



Name: \_\_\_\_\_ Date: \_\_\_\_\_

# SMART SPENDING

## 1. Needs or Wants?

A need is something important for health, safety, or daily living. A want is something that would be nice to have but is not essential.

Complete the activities below.

| ITEM                | NEED OR WANT? |
|---------------------|---------------|
| New School Supplies | _____         |
| Winter Coat         | _____         |
| Concert Tickets     | _____         |
| Groceries           | _____         |
| Designer Sneakers   | _____         |

## 2. Budget Prioritization

Directions: Imagine you have \$100. Choose how much you would spend in each category and explain why.

**Needs:** \$ \_\_\_\_\_

**Wants:** \$ \_\_\_\_\_

**Savings:** \$ \_\_\_\_\_



**Why?** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_