

What We Learned In This Lesson

To get **MORE** for your money, always ask yourself these questions:

- a) Do I **NEED** this?
 - Try to only spend money on things that you need.
- b) Does the **QUALITY** match the price?
 - Paying slightly more for stuff that last longer can help you save money in the long run.

Before buying anything, remember these 3 Smart Buying Habits:

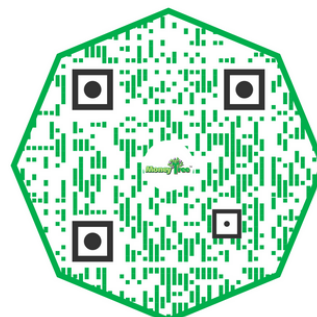
- a) **Plan before buying** – this helps you to avoid Overspending.
- b) **Check & Compare Prices** – doing this will help you Save money.
- c) **Wait 1 Week** – so that you will know whether it is a Need or a Want.



Why is this important?

Smart buying habits help kids avoid overspending, save money by comparing prices, distinguish between needs and wants, and ensure they get the best value for their money.

**Parents
Scan here!**



**Students
Scan here!**



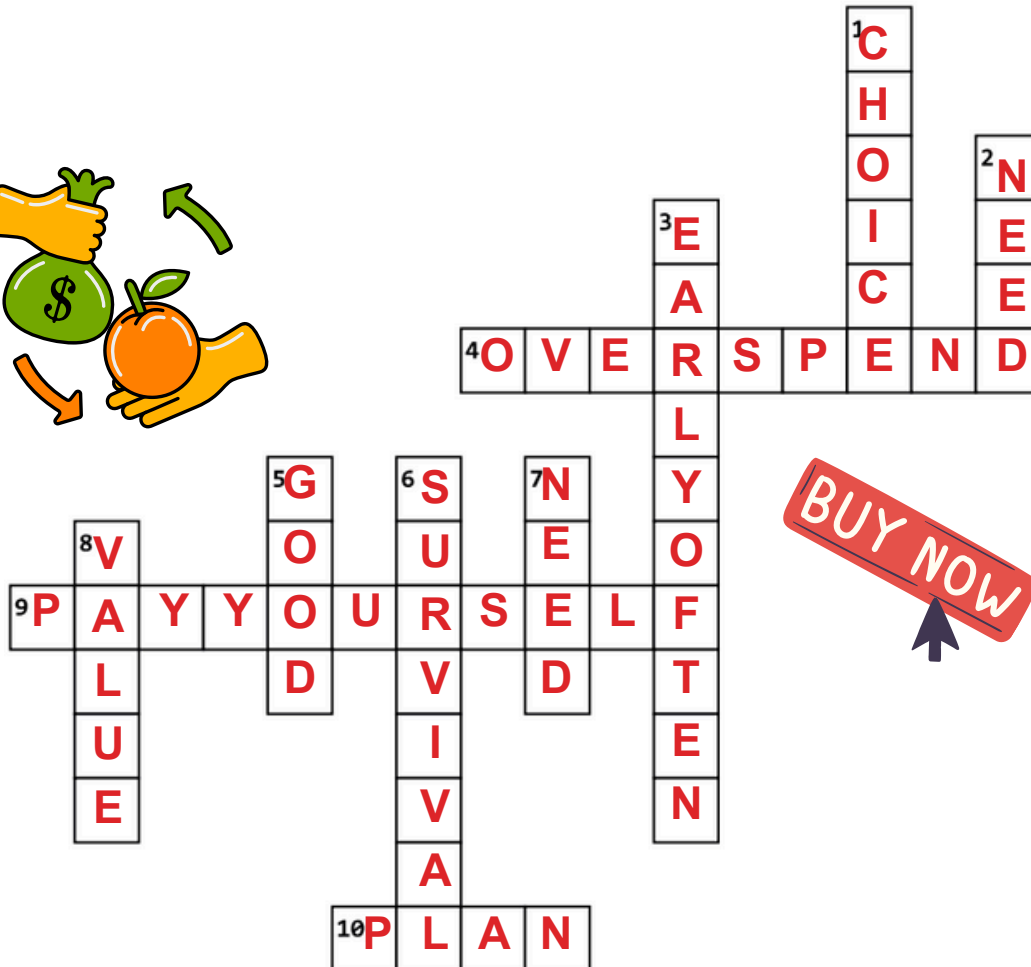
Worksheet

1. Name the 3 Smart Buying Habits.

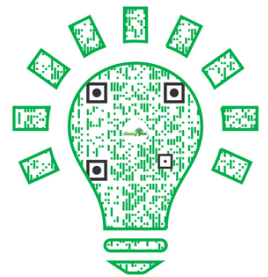
- PLAN BEFORE BUYING
- WAIT AT LEAST A WEEK
- COMPARE PRICES



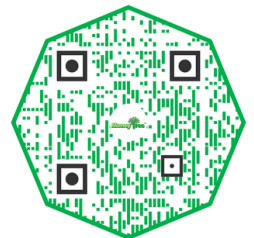
2. Crossword



Students
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Parents
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Across

- You could OVERSPEND
- Always PAY YOURSELF First!
- PLAN before you spend. If you plan before spending, you won't overspend

Down

- Financial Freedom is your CHOICE
- Do I NEED this?
- Save EARLY, Save OFTEN. With time, your savings will GROW
- Wants = Stuff that you buy that will make you feel GOOD but doesn't really fill a need
- Needs = Things required for your SURVIVAL
- You end up buying things you don't NEED
- Does the VALUE match the Price?