

\$? TO SPEND OR ? \$ NOT TO SPEND

People need money to buy the things they need and want, but we do not have an endless supply of money. That means that people have to make good decisions about how they spend their money.

Making a list of pros and cons can help you think through tough money choices!

What I want to spend my money on: video game

How much I have saved: \$130.00

How much it costs: \$125.00 including taxes

If I buy it, I will have \$5.00 left over.

PROS:

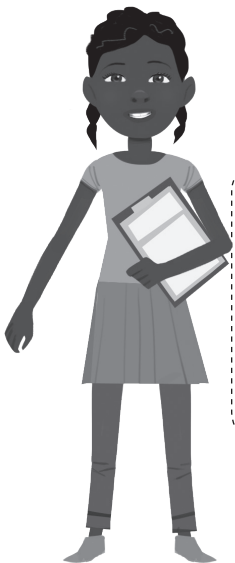
(Buying the game is a good choice because...)

- I can have fun playing it with my family and friends—so everyone wins!
- I've wanted the game for months, and I finally have enough money to buy it.
- I am the only person I know who doesn't own this game.

CONS:

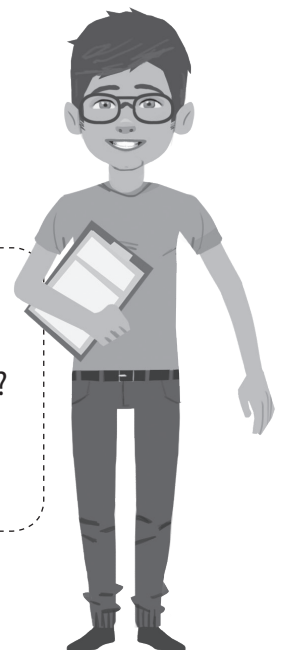
(Buying the game might not be the best choice because...)

- Buying the game will use up all my savings. I will have to start saving up all over again.



THINK ABOUT IT!

- How much money do you have to spend, and how much does it cost?
- How much money will you have left over to save or spend on other things?
- What will you gain if you buy it?
- What will you have to give up if you spend your money?





MONEY CHOICES



What I want to spend my money on:

How much money I have: _____

How much money it costs: _____

PROS:

(Spending my money is a good choice because...)

CONS:

(Spending my money on this might not be the best choice because...)

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Basic Budget Month:

Total Savings Goal:
\$ _____

Date	Money Earned By:	Amount \$	Money Spent On:	Amount \$
	example, walking dog	\$2.00	example, comic book	\$5.75
	<i>Total</i>		<i>Total</i>	

Total Money Earned \$ _____ minus Total Money Spent \$ _____ = Total Money Saved \$ _____