



Preparation Station
Practical curriculum for life ahead

What to keep

Parent keep-instruction • after any of the four free worksheets

File the paper. Then talk for two minutes. These prompts match the live worksheets. They are not a grade, a certificate, or a purchase path.

How we run this. Put the finished page in a fridge sleeve, a binder, or a folder labeled with the month. Keep skipped notes. Do not erase.

Done when. The paper is filed where you can find it next time, and you used one talk prompt below. That is enough.

1. FIRST PAYCHECK — 2-MINUTE TALK

- What was net, not gross?
- Which deduction is still unknown? Write “ask employer/parent before paycheck #2” if you did not guess.
- Say the save / bill / spend lines out loud once.

2. MONTHLY BUDGET PLANNER — 2-MINUTE TALK

- Did every blank that applies get a number or a dash?
- If you were short, what one cut did you decide now?
- On the last day of the month: plan vs reality for five minutes. That is the habit; not a perfect month.

3. SAVINGS CHALLENGE — 2-MINUTE TALK

- Was this week’s money set aside, or skipped?
- If skipped, note “skipped.” Erase nothing.
- Read the guardrail rule once. Still true?

4. BUSINESS IDEA (OPTIONAL) — 2-MINUTE TALK

- Parent asks “how would we know?” not “that’s wonderful.”
- What is the one dated next step in the next seven days?
- A planned “no” conversation counts. File the page after the conversation, not before.

These four pages stand alone. You do not need a paid kit to finish the kitchen-table practice path.

Preparation Station — free printable resource. Educational convenience, not offerings for sale.