

- IT'S A -  
**MONEY  
THING**<sup>®</sup>

**Junior**

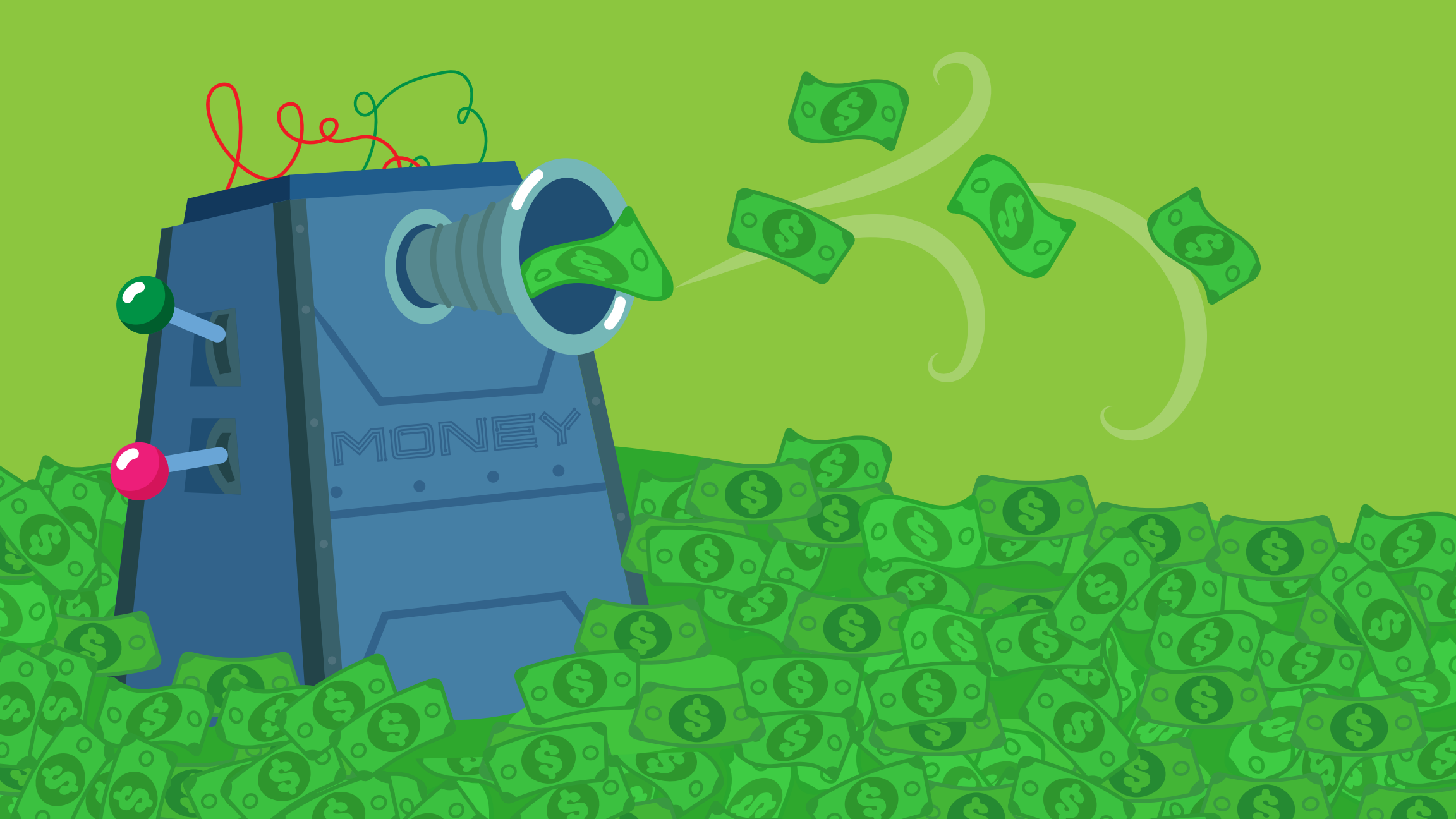
# SPENDING MONEY

BROUGHT TO YOU BY



**DuGood**  
Credit Union

**Wouldn't it be nice to have an  
unlimited money machine?**

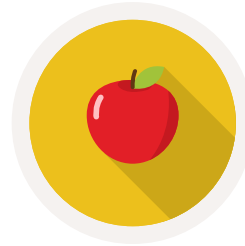


Without one, we all have to make choices  
about how to spend our money

*Exploring*

**NEEDS and WANTS**

**A need is something  
you must have in  
order to survive**



Food



Water



Shelter

A **want** is something  
you would *like* to have,  
but you *can* live  
without it



Candy



Video games



A puppy

**Before you buy something,  
think about whether it's a want or a need**



*Spending*

**PEER PRESSURE**

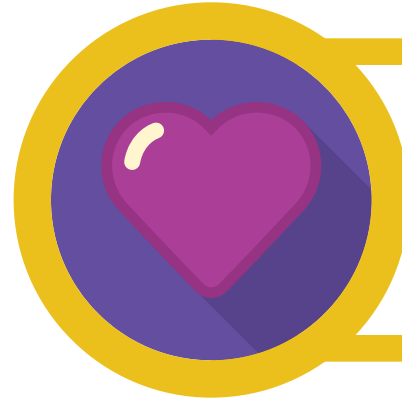
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People you know (and even people you don't know)  
can influence your spending decisions

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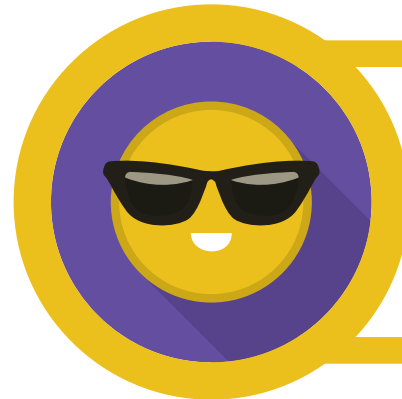
**Friends**



**Family**



**Online  
Reviewers**



**Celebrities**

Imagine you have \$50 to spend:



What would  
your parents  
want you to do?

Imagine you have \$50 to spend:



What would  
an advertisement  
want you to do?

Imagine you have \$50 to spend:



What would  
YOU  
want to do?

*What is a*  
**BUDGET?**

# BUDGET



**A budget is a plan  
for your money**





# BUDGET



**It helps you decide in what order to spend and save your money**



*Topic*

**SUMMARY**

People make choices about what to buy  
because they can't have everything they want

**BEFORE YOU BUY,  
ASK YOURSELF:**

Is this a want or a need?

Is anyone else influencing my decision?

What is best for me/my budget?

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