

**Cut out, fold and tape the sides to create a budget envelope.  
Decorate and personalize!**



# SAVE

You can use this envelope to build up your money over time without spending it.  
Think about things you may want and how much you will need to save to reach your goal.  
Ask your parents to help you open a savings account to earn interest on your money.

Member FDIC. Member DIF.

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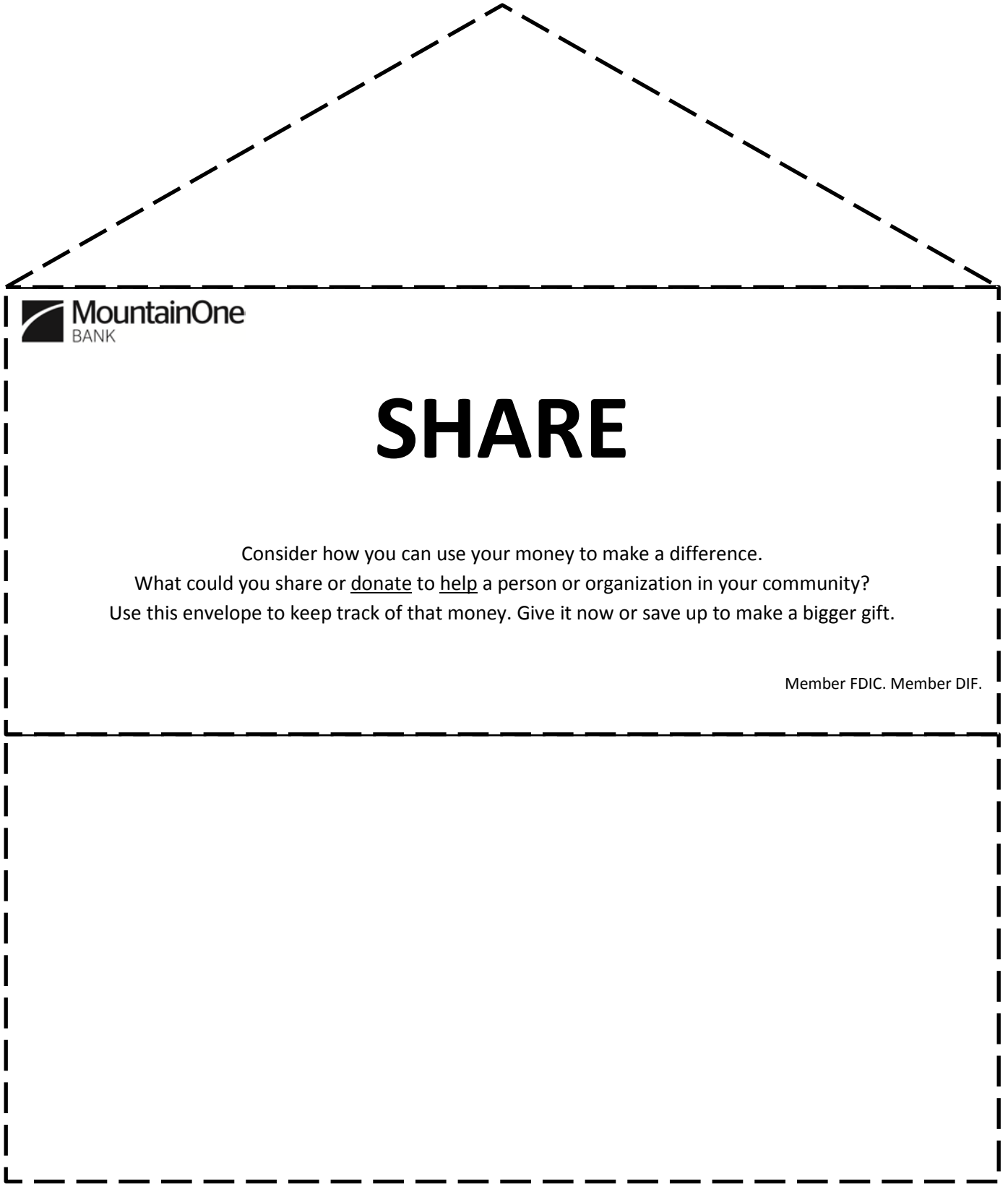
# **SPEND**

Use this envelope to set aside the money you will use right now.  
Decide how much money you need to spend right now for things you need.

**Don't overspend!**

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# SHARE

Consider how you can use your money to make a difference.  
What could you share or donate to help a person or organization in your community?  
Use this envelope to keep track of that money. Give it now or save up to make a bigger gift.

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