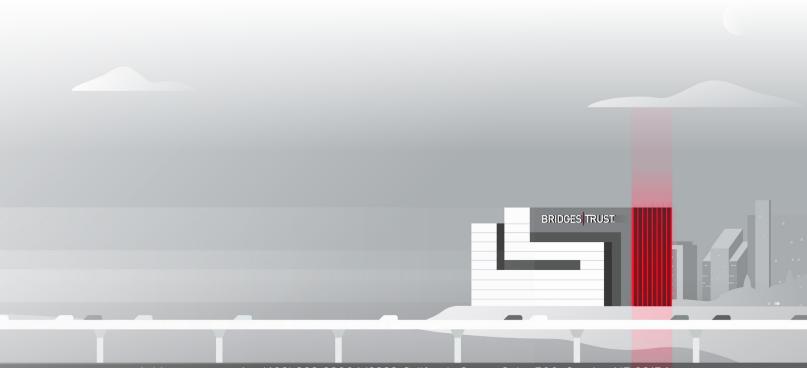


**WORKSHEET** 

# 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, bu	t 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.

ltem	Values
Lunch at school	□ \$5
A new video game	□ \$15
A pair of shoes	□ \$50
A movie ticket	□ \$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?		
<b>A:</b>		
ACTIVITY FOUR		
<b>Decision-Making Challenge</b> 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
Tip A: Compare prices before buying.	Helps avoid impulse buys.
<i>Tip B:</i> Wait 24 hours before big purchases.	☐ Ensures you get the best deal.
Tip C: Make a list before shopping.	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.