

- IT'S A -
**MONEY
THING®**

Junior

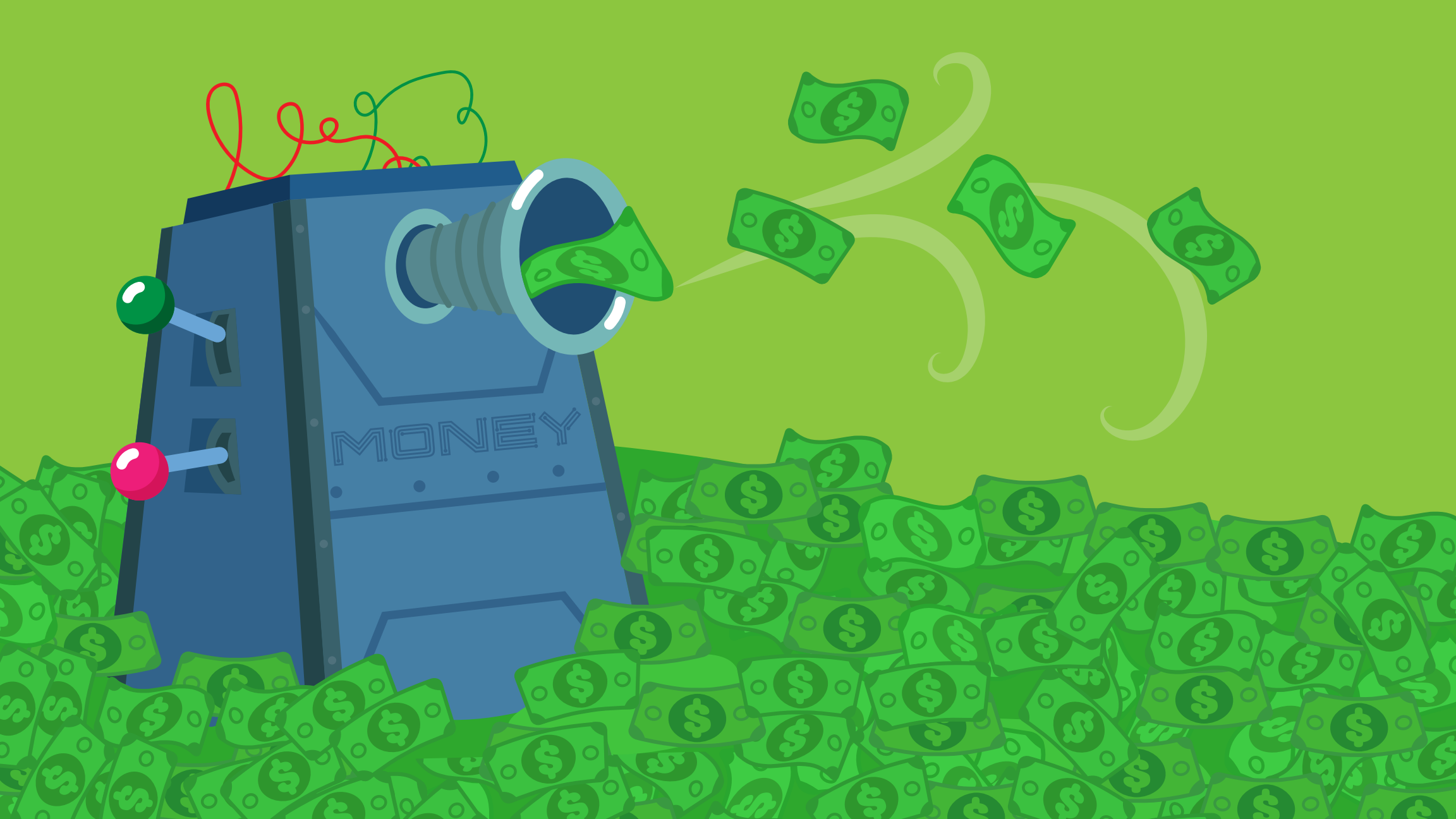
SPENDING MONEY

BROUGHT TO YOU BY

The logo for Fox Communities Credit Union, featuring a stylized blue wave graphic above the text "Fox Communities" in a bold, serif font, with "CREDIT UNION" in a smaller, sans-serif font below it.

**Fox
Communities**
CREDIT UNION

**Wouldn't it be nice to have an
unlimited money machine?**

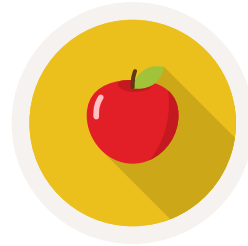


Without one, we all have to make choices
about how to spend our money

Exploring

NEEDS and WANTS

**A need is something
you must have in
order to survive**



Food



Water



Shelter

A **want** is something
you would *like* to have,
but you *can* live
without it



Candy



Video games



A puppy

**Before you buy something,
think about whether it's a want or a need**

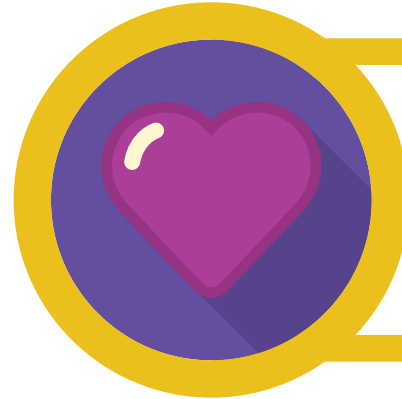
Spending

PEER PRESSURE

People you know (and even people you don't know)
can influence your spending decisions



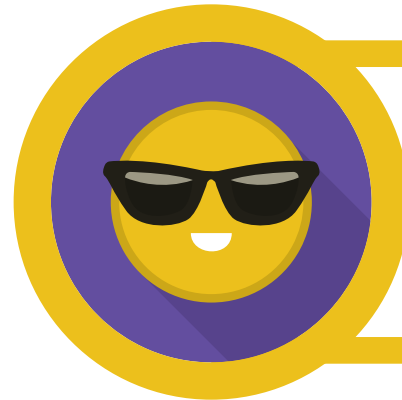
Friends



Family



**Online
Reviewers**



Celebrities

Imagine you have \$50 to spend:



What would
your parents
want you to do?

Imagine you have \$50 to spend:



What would
an advertisement
want you to do?

Imagine you have \$50 to spend:



What would
YOU
want to do?

What is a
BUDGET?

BUDGET



**A budget is a plan
for your money**



BUDGET



It helps you decide in what order to spend and save your money



Topic

SUMMARY

People make choices about what to buy
because they can't have everything they want

**BEFORE YOU BUY,
ASK YOURSELF:**

Is this a want or a need?

Is anyone else influencing my decision?

What is best for me/my budget?

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