



Save, Share, Spend

Making Smart Money Choices!



Piggy Bank Beauty Contest

4th Grade Curriculum

Created by: *Idaho Financial Literacy Coalition (IFLC)*



**IDAHO
FINANCIAL
LITERACY
COALITION**

What is Money?

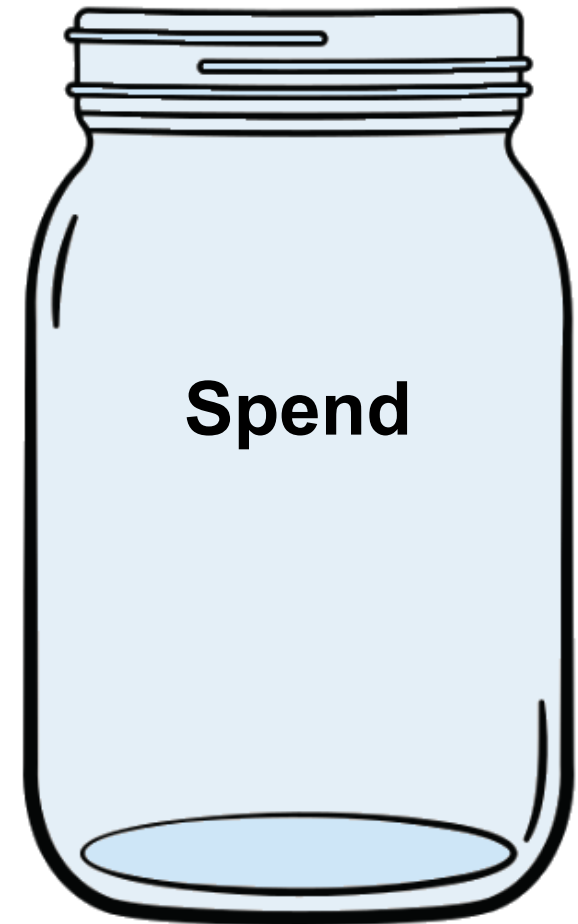
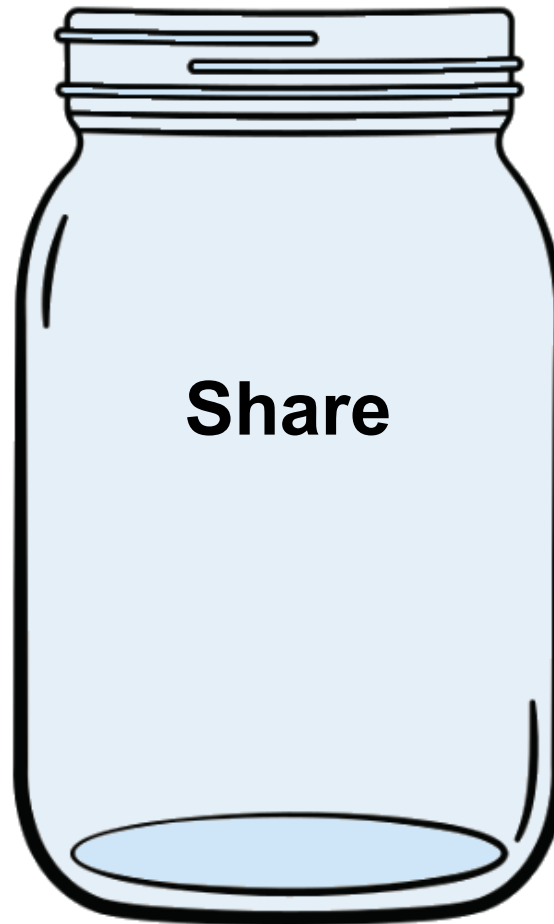
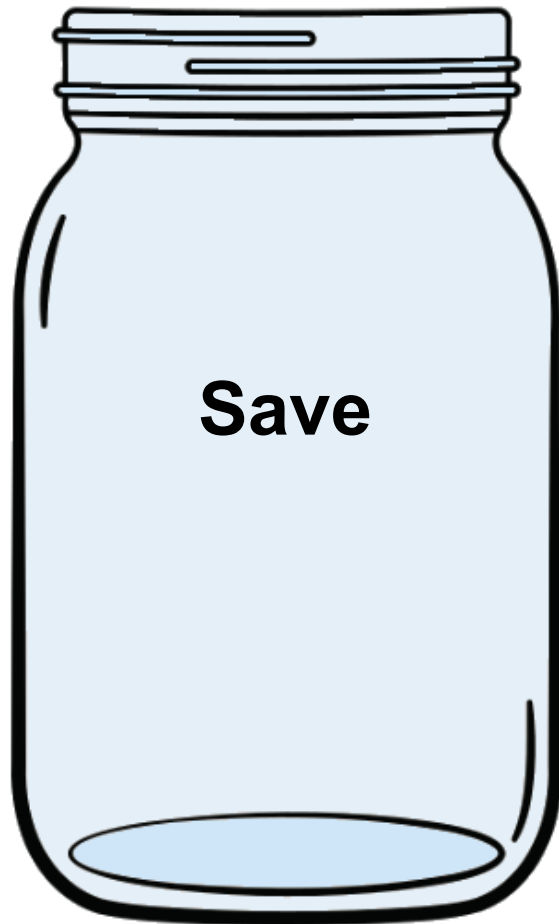
Money helps us:

- **Buy** what we need and want
- **Save** for later
- **Share** to help others



The 3 Jars

Imagine you have 3 Jars:





Save: Planning for the Future

We save for:

- Something special we want
- A big goal
- Emergencies

Share: Helping Others

You can share by:

- Donating to a cause
- Helping a friend
- Giving to your community or school





Spend: Enjoying Wisely

We can spend on:

- **Needs:** things we must have (food, clothes, school supplies)
- **Wants:** things that are nice to have (toys, treats, games)

Save, Share, or Spend?

Decide what you would do!

You get \$20 for your birthday.

Save it for a goal you are working on.



Share it with a friend's pet shelter that needs donations.



Spend it on a new soccer ball you want.



Making a Plan

Create your own money plan!

Example:

- Save 50%
- Share 20%
- Spend 30%





Real Life Practice

Ways to earn money:

- Chores
- Lemonade stand
- Birthday gifts

Key Takeaways

Remember:

- **Save** for later
- **Share** to help others
- **Spend** wisely

