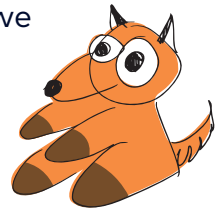


Activity Sheet 1:

Smart spending – needs vs. wants

Sometimes we see things we'd love to have, but we can't always buy everything we want straight away. That's okay. **Making smart choices with money is a skill** and everyone can learn it.



What's a need? What's a want?







- A **need** is something important to help us stay healthy, safe, or ready to learn, like food, clothes, or school supplies.
- A **want** is something extra that we would love to have, like a toy or treat.

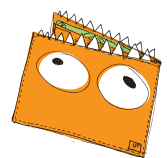
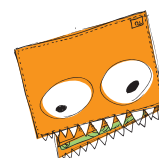
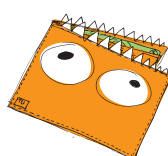
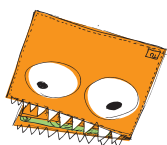
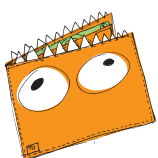
Both are okay, knowing the difference helps you **make smart choices!**



Sort it out!

Put a ✓ in the box that fits best for each item.

Item	Need	Want
 Warm jacket		
 Ice cream		
 School shoes		
 A colouring book		
 Lunch		
 Video game		



Activity Sheet 1:

Smart spending – needs vs. wants

Money Tip: How to find the best price!

You don't have to buy the first thing you see. You can look around first to see if there's a better deal. The same thing can cost more depending on where or when you buy it!

Here are some simple ways to find the best deal:

5 Smart Tips for Finding the Best Price:

1. Look in more than one shop

Don't rush! Check a few places (including online) before you decide.

2. Wait for a sale

If you can wait, prices often go down, especially after holidays or big events.

3. Ask "Do you have this at a lower price?"

Some shops have cheaper options that still do the job well.

4. Compare sizes and deals

Bigger isn't always better! Look closely at what you're getting.

5. Talk it through

Ask a grown-up you trust or friend what they think. A second opinion can help you feel more confident.



Remember: Getting the best price means more money for other things you need or want.

Activity : Ask a grown-up!

Ask someone at the bank or at home and write down what you find out!

Smart spending means thinking carefully about how you earn, save, spend, share, or plan your money.

Ask your grown up about their money skills:

- How do you keep track of your money?
- Do you save up for things you really want?
- Do you compare prices before you buy?
- Should I wait before spending to see if I still want it later?

You could also ask "What's something you've saved for before?"



Children's University members will receive **1 hour in their Passport to Learning** for completing this activity. Show your finished activity at any Bank of us store or your CU Coordinator.