

Managing Your Money

Spend vs. Save



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Littérature Ensemble

This worksheet will help you...

decide whether to **spend** or **save**.

“ Beware of little expenses;
a small leak will sink a great ship. ”

— Benjamin Franklin




List some things that you bought but later regretted because you wanted the money for something else.

Item

Cost

_____	_____
_____	_____
_____	_____

Total spend on these purchases 

To Think About:
Before you buy something, what are some questions you may ask yourself?

Were there more items like the ones you wrote down?

Estimate how much you can save in a month if you cut back on some *optional* expenses.

Multiply that number by 12 to see how much you would save in a year!

$$\begin{array}{r} \text{_____} \\ \times 12 \\ \hline = \end{array}$$