

# Spend, Save, and Give

## Help kids understand three key savings goals with this simple money planner.

- ▶ **Get started by** talking to your child about the concept of dividing their money into three “funds”: to spend on something they want to buy now, to save for a future goal, and to donate to charity.
- ▶ **Help your child brainstorm which charities** they could donate money to, such as those tackling hunger, protecting wildlife, and more. Older kids can research charities online and compare the options.
- ▶ **Have your child write their goals** for each fund below (e.g., buy a video game or a stuffed animal, save up for a bike or computer, donate to an animal shelter or food bank).

SPEND

What I want to buy now: \_\_\_\_\_

How much I'll need: \_\_\_\_\_

How much I have: \_\_\_\_\_



SAVE

What I want to save for: \_\_\_\_\_

How much I'll need: \_\_\_\_\_

How much I've saved: \_\_\_\_\_



GIVE

Where I want to donate: \_\_\_\_\_

How much I want to give: \_\_\_\_\_

How much I have: \_\_\_\_\_



**Take Action!** Help your child brainstorm strategies for reaching these goals. Where can they spend less?

**MORE REGIONS + WeAreTeachers RESOURCES ONLINE!**  
Find an interactive financial game at [bit.ly/3lOFrWW](https://bit.ly/3lOFrWW).

