

## WAYS I CAN HELP MY PARENTS SAVE



Put a check mark next to the activity you are already doing and a smiley face next to those you still have to practice:

1. Drink more water than sweet drinks.\_\_\_\_
2. Don't cry when I don't get an item I want.\_\_\_\_
3. Don't complain when I have to wait to receive an item I want.\_\_\_\_
4. Save some money instead of spending all of it.\_\_\_\_
5. Stop comparing the things my friends have with those I want.\_\_\_\_
6. Turn lights off when no one is in the room.\_\_\_\_
7. Eat all of the vegetables on my plate.\_\_\_\_
8. Pay close attention while in class at school.\_\_\_\_
9. Watch less TV and movies and or play fewer video games.\_\_\_\_
10. Read/listen to a good book each month.\_\_\_\_
11. Exercise regularly.\_\_\_\_
12. Take good care of all items they buy for me.\_\_\_\_

## MAKING MONEY COUNT

### **NEEDS vs WANTS**

A need is something that is essential and important. We all need food, clothes, and shelter.

A want is something you would like to have, but you can always wait to get it.

There will always be times in your life when you will have to ask yourself, *Is this item a need or a want?* If you make this a practice every time you are about to spend, you will make good choices. Take care of needs first. Then, if you have extra funds, you can spend it on your wants.

Always remember that even if your friend has an item you like, that's not a good enough reason to consider why you must have it too. Sometimes, it's also a good habit to wait at least a month to pass by to see if the item is still important.

Look at the list below. Put an "n" next to those that are needs. Put a "w" next to those that are wants.

- |               |     |                 |     |
|---------------|-----|-----------------|-----|
| 1. popcorn    | ___ | 8. ice cream    | ___ |
| 2. socks      | ___ | 9. popsicle     | ___ |
| 3. candy      | ___ | 10. school book | ___ |
| 4. jacket     | ___ | 11. necklace    | ___ |
| 5. comb       | ___ | 12. backpack    | ___ |
| 6. toothbrush | ___ | 13. Xbox        | ___ |
| 7. pencil     | ___ | 14. gold ring   | ___ |