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SPEND WISELY

WordGirl knows her needs from her wants. When you want something new, write it down on this list. Have a grown-up help you figure out how much each item costs. Then decide if the item is a need or a want. Save your money for your needs first.



What I want:	How much it costs:	Is it a need or a want?



WORDGIRL TIP:

- ★ A need is something you must have in order to survive. A want is something that is nice to have.
- ★ Ask yourself, "Can I live without it?" If the answer is no, it's a need. If the answer is yes, it's a want.

Download more financial literacy activities at www.scholastic.com/wordupmoneysmarts.