Spending & Saving Money

Read the situations below and decide if the person is saving or spending their money. Write "Spend" or "Save" beside each question.

1. Greg has decided that he wants to buy a new bike that costs $125 and he only has $75. Does he need to save or spend his money?

2. Julie would like to buy a new outfit for her friend's party. She has $48 and the outfit she wants is $58. Can she save or spend her money?

3. Ms. Smith's second grade class wants to go on a field trip. They need $350. They have $419 from a bake sale. Should they spend or save their money?

4. Juan's going to a birthday party on Friday for his friend. He has $12 and has not bought his friend a gift. Does he need to save or spend his money?

5. Katie wants a puppy that costs $300 but she only has $215. Should she be saving or spending her money?

6. Cameron has his own apartment and needs to buy a vacuum cleaner. His mother told him to keep his new place clean. He only has $37 in his bank account. Should he spend or save his money?

7. John wants to buy a book that costs $14. He has $12. What should he do with his money?

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Needs & Wants

Read the examples and decide if it is a “need” or a “want.”

1. Ethan is at the store with his mother and sees a red bag with skittles on sale. His mother tells him she will not buy the bag of skittles.

2. Monica has plans next week to see her dentist. She has a tooth that needs a filling.

3. Amy is selling chocolate bars to raise money for the local animal shelter. The shelter is going to use the funds to buy more food and supplies.

4. Mr. Adams is budgeting his money so that he can take his family on a vacation to the beach next month.

5. There is a sale at the local food market on all green vegetables. Eduardo is going to buy some to make a breakfast for his friends.

6. Gwendolyn is making an online payment for her electric bill.

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