Financial Education Planner and Method of Using Thereof

ABSTRACT

A financial educational planner is disclosed for imparting basic lessons on financial management and, over mid to long term, develop the savings habit. The planner allows a user to watch how the money is earned, spent and saved, and how the money saved grows due to interest, bonus and investments. Most importantly, the planner is used to guide the user to manage and plan the money to afford the desired items or life-style in the future. The planner comprises an expense account worksheet (14), a savings account worksheet (16) and a plurality of tokens (18) representing monetary denominations. The tokens (18) are affixable on the worksheets having layout which may be provided with boxes or cells representing periodical units for affixing of said tokens (18). Specially-marked boxes (20) may be provided at predetermined intervals on the worksheet (16) to allow for rewards. The tokens may be provided as standard or specially designed stickers, or as bubble or blister which burst with a sound and/or feel effect when punctured. Preferably, upon the number of tokens accumulated on the savings account worksheet reaches a predetermined threshold, investment options for said accumulated tokens becomes available. Electronic or webpage versions of the planner and worksheets are also disclosed.

Figures 3 and 4 accompany the abstract.