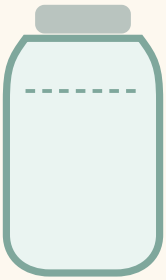
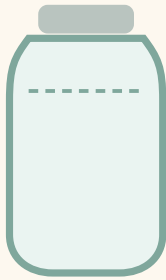


The Four Jars

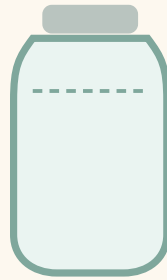
The simplest money system there is — and the one habit that does most of the work. Set it up in ten minutes with jars you already own.



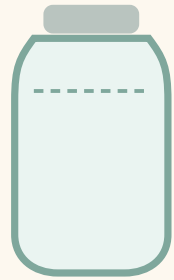
SPEND 🦊



SAVE 🐷



GIVE 🐘



GROW 🦉

How to set it up

1. Find 4 jars, cups or small boxes.
2. Cut out the labels on page 2.
3. Glue one on each — your child picks the order.
4. Line them up somewhere they'll be seen every day.

The split

When money comes in, it gets split. Our starting recipe:

Spend	Save	Give	Grow
4	3	2	1

Out of every 10 coins. Change the recipe to fit your family — the habit that matters is **splitting at all**.

Three rules that make it work

- **Money is earned, not given.** Split chores in two: family jobs (done because we're a family, unpaid) and earning jobs (beyond their normal duty, paid every time).
- **The Spend jar is theirs.** Their call, even when it's a bad one. A wasted coin at six is the cheapest lesson they'll ever buy.
- **Never raid the Save jar** — and never top it up secretly. Both destroy the lesson.



"One more thing," says Nutmeg. "Your child will make money mistakes. **Let them.** That's the whole point of practising with allowance instead of a salary."

Your jar labels



SPEND

Felix's jar

Yours to enjoy — small treats, your call. Clever foxes check for traps first.



SAVE

Nutmeg's jar

For things worth waiting for. Coins go in... and **stay** in, until the goal.



GIVE

Ellie's jar

For someone who isn't you. You choose who. That's the fun part.



GROW

Sage's jar

Seed money. It sleeps now — and grows into something bigger later.

My family's recipe

Fill this in together and stick it beside the jars.

Spend	Save	Give	Grow

We get paid every _____ (payday).

The jars are step one.

Once the jars are on the shelf, the question becomes: what goes in them, and how does a child *earn* it? That's what the full Month 1 kit does.

Month 1 • The First Earn

- ♦ A real earning deal — job cards, agreed rates, a work-week tracker
- ♦ The payday ritual: count, split 4·3·2·1, celebrate
- ♦ *Payday Race* — a family board game that teaches the split
- ♦ A character challenge, Money A–Z cards and a story from money history
- ♦ Two versions in every mission — Explorers (4–6) and Builders (7–10)

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