

Managing Your Money

Now vs. Later



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This worksheet will help you... determine whether to make a purchase **now** or **later**.

“ The most important principle for success... the ability to delay gratification*.”

— Joachim de Posada

Think of the things you *want*!
List some **small** items.

Now...
List some **big** items.



Item

Price

Item

Price

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To Think About:

What are the small items you can wait on, so that you can save for something big in the future?

A. I will wait and not buy:

B. I will save for something BIG:



*Gratification: satisfaction of a desire