



### **How to create the save, spend and give jars:**

1. Find a container of choice. This could be a glass mason jar, a Tupperware container or an old coffee can for example. (Depending on the age of the child, glass may not be appropriate)
2. Glue or tape on the labels that your children designed.
3. Decide if you want lids on them or not. If you do, make sure they have a hole in the lid to insert coins and bills.
4. Explain to your child the reason for having separate savings jars. Show the importance of each jar and what they are used for. (Turn over for more details on the Save, Spend, Give Instructions)
5. Decide how much should go into each jar. These are good conversations to have with your child at an early age.



# Save, Spend, Give

## Instructions

When teaching children about giving, saving and spending it is important for them to understand how much should go into each “jar”.

Save 20% of your money for short-term savings, like a phone or a tablet.

Save 20% of your money for long-term investments, like a car or college.

Spend 50% of your money on expenses, like going to a movie with friends. Whatever you don't spend from this jar, can then be moved into long-term savings.

Give 10% of your money to acts of kindness. Pick an organization that you would like to help and create a goal. When you meet your goal, donate the money to the organization you picked!

### EXAMPLE:

Give a child a dollar in change and show them how to split it out into the three jars you made.

Give = \$0.10

Spend= \$0.50

Save Long Term= \$0.20

Save Short-Term=\$0.20

Total = \$1.00

Spend

Spend

Save

Save

Give

Give