a time. Can you write or sketch your ideas below?

Your first paycheck, and the first real choice that comes with it.



Today I can... choose between wants on purpose · name the opportunity cost of a choice · plan a paycheck before I spend it

THE SITUATION

You work weekends at a grocery store. Your first paycheck is $120. Your friend's birthday dinner is Friday, a hoodie you like just went on sale, and you have been hoping to buy tickets to a concert next month. You are also starting to save for a used car.

You can't do everything at once, and that's okay. The good news: with a plan, you can get the things that matter most to you. Today you will make that plan.

WORDS TO KNOW

need something you need to have. Example: a winter coat that fits. Your family often covers needs; your paycheck is for choices.

want something nice to have that you could go without for now. Example: concert tickets.

opportunity cost what you give up when you choose. Example: $90 on sneakers is also $90 that does not go toward a car.

trade-off getting less of one thing so you can have more of another. Example: skipping the hoodie so the concert ticket fits.

impulse buy buying something right after you see it, without planning. Example: sneakers from a sponsored post.

savings goal money you set aside for one clear purpose. Example: $1,500 for a used car.

A SIMPLE ORDER TO FOLLOW

1. Can you pick a goal? Know what you are saving for and how much it costs.
2. Save first. Can you put some of every paycheck toward that goal, even $10?
3. Enjoy the rest on purpose. Can you spend what is left on things you chose ahead of time? If something is not in your plan, wait one week before you buy it.

If you still want it in a week, it's probably a want worth planning for. **Arnold**

BE HONEST

Before you read any further: what would you have spent your first $120 on?

Now, Later, or Skip

✓

Let's take this page one step at a time. Can you write or sketch your ideas below?

✦ *A wise choice is a gift. Let's thank God for it.*

SORT IT

Everything here is a want. Maybe check one column for each: it's lovely to buy it with this paycheck, save up for it over time, or skip it. Be honest about what you really care about.

ITEM	COST	BUY NOW	SAVE FOR IT	SKIP
Friend's birthday dinner on Friday	$25			
Hoodie on sale	$40			
Ticket to a concert next month	$65			
Sneakers seen on Instagram	$90			
Phone upgrade	$200			
Money toward a used car	you choose			

PLAN THE $120

You can write what you will pay for, in order. Can you keep a running total so you never go below $0?

I WILL PAY FOR	COST	MONEY LEFT
		$120 − ___ =

What did my plan give up? (my opportunity cost)

If I put $20 from every paycheck toward a car, how much would I have after 10 paychecks?

Your Money, Your Choices

Let's think through each choice. Can you explain your reasoning in your own words?

THINK AND CREATE

Which item was hardest to decide on? Why?

Think of something you bought and stopped using. What did it cost, and what else could that money have done?

What is one thing you are saving for, or would like to? What does it cost, and how many weeks would it take at $20 a week?

Create: you can write one spending rule you could actually follow, at a store or before you check out online.

Can you write down everything you spend for one week? Most people are surprised where their money goes. **Arnold**

"A little that a righteous man hath is better than the riches of many wicked."

Psalm 37:16 (KJV)

Can you copy the verse in cursive, reading each model line and then writing it in your best cursive on the line below?

A little that a righteous man hath is better

cursive: now write it on your own

than the riches of many wicked.

cursive: now write it on your own

I can say my verse! Can you say Psalm 37:16 out loud to yourself or to your teacher? What does it say about how much is enough?

Write My Verse

Let's read the verse slowly, then copy it in your best cursive.

"A little that a righteous man hath is better than the riches of many wicked."

Psalm 37:16 (KJV)

COPY IN CURSIVE

Can you copy the verse in your best cursive on the lines?

A little that a righteous man hath is better

than the riches of many wicked.

Now write it on your own, without looking:

Check In, Then Dream

✓

Let's take this page one step at a time. Can you write or sketch your ideas below?

Every good choice and every gift that helps us make it comes from God. Let's thank Him for what we have.

MOOD CHECK-IN

Where is your energy today? Let's circle a number.

1	2	3	4	5	6	7	8	9	10

running on empty — *ready for anything*

Let's circle any words that fit today.

focused tired hopeful stressed curious proud restless calm

motivated unsure grateful overwhelmed

What's on your mind, and why?

My notes:



Dreams get closer when they have a price tag and a date. **Arnold**

Check In, Then Dream · continued

✓

Let's take this page one step at a time. Can you write or sketch your ideas below?

✦ *Thank You, God, for what we have and what we will have.*

DESIGN YOUR DREAM _____

Can you pick something you would love to save for: a car, a trip, your room, a first apartment, a business? You can sketch it, list what it would cost, and write one first step you could take this month.