

Based on
UST students'
winning Peso
Smart story

Manny and Livy



THE SAVING JARS

IT IS THE START OF JANUARY, AND MANNY AND LIV ARE OPENING THE MONEY ENVELOPES THEY GOT FOR CHRISTMAS.

WOOHOO, WE'RE RICH!

WE HAVE MONEY TO BUY MORE TOYS!

OOH, I WONDER HOW MUCH IS INSIDE THIS ONE, KUYA!

ONE THOUSAND EIGHT HUNDRED...

ONE THOUSAND NINE HUNDRED...

TWO THOUSAND!

FIVE HUNDRED PESOS MORE AND I CAN FINALLY BUY A SKATEBOARD!

GEE, I HAVE SO MANY TOYS ALREADY. WHAT DO I DO WITH MY MONEY?

MOM, DAD, CAN I HAVE FIVE HUNDRED PESOS, PLEEEEEEASE?

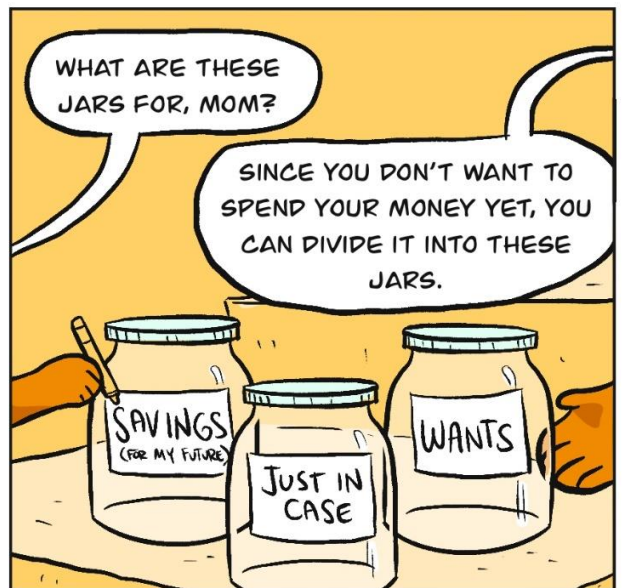
SURE--IF YOU DO EXTRA CHORES, THAT IS!

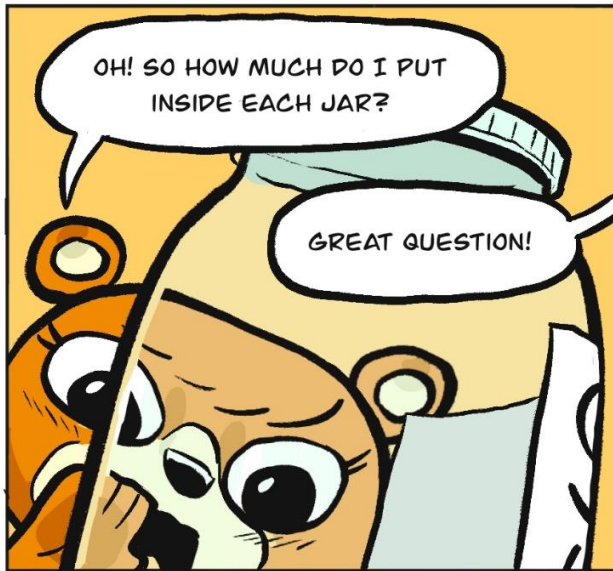
DEAL! THANKS, DAD!

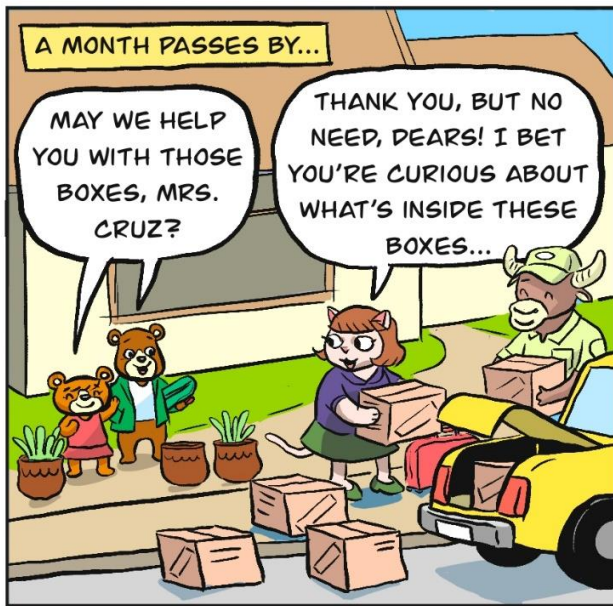
IT IS OKAY, LIV! KEEP YOUR MONEY FOR NOW.

ONCE KUYA MANNY SAVES ENOUGH TO BUY HIS SKATEBOARD AT THE MALL, PERHAPS YOU'LL THINK OF SOMETHING THEN.











YES, LIV! KIDS LIKE YOU CAN MAKE A HUGE DIFFERENCE BY DONATING! ANYWAY, GOTTA RUN SO I CAN CATCH MY FLIGHT. GOODBYE NOW, SEE YOU IN A WEEK'S TIME!



YIKES! I BROKE MRS. CRUZ'S POT! I DON'T HAVE ANY MONEY TO GET HER A NEW ONE!

DON'T WORRY, KUYA MANNY! I'VE GOT YOUR BACK!



I SAVED THIS MONEY "JUST IN CASE" ANYTHING UNEXPECTED HAPPENS. SOME OF IT IS FROM THE CHRISTMAS MONEY THAT WE GOT. WE CAN USE THIS TO BUY MRS. CRUZ A NEW POT!

YOU'RE MY SAVER, LIV! OOPS, I MEAN SAVIOR!



OKAY, KIDS, WE'LL DRIVE YOU TO THE GARDEN CENTER. LET'S GET THAT NEW POT!

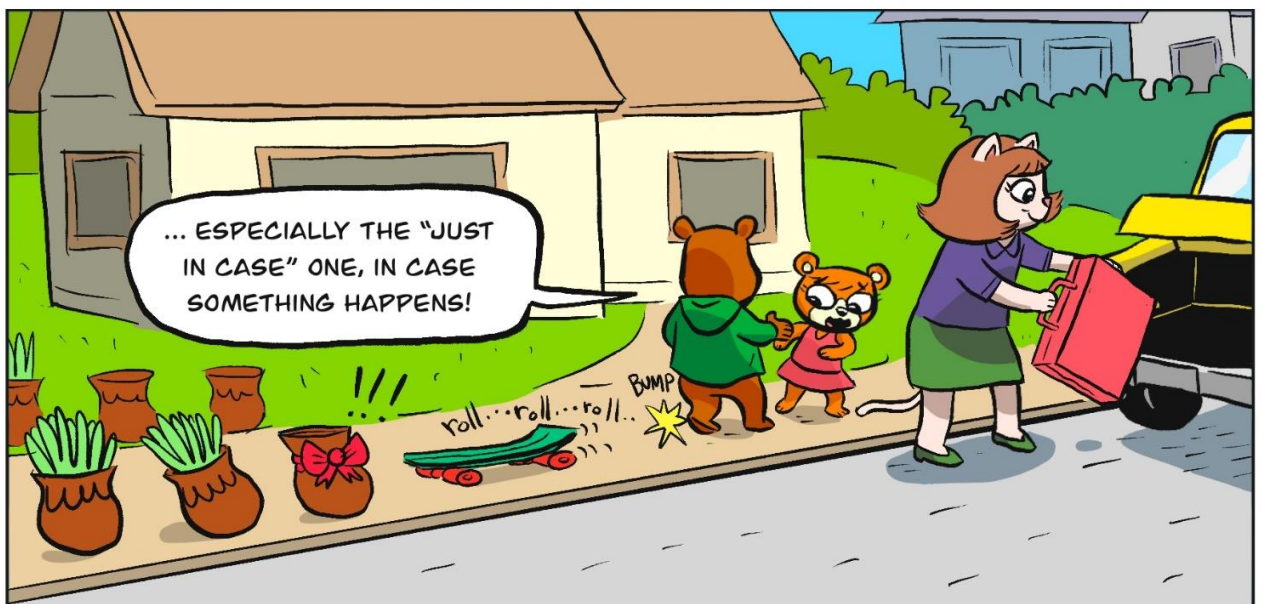
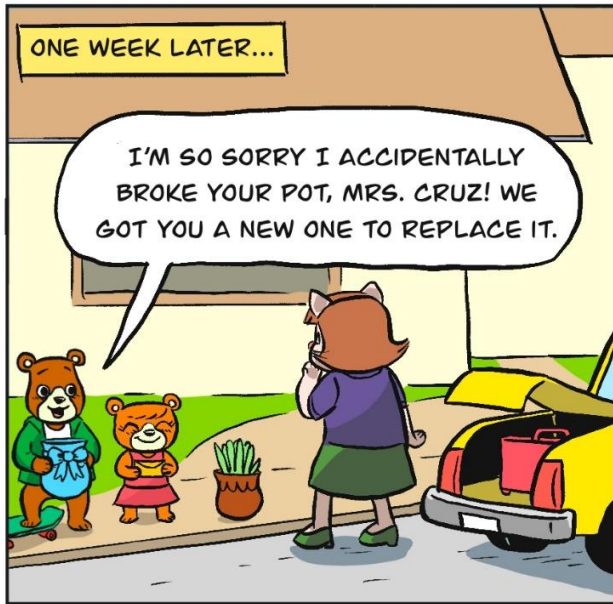


ON THE WAY HOME FROM THE GARDEN CENTER...

THANK YOU SO MUCH FOR THIS, LIV! CAN YOU TEACH ME HOW TO DIVIDE MY MONEY IN JARS TOO?

SURE, KUYA!

OH, AND MOM, DAD? I KNOW WHAT TO DO WITH THE MONEY IN MY "WANTS JAR." I WANT TO DONATE IT TO THOSE AFFECTED BY THE TYPHOON SO I CAN HELP THEM IN MY OWN LITTLE WAY. I'LL PUT THIS DONATION UNDER MY AND KUYA MANNY'S NAMES AND GIVE IT TO MRS. CRUZ!



ROUNDUP WITH MANNY AND LIV!

HI, KIDS! WHAT HAVE YOU LEARNED FROM THIS STORY?

I LEARNED THAT I CAN DO MANY THINGS WITH MY MONEY BESIDES SPENDING IT! I CAN SAVE IT OR EVEN DONATE IT.



THAT'S RIGHT! AND I LEARNED THAT IT'S BEST NOT TO SPEND ALL MY MONEY IN ONE GO.

IT'S ALSO GOOD TO HAVE SAVINGS GOALS, KUYA.



HERE ARE MY SAVINGS GOALS: I'M SAVING UP FOR MY FUTURE, FOR EMERGENCIES, AND FOR ANYTHING THAT I MIGHT WANT TO SPEND MY MONEY ON. I HAVE ONE JAR FOR EACH GOAL.



IN DIVIDING YOUR MONEY AMONG THE JARS, DECIDE HOW MUCH TO PUT IN IN THE "SAVINGS" AND "JUST IN CASE" JARS FIRST BEFORE PUTTING THE REST OF YOUR MONEY IN THE "WANTS" JAR.



HERE'S ANOTHER THING I LEARNED: IT'S IMPORTANT TO BE KIND AND GENEROUS!

IF YOU WANT TO HELP OUT, YOU KNOW WHICH JAR TO GET MONEY FROM!



JUST A REMINDER: BEING KIND AND GENEROUS ISN'T LIMITED TO DONATING MONEY. IT CAN ALSO BE SHOWN BY GIVING OLD STUFF LIKE CLOTHES AND TOYS.

THESE JARS GIVE ME AN AWESOME PURPOSE FOR MY MONEY.

KNOWING THAT YOU'RE READY FOR ANYTHING MAKES EVERY DAY BETTER!



BYE! TILL NEXT TIME!

THE END.

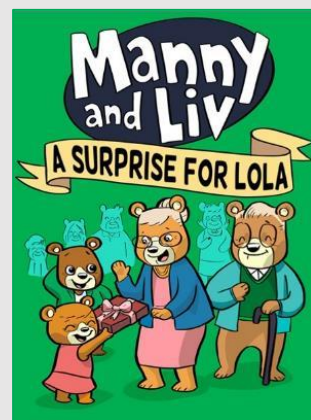
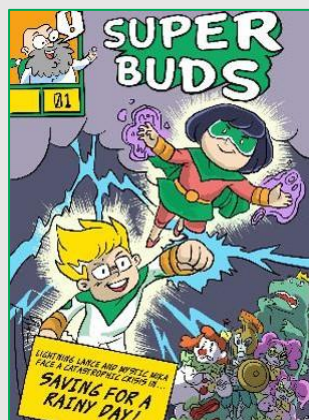
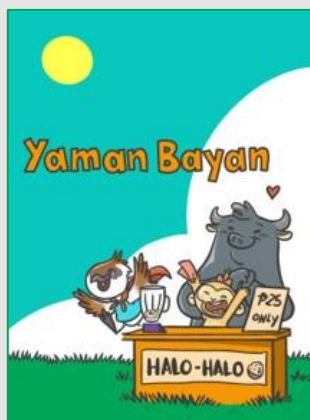
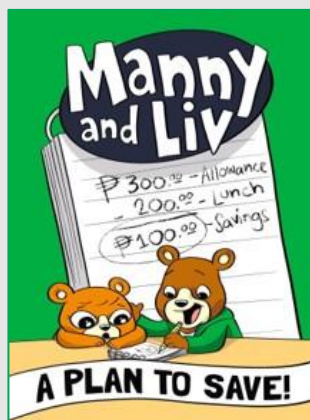
About this Comic Book “Manny and Liv: The Savings Jars”

University students who participated in Manulife’s Peso Smart University financial literacy classes held in December 2021 were invited to test their creativity and submit their own stories in the Peso Smart Collaboration Contest. The story of “Manny and Liv: The Savings Jars” was based on the winning entry of students from University of Santo Tomas. Congratulations to our winners!

Erika Engracia
Patrick Soriano
Renina Abella

About Peso Smart Storybooks

Peso Smart storybooks teach young children to save, budget, and invest money wisely through the power of storytelling. These storybooks aim to promote meaningful family interactions as parents teach their kids smart money habits at home. Download them [here](#).





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