



## Saving vs. Spending\*

**Saving** means that you keep some of your money to spend in the future, rather than *spending* it all right away. It can be hard to save money for the future, but some big purchases require you to save up for a while. Did any of the characters in your book have to save up their money?

Here's an example to help you think about saving for the future, rather than spending right away.

Let's say you get **\$20** for your birthday.

What are some things you could spend that **\$20** on right away? Make your best guess at how much each thing costs, and make sure you don't go over **\$20**.

Item	Cost
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total	\$

Now, let's say that the next book in your favorite book series is coming out next month. It will cost **\$15**, and you *really* want to add it to your collection of books from that series.

Look back over your list of things you could spend your birthday money on. Would you be willing to give up some of those purchases now so you can buy the book next month? Which ones would you give up? Would that be enough to have \$15 for your new book?

*\*For younger students, you can do this activity as a class. Or, use \$10 instead of \$20, and make the book \$5.*



[www.readtothem.org](http://www.readtothem.org)

@readtothem

