



Esther's First Allowance

Ages 6-9
A story and 9 activities



Esther's First Allowance

On Esther's eighth birthday, Totty hands her a small green envelope.

"What's this?"

"Open it."

Inside are four dollar bills. Esther stares. "It's money!"

"It's your allowance. Every week, you'll get four dollars. It's yours to decide what to do with."

Esther's eyes sparkle. She can hardly believe it. Four whole dollars. She can buy anything!

The next day, she goes to the corner store with her friend Chana. The shelves are packed with colorful candy, sticky toys, tiny erasers shaped like animals. She picks up a pack of bubble gum, a rainbow lollipop, and a glittery notebook. The notebook costs two dollars. The gum costs one. The lollipop costs one.

She pays, walks home, and chews the gum on the porch. Within an hour, the gum is gone. By supper, the lollipop is finished.

On Wednesday, she stares at the notebook. It is nice, but she doesn't need it.

The following week, when the new allowance comes, she sees a doll in the toy store window. She really wants it. It costs fifteen dollars.

"I don't have enough," she tells Totty.

"How much do you have?"

"Four."

"How many weeks until you have fifteen?"

She counts on her fingers. "Four weeks. Almost."

"That's a long time. Do you want to wait?"

Esther frowns. Candy is fast. The doll is far away. But she wants that doll so badly.

Totty shows her a trick. He takes three envelopes and writes words on each one: Spend. Save. Give.

"Here's how it works. Each week, when you get your four dollars, put some in each envelope. One dollar in Give, for tzedakah. Two dollars in Save. One dollar in Spend."

"What's Give for?"

"To help other people. It's a mitzvah. And it feels wonderful."

Esther decides to try it. That week, she slips one dollar in the Give envelope. She tucks two into Save. With the last dollar, she buys a small pack of stickers.

By week four, she has eight dollars saved. By week eight, sixteen.

"I can buy the doll!" she says, bouncing.

She goes to the toy store with Totty. She counts out the money, one bill at a time, and hands it over. The doll is hers.

On the way home, she notices her Give envelope. It has eight dollars in it now. She's been so busy saving that she's almost forgotten.

"What do I do with this?" she asks.

"What would you like to do?"

She thinks. In the shul foyer, there is a collection box for a school for children who can't hear. Esther puts the money in the slot, one bill at a time.

"That felt really good," she tells her father. "Even better than the doll."

"Both feel good," says Totty. "That's the secret of money. A little for now, a little for later, and a little for others."

That Friday, she comes to the table with her doll. The envelope with the word Spend is nearly empty, but the Save envelope is growing again. And in the Give envelope, a single dollar waits for the next good cause.



Activity 1 of 9

Remember the story

1. How much is Esther's weekly allowance?

2. What three envelopes does Totty make?

3. What does Esther save for?

4. Where does she give her tzedakah money?



Activity 2 of 9

Fact or guess? (circle one)

1. Esther buys a glittery notebook with her first money. Fact / Guess
2. Esther spends everything every week. Fact / Guess
3. She saves two dollars each week. Fact / Guess
4. The doll costs fifteen dollars. Fact / Guess



Activity 3 of 9

Think and write

1. Why does Esther feel good about giving?

2. How do the three envelopes help her?

3. What would you save for?



Activity 4 of 9

Word search (find all 6)

Words: MONEY, SAVE, GIVE, SPEND, DOLLAR, ENVELOPE

T	U	Y	V	M	A	J	W	C	I	J
O	F	E	E	C	O	S	P	E	N	D
I	E	Y	N	T	Y	N	M	V	L	S
C	V	N	T	W	N	E	E	F	P	P
V	J	P	V	K	R	V	J	Y	E	U
P	Y	S	G	E	D	O	L	L	A	R
A	C	F	R	I	L	L	S	Y	B	F
I	W	G	E	I	V	O	W	J	H	J
M	E	N	E	U	W	E	P	Y	R	I
V	C	S	A	V	E	T	U	E	Y	S
P	I	H	H	H	R	U	M	I	I	F



Activity 5 of 9

Scrambled words (from the story)

1. LCAWENOLA = _____

2. OVEENLPE = _____

3. DLLO = _____

4. CNYAD = _____

5. AHZDTEKA = _____



Activity 6 of 9

Say it out loud

Practice each line in a calm, steady voice:

"I'll save for that."

"One for giving, one for saving."

"It feels good to help."



Activity 7 of 9

My chart

My Money Chart

#	Spend	Save	Give
Week 1			
Week 2			
Week 3			



Activity 8 of 9

Draw it

Draw three envelopes labeled Spend, Save and Give.

A large, empty rectangular box with a thin black border, intended for the student to draw three envelopes labeled Spend, Save, and Give.



Activity 9 of 9

Answers

Remember the story:

1. Four dollars
2. Spend, Save, Give
3. A doll that costs fifteen dollars
4. The collection box at shul

Fact or guess: 1 Fact; 2 Guess; 3 Fact; 4 Fact

Scrambled words: ALLOWANCE, ENVELOPE, DOLL, CANDY, TZEDAKAH

Think and write: answers will vary; talk them over together.