

# THE MONEY PROJECT



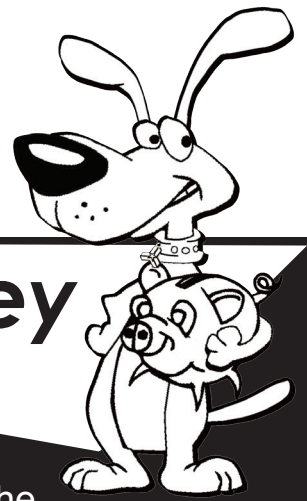
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SAVINGS CLUB

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# THE ECONOMY



## Uses of Money

When a business owner receives money from products he sells, he has three main categories of how he can use that money. He can save it for future expenses, reinvest by buying new equipment, or consume it by buying things he wants. In the chart below, think of things that would go in each category and write them down.



Consume



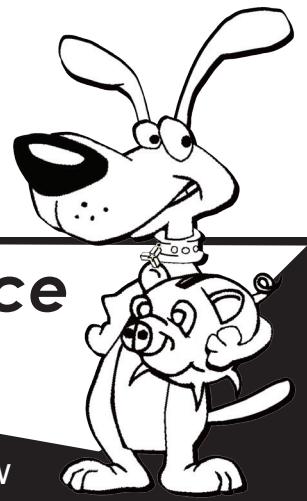
Save



Reinvest

Consume	Save	Reinvest

# NEEDS VS. WANTS



*There is a difference*

When we decide to spend our money, we need to make sure we understand whether the item we are planning to buy is a **NEED** or a **WANT**. Cut out the pictures from the next page and paste them into the chart below to determine if you think the item is a **WANT** or a **NEED**.

**NEEDS**

**WANTS**

<b>NEEDS</b>	<b>WANTS</b>

# SHORT-TERM OR

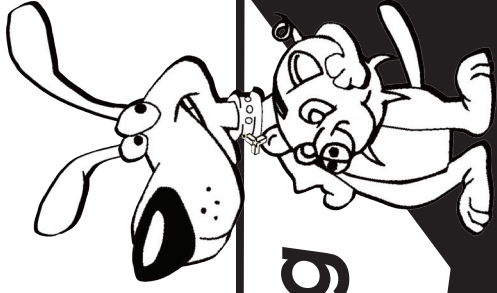
# Long-Term Saving

## Remember!

Some goals take longer to save for than others.

Using a goal tracker can keep you excited about saving because you can see the numbers growing each time you put money in your **SAVE** jar.

In this activity, draw a picture of the item you are saving for in the box and write down how much the item costs. Then, color in the lines on the goal tracker each time you **SAVE** money. It may take a while to reach your goal, so don't give up.



Draw a picture of the item you are saving your money to buy.

I AM SAVING FOR A \_\_\_\_\_

HOW MUCH DOES IT COST? \$ \_\_\_\_\_

Cool Kids Goal Tracker



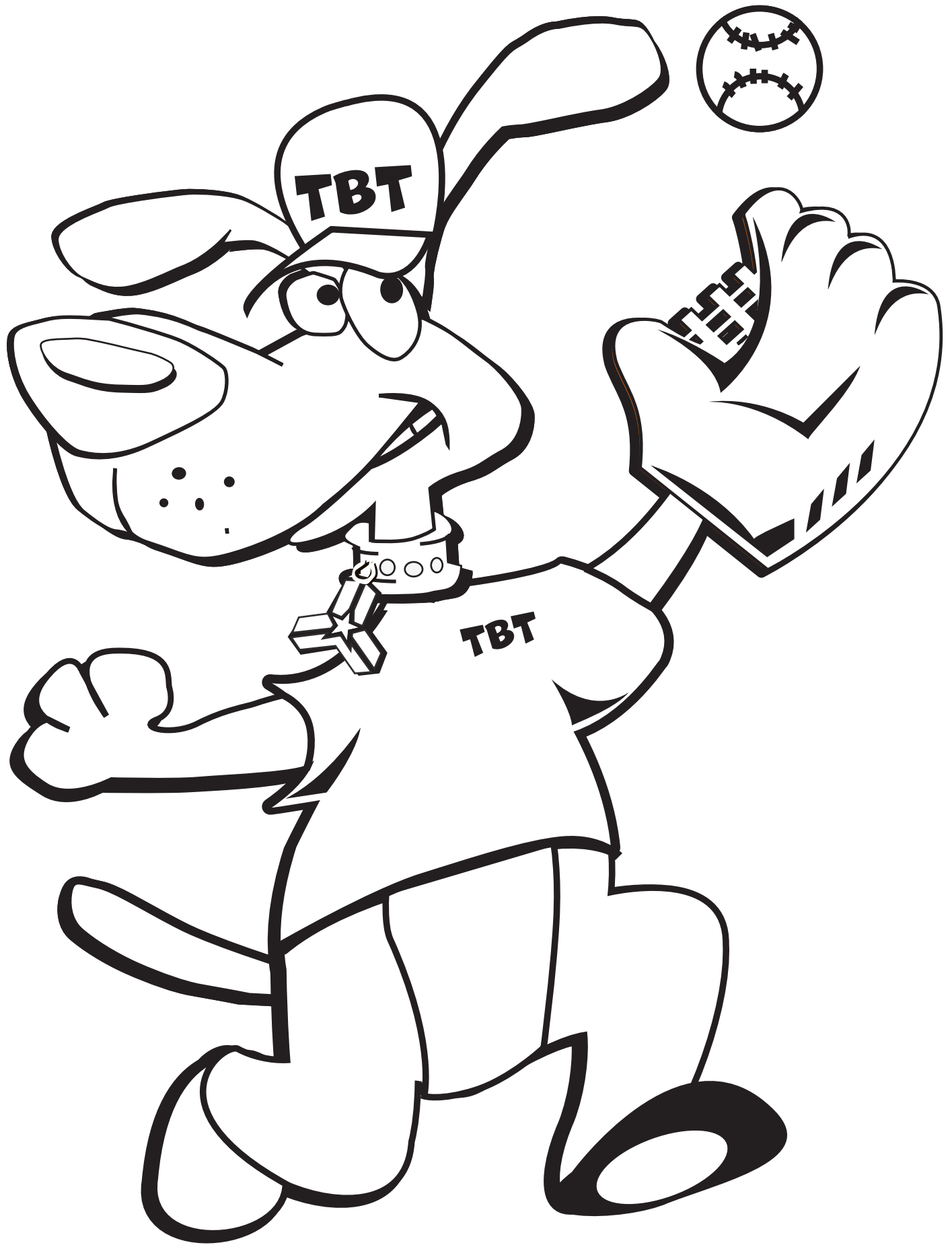
**PATIENCE + PERSISTENCE = SUCCESS!**

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**D**IGITZ THE **D**OLLAR **D**OG  
REMINDS **C**OOOL **K**IDS TO  
**S**AVE THEIR **M**ONEY WITH  
A **S**AVINGS **A**CCOUNT AT  
**T**EXAS **B**ANK AND **T**RUST!