CARDINAL COMPASS - NO. 2

Spend, Save, Give

VOL. 2

Money Sense - Volume 2 - Version 6

How one handful of money can do three good jobs.



HANDS-ON LEARNING | WITH CARL THE CARDINAL

Read this out loud together. Carl has one small handful of pretend tokens, and he has three good jobs for them to do. Some tokens can be spent today. Some can be saved for later. And some can be given to help someone else. In this book you will sort your own pretend tokens into three jars, play the Three Jar Decision Game, make a wish list and learn to wait, and give with a plan. Every token gets a job, and you get to explain why.



Meet Carl

Carl the Cardinal loves a good plan. His green neckerchief is tied, his gold compass is shining, and his three jars are lined up on the table: Spend, Save, and Give. Carl does not rush. He thinks, he chooses, and he can tell you the reason for every token. That is exactly what you will learn to do.

Color your own Carl on the last page.

START HERE

Three Jobs for Money

Money is a tool, and a tool can do more than one job. When Carl gets a handful of pretend tokens, he does not ask, "What can I buy right now?" He asks a better question first: "What jobs should this money do?"

Carl uses three jobs, and you will use them all through this book.

> **Spend** means to use money now to pay for something. Spending buys things we need and good things we enjoy.

> **Save** means to keep money for later instead of using it now. Saving waits on purpose, a little at a time, until later comes.

> **Give** means to share money, or time, or help, with someone else, without expecting anything back. Giving helps and shares.

Watch Carl work. He holds ten pretend tokens. Two tokens go to the Spend jar, because he needs new shoe laces today. Five tokens go to the Save jar, because he is saving for a sturdy bird feeder. Three tokens go to the Give jar, because his neighbor could use a hand this week. Every token has a job, and Carl can say why each one went where it went.

Your handful will not look just like Carl's, and that is fine. Different days bring different needs. What matters is that each token gets a job on purpose, not by accident.

Say it in your own words

Before you turn the page, tell your grown-up: what are the three jobs money can do, and which job sounds hardest to you? There is no wrong answer.

Watch again on a rainy day. Carl holds ten tokens again. Rain soaked his path, so Spend gets three for dry shoe covers today. The feeder can wait, so Save gets four. A neighbor's fence broke, so Give gets three, and Carl adds his time to help.

Your turn to sort: circle the jar, then say why

The choice	Which jar? Circle one
A token kept for a kite you want next month	Spend Save Give
A token used today for bread at the store	Spend Save Give
A token set aside to help a friend this week	Spend Save Give