

## **Lesson Activity**

Ok, you have money from working and you know what you want. What's next? Get ready to BUDGET!

We are going to use 4 envelopes and you are going to decide how much of your hard earned money to put in each one. The envelopes are:

Saving - this is the money that you set aside to save for your goals. Save for the most important goal first!

Spending - this is the money that you allow yourself to spend on everyday things.

Giving - this is the money that you give to charity and those that don't have as much as you.

Investing - this is the money that you invest so that it makes more money for you over time.

## Directions for how to make your money envelopes:

Each of the next 4 pages can be made into a money envelope.

Each page makes one envelope!

Cut out along the outside border.

Fold on the dotted lines, here's how:

- 1. Hold the paper with the printed side facing you.
- 2. Fold the bottom first toward the center and away from you so you can still see the printed side.
- 3. Fold in the two side flaps and tape/glue them in place.
- 4. Fold down the top to create an envelope.

Decorate the envelopes with any craft supplies you have.

(Markers, Glitter, Stickers, or anything else that makes you happy!)

## Saving

## Spending



