



The Grocery List

Hand them the grocery list and the budget. Let them make the trade-offs.

The setup

- 1 **Pick a real trip.** A normal one, not the big holiday shop.
- 2 **Write the list together.** Level 1: three to five items. Level 2: the real list.
- 3 **Set the budget a little tight.** Tight enough that something has to go.
- 4 **Hand over the money before you walk in.** Physically. Say: “This is yours to run. I’m the cart.”
- 5 **In the store** they find, compare, choose and keep the total. You answer questions. You don’t steer.
- 6 **At the register, they pay.** If it’s over, they put something back. Not you.
- 7 **Under budget? The difference is theirs, to keep, save or give.** Decide this before you start. It changes how hard they look at prices.

What will happen (be ready)

- They’ll grab the most expensive version of everything in aisle one. Let them. The math catches up in aisle four.
- They’ll ask, “Can we just add more money?” Answer: “That’s not how the list works.”
- A Level 1 kid may melt down at the register when something has to go back. Kneel down, stay calm: “You’re the one deciding. What goes back?” Then let them decide. **This is the moment.**
- They’ll be weirdly proud carrying the bag. Let that be loud.

Safety net (set it in advance). The budget always covers the essentials on the list if they choose sensibly. The thing that has to go back should be a want, never dinner. Prices don’t include tax: build a little room for it, or expect OVER to mean a few cents to a couple of dollars, not a mistake.

Using the worksheet (page 2). At home, they write each item and guess its price. In the store, they write the real price beside it and keep the total at the bottom. List Bosses can round every price up to the next dollar (\$2.49 counts as \$3): the total runs a little high, which leaves room for tax.

SAY THIS, NOT THAT

SAY

“What’s your total so far?”

“What goes back?”

“You ran it.”

NOT

“You’re going over.”

“Put that back.”

“Good job listening to me.”

This is Job 1 of three. The full *Good Stewards™: Holiday Edition* (ages 6–10) adds the Gift List, where your kid buys the family’s presents on one budget, the Giving List, a page written to the kid, nine badges, Dinner Debrief cards and a certificate: showtellclick.com. Made by a parent, not a bank. Some links on my site are affiliate links; I may earn a small commission at no extra cost to you. Every job works with cash.



JOB 1 • YOUR WORKSHEET

My Grocery List

Boss of the List (that's you)

Store

○ My budget \$

WHAT	MY GUESS	REAL PRICE	IN THE CART?
	\$	\$	☐
	\$	\$	☐
	\$	\$	☐
	\$	\$	☐
	\$	\$	☐
	\$	\$	☐
	\$	\$	☐
	\$	\$	☐

MY TOTAL SO FAR

\$

\$

THE PUT-BACK PILE

Stuff that didn't make it

Because...

Next time I'd...

AT THE REGISTER

The receipt says \$-----

Circle one:

UNDER

EXACTLY

OVER

by \$-----

Money left = MINE: \$----- (or \$0 if OVER)

Keep it, save it, or give it? Circle one:

KEEP IT

SAVE IT

GIVE IT