This visual, hands-on tool will teach your children wise use of money at any age. **1.** You will need 3 glass jars. (Using glass or clear plastic jars will allow your child to see the money growing in each jar.) **2.** Cut out the colored labels, "**Share-Save-Spend**" at the top of the form below, and tape one on each jar. **3.** Cut out the corresponding **Share-Save-Spend** balance sheets and roll them up and place them into the jars. **4.** Explain to your child that every time they earn their allowance or receive money they will divide the money and place it in the proper jar. **5.** Choose percentages for sharing, saving and spending. For example, you may want them to share 10% of all the money they earn, save 30% and spend 60%. **6.** Encourage the principal that savings are for important, long term items like a car, college, or a home. If your child wants to save for a bike, then that should be purchased out of their spend jar. **7.** Nurture the practice of giving money to church, missions, or someone in need. Remind your child, monthly, to consider how they will share their money and applaud them when they do.

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Share Save Spend

Share

+ / - Deposit/Withdrawal	TOTAL
+ 3.00	$3.00
- 1.00	2.00

Save

+ / - Deposit/Withdrawal	TOTAL

Spend

+ / - Deposit/Withdrawal	TOTAL

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