SMART SPENDING: NEEDS VS. WANTS

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WELCOME TO YOUR GROWING CENTS KIT

You're about to become a Smart Spender!
This kit will help you learn the difference between needs and wants and how to make smarter money choices.

This Kit Includes:

Infographic: A quick guide to understanding needs vs. wants

Main Activity Worksheet: Build your budget and shop smart

Scenario Challenge: Real-life choices to test your skills

Mini Game: Play your way to smarter spending

Certificate of Completion: Celebrate your success

LETS START!

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NEEDS VS WANTS

★ Needs are the things we must have to live and stay safe — like food, clothes, and a place to live.

★ Wants are things we enjoy, but can live without — like video games, snacks, or new shoes when we already have a pair.

NEEDS

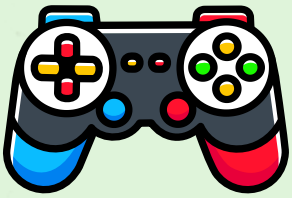
books

food

toothpaste

pencils

WANTS



video games

ice cream

computer

shopping

Smart Spender Tip: Always take care of your needs first — and save up for your wants later!

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BUDGET A BACKPACK!

You have $25 to pack your backpack with supplies. Pick 6 items, but choose carefully, some are needs and some are just wants!

ITEM	PRICE
notebook	$2
lunch	$5
headphones	$8
markers	$3
waterbottle	$4
candy	$2
calculator	$6
toys	$3
new shoes	$9
pencil	$1

What items did you choose?

What items were needs?

What items were wants?

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SCENARIO CHALLENGE

Now its YOUR turn to apply the concept in different scenarios!
Think about needs and wants and circle your answer!

SCENARIO 1

It's going to be really cold this week. You have $15.
Do you buy:
A) A cool new phone case ($13)
B) A warm winter hat and gloves ($14)

SCENARIO 2

You're hungry after school. You have $5.
Do you buy:
A) A candy bar and a soda ($5)
B) A sandwich that will keep you full until dinner ($5)

SCENARIO 3

You're getting ready for the new school year.
You can choose one:
A) A set of colorful highlighters for your notes ($4)
B) A notebook to take class notes in ($4)

SCENARIO 4

You got $10 for doing chores!
Do you spend it on:
A) A toy you've been eyeing
B) A water bottle for school

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SMART SPENDER WORD SEARCH

Circle or highlight each word from the list below. Can you find them all? These are words every Smart Spender should know!

Q	E	Y	I	X	S	A	V	E	X	S	B
V	I	N	Y	B	L	T	V	V	G	P	U
H	Z	Z	I	N	Y	E	C	E	U	E	D
I	J	L	W	E	W	A	N	T	S	N	G
Y	M	O	N	E	Y	L	J	D	D	D	E
G	O	A	L	D	R	S	O	L	D	O	T
W	B	Y	E	S	Z	V	Z	L	P	L	T
K	O	J	I	O	W	B	E	A	R	N	D

WORD BANK:

BUDGET GOAL NEEDS SPEND

EARN MONEY SAVE WANTS

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CERTIFICATE OF COMPLETION

This certificate is proudly presented to:

_____

For their outstanding effort and smart money moves while completing the **NEEDS VS. WANTS** challenge

DATE:

_____

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