



Pay your future self first

A simple habit that can help you reach your future goals.



Most people spend first and save whatever is left over. Successful savers do the opposite. They decide how much to save **first**, set that money aside, and then spend what remains. This habit is called **paying yourself first**.

WHY IT MATTERS

A SPENDS FIRST

Kid A spends first and tries to save whatever is left over.

Spend then save

B SAVES FIRST

Kid B saves \$1 right away, then spends the remaining \$9.

Save \$1

Spend \$9

\$50+

Both kids get **\$10 a week**. After a year, Kid B has saved more than **\$50** — no complicated decisions required. The lesson isn't the amount. **The lesson is the habit.**

FAMILY CHALLENGE

This week, **save the first 10%** of any money you receive. It could be:

📅 Allowance

★ Birthday money

✓ Chore money

⚡ Job earnings

Notice how different it feels to save first instead of waiting to see what is left over.

FAMILY DISCUSSION

- 1 What is something you would like to save for?
- 2 How much would it cost?
- 3 How long would it take to save for it?
- 4 Why is saving first easier than saving what is left over?

Three jars, one habit

Cut out each label and tape it to a jar, envelope, or container. Every time money comes in, give a little to each. Print on card stock for a longer-lasting set.



Future Me

Money set aside for future goals.

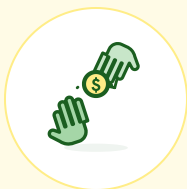
01



Spending Now

Money available for spending today.

02



Giving Back

Money used to help others or support causes you care about.

03

© A simple split to start: give half to **Future Me**, then divide the rest between **Spending Now** and **Giving Back**.

My savings tracker

Every time you save money, write it down below. **Small amounts add up over time.**

DATE	AMOUNT SAVED	TOTAL SAVED
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

MONTHLY REFLECTION

What are you saving for?

How much have you saved so far?

What is your next savings goal?



Every great habit starts small.
 Keep saving, stay consistent, and watch your progress grow.