



SAVE-SPEND-GIVE

For an easy way to track your money, try using the save, spend, give jars method. Basically, you take each paycheck and split it three ways: 30% - Spending, 60%- Savings, and 10%- Giving, (change the percentages based on your needs) and put the cash in the designated jar (box, bag, or whatever you have).

The visual of your money growing in each jar will help keep you accountable and see your progress towards your goals.

Savings Jar: Used for big purchases, goals, or emergency funds. Try not to borrow money from this box unless necessary. Saving money now, when you have lower monthly bills, will help you later.

Spending Jar: Used for monthly expenses. Paying bills, buying meals, transportation, etc. It's important to figure out your monthly expenses first, so you have enough money set aside and the percentages for each fund. The excess money will be used for entertainment, fun activities, and occasional treats.

Giving Jar: Having money that you can give away is a great way to have extra money for presents, charity events, and fundraisers. It could also be a fund for something more specific for you. Maybe it's for the holiday season or for a school event or activity.

Below is a chart to keep track of each fund. What is going in and out each week will allow you to track trends to make sure you're allowing enough money for each category.

Visit this website for more ideas: <https://www.trueaimeducation.com/save-spend-give-plus-free-printable-for-kids/>

