



Pango's 3-Jar Kit

Every dollar gets a job: **Spend, Save** or **Share**.

Three jars turn invisible money into something kids can see, count and plan with.



Spend

Small treats this week



Save

A bigger thing worth waiting for



Share

Gifts, or helping someone

How to use this kit

1. **Pick the right pages for your child's age.** Ages 5–7: pages 2–3 · Ages 8–10: pages 4–5 · Ages 11–13: pages 6–7. Only print what you need.
2. **Print on A4.** Sticker paper is easiest. Plain paper plus clear tape works too.
3. **Cut along the dotted lines** and stick one label on each jar. Any clear jar or container works.
4. **Let your child fill in and decorate the labels.** When it's *their* jar, they care more.
5. **Agree on a split rule together** and use it every time money comes in. One example: half to Spend, a quarter to Save, a quarter to Share. The rule matters less than keeping it the same.
6. **Do a 5-minute Sunday check-in.** Count each jar together and fill in the tracker.

Talk about it: What are you saving for? How many Sundays until you get there? Who would you like to share with this month? There are no wrong answers. The conversation is the lesson.



My 3 jars

Colour a coin every time you put money in!



SPEND

This is _____'s
SPEND jar



SAVE

This is _____'s
SAVE jar



SHARE

This is _____'s
SHARE jar





Sunday count!

Count your coins with a grown-up. Draw them or write the number.

When	 Spend	 Save	 Share	Star!
Week 1				☆
Week 2				☆
Week 3				☆
Week 4				☆
Week 5				☆
Week 6				☆
Week 7				☆
Week 8				☆
Week 9				☆
Week 10				☆

My Save jar is for: _____

Draw it here ↓



My 3-jar labels

Fill these in, cut them out and stick one on each jar.



SPEND

Owner: _____

For small treats. When it's gone, it's gone until next week!

My rule: _____ out of every \$1



SAVE

Saving for: _____

It costs: \$ _____

How close am I? Colour the bar:



SHARE

I'm sharing with: _____

Because: _____

My rule: _____ out of every \$1





Sunday check-in

Count each jar and write the total. Then answer one question together.

Date	Money in	 Spend \$	 Save \$	 Share \$	Total \$

Pick one question each Sunday: What did I spend on that was worth it? · What wasn't? · How many more weeks until my Save goal? · Did I share with anyone?



Every dollar gets a job.

Set your own split. The three numbers should add up to 100%.



SPEND

Split: _____ %

Weekly limit: \$ _____

Rule: if it's over \$ _____, wait 24 hours before buying.



SAVE

Split: _____ % · Goal: _____

Target: \$ _____ by _____

Weekly amount needed: \$ _____

☐ 10% ☐ 20% ☐ 30% ☐ 40% ☐ 50% ☐ 60% ☐ 70% ☐ 80% ☐ 90% ☐ 100%



SHARE

Split: _____ %

Cause or person: _____

Why it matters to me: _____





Ages 11–13

12-week money log

Log it every Sunday. Colour the goal tracker on the right as your Save jar grows.

[illegible]

Goal

100%

90%

80%

70%

60%

50%

40%

30%

20%

10%

Think about it: Was my split right, or should I change it? What did I buy that I regret, and why? If I put a little more into Save each week, how much sooner would I reach my goal?