



One afternoon after school, three students were sitting together discussing what they do with money.

Student 1 said confidently, "Whenever I receive money, I spend it. I buy what I want and sometimes help my family. I don't share with others, because it is mine."

Student 2 nodded and replied, "I spend some on myself, help my family, and donate a portion to people in need. Because, my mother says we should donate some to help others."

Both students then turned to **Student 3**. "What about you? What do you do with your money?"

Student 3 thought for a moment before answering. "In SSSSB class, our Gurus teach us that money is God's gift. It is not just something to spend. The way we use money reflects our values and character."

The other two students listened carefully.

"Whenever I receive money," **Student 3** continued, "I first ask myself: Do I really need this? If it is necessary, I spend wisely. I save a portion for future needs. Saving gives me security and allows me to help others when the opportunity arises."

"Why is saving so important?" asked **Student 1**. "Because life is uncertain," replied **Student 3**. "A person who saves is better prepared for challenges." **Student 2** then asked, "Do you also share?"

"Of course," said **Student 3**. "But sharing is more than giving money. Sometimes I donate. Sometimes I buy food for someone who is hungry. Sometimes I give my time, skills, energy, or encouragement. Service can be just as valuable as money."

The discussion became quieter as the students reflected on what they had heard.

After a moment, **Student 1** said, "I never thought about saving for the future or helping others that way. Maybe I should be more responsible with my money." **Student 2** added, "And maybe I should focus not only on sharing, but also on planning wisely for the future."

Student 3 smiled. The three students left with a new understanding: true wealth is not measured by how much money we have, but by how wisely and compassionately we use it.

Question: If you received money, what would you do, and why?

Heart-Work: You start helping someone from today. Next week, share- what did you do, why did you do so, how did you feel?