

Smart Spending Exercise



You have collected \$300 and can spend or save it however you want. What will you do with your money? You have 15 tokens worth \$20 each. Pick from the below options to spend your tokens.

SAVE SOME OF YOUR MONEY – Choose 1 to 10 tokens (\$20-\$200) to save.

Before you start spending all of your money, consider saving some to purchase something more expensive in the future. (phone, car, gaming system, concert tickets, etc.).	What are you saving for?	How much does it cost? Do you already have any money saved?	How much of your \$300 will you save to reach your goal?	How do you plan to get the rest of the money you need?
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CATEGORY:	0 Tokens	1 Token	2 Tokens	3 Tokens
Food/Snacks	Food provided by parents	Choose a special snack or candy from the grocery store or school vending machine <input type="radio"/>	Buy a specialty drink from Starbucks or get fast food on your way home from school <input type="radio"/>	Go out to brunch, the food court, or dinner with your friends <input type="radio"/>
Experiences	Hang out with friends and do activities you already have (listen to music, watch a movie at home, go to the park, etc.)	Buy tickets to a movie / arcade games <input type="radio"/>	Go to a trampoline park or play laser tag with friends; buy a new music album <input type="radio"/>	Go to a theme park with your friends or buy tickets to a sporting event <input type="radio"/>
Toys/Books/Games	Borrow a book from the library or play with games or toys you already own	Buy a new book, Pokémon cards, Minecoins, Robux, or a Squishmallow <input type="radio"/>	Buy a new or used video game <input type="radio"/>	Buy a skateboard, scooter or bike <input type="radio"/>
Clothing/Accessories	Borrow an outfit from a friend or wear hand-me-downs	Buy a "new-to-you" clothing item, shoes or accessory from a thrift shop <input type="radio"/>	Buy a new, average cost clothing item, shoes or accessory <input type="radio"/>	Buy a new boutique or designer clothing item, shoes or accessory <input type="radio"/>
Beauty and Personal Care	Only use basic personal care items (shampoo, deodorant, toothpaste) provided by parents	Buy a low-cost personal care or beauty care product (makeup, body spray, etc) from a drug store, Target, or Walmart <input type="radio"/>	Buy a higher-cost personal care or beauty care product (makeup, body spray, etc.) from Sephora or Ulta <input type="radio"/>	Get a manicure, pedicure, or facial with your friends <input type="radio"/>
Give Back	Give back by volunteering your time at a local charity or donating items you no longer use	Give \$20 to a charity of your choice or use your money to buy something for a friend in need <input type="radio"/>	Give \$40 to a charity of your choice or use your money to buy something for a friend in need <input type="radio"/>	Give \$60 to a charity of your choice or use your money to buy something for a friend in need <input type="radio"/>