

Kids can save money, too!

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Putting your money in a piggy bank is a great way to start saving money. Photo by: Blend Images - JGI/Jamie Grill

It can be hard to save money. There is always something fun to buy.

Saving is easier if you set a goal. A goal is a plan of what you want to do. Be careful about how you spend money, too.

Making A Savings Plan

Set a goal for something you want to buy. Saving money is easier if you have a number in mind. Setting a goal will help you stay on track. It gets easier as you get close to reaching the goal!

Maybe you want to purchase a bike. Your goal could be the price of the bike.

You might have a goal just to save as much money as you can. That is a good goal, too.

Keep Your Money Safe

Keep your money in a safe place. It can be a bank or box in your closet.

Put it where it can't be lost or taken. It is good to keep it out of sight. You might not spend it if you do not see it!

Put your money in the same place each time. That way, you will remember where it is.

You can tell your parents where you keep your money. Do not tell other people.

Keep Track Of Your Savings

Keep track of how much money you have saved. You can write down how much you have. Write down your goal, too. Then you will know if you are close to your goal.

You can put up pictures of what you want to buy. It can keep you thinking about saving.

Spending Less Money

When you get money, put it into savings right away. This is to keep you from spending it.

You do not have to save all of your money. To reach your goal quickly, save most of it.

Do You Really Want It?

Ask yourself if you really want something before you buy it. Every penny counts. Think about what you are looking at. Do you want it more than what you are saving for?

Think about other ways to save. Having fun can be free! Try going to the park. You could play a game with your friends.