

SAVE before you SPEND!

Because SMALL amounts ADD UP!

Have you earned money or received some as a gift? What do you do with it? Do you spend it right away? Wait a minute! You have choices!



You can:

- ✓ Spend all of it
- ✓ Save all of it
- ✓ Save some and spend the rest

But you can do even more with your money. Anyone can *SPEND* money. That's easy. But then you may not have money in your bank when you need it later.

The idea is not to *SPEND* all your money, but to be money smart and learn how to *HANDLE MONEY*. Here's how smart people use the money they have:

Little things. Want to buy a snack at school? Want to rent a video game? Want to go to a movie and buy popcorn? If you have enough money saved up, you can do things you want to do. In fact, the more you save, the more you can do.

Bigger items. Do you dream of having a new bike or video game or cell phone? Then you need even more time to save, because these items cost more. Keep saving! Those small amounts add up!

Emergencies. Let's say you lost your cell phone at soccer practice. Or, you forget to lock

The Pledge

I, _____, pledge to save money, to make better decisions with spending, to think of ways I can help at home, and to help my family with money decisions.

Set a Goal and Make a Plan!

I'm saving for _____ . I pledge to save \$_____ by saving money in my piggy bank, or by helping my family with _____ .

(Examples: Be ok with what I have, help plan and prepare meals at home, shop at thrift stores, take care of my things, help with chores, earn my own money with a job, help with my siblings, rent movies or games from library.)