

- IT'S A -
**MONEY
THING**[®]

Junior

GIVING MONEY

BROUGHT TO YOU BY

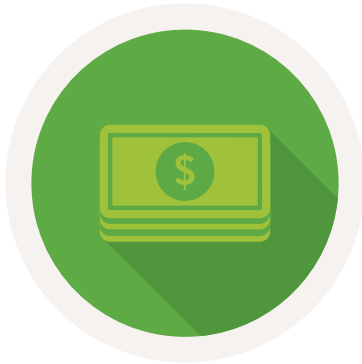


DuGood
Credit Union



Charity is the act of **giving help** to those in need of it

Charity involves giving **money**, **goods** or **time and effort** to those who need it



Money



Goods

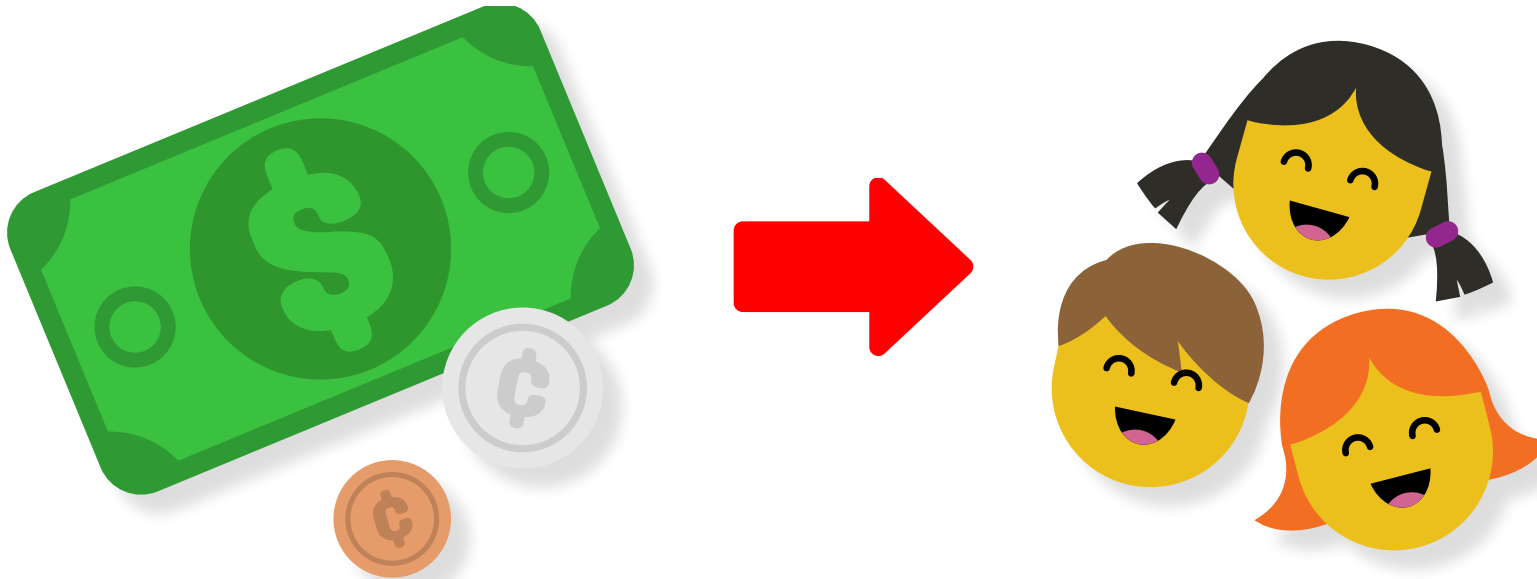


Time & Effort

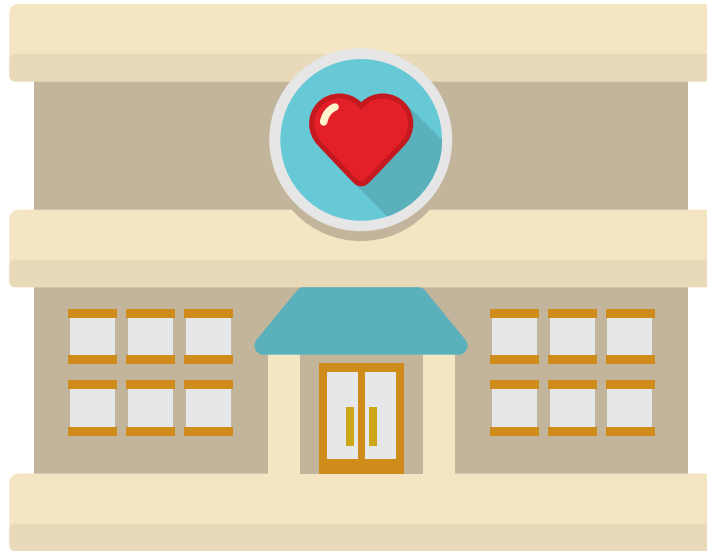
Charity is done **without**
expecting something in return



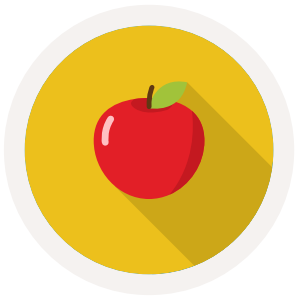
**Giving money or food to
people in need is an example of charity**



Charitable organizations **collect money and goods** and then give them to those in need



Most charities are concerned
with **providing basic needs**



Food



Water



Clothing



Healthcare



Shelter

The most common form of charity is **donating money**



The money is then used to buy these basic needs

Learn to

SPEND, SAVE & GIVE

Giving away a small portion of your savings can make a big difference to a cause that you care about

FOR MOST PEOPLE...



SPENDING
comes naturally



SAVING up for
something special
is harder



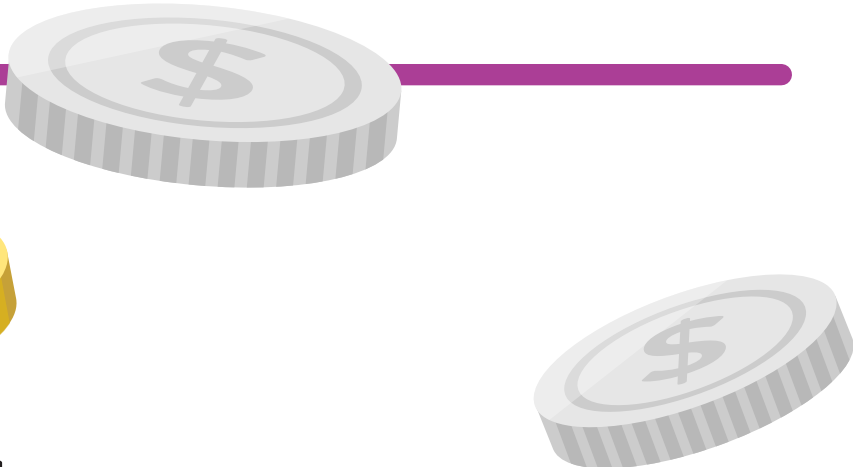
Setting money
aside for **GIVING**
is really hard

The concept of **three money jars** can help

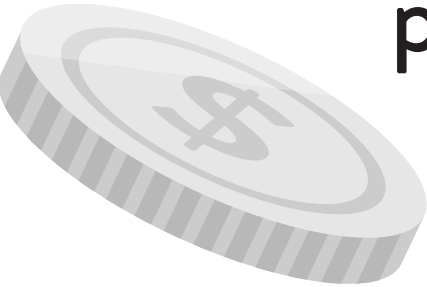


Each jar represents an activity:
spending, saving and giving

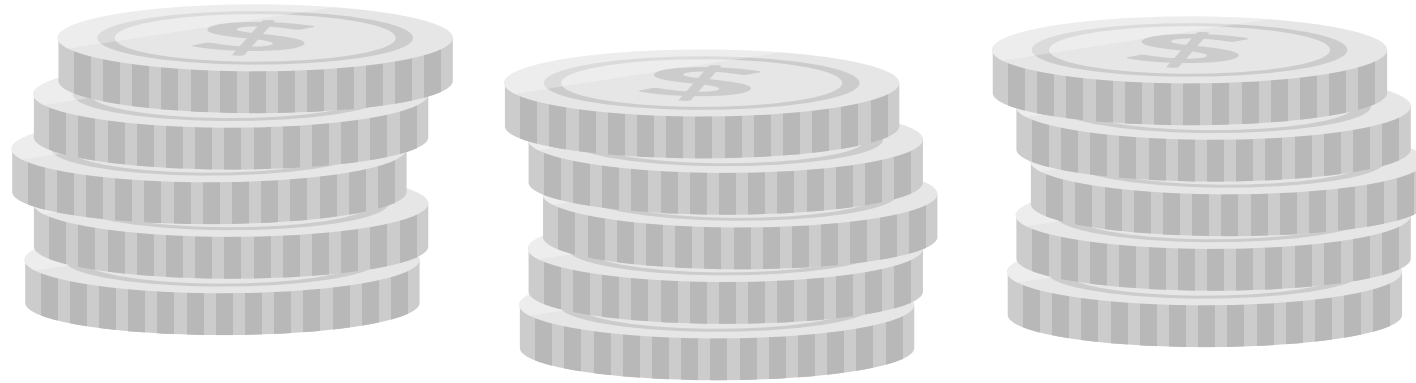




When you receive your allowance or a gift of money, divide the money up and put it in each of the three jars



Dividing your money into thirds is a good way to get started, but the amount of money you put into each jar is up to you



Use clear jars so you can see your money build up in each jar over time



SPENDING JAR:

- Money placed in this jar can be used to buy anything you like, including small items and fun treats just for you
- This is known as discretionary spending



SAVING JAR:

- Money placed in this jar is used to save up for more expensive items that you really want
- Separating your money when you first receive it helps you set money aside for later



GIVING JAR:

- Money placed in this jar is used to give to a charity or to help someone in need
- This will teach you about social responsibility and stewardship by allowing you the opportunity to give back to a cause that you care about

Another way
TO GIVE

Volunteering your **time and energy**
is also an excellent charitable action



**Animal
Shelter**



**Food
Bank**



**Visiting
Seniors**

ASK YOURSELF:

Can you set aside a little bit of your savings to donate to charity?

What are some ways you can help out at your school or in your community?

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