



FREE PRINTABLE · AGES 6-14

The Complete Kid Business Kit 🍊💼

Everything your child needs to plan, fund, run, and learn from their very first real business — from proposal to profit.

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START HERE

How to use this kit

Work through the pages in order — each one is a step in running a real little business. Do it together the first time, then let them lead.

STEP 1



Write a proposal

Decide what to sell, the price, and a goal.

STEP 2



Budget the costs

Guess the costs, then track what you really spend.

STEP 3



Fund it

Use savings — or take a small loan and pay it back.

STEP 4



Sell & record

Track every sale to find your total revenue.

STEP 5



Advertise

Make a sign, a slogan, and spread the word.

STEP 6



Profit & split

Revenue – costs = profit. Then split it into jars.



Parent note: The goal isn't a perfect business — it's the lessons. Let them make small mistakes (mispricing, over-buying, a slow day). That's where the real learning happens.



Boss mindset: Every business spends money before it makes money, has good days and bad days, and gets better with practice. That's all normal!



My Business Proposal

A proposal is your plan on paper. Fill it in before you spend a single dollar.

MY BUSINESS NAME

WHAT I'M SELLING

MY PRICE

WHY WILL PEOPLE WANT IT?

WHO ARE MY CUSTOMERS?

 MY GOAL — WHAT AM I EARNING FOR?

Example: "Save \$30 for a new bike helmet."

 MY PITCH (SAY IT OUT LOUD!)

One sentence that makes people want to buy. "Ice-cold lemonade — only \$2 a cup!"



Expenses: Guess vs. Real

First **estimate** what each supply will cost (your best guess). After you shop, write the **actual** cost. Money you spend to run your business is called **expenses**.

Supply	Estimated \$	Actual \$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
TOTAL EXPENSES	\$	\$

DID YOU SPEND MORE OR LESS THAN YOU GUESSED?

BY HOW MUCH? (ACTUAL – ESTIMATE)

 **Why estimate?** Guessing first, then checking, is exactly what real business owners do. It's how you learn to budget — and it's totally okay to be off!



What is a loan?

Sometimes you need money to start *before* you've earned any. A **loan** is money you **borrow** now and **promise to pay back** later — usually from your first sales.

HERE'S HOW IT WORKS

- 1 You need **\$10** for supplies but only have **\$6**.
- 2 You **borrow \$4** from a parent (that's the loan).
- 3 You sell your product and **pay the \$4 back first**.
- 4 Whatever's left after paying back is really **yours**.

 **The golden rule of borrowing:** only borrow what you're confident you can earn back. A loan is a tool, not free money — it always has to be paid back.

DO I EVEN NEED A LOAN? CIRCLE ONE:

NO — I have enough saved

YES — I need to borrow

If you circled NO — awesome, skip the next page! If YES — fill out the loan agreement.



My Loan Agreement

A real agreement makes borrowing serious and clear. Fill it in together and both sign it.

I, _____ (the borrower), am borrowing \$ _____ from
_____ (the lender).

I'LL USE THIS LOAN FOR

I'LL PAY IT BACK BY (DATE)

HOW I'LL PAY IT BACK



Pay the loan back FIRST from your sales — before you count your profit. That's what real businesses do.

Borrower's signature

Lender's signature



Loan paid back in full!



My Sales Record

Write down **every** sale. All your sales added up is called **revenue** (total money in — before costs).

MY PRICE EACH

\$ _____

GOAL: CUPS/ITEMS TO SELL

Sale #	# sold	Price each	Total
1		\$	\$
2		\$	\$
3		\$	\$
4		\$	\$
5		\$	\$
6		\$	\$
7		\$	\$
8		\$	\$
9		\$	\$
10		\$	\$
11		\$	\$
TOTAL SALES (revenue)			\$

 **Boss tip:** Smile, say hello, and thank every customer. Friendly sellers make more sales — that's real!



Advertising & Promotion

The best product still needs customers! Advertising is how you tell people about your business.

WAYS I'LL GET THE WORD OUT (CHECK THE ONES YOU'LL DO):

- | | |
|--|--|
| ☐ 📋 Make a big, colorful sign | ☐ 📺 Offer a deal (2 for \$3!) |
| ☐ 🗣️ Tell neighbors & friends | ☐ 🍷 Give a tiny free sample |
| ☐ 📱 Ask a parent to post in a group | ☐ ⭐ Pick a busy spot & time |

🚩 MY SLOGAN (A CATCHY LINE!)

✏️ DESIGN MY SIGN HERE:



Profit or Net Loss?

Now the big moment. Did you make money (**profit**) or lose money (**net loss**)? Here's how to find out:

Revenue – Expenses – Loan = Profit

\$ ____ – \$ ____ – \$ ____ = \$ ____

SO... DID I MAKE MONEY OR LOSE MONEY? CIRCLE ONE:



PROFIT (money left over!)



NET LOSS (spent more)



Made a loss? That's okay! Real entrepreneurs lose money sometimes. Ask: Did I price too low? Buy too much? Pick a slow spot? Every loss is a lesson for next time.

WHAT WOULD I CHANGE TO MAKE MORE NEXT TIME?



Split My Profit

Smart business owners give every dollar a job. Split your profit into four jars — you decide how much goes where.

**Save**

for a bigger goal

**Spend**

a treat you earned

**Give**

share with others

**Invest**

grow it / next business



DID I REACH MY GOAL?

YES!

Not yet



INVEST IDEA: REINVEST IN A BIGGER STAND?



This is exactly what the **CubWallet app** does automatically — every dollar sorts into Save, Spend, Give & Invest, and a parent approves it. cubwalletapp.com



What I Learned

☀️ WHAT WENT WELL?

😬 WHAT WAS HARD?

🚀 MY NEXT BUSINESS IDEA IS...



OFFICIAL

Kid CEO Certificate

This certifies that

ran a real business, from proposal to profit. 🐻



EXTRA SPACE

My Notes & Ideas

Room for costs that didn't fit, more sales, new ideas, or anything else — a real business owner always keeps notes.



LEVEL UP · DO IT DIGITALLY

Now run it in the app

You just ran a business on paper — amazing! But here's the truth: when you grow up, businesses run on **screens**. So let's practice the digital way too.



Entrepreneur Mode

In the **CubWallet** app, kids run a mini-business virtually — the same steps you just learned, but on a phone:

-  Log your **costs** & supplies
-  Record every **sale** as it happens
-  See your real **profit** calculated for you
-  Auto-**split** it into Save, Spend, Give & Invest
-  A **parent approves** every step

 **Why go virtual?** One day they may run a real business online — a shop, a service, a brand. Practicing digitally now builds the exact skills they'll use as adults.

Ask a parent to try Entrepreneur Mode

Download CubWallet · cubwalletapp.com 

