Learn it young. Live it rich.



Kayla & Kamryn's Save · Spend · Share Jars

Three jars turn "money" from an idea into something your child can see and count. Every time money comes in, it gets split **before** anything gets spent.

You'll need: 3 clear jars, tape or glue, and the labels and tracker on the next pages.

Save

Money for a bigger goal later. It stays in the jar until the goal is reached. Waiting is the lesson: saving means choosing something better later over something now.

Spend

Money your child chooses how to use, now. Their choice, their call. Once it's spent, it's gone, and that's how they learn to compare price and value before buying.

Share

Money to give: a friend's birthday, a food drive, a cause they care about. Giving on purpose teaches that money can do good for other people too.

A simple split to start: 40 / 50 / 10

For every 10 coins: **4 to Save, 5 to Spend, 1 to Share.** Fill Save first. That habit is called "pay yourself first," and it's the same rule grown-ups use with savings and retirement accounts.

Save 40%	Spend 50%	10%

Adjust it as a family. What matters is the split happens every time, the same way.

Each week

1. Split new money into the three jars. Save first.
2. Count every jar together and write the totals on the tracker.
3. Ask: "How many more weeks until your Save goal?" (Goal cost ÷ weekly Save amount = weeks to wait.)

Jar Labels

✂ Cut on the dashed lines

Cut out each label and tape it to its jar. Let your child fill in the blanks.



SAVE

For later. For my big goal.

I'm saving for:

_____

It costs: $

_____



SPEND

For now. I choose, so I choose wisely.

Is it a need or a want?

_____

Is it worth it?

_____





SHARE

To help someone else.

I want to help:

_____

Because:

_____

My Weekly Jar Tracker



Name: _____ Starting date: _____

Week	Money in	Save	Spend	Share	Save jar total
1	$	$	$	$	$
2	$	$	$	$	$
3	$	$	$	$	$
4	$	$	$	$	$
5	$	$	$	$	$
6	$	$	$	$	$
7	$	$	$	$	$
8	$	$	$	$	$

My Save goal

I'm saving for:

_____

It costs: $

_____

I save $_____ a week, so I need _____ weeks.

_____

Check-in questions

Did I put money in Save **first**?
What did I buy, and was it worth it?
Who did my Share jar help?
Am I closer to my goal than last week?

Two tips for parents

1. Let small mistakes happen. If your child spends their whole Spend jar on something they regret, don't refill it. A $3 regret at age 7 teaches the same lesson as a $3,000 one at 27, at a much lower price. Talk about it, then let the next week's money be the second chance.

2. Offer a family "match" on savings. For example, add 10¢ for every $1 still in the Save jar at the end of each month. That's how interest and employer 401(k) matches work: money that stays saved earns more money. Kids who see it happen understand why waiting pays.

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