

# BILLY BIRD'S 3 MONEY JARS

Smart choices today,  
a better tomorrow!

When I earn money, I make smart choices!

I use 3 jars to help me decide!



**SAVE**

**+** **NEEDS**  
For the things I need to live and do well.

**!** **EMERGENCIES**  
For unexpected things that pop up.

**★** **SAVE UP**  
For big things I want later, like toys, trips or games!

**SPEND**

 Money for things I need and want today!

♥

**SHARE**

 Money to help others and make our world better!

♥

 **SAVE** a little. **SPEND** wisely. **SHARE** kindly. ♥