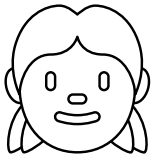
Save it or spend it

Finish the comic, then fill the jar. Every choice gives something up.

Name: _____ Date: _____

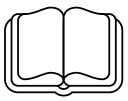
Read panels 1 and 2. Then draw panels 3 and 4 to finish the story.

1. Jada gets $10 for her birthday.





2. She can spend it on a $10 book today, or save it for a $30 soccer ball. She saves $3 a week.



$10 now

or



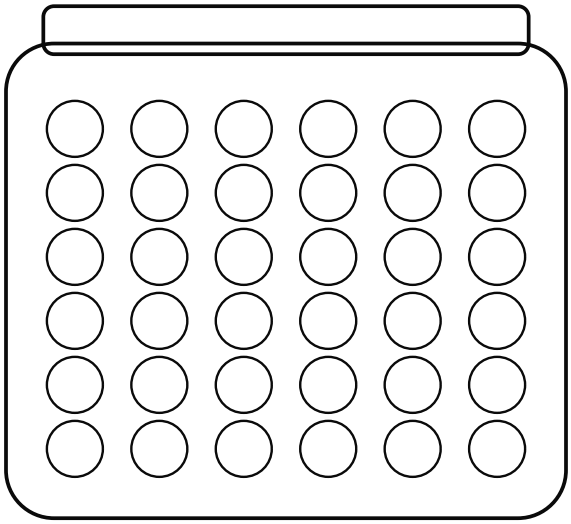
$30 later

3. Draw what Jada picks.

4. Draw what she gives up. That is her opportunity cost.

She gives up: _____

Fill the savings jar



Each coin is $1

1. Say Jada saves her birthday money. Color 10 coins for her $10.

2. Each week she saves $3. Color 3 more coins for each week and write the week number in them: 1, 2, 3, and so on.

3. How many weeks until she has at least $30?

_____ weeks

4. If she had spent the $10 on the book, how many weeks would it take to save $30?

_____ weeks

Save it or spend it

Finish the comic, then fill the jar. Every choice gives something up.

For grown-ups

What this sheet practices

GA standard SS3E4: opportunity cost, the next best thing you give up when you choose to save or to spend. Both choices on this sheet have a cost.

How to use it in 5 to 10 minutes

1. Read panels 1 and 2 aloud and ask which your child would pick. There is no wrong answer.
2. Let your child draw panels 3 and 4. Panel 4 should show the choice Jada did not pick.
3. Fill the jar together, counting by threes, then answer questions 3 and 4.

Answer key and what to look for

Panel 4: if Jada picks the book, she gives up getting the ball sooner. If she saves, she gives up the book today.

Jar (36 coins): 10 coins, then 3 a week: 13, 16, 19, 22, 25, 28, and 31 coins after week 7. Five coins stay empty. Question 3: 7 weeks, with $1 to spare.

Question 4: 10 weeks ($3 x 10 = $30). Spending the $10 costs 3 extra weeks of waiting.

Look for: your child naming the thing given up, not just the thing chosen.

One question to talk about

What is something you saved for, or wish you had saved for, and what did you give up to get it?