

## Learn to Spend, Save and Give

For most people, spending comes naturally. Saving up for something special is harder. And setting money aside for giving is really hard.

The concept of three money jars can help. Each jar represents an activity: spending, saving and giving. When you receive your allowance or a gift of money, divide the money up and put it in each of the three jars. Dividing your money into thirds is a good way to get started, but the amount of money you put into each jar is up to you. Make sure you use clear jars so you can see your money build up in each jar over time.

### Spending Jar

Money placed in this jar can be used to buy anything you like, including small items and fun treats just for you. This is known as discretionary spending.

### Saving Jar

Money placed in this jar is used to save up for more expensive items that you really want. Separating your money helps you set money aside for later.

### Giving Jar

And finally, money placed in this jar is used to give to a charity or to help someone in need. Giving a small portion of your savings will teach you about social responsibility and stewardship by allowing you the opportunity to give back to a cause that you care about.



*Giving away a small portion of your savings can make a big difference to a cause that you care about.*

### Questions:

1. If you had \$10, how much would you put in each jar? The amounts are up to you.
2. What is something more expensive that you want to save up for?
3. Is there a cause or charity that you would like to give some of your money to?
4. Why is giving back important?