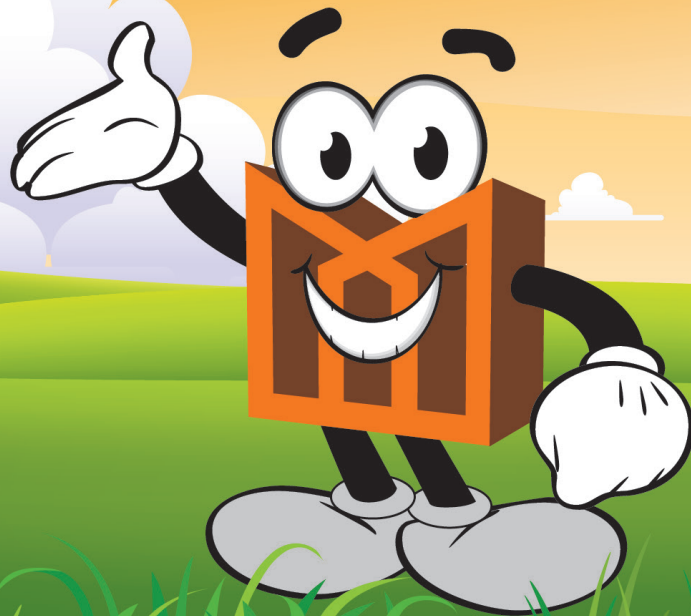


# Max and the Big Money Decision



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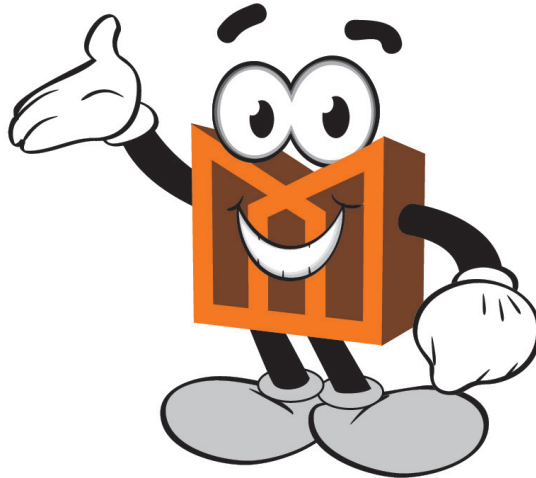


**Awarded in 2023**

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# Max and the Big Money Decision



It was Max's birthday! When he got home from school, he raced to the mailbox to see if he had any birthday cards. He was thrilled to find a card from his Grandma with \$10 inside.

"Money!" shouted Max. "What should I do with it?"

"Well," replied his Mom, "it sounds like you have a big money decision to make."



Max zoomed down the toy aisle at the store and couldn't believe all the options he saw. Some of the bigger things he liked cost more than the \$10 he had. Some of the smaller things cost less.

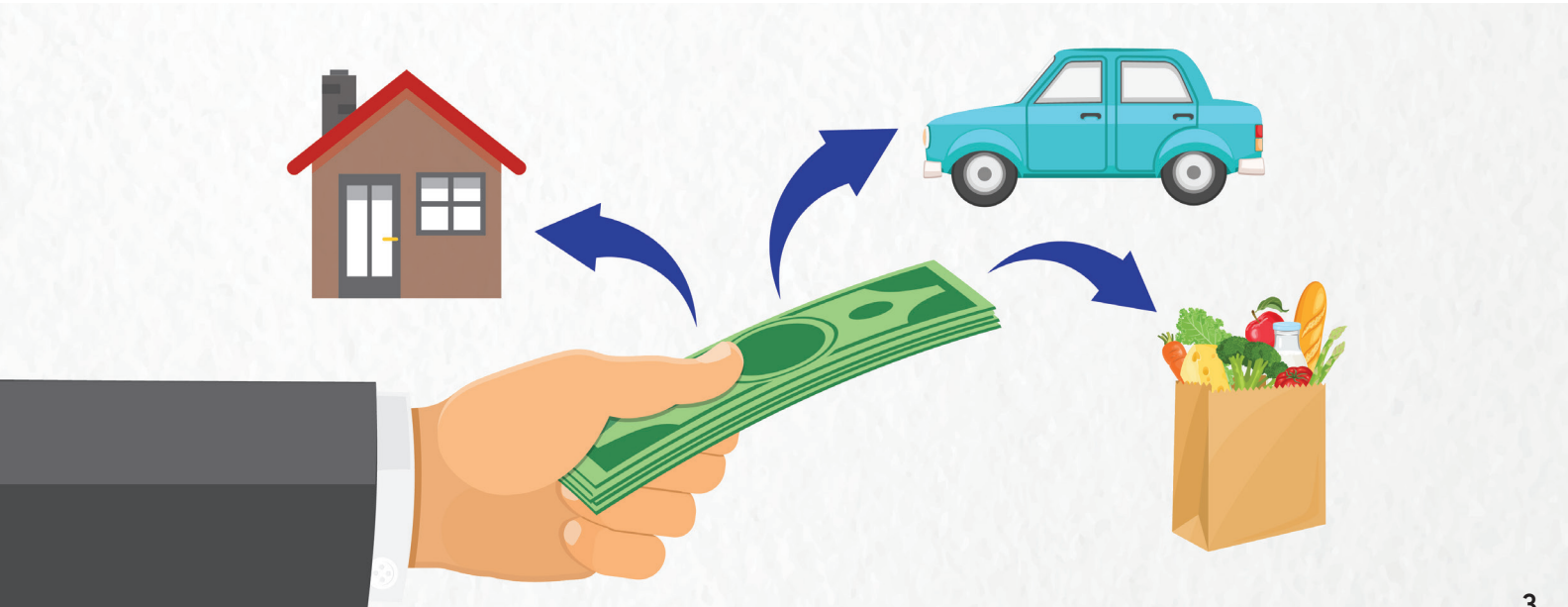
Every time he picked up something, he found something he liked better. "How in the world will I ever decide?" Max wondered.



“You know,” replied Mom, “you don’t have to spend all of your money at once.”

“What do you mean?” said Max. “What else would I do with it?”

“Well, when grown-ups get money, they have a plan for how to spend it. That plan is called a **BUDGET**. As a kid, you don’t need to pay for things like a house or a car like grown-ups do, but you can still learn how to budget.”



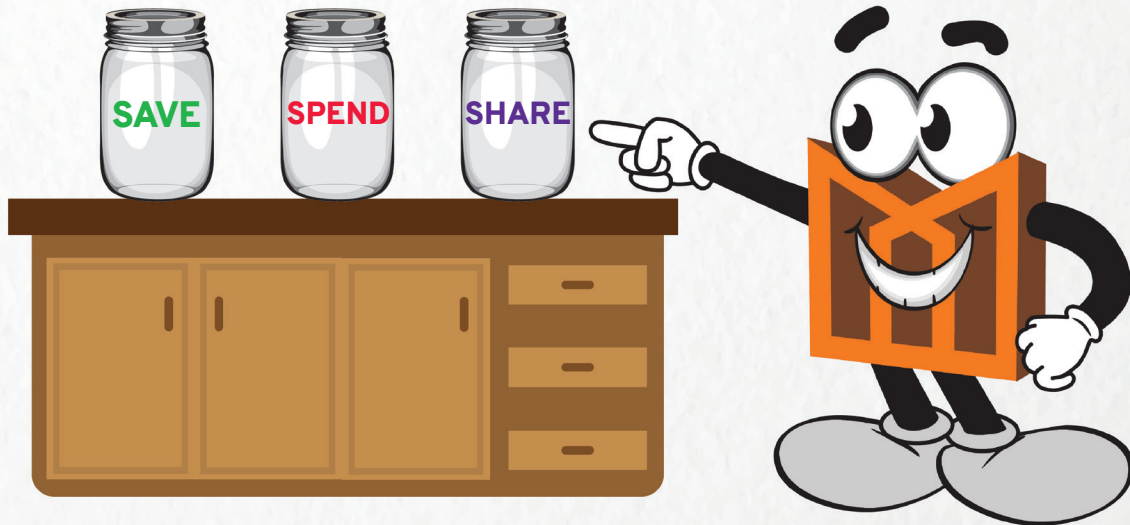
“I still don’t understand,” Max insisted. “If I leave this store without spending my money, what else would I do with it?”

“There are three things kids can do with money: **SAVE**, **SPEND** and **SHARE**,” Mom explained. “Spending is buying something now, sharing is giving money to something you care about, and saving is putting money aside to buy something bigger later. You can still buy something from the store today, but if you don’t spend ALL of it, you can take some home to save and share.”



Max thought that sounded like a great idea, so he spent some of his money at the store and brought the rest home. His Mom helped him find three jars at home that he washed, decorated and labeled with the words “**SAVE**, **SPEND** and **SHARE**.” He proudly placed several of his dollars in each jar.

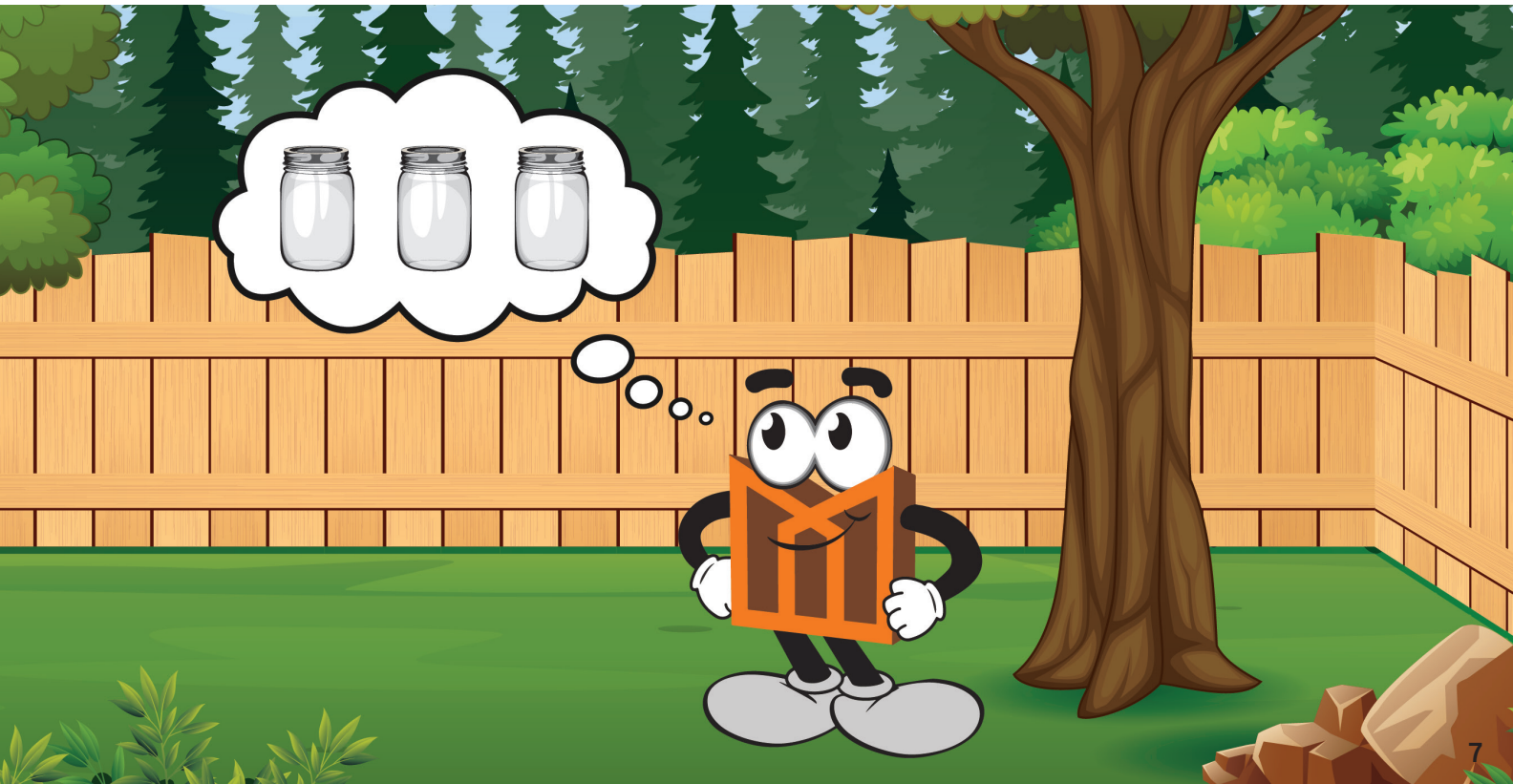
“Great job!” cheered Mom. “Now, each time you get money, you can put it in the three jars.”



The following week, both Max and his brother, Jake, got some money from their Dad for helping clean up the yard. Jake quickly spent all of his money buying a lot of candy at the candy store. Max only bought one piece so he could add money to his **SAVE** and **SHARE** jars... but watching Jake gobble up his big pile of candy made him jealous.



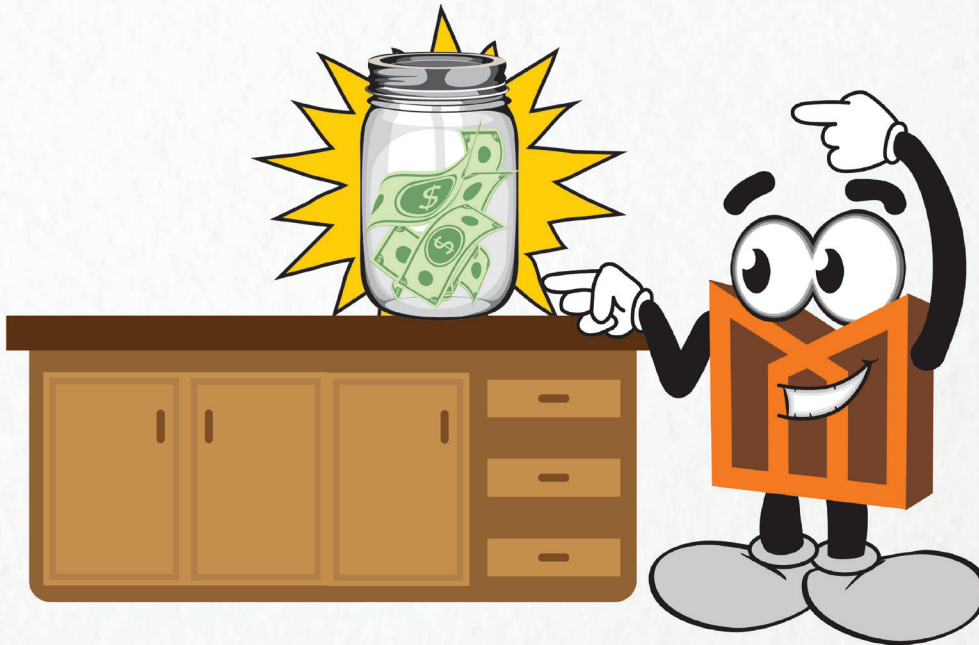
The next week, Max and his friend Kendra earned some money by feeding the neighbor's cat while he was away. "Come on Max!" exclaimed Kendra. "Let's go buy stuff with this money!" Max frowned and looked down at the dollars in his hand. He wanted to spend ALL of it, but he thought about his three jars sitting on his desk in his room.



“Mom!” cried Max, stomping into the house. “This is hard! I want to spend ALL of my money right now. I don’t WANT to wait.”

“You’re right,” sighed Mom. “It is hard sometimes, even for grown-ups, but it’s important to be patient. I know you can do it.”

Max grumbled as he put the money in the three jars, but smiled when he saw how full the **SAVE** jar was getting.



Max followed his plan for several more months. It was hard at first, but it got easier as he went.

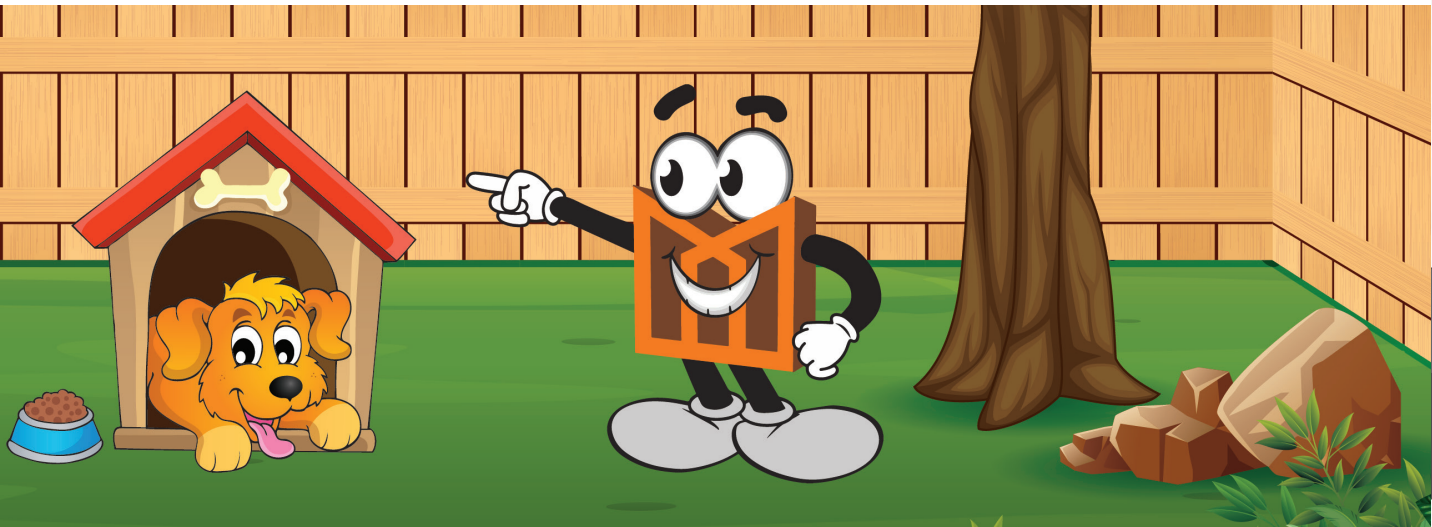
One day, when the **SAVE** jar was full, Max counted his money and couldn't believe he had enough to buy the skateboard he'd seen at the store.



“Congratulations! Your hard work really paid off,” Mom said proudly. “But don’t forget about your **SHARE** jar, too. What kind of causes are important to you?”

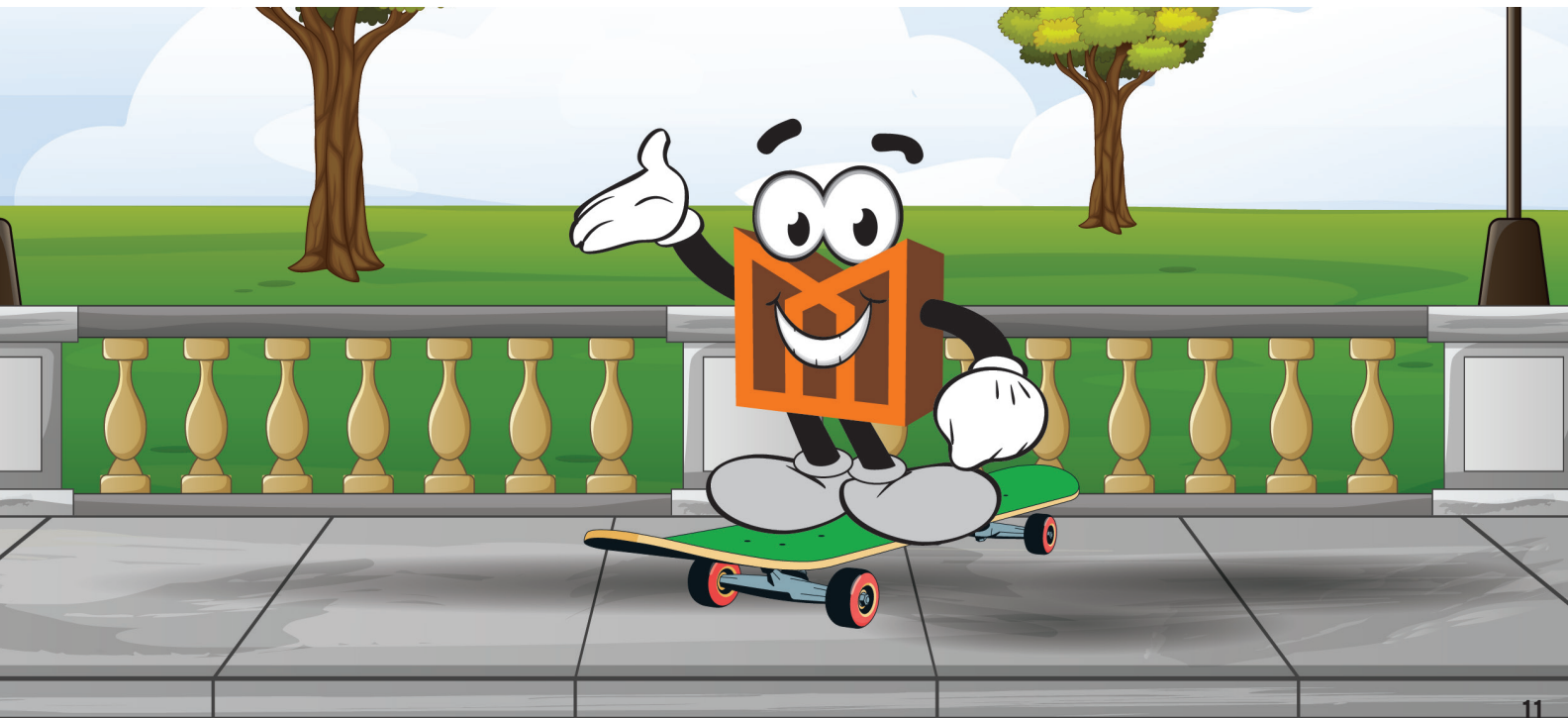
Max was silent for a minute. He’d never really thought about it before. “I really like helping animals. Is there a way I could use the money in my **SHARE** jar to do that?”

“Absolutely,” said Mom. They spent the afternoon researching local animal shelters and charities that could use the money in Max’s **SHARE** jar.



Max beamed with pride as he dropped off his donation at the animal shelter. Later that day, as Max played with his brand new skateboard, his brother, Jake, mumbled, “Hey, um, Max, do you think you could teach me how to **SAVE** and **SPEND** and **SHARE** like you did?”

“Sure,” smiled Max. “It’s not as hard as you think!”



Check out our YouTube channel for short animated financial education videos designed for elementary students through adults!

[youtube.com/moneymoments](https://youtube.com/moneymoments)



Decorate and cut out the labels below, then place them on your budgeting jars.  
We included an extra set for practice or to share with a friend.

**SAVE**

**SAVE**

**SPEND**

**SPEND**

**SHARE**

**SHARE**

## Parent Section

### Vocabulary Words in this Book

**Budget:** A plan for future spending

**Save:** Setting money aside for later

**Spend:** Buying something now

**Share:** Giving money to someone or something we care about

Talk to your children about money at a young age to help them build strong financial habits for the rest of their lives. Here are some ways to start:

- Make family savings goals together
- Discuss the difference between needs and wants
- Let children help budget and shop for a family meal

Find small ways to incorporate financial education into daily life to make a big impact on children's future spending, saving and sharing habits.





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