

# Don't trust luck—budget your gold!

Follow the rainbow to a smart budget!

## Step 1 Meet the Leprechaun!



Lenny the Leprechaun just found a pot with **100 gold coins** — but he's not sure how to spend them wisely.

Can you help him create a balanced budget?

Each **pot of gold** represents one of the 6 parts of a budget.

You'll decide how many coins go in each pot.

## Step 2 The Six Pots of Gold



Pot of Gold	Housing & Utilities	Food & Groceries	Transportation	Entertainment & Fun	Savings	Giving
<b>What It Covers</b>	Rent, electricity, water, internet, phone	Groceries, school lunches, snacks	Gas, bus, car, bike, rides	Games, movies, hobbies, sports	Emergency fund, future goals	Donations, gifts, helping others
<b>Typical Recommendation</b>	30-45 %	10-15 %	10-15 %	5-10 %	15-25 %	10-15 %
<b>Coins (Out of 100)</b>	30-45	10-15	10-15	5-10	15-25	10-15

These are sample recommendations. Every family's budget looks a little different!

**x 100**

You now have **100 coins.**

### Step 3 Your Turn!

Go Back to Step 2 and fill in the exact number of coins you'd put into each pot based on what's important to you. When you're done, check your total — it should equal 100!

### Step 4 Reflection

1. Which pot did you give the most coins? \_\_\_\_\_
2. Was it for needs or wants? \_\_\_\_\_
3. How does saving help you and how does giving help others?  
 \_\_\_\_\_  
 \_\_\_\_\_



# Help Lenny the Leprechaun Reach His Savings Goal!

Each good choice moves you closer to the Golden Savings Pot at the end.



“A smart budget keeps your gold growing — not disappearing!”