

WORKSHEET

Thoughtful Spending for Young Investors.

A practical guide on making smart purchasing decisions
and understanding the value of money.



Welcome to Your Smart Spending Journey!

ACTIVITY ONE

Smart Shopper Scenarios

Instructions: Read each scenario and decide if it's a smart purchase. Circle YES or NO, and explain why.

Q: You have \$20. You see a book you've wanted for \$10 and a friend invites you out for ice cream costing \$10. Do you buy both?

YES

NO

Why: _____

Q: You find a toy on sale for half price, but you don't really need it. Do you buy it?

YES

NO

Why: _____

ACTIVITY TWO

The Value of Money

Instructions: Match the item to what you think it's worth. Draw lines to connect them.

Item		Values	
Lunch at school	<input type="checkbox"/>	<input type="checkbox"/>	\$5
A new video game	<input type="checkbox"/>	<input type="checkbox"/>	\$15
A pair of shoes	<input type="checkbox"/>	<input type="checkbox"/>	\$50
A movie ticket	<input type="checkbox"/>	<input type="checkbox"/>	\$60

ACTIVITY THREE

Create Your Spending Checklist

Instructions: Before making a purchase, ask yourself these questions. Fill in the blanks with your thoughts.

Q: Do I need this or want this?

A: _____

Q: Is this the best price I can find?

A: _____

Q: Will this purchase make me happy later?

A: _____

ACTIVITY FOUR

Decision-Making Challenge

Instructions: You have \$30. Choose how you would spend it wisely from the list below, and explain your choices.

☐ \$5 for snacks

☐ \$15 for a book

☐ \$10 for movie tickets

☐ \$20 for a toy

My Choices: _____

Why I chose this: _____

ACTIVITY FIVE

Spending Tips

Instructions: Match the spending tip with its benefit.

Tips		Descriptions	
<i>Tip A:</i> Compare prices before buying.	<input type="checkbox"/>	<input type="checkbox"/>	Helps avoid impulse buys.
<i>Tip B:</i> Wait 24 hours before big purchases.	<input type="checkbox"/>	<input type="checkbox"/>	Ensures you get the best deal.
<i>Tip C:</i> Make a list before shopping.	<input type="checkbox"/>	<input type="checkbox"/>	Keeps you focused on what you need.

BONUS ACTIVITY

Fun Fact

Did you know?

Learning to spend wisely can help you save more for things that really matter to you.

Congratulations!

You've completed the worksheet. Keep practicing thoughtful spending to become a savvy young investor!

Disclosure: This worksheet is for educational purposes only and is not intended as investment advice. Investing involves risk including the possibility of loss of one's investments. Past performance is no guarantee of future results.