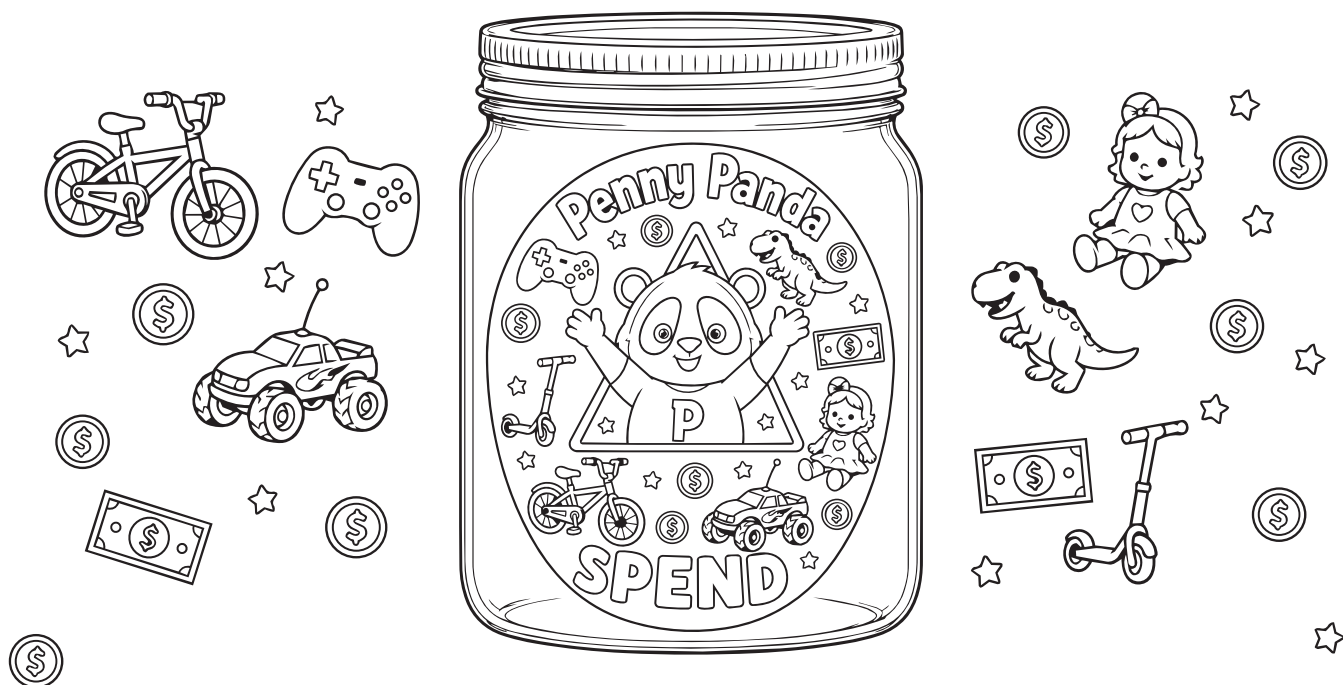




PENNY PANDA'S SAVE & SPEND CHALLENGE

Learning how to **save** and **spend** is a **smart money habit**. This activity helps children learn the difference by creating two simple money jars using items you already have at home.

What You'll Need

- Two empty containers (small boxes, mason jars, juice cartons, etc.)
- Scissors
- Tape or glue
- Crayons, markers, or colored pencils

How It Works

1. Color the two Penny Panda labels.
2. Cut them out and attach one label to each container.
3. Whenever you earn money from an allowance, birthday, chores, or gifts, decide where it belongs.

Ask yourself:

- Do I want to buy something soon? Put it in SPEND.
- Am I saving for something bigger later? Put it in SAVE.

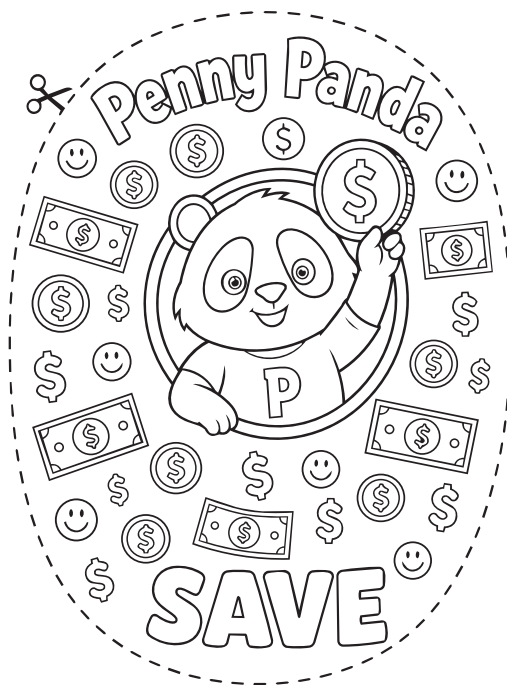
There is no wrong answer. The goal is to think before you spend.

Penny Panda's Tip

Think before you spend, and watch your savings grow.

PENNY PANDA'S SAVE & SPEND CHALLENGE

Color Your Save Jar Label



Color Your Spend Jar Label

