Name _____

My four *money jars*

Every dollar you get has a job. Split your allowance into your four jars, and write how much goes in each one.

This week I got $ _____



Grow
15%

Saved for after you turn 18. It grows slowly while it waits.

Dream
25%

For one thing you pick and save up for.

Spend
50%

Your own money to use. You make the choices.

Give
10%

To help others. You help choose where it goes.

Ages 4 to 10: the split in whole dollars

Calm Money Kids suggests $1 a week for each year of age, split like this so real jars never need coins. Find your age.

Age and allowance	Grow	Dream	Spend	Give
Age 4 · $4	$1	$1	$1	$1
Age 5 · $5	$1	$1	$2	$1
Age 6 · $6	$1	$1	$3	$1
Age 7 · $7	$1	$2	$3	$1
Age 8 · $8	$1	$2	$4	$1
Age 9 · $9	$1	$2	$5	$1
Age 10 · $10	$2	$2	$5	$1

Name _____

Split it *with percents*

From age 11, you do the math yourself, with exact percents and cents. Multiply your allowance by each jar's percent.

Example: a $12 allowance

Grow 15%	Dream 25%	Spend 50%	Give 10%
$1.80	**$3.00**	**$6.00**	**$1.20**
$12 × 0.15	$12 × 0.25	$12 × 0.50	$12 × 0.10

Check your work: $1.80 + $3.00 + $6.00 + $1.20 = $12.00.

Your turn

Allowance	Grow 15%	Dream 25%	Spend 50%	Give 10%	Total
$11					
$13					
$14					
My allowance: $					

Plan your month

At this age, Spend money is planned for a whole month. How much will your Spend jar get in four weeks, and what will you use it for?

Spend money this month: $ _____

One thing I'm saving room for: _____

For grown-ups: 15, 25, 50 and 10 is the split Calm Money Kids suggests, and you can change it to fit your family. The app works out every jar for you, to the cent, so your child can check their math against it.

Answer key: $11 is $1.65, $2.75, $5.50 and $1.10. $13 is $1.95, $3.25, $6.50 and $1.30. $14 is $2.10, $3.50, $7.00 and $1.40.