



Find the savings words.

CHOICE
SAVING
PURCHASE
SPENDING
RISK
VALUE
SAFE
WORTH

Review the words to the left.

Find and circle the 8 words listed in the puzzle.

HINT* Words may appear straight across or up and down.

Needs vs Wants

When it comes to saving and spending money, you always have a choice. Ask yourself: Is it something that you need, or just something that you want? Needs are something that you cannot live without, such as food, a home, shoes and clothing. Wants are things that you'd like to have, but that you can live without. Deciding needs and wants can play a big role in helping to save money.



Ask Money!



Dear Money,

I'm having a hard time getting started saving. Each time I get some money, I spend or lose it. Can you help?

Sincerely,
Wanting to Save

Dear Wanting to Save,

It's easy to spend and lose money. Saving money ... now, that's the challenge! The next time you get some money, decide how much you'd like to save before you think about what to spend it on. Then, put that money aside. Do this each time you get money and you'll soon have sizeable savings. Then, get your parents to take you to the bank and make a deposit in a savings account.

Happy Saving!



Here's a Tip!

Cut little wants like toys and treats. Save for a big want like a bike or gaming system.



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NEEDS

Things You Must Have Today



WANTS

Things You Save for to Enjoy Tomorrow

