The 5 Jars

Where Every Dollar Goes - A Kids Adventure Workbook for Ages 5 to 14 and the Grown-Up Reading Along

“One dollar. Five jars. Ninety seconds. Every dollar gets a job before anybody gets to spend it.”

01

A PREMIUM LESSON · CHARTS · REAL EXAMPLES · ACTION STEPS · GLOSSARY

WHAT YOU WILL MASTER

- Name the five jars in order - EARN, SAVE, SPEND, GIVE, GOAL - and say in one sentence what each jar is for.
- Split any amount four ways in under a minute with the 3-3-1-3 rule: for every $10 that comes in, $3 goes to SAVE, $3 to SPEND, $1 to GIVE, and $3 to GOAL.
- Do the arithmetic yourself on real numbers - a $10 allowance, $45 of birthday money, a $120 bike - and check that the four jars add back up to what you started with.
- Pick one written GOAL with a price and a date, work out how many weeks it takes, and find two honest ways to make it fewer.
- Run the whole system for seven days with real cups and real money, and know what to do on the week it goes wrong.

Five Jars, One Dollar, and a Ninety-Second Habit

A jar system is not a rule about money. It is a question you ask before money asks you: which jar does this dollar go in? Answer it out loud and the dollar has a job. Skip the question and the dollar picks its own job, which is almost always the snack aisle.

There are five jars and they go in this order every time: EARN, SAVE, SPEND, GIVE, GOAL. EARN is where money lands when it arrives. The other four are where it goes next. Real jars, paper cups, envelopes, squares drawn on cardboard - the container does not matter. Sorting within a day of getting the money does.

Here is the starting split, built so you can do it in your head: for every $10 that comes in, put $3 in SAVE, $3 in SPEND, $1 in GIVE, and $3 in GOAL. Three, three, one, three. Those four numbers add up to ten, which is why it works on any amount. Your family can change the numbers later - many do - and there is one rule when you do: the four shares still have to add up to the whole thing.

ONE TEN-DOLLAR BILL, FOUR PILES

Saturday morning. Your allowance is $10, one ten-dollar bill. Step one: it lands in EARN. Step two: break it into four piles using 3-3-1-3.

Money in - lands in the EARN jar	**$10.00**
SAVE - 30 percent of $10.00	**$3.00**
SPEND - 30 percent of $10.00	**$3.00**
GIVE - 10 percent of $10.00	**$1.00**
GOAL - 30 percent of $10.00	**$3.00**
Add the four jars back up - the check that proves it	**$10.00**

→ Every dollar got a job in about ninety seconds, and nothing is left to argue about later. The check at the bottom is not decoration - if the four jars do not add back up, a dollar is hiding somewhere.

✓ Do not buy anything for this. Five paper cups and a marker beat a $30 jar set.

EARN: The Jar Every Dollar Lands In First

EARN is jar number one because nothing happens without it. There is no splitting, no goal, and no giving until money shows up. Money shows up in exchange for something: a chore finished without being asked three times, a lawn cut, a dog walked, a driveway shoveled, a table of lemonade on a hot Saturday. That is the whole idea of earning. You trade your time, your effort, or your skill, and money comes back the other way.

EARN is also a counting jar, not a spending jar. Everything that arrives goes in here first and sits there until you sort it - allowance, birthday cash, the five dollars from a grandparent, the two dollars you found in a coat pocket. Sorting the same day is best. Sorting by the next day is fine. Letting it sit loose in your pocket for a week is how money quietly disappears.

Grown-up note: the biggest jump in this jar does not come from asking for a bigger allowance. It comes from a kid finding a second small job. That is worth saying out loud, because it is the difference between waiting for money and going to get it.

A WEEK OF SMALL JOBS

One ordinary week for an 11-year-old. Three separate jobs, three separate payments, all landing in the same EARN jar. The rates below are what this family agreed on - your family's numbers will be different, and that is fine.

Allowance, chores finished on time	**$10.00**
Walking the neighbor's dog, 2 walks at $3.00 each	**$6.00**
Helping wash Grandma's car, about 1 hour	**$5.00**
Total in the EARN jar this week	**$21.00**
Time spent on all three jobs, added up	**about 3 hours**
Which works out to roughly	**$7.00 an hour**

→ The allowance was $10. The week was $21. The extra $11 did not come from asking - it came from two jobs that took about two hours. EARN is the only jar that can make the other four bigger.

★ Across families using the Greenlight kids debit card app in 2025, weekly allowance averaged about $6.44 at age 6, $8.53 at age 10, and $13.13 at age 14. That is a company's own customer data, not a national survey - but it is a real yardstick for what a typical week looks like.

SAVE: The Jar That Says Not Yet

SAVE is the jar for the thing you did not see coming. Headphones snap. A water bottle vanishes on a field trip. Your bike chain needs a part. None of that is on anybody's schedule, which is exactly why the money has to be waiting before the surprise arrives.

SAVE is not the same as GOAL, and mixing them up is the most common mistake in the whole system. GOAL is for one big thing you chose on purpose. SAVE is for the thing that chooses you. If you raid SAVE for a treat, then the week the surprise lands you have two problems instead of one: the broken thing, and the conversation about the broken thing.

How much should sit in SAVE? A simple target for a kid: about four weeks of your normal money. If a normal week is $10, then $40 in SAVE means one bad week cannot wreck anything. Once you get there, you can send a bigger slice to GOAL for a while. Then you top SAVE back up. Grown-ups run the exact same jar; they just call it an emergency fund and use bigger numbers.

SPEND: Fun Money, On Purpose

SPEND exists so you can buy things and nobody has to feel bad about it. That is not a loophole. A system that never lets you enjoy your own money is a system you will quit by Thursday. The slushie, the trading cards, the app, the second slice - that is what this jar is for, and it is yours.

The jar has one built-in feature: a bottom. When SPEND is empty, it is empty until more money comes in. Not a punishment, just arithmetic. Kids who run this system for a month usually discover the same surprising thing - they were not overspending on big stuff. It was small stuff, repeated, that emptied the jar.

One trick worth stealing for anything over about five dollars: wait one day. Write down what you want and the price, then look at the paper tomorrow. Some things still look great the next day, and you buy them with a clear head. A surprising number of them stop looking great overnight, and that money is still sitting in the jar.

THE TWO-DOLLAR SNACK, COUNTED FOR A WHOLE SCHOOL YEAR

A $2.00 snack after school, five days a week. It feels like nothing. Meanwhile SPEND only gets $3.00 a week from a $10 allowance. Let us do the arithmetic instead of guessing.

One after-school snack	**$2.00**
Five school days a week	**$10.00 per week**
What the SPEND jar actually holds each week	**$3.00**
Short by, every single week	**$7.00**
Same habit across a 36-week school year	**$360.00**
What $360.00 buys in the GOAL jar instead	**three $120 bikes**

→ Nobody is telling you to skip the snack. The point is that $2.00 five days a week is a $360 decision, not a $2 decision - and now you are the one making it on purpose.

✓ Anything over $5: write it on a slip of paper with the price and put the slip in the SPEND jar overnight. Buy it tomorrow if you still want it. The slip costs nothing and it wins more arguments with yourself than any rule an adult can invent.

GIVE: The Jar That Is Not About You GIVE is the smallest jar and the one people remember. It is money set aside on purpose for somebody else - a friend's fundraiser, the animal shelter, a class food drive, a neighbor having a rough month. At 10 percent, a $10 allowance sends one dollar. One dollar a week does not sound like much. It is not supposed to. The habit is the thing being built here, not the amount. The reason it gets its own jar is simple: when somebody asks for help and your answer depends on your mood that day, the answer is usually no. When the money is already sitting there with the label GIVE on it, the answer can be yes in about four seconds. You decided months ago. Today you just hand it over. You get to pick where it goes, and picking is half the lesson. Some kids give to one place all year. Some kids let the jar fill up and then choose. Both work. What does not work is a GIVE jar that never actually gives - at that point it is just a second SAVE jar with a nicer label. EIGHT WEEKS, ONE FOOD DRIVE A $10 allowance means $1.00 a week into GIVE. Eight weeks go by. In week six, $45 of birthday money arrives, and it gets sorted the same way everything else does - so 10 percent of it joins the GIVE jar too. Then the school food drive is announced. Into GIVE each week, 10 percent of $10.00 | $1.00 Eight weeks of allowance GIVE, $1.00 x 8 | $8.00 Birthday money sorted the same way, 10 percent of $45 | $4.50 In the GIVE jar when the food drive is announced | $12.50 the same way everything else does - so 10 percent of it joins the GIVE jar too. Then the school food drive is announced. Into GIVE each week, 10 percent of $10.00 $1.00

GOAL: One Big Thing, Written Down With a Price

GOAL is the jar with a target taped to it. Not a wish, not a someday - one specific thing, with a price you looked up and a date you wrote down. A $120 bike. A $60 skateboard. A $210 game console. Write the price on the jar. Tape a picture next to it. Both of those sound silly and both of them work, because a goal you can see is a goal you keep feeding.

The moment you write the price down, something useful happens: the goal turns into arithmetic. Price divided by what you add each week equals the number of weeks. That is it. And arithmetic can be beaten, which is more than you can say for a daydream. Two honest ways to make the number smaller: earn more, or move a slice from another jar into GOAL.

Then check it every week, out loud, and write the running total on the jar. Watching the number climb is most of the reason kids stick with this. And when the goal is finally paid for in cash, with money you sorted yourself, do not skip that moment - it is the whole point of the workbook.

THE $120 BIKE, ON PAPER

A $10 weekly allowance sorted 3-3-1-3 sends $3.00 a week to GOAL. The bike costs $120. In week six, $45 of birthday money arrives and gets sorted the same way - 30 percent of it heads to GOAL.

The bike, price written on the jar	**$120.00**
Into GOAL each week	**$3.00**
Weeks needed with nothing else added ($120 / $3)	**40 weeks**
GOAL's share of $45.00 birthday money (30 percent)	**$13.50**
Weeks needed now ($106.50 remaining / $3)	**about 36 weeks**
Lever 2: move SPEND from 30 to 20 percent, GOAL to 40 percent	**$4.00 a week**
Weeks needed at $4.00 a week ($120 / $4)	**30 weeks**

→ Same bike, three different answers: 40 weeks, 36 weeks, or 30 weeks. Nothing magic happened - one birthday landed and one slice moved. That is what having levers means, and you are the one pulling them.

⚠ Do not fund GOAL by emptying SAVE. Borrowing from your surprise jar to buy the bike faster works perfectly right up until the week something breaks - and then the bike money quietly becomes the repair money.

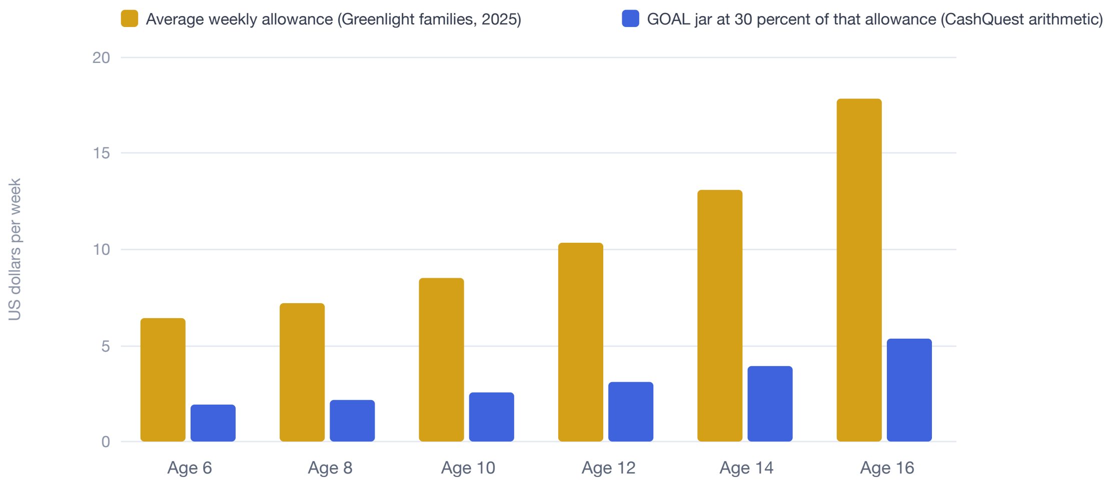
Run It For One Week (Then Do It Again)

Pick one day and call it Money Day. Saturday works for most families. Money Day has three steps and takes about five minutes. One: empty the EARN jar and count what came in this week, out loud. Two: split it 3-3-1-3 into SAVE, SPEND, GIVE, and GOAL. Three: add the four piles back up and make sure they match what you counted in step one.

The arithmetic will not always land on whole dollars, and that is normal. Say $16 came in: 30 percent is $4.80. Rule for odd cents - round SAVE, SPEND, and GIVE down to the nearest quarter and sweep whatever is left into GOAL. GOAL is the tiebreaker jar. It keeps the check at the bottom honest and it quietly speeds up your goal.

Two things will go wrong in the first month, and both are normal. You will forget to sort for a few days - just sort it late, nothing is ruined. And you will overspend from SPEND and want to borrow from another jar. Do not. Wait for Money Day. The one week you sit with an empty SPEND jar teaches more than the next ten weeks of everything going right.

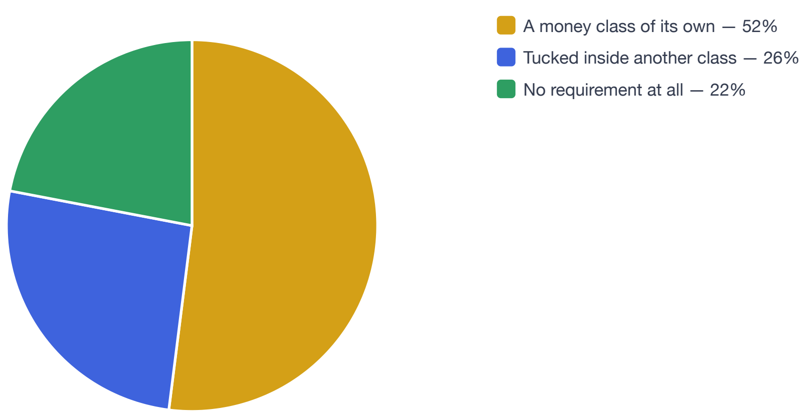
What a Week's Allowance Looks Like - And What Reaches the GOAL Jar



Average weekly allowance rises from about $6.44 at age 6 to $8.53 at age 10 and $17.89 at age 16, with an overall average of $13.15 a week across ages 5 to 19. Important label: these are Greenlight's own 2025 figures from families using its kids debit card app - real data, but customers of one company, not a national random sample. The second bar is not survey data at all; it is our arithmetic - 30 percent of the first bar, the slice the 3-3-1-3 rule sends to GOAL. At age 10 that is $2.56 a week, which pays for a $120 bike in about 47 weeks ($120 / $2.56 = 46.9). Source: Greenlight, Average weekly allowance by age (2025 platform data, verified at greenlight.com).

Source: Average allowance by age for kids and teens - $6.44 (age 6), $7.22 (age 8), $8.53 (age 10), $10.37 (age 12), $13.13 (age 14), $17.89 (age 16) a week; overall average $13.15 across ages 5-19; company platform data from families using the Greenlight app, not a national random sample (figures verified at source) · Greenlight Financial Technology (2025) · https://greenlight.com/learning-center/earning/average-allowance-by-age-for-kids

Does Your State Make You Take a Money Class to Graduate?



Slices are counts of US states: 26 + 13 + 11 = 50. Thirty-nine states now require personal finance to graduate, per the Council for Economic Education's 2026 Survey of the States (March 18, 2026). Thirteen of the 39 let schools tuck it inside another course such as economics, leaving 26 with a class of its own; the remaining 11 is our subtraction, 50 minus 39. A stricter tracker, Next Gen Personal Finance, counts 30 stand-alone states. Even where it is required, it is usually one semester, once, around age 17 - a long time to wait to find out what a jar is for. Source: CEE, Survey of the States 2026; split corroborated by Education Week, June 2026.

Source: Survey of the States 2026 (news release, March 18, 2026) - 39 states require personal finance to graduate; 13 of the 39 allow it embedded in another course, leaving 26 stand-alone (split corroborated by Education Week, June 2026); the 11 with no requirement is arithmetic, 50 minus 39 (figures verified at source) · Council for Economic Education (2026) · https://www.councilforeconed.org/four-new-states-implement-personal-finance-courses-as-cees-survey-of-the-states-reveals-positive-momentum-in-financial-literacy-education-in-america/

STORY BREAK

The Twenty-Dollar Bill and the Very Fast Decision

BUCK
Twenty dollars! I'm buying the giant gummy sword. Bye.

Front hallway, birthday card open on the floor, a twenty-dollar bill still half inside it. Buck, age 7, is already mid-sprint toward the door with one shoe on and both arms out like an airplane. His older sister Penny, 11, blocks the doorway holding five paper cups labeled EARN, SAVE, SPEND, GIVE, GOAL stacked like a trophy.

PENNY
Sit down. The jars vote first. It takes ninety seconds.

1. Money always arrives faster than the plan for it.

PENNY
Six, six, two, six. Every dollar has a job now.

Kitchen table. Five paper cups in a row, the twenty broken into ones and fives. Buck counts on his fingers with his tongue out in total concentration. Penny writes 6 - 6 - 2 - 6 on a napkin in fat marker. The dog watches from a chair like a referee.

BUCK
Wait. My gummy sword only costs two dollars.

2. Twenty dollars, four piles, one napkin. That is the entire system.

BUCK
I bought it and I still have four dollars left.

Corner store counter. Buck triumphantly holds an absurdly large gummy sword in one hand and a small fan of leftover bills in the other. Penny is at the counter dropping coins into a taped-up animal shelter donation box, totally unbothered.

PENNY
That's the SPEND jar working. No arguing required.

3. The SPEND jar bought the sword. Nobody had to say no.

BUCK
Forty weeks for the bike. I'm getting another dog job.

Bedroom floor at night. A big GOAL cup with a photo of a bike taped to it, $120 written in marker, and a running tally of hash marks up the side. Buck is taping his own crayon drawing of a skateboard to a second cup, deadly serious. Penny, in the doorway, is trying not to look impressed.

PENNY
That sentence right there is the whole grown-up secret.

4. Write the price. Do the division. Then go beat it.

CHECK YOURSELF

How well did it stick?

- [ ] **Name the five jars in order, and say which one money always lands in first.**
  EARN, SAVE, SPEND, GIVE, GOAL. Money lands in EARN first - the counting jar, where everything arrives before it gets sorted. The other four are where it goes next, ideally within a day.

- [ ] **You get $45 of birthday money. Split it with the 3-3-1-3 rule and prove your answer.**
  SAVE $13.50, SPEND $13.50, GIVE $4.50, GOAL $13.50. The proof is the check: $13.50 + $13.50 + $4.50 + $13.50 = $45.00, which matches what came in. In your head: $45 is four tens plus a five, so run 3-3-1-3 four times, then halve it for the last $5 - $1.50, $1.50, $0.50, $1.50.

- [ ] **What is the difference between the SAVE jar and the GOAL jar, and why does it matter?**
  SAVE is for the surprise that chooses you - broken headphones, a lost water bottle, a bike repair. GOAL is the one big thing you chose on purpose, with a price and a date on the jar. Spend SAVE on the goal and the next thing that breaks has no money waiting for it.

Check yourself, continued

- [ ] **A bike costs $120 and your GOAL jar gets $3.00 a week. How long is that, and name two honest ways to make it shorter?**
  $120 divided by $3.00 is 40 weeks. Two honest levers: earn more (one extra $5 job a week lifts GOAL to about $4.50 a week, roughly 27 weeks), or move a slice - drop SPEND to 20 percent and raise GOAL to 40 percent, which is $4.00 a week and 30 weeks. Not on the list: emptying the SAVE jar.

- [ ] **Your SPEND jar is empty on Wednesday and there is something you want. What is the correct move?**
  Wait for Money Day. Empty means empty - arithmetic, not punishment. Do not borrow from SAVE, GIVE, or GOAL: a jar you raid whenever you feel like it stops working as a jar. One week with an empty SPEND jar teaches more than ten weeks where everything goes right.

CHECK YOURSELF

How well did it stick?

- [ ] **A bike costs $120 and your GOAL jar gets $3.00 a week. How long is that, and name two honest ways to make it shorter?**
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WORDS TO KNOW

Earn
To get money by trading something you have - your time, your effort, or a skill. A chore finished, a dog walked, a lawn cut. Earning is the only jar that can make the other four bigger.

Allowance
Money a family gives a kid on a regular schedule, usually every week. Some families tie it to chores and some do not. Either way it counts as money in, so it lands in the EARN jar first like everything else.

Allocate
A grown-up word for choosing where each dollar goes on purpose, before it gets a chance to wander off. Splitting $10 into $3, $3, $1, and $3 is allocating. Sitting on the couch with a loose ten in your pocket is not.

Percent
A slice out of every hundred. Ten percent means 10 out of every 100, which is 10 cents out of every dollar and $1.00 out of every $10.00. To find a percent, multiply: $45.00 times 0.30 is $13.50.

Save
Money set aside for the surprise you did not see coming - the broken thing, the lost thing, the thing that needs a part. A good kid-sized target is about four weeks of your normal money.

Spend
Money you use on things you actually enjoy, on purpose and without guilt. The jar has a bottom, and when it is empty you wait for the next Money Day. That bottom is the entire lesson.

Give
Money set aside ahead of time for somebody else - a fundraiser, a shelter, a food drive, a neighbor. Small and regular beats big and never, because the habit is what is being built.

Goal
One specific thing you are saving toward, with a real price and a date written on the jar. Price divided by the weekly amount equals weeks to go. A goal with a number is a plan; a goal without one is a daydream.

Trade-off
What you give up to get something else. Two dollars a day on snacks is a trade-off with the bike, whether or not anybody says it out loud. Naming the trade-off out loud is what makes it your choice instead of an accident.

Interest
A small amount a bank pays you for keeping your money there, usually figured as a percent per year. It is why grown-ups move a full SAVE jar into a real savings account - the money keeps doing its job while it waits. Rates change all the time, so look up the real one.

SOURCES & MATERIALS USED

- Pillars EP01: The 5 Jars - Kids Adventure Workbook, canon five-jar framework and jar order (EARN, SAVE, SPEND, GIVE, GOAL), 3-3-1-3 starting split, and all worked kid-scale examples in this lesson — CashQuest Kids (2026). https://cashquestkids.com
- Average allowance by age for kids and teens - average weekly allowance by single year of age, $6.18 (age 5) rising to $25.01 (age 18), overall average $13.15 a week across ages 5-19; company platform data from families using the Greenlight app, labeled as such and not a national random sample (chart 1 figures; verified at source) — Greenlight Financial Technology (2025). https://greenlight.com/learning-center/earning/average-allowance-by-age-for-kids
- Survey of the States 2026 (news release, March 18, 2026) - 39 states require personal finance for high school graduation; four new states California, Colorado, Delaware and Hawaii added a semester-long course affecting about 2.3 million students; over 13 million students will have access; 22 states require economics, down from 26 in 2024 (chart 2 figures; verified at source) — Council for Economic Education (2026). https://www.councilforeconed.org/four-new-states-implement-personal-finance-courses-as-cees-survey-of-the-states-reveals-positive-momentum-in-financial-literacy-education-in-america/
- More States Require Personal Finance. But Does It Actually Work? - corroborates the 2026 split: of the 39 states, 13 permit personal finance embedded inside another course, leaving 26 with a stand-alone requirement; also reports research that embedded requirements are implemented by fewer than half of schools (chart 2 cross-check; verified at source) — Education Week (2026). https://www.edweek.org/teaching-learning/more-states-require-personal-finance-but-does-it-actually-work/2026/06
- How many states require students to take a personal finance course for high school graduation? (updated April 6, 2026) - 30 states require a stand-alone personal finance course under NGPF's stricter definition; projects 76 percent of US public high school students (class of 2031) will be required to take one (chart 2 comparison figure; verified at source) — Next Gen Personal Finance (2026). https://www.ngpf.org/blog/advocacy/how-many-states-require-students-to-take-a-personal-finance-course-for-high-school-graduation/