

MIGHTY MOOSE NEWSLETTER



REGIONAL
federal credit union

SMART SPENDING

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THINK BEFORE YOU BUY!

- ✓ Do I really want it?
- ✓ Will I still want it next week?
- ✓ Am I saving for something bigger?

Smart choices today
lead to big things tomorrow!



It can be exciting to spend your money on a new toy, a game, or a tasty treat as soon as you see it, but being a **SMART SPENDER** means taking a moment before you buy.

Before you spend your money, ask yourself these questions:

1. Do I really want this?
2. Will I still want it next week?
3. Am I saving for something even bigger?

Sometimes waiting a day or two can help you decide if something is really worth buying. You may even decide to save your money for something you've wanted even more.

But being a smart spender doesn't mean you can **NEVER** buy fun things. It means making choices that help you reach your goals and make the most of your money.

ASK MAX: HOW DO I KNOW IF SOMETHING IS WORTH BUYING?

If you'll use it a lot, if it fits in your budget, and you're not giving up a bigger savings goal, then it might be smart spending. But if you're not so sure, try waiting a day before buying it. If you still want it tomorrow, you'll know you gave it some thought.



ACTIVITY: SMART SPENDING DETECTIVE

Look around your room or your house and find:

- ✓ Something you **NEEDED**
- ✓ Something you **WANTED**
- ✓ Something you **WAITED** to buy
- ✓ Something you **SAVED UP** to buy

