

My name: _____

Three jars, not two

Say this: “You already have a spending jar and a saving jar. Now add a giving jar. You get 10 coins.”



SPEND:

coins



SAVE:

coins



GIVE:

coins

Share your 10 coins between the three jars. They must add up to 10.

Draw something from this activity.

Milo Moment: “Decide before the money arrives. That is the secret.”

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

K-2 What a good answer looks like

Any split works as long as **the three jars add up to exactly 10**. There is no correct ratio and you should not supply one — $5/3/2$ and $4/4/2$ and $8/1/1$ are all real answers. What you are checking is the arithmetic and the willingness to put something in the giving jar at all. **A child who puts 0 in giving has still answered honestly**, and that is worth a conversation rather than a correction.

Ask: *“Why did you give that jar the most?” Every split is a reason, and saying the reason out loud is the actual skill.*

K-2 The line that carries the lesson

Milo’s note — *decide before the money arrives* — is the whole page. Most people, adult and child, give away or save whatever happens to be left, which is usually nothing. Splitting ten coins **before** spending any of them is a different act from splitting what survives the week.

Ask: *“What would happen if you waited until Friday to decide?” Most children work out the answer themselves.*

Want the rest of the unit?

This page is one activity, unchanged, from **Unit 1.4 — Sharing and Giving**, a Financial Foundations™ unit of 10 to 12 lessons with teacher scripts, family letters and a unit checkpoint. For a free five-day money game your students can play in a browser, try **The \$100 Week™**. Everything is at wealthwisekids.org.