Spend now or save for later?

Describe the costs and benefits of personal saving and spending choices.

Name: _____ **Date:** _____

IN PLAIN WORDS

Spending now feels good, but saving lets you buy bigger things later. Every choice has costs and benefits.

READ EACH STORY. DID THEY SPEND OR SAVE? CIRCLE YOUR ANSWER

Maya got 5 dollars. She spent it right away on candy at the store.

Spend Save

Jake got 5 dollars. He put it in his piggy bank to save for a bigger toy.

Spend Save

Lily got 10 dollars. She saved it for three weeks, then bought a book she really wanted.

Spend Save

Sam got 10 dollars. He spent it all on stickers the very same day.

Spend Save

ONE GOOD THING (BENEFIT) ABOUT SAVING IS...

ONE THING YOU GIVE UP (COST) WHEN YOU SAVE INSTEAD OF SPEND IS...