

The Three Jar System.

The simplest money habit your kid can start this weekend.



"Money you can see is money you can think about."

— Mira, The Saver

Page 2: a quick guide for grown-ups. · Pages 3–4: labels to cut and stick on jars.

Why three jars?

The three-jar system is one of the oldest — and most durable — money-teaching tools in the world. Every dollar that comes into your kid's hands gets split three ways: something to spend now, something to save for later, something to share with others.

Why this works for ages 7–11:

At this age, kids can't yet hold abstract systems like 'budgeting' in their heads. But they CAN see three physical jars. The jar turns an invisible idea into a concrete action. That's exactly how 7–11 year olds learn best.

How to start this weekend:

1. Print pages 3 and 4 of this guide.
2. Cut out the three labels.
3. Find three jars (any jars — glass, plastic, even boxes).
4. Help your kid stick one label on each.
5. The next time money comes in — allowance, birthday, chore money — they decide what to put where. Default split: 50% spend, 40% save, 10% share.

The magic question:

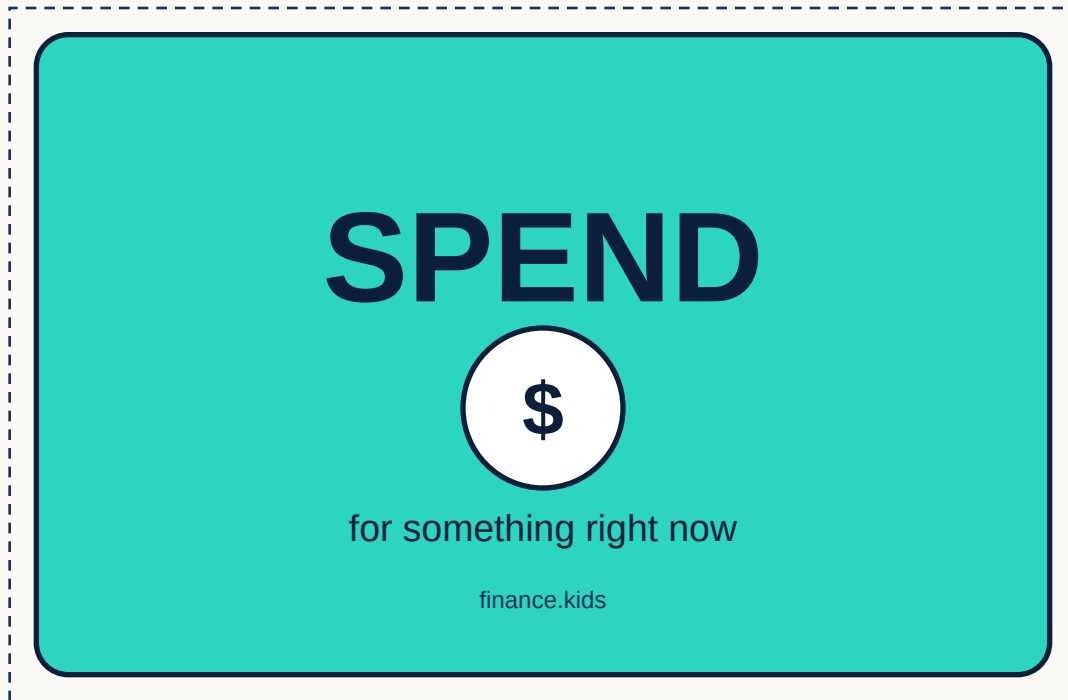
Every time your kid adds to a jar, ask: 'Why that jar?' Not judging the answer — just making them THINK about the choice. That's the whole lesson.

When to let them spend:

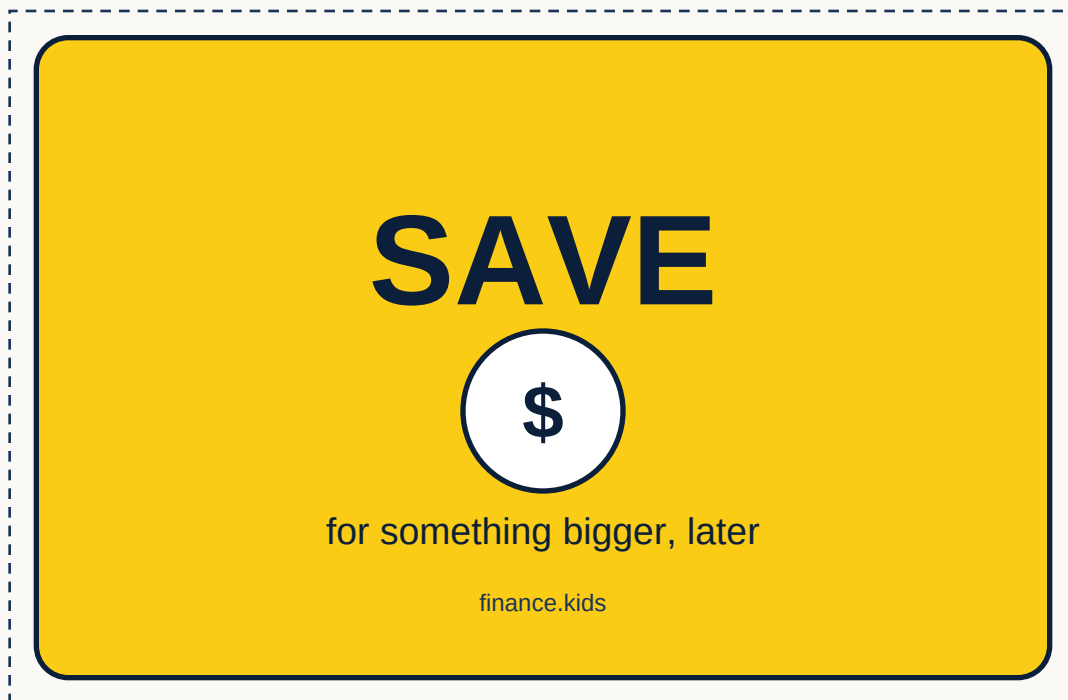
Let them. The spend jar is the point. A kid who has to wait six weeks to save up for something learns patience. A kid who gets to buy something small today with their own money learns agency. Both jars teach.

Keep it simple:

Don't overthink the percentages. Don't make it a chore chart. Don't add complexity. Three jars. That's it.



✂ cut along dotted line



✂ cut along dotted line



While you fill the jars — conversation prompts:

- What are you saving for? Why?
- If you have \$10 to share, who would you share it with?
- What's the smallest thing worth spending on? What's the biggest?
- What would your saving jar look like in one year if you added \$1 a week?
- If you and your friend had different amounts of money, would that matter?

THE 4-WEEK CHALLENGE

For the next four weeks, every time money comes into your hands, split it across the three jars. Don't worry about the exact percentages. Just make the choice. Every time.

At the end of four weeks — what's in each jar? How did it feel?
Write us and tell us: uncleatick@finance.kids