



7 to 10
YEARS

BUILDING BEAUTIFUL INSIDE

THE SPENDERS' CLUB

A Story by Arkedelic



STUDENT CONNECTION

THE SPENDERS' CLUB

1

Story
3-6

2

Activity
7-8

3

Interesting Facts
9-11

4

Complete the Story
12

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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

THE SAVE-SPEND-SHARE CHALLENGE

What you need:

Three empty jars, boxes, or envelopes (you can decorate them!); paper labels; and a small amount of pocket money, allowance, or tokens to use for the week.

HOW TO DO:

- 1 Label the jars SAVE, SPEND, and SHARE.
- 2 At the start of the week, divide your money or tokens into the three jars — the exact amount doesn't matter, but the habit does.
- 3 Use the SPEND jar for small joys — like a treat or something useful for school.
- 4 Add to the SAVE jar for something meaningful that will take time to reach — a book, a goal, a future plan.
- 5 Use the SHARE jar for kindness — a donation box, a friend's treat, or helping someone in need.

- 6 At the end of the week, review your jars. Did one grow faster? Did another feel harder to fill? What did you notice about your choices?

Reflection/Purpose: This activity helps children understand that leadership isn't about control or perfection — it's about balance. By sharing the captain's wheel, they see that every strong team needs many steady hands, not one commanding voice. It turns power into partnership and shows that the best leaders make space for everyone to steer.

FIVE FASCINATING FACTS ABOUT PIGGY BANKS — WHERE SAVING FIRST BEGAN

1. THEY WEREN'T ALWAYS SHAPED LIKE PIGS!

The earliest “money jars” were simple clay pots used in ancient Greece and China more than 2,000 years ago. People stored spare coins in them, breaking them open only when the pot was full — just like cracking open a treasure chest!



2. THE ‘PIG’ CAME FROM A WORD, NOT AN ANIMAL.

In medieval England, people used a type of orange clay called pygg to make household jars. When they started storing coins in these pygg pots, the name stuck — and centuries later, potters began shaping them like pigs as a playful twist on the word.

3. A LESSON HIDDEN INSIDE THE CLAY.

Traditional piggy banks had no opening at the bottom. You had to break them to take the money out. The idea was simple: saving takes effort, and spending should be a mindful choice. Modern ones have plugs, but the old message still stands.

4. WORLD RECORDS IN SAVING STYLE.

The world's largest piggy bank is in Germany — over 8 metres tall and nicknamed “Erika.” It can hold nearly 400,000 coins! Schools and charities often use giant piggy banks like this to teach children how small coins can add up to something big.



5. DIGITAL PIGGIES FOR A NEW AGE.

Today, apps and electronic piggy banks teach kids about saving goals and budgeting. Some even light up or make cheerful sounds each time you deposit a coin, proving that the spirit of saving can evolve, but the wisdom never goes out of style.



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THE TEAM THAT WOULDN'T LISTEN

Haruto couldn't stop smiling. His grandmother had just given him a crisp envelope with 3,000 yen inside — a New Year's gift called otoshidama.

“I trust you'll use it wisely,” she said, bowing playfully.

He promised he would.
And then the festival began.

By noon, he'd bought candy sticks for his cousins, glowing yo-yos for the street parade, and a lucky charm shaped like a cat. By evening, his wallet was as empty as the mochi trays.

When his grandmother asked what he'd done with the money, Haruto mumbled, “I made people happy.”

She smiled. “And did it make you happy too?”

He nodded — then hesitated.
A little twist of guilt crept in.

The next day at school, his friend Aiko was saving her otoshidama for a class trip. She showed Haruto her notebook labelled Save-Spend-Share.

“I divide my money,” she said proudly. “So it lasts longer than my excitement.”

Haruto laughed, but the words stayed with him. That night, he found his old pencil box and dropped a single coin inside.

He whispered, “For future me.”

And then...



- What did Haruto decide to do after thinking about Aiko's system?
- Did he tell his grandmother what he'd learned from spending too fast?
- How might he start rebuilding his savings — and his confidence?
- What could his “future me” box look like a month later?

Your turn to finish the story

See you next Monday with another interesting story!

Got feedback or a suggestion? We would love to hear it!
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