# Risk vs Reward

Why Smart Savers Protect AND Grow Their Money

**Protect and Grow — both jars matter.**

## Coloring & Activity Book (K-G3)

PILLAR 02 of 6 · Showcase Preview · 2026-05-31

**The big idea.** Smart savers don't pick between PROTECT and GROW — they use both. The PROTECT jar is for bad days, when something breaks. The GROW jar is for good days, when money gets time to get bigger. Two jars keep saved money safe AND growing.

## The Scenario

Maya, 9, walks dogs after school and has $20 saved. She wants to spend it all on a shiny new leash. Forge shows her two jars — put $10 in the PROTECT jar for the day something breaks, and $10 in the GROW jar to leave alone so it builds up. One rainy week, her old leash snaps. The PROTECT jar fixes it fast — and the GROW jar keeps on growing.

## Key Words

PROTECT - Money you set aside for a bad day - ready to help fix whatever breaks. GROW - Money you leave alone on purpose so it has lots of time to get bigger. PLAN AHEAD - Thinking about what might happen before it happens - rainy days and sunny ones. SPREAD IT OUT - Keep your money in more than one jar, so one bad day can't take it all. START EARLY - The sooner money goes into the GROW jar, the more time it has to grow big.

# Coloring & Activity (K-G3)

Color the story! On the next page, you'll find big bold shapes that tell this story. Use crayons, markers, or pencils - make it yours.

Activity 1 - Trace the Path Trace the path the story takes. Start at the PROTECT jar. End at the GROW jar.

Activity 2 - Draw Your Own Draw what YOUR story looks like. Use the same simple shapes (arrows, jars, mountains, signs). No words needed - just shapes and colors.

Show your drawing to a grown-up tonight. Tell them the story in your own words. That's how you know you got it.

# Citations & Sources

This Pillar's content is anchored to the K-12 financial literacy canon. Primary sources:

**Bogleheads.** Bogleheads' Guide to Investing (Wiley, 2014) — pyramid of financial priorities.

**NGPF.** G6-G12 Insurance + Investing units.

**Jump$tart Coalition.** G9-G12 Risk Management Standards.

**IRS Pub 590-A.** Contributions to Individual Retirement Arrangements (Roth IRA mechanics).

**Bernstein, William.** The Four Pillars of Investing (McGraw-Hill, 2002).

# Cross-Links

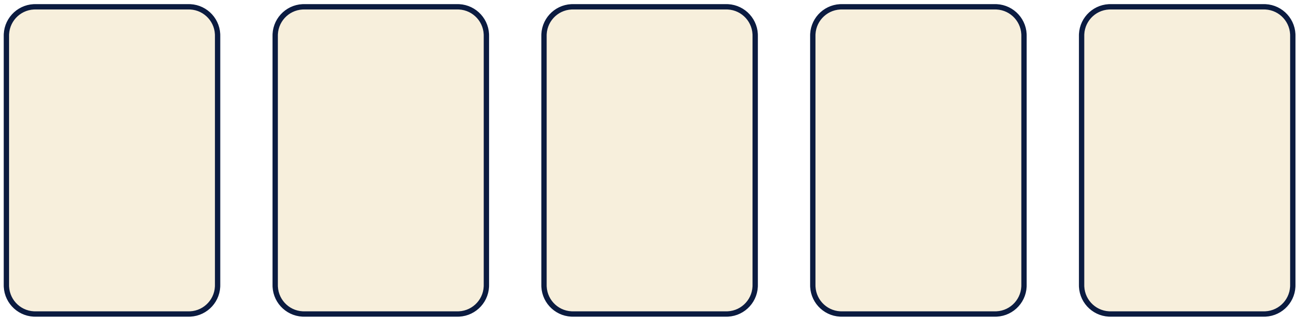
**Paywall deepening.** Insurance Genius (IG) tract — 24 episodes on PROTECT + Investor Lab (IL) tract — 24 episodes on GROW.

**Capstone ladder.** K-G4 'two jars' → G5-G8 budgeting + first investments → G9-G12 portfolio + business insurance → G12 capstone (LLC needs liability insurance + investor capital).

**Narrative arc.** Pillar 2 of 6. Prior: Pillar 1 (Five Jars). Next: Pillar 3 (Compound — how GROW jar climbs over time).

# Color the Story

Use the shapes below to color the scenario in your own way.



(1) (2) (3) (4) (5)

(Color the arrow with your favorite color — that's the direction the story is going.)