



7 to 10
YEARS

BUILDING BEAUTIFUL INSIDE

THE SPENDERS' CLUB

A Story by Arkedelic



Parents' Guide

STUDENTZON

THE SPENDERS' CLUB

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THE SPENDERS' CLUB

Sam was floating.
Not skipping, not walking — floating.

Her dad had handed her an envelope with a wink. “Festival bonus,” he’d said. “Just for you. But plan wisely, alright?”

Sam hadn’t heard the last part. She’d been too busy staring at the glorious, crispy currency notes.

The next morning, the Sunshine Squad met at the local fair. Sam bought five balloons, three candy floss sticks, and matching glitter caps for everyone.

“Whoa,” said Jane, chomping cotton candy. “You won a contest or something?”

“Festival bonus,” Sam beamed, twirling. “I’m treating my people!”

Nik grinned. “Your people say thank you.”

Over the next few days,



Sam kept treating “her people.”

New pencils for Sid. A comic for Mario. A friendship ring set for Jane and herself

At lunch one afternoon, she gave her last butterscotch to Zara and just smiled.

“Okay, who are you and what have you done with Budget-Sam?” Mario joked.

Sam shrugged. “It’s nice, right? Making people smile?”

“It’s awesome,” Nik said, biting into a free samosa.

But the next day, Sam’s smile was... thinner.



“Hey,” said Sid, spotting her alone behind the canteen. “Where’s your neon lunchbox?”

“Forgot it,” Sam muttered.

“You want some of mine?”

“No! I mean — no thanks. I’m fine.”

She wasn’t.

She hadn’t forgotten her lunchbox. She’d skipped lunch to avoid asking anyone for help again. Her wallet was empty, and for some reason... so was her pride.

Later that evening, the Squad met at Mario’s place for project work. Sam stayed oddly quiet.

Until Elvin, Mario’s cousin, arrived with his homemade coin jar.

“What’s that?” Jane asked.

“My Save–Spend–Share Jar,” Elvin said proudly. “I’ve been dividing my money since I was six.”

Sam blinked. “You what?”

“Every time I get money, pocket or gift, I split it three ways. A bit to save, a bit to share, and a bit for small spends.”

Nik leaned forward. “You save? Like a squirrel?”

“Like someone who doesn’t want to beg for lunch,” Elvin said, smiling kindly.

Sam turned a shade pinker than her glitter cap.

“I just wanted to be nice,” she whispered to Jane later.

Jane put a hand on her shoulder. “You are nice. But sometimes, you forget to be nice to yourself too.”

“And,” Sid added, “didn’t your dad say to plan wisely?”

Sam groaned. “I totally ignored him. He even gave me a list of what to do. I just... I don’t know. I liked the power. The sparkle.”

Mario grinned. “Next time, sparkle with a budget. Like sparkle points.”

Sam laughed. “Fine. I hereby announce the formation of the Spenders’ Club 2.0.”





“Do we get badges?” Nik asked.

“Nope,” said Sam. “You earn them. With sense.”

Two weeks later, she surprised her dad with a new envelope.

“What’s this?”

“Return gift. Twenty bucks I didn’t spend. And a jar labelled future me.”

He smiled. “Didn’t think you were listening when I said that.”

“I wasn’t,” she admitted. “But then I ran out of samosas. And pride.”

That night, Sam stuck a sticker on her jar.

It said: Smarter Sparkle.

And it felt shinier than anything she’d bought.

THE END

VALUES FROM THE STORY



1. How can I help my child understand the value of money and take good care of what they have?

Context in the story: Sam receives a festival bonus and quickly spends it on treats and gifts for her friends. The joy of giving is real, but short-lived. She ends up skipping lunch, feeling embarrassed and confused. Only when she meets Elvin, who uses a Save–Spend–Share system, does she begin to reflect and course-correct.

Real-world connection: Children often get excited by the freedom money brings, especially if it's given without structure. They may enjoy spending on others or themselves without thinking ahead. Yet learning to pause, plan, and protect their money builds early financial wisdom and self-worth.

How parents can use the story: This story opens the door for parents to talk about budgeting in a way that's meaningful for children. It shows that the goal is not to restrict joy but to stretch it longer. Parents can use Elvin's Save–Spend–Share jar idea or even create real jars or digital trackers with their child. The emotional arc of Sam — from delight to discomfort to dignity — makes children reflect on how money feels when handled well versus when it slips away. It also reminds parents to include children in light planning conversations (“Let's plan what to do with your gift money”) to build both autonomy and responsibility.



2. How can I help my child understand the importance of discipline?

Context in the story: Sam’s father gives her a guideline with her festival bonus, asking her to plan wisely. But she lets the thrill of generosity and peer attention take over. The lack of financial discipline catches up with her — not as a punishment, but as a quiet discomfort. The turning point is not imposed, but discovered.

Real-world connection: Discipline is often mistaken for rigidity, but in children’s lives, it’s a pathway to long-term confidence. When they experience natural consequences (like Sam’s skipped lunch), it becomes a chance for self-correction and growth.

How parents can use the story: Rather than lectures about “wasting money,” this story helps parents gently explore how impulses and intentions can misalign. It also reframes discipline not as control but as kindness to the future self. Parents can ask, “Have you ever been in Sam’s place — where you wish you’d made a different choice?” Such conversations build reflective habits, which are the true roots of discipline. By using Sam’s journey, parents can encourage kids to create their own rules and stick to them.





3. How can I teach my child why obedience and following rules matters?

Context in the story: Sam’s father had clearly said: plan wisely. He even gave a simple list. But in her excitement, Sam disregards it. The story gently shows how disobeying guidance isn’t always dramatic — it can simply lead to discomfort, missteps, or unintended regret.

Real-world connection: Children often associate obedience with authority. But this story helps them see that rules and guidance are often for them, not against them. When rules are ignored, the consequences don’t always come as punishment — they come as missed joy or lost security.

How parents can use the story: This is a good story to talk about how obedience is linked to trust and support, not just “being told what to do.” It offers a chance to reflect on what happened when Sam didn’t follow her dad’s advice, and how she took responsibility without being scolded. Parents can help children explore when not listening has affected them, and how tuning in to guidance can lead to better outcomes. Using stories instead of reprimands helps build internal motivation for listening, not just compliance.

Assessment Questions for “The Spenders’ Club”



1. Why did Sam enjoy buying things for her friends at first, but later feel uncomfortable?

Purpose: To help children explore the difference between generosity and wise spending.

Follow-up: Have you ever shared too much of something and later wished you'd saved a bit for yourself?

2. What did Sam's dad mean when he said, “Plan wisely”?

Purpose: To help children understand that planning gives freedom, not restriction.

Follow-up: What do you think “planning wisely” means when you get money or gifts?

3. Why did Sam feel embarrassed when she couldn't buy lunch?

Purpose: To help children recognise that mistakes with money can become lessons, not shame.

Follow-up: What could you do differently next time if you spent all your money too fast?

4. What did Elvin's "Save-Spend-Share" jar teach Sam about balance?

Purpose: To encourage children to think of money as a reflection of values and priorities.

Follow-up: If you had three jars — Save, Spend, and Share — what would you put in each one?

5. Why did Sam call her new jar "Smarter Sparkle"?

Purpose: To show children that true satisfaction comes from mindful choices, not impulsive ones.

Follow-up: What's one smart choice you can make this week that your future self will be proud of?

See you next Monday with another interesting story!

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