

Earn Spend Save

FINANCIAL LITERACY

Spending and Saving

If you get an allowance, earn money at a job, or receive some as a gift, what should you do with it? You can spend it on goods and services that you need for yourself - or you can save it.

Ways to Save Your Money



One way to save your money is to put it in a piggy bank or a jar at home. You can add more money to your bank each time you get some. It is easy to see how much you have saved and take some out to spend when you want.



**UNIT
3**

Vocabulary Check ✓

- | | |
|------------|--------------|
| ___ barter | ___ donate |
| ___ borrow | ___ interest |
| ___ credit | ___ loan |

Match each word to its definition by writing the letter on the correct line.

| | |
|---|---|
| A | money a bank or another person gives you that must be paid back |
| B | to give money or goods to a charity or organization without expecting it back |
| C | to trade goods or services without exchanging money |
| D | the ability to buy goods or services with the promise to |

Earning Money

Have you ever heard the saying "Money doesn't grow on trees"? It means that money isn't easy to get. It must be earned and there is a limited amount, so spend it wisely.

Earning money means getting paid in return for doing work. The money adults earn at a job is called income or wages. Kids can earn money by providing a service, like mowing someone's lawn, or by selling goods, like having a lemonade stand.

As the saying goes money does not grow on trees.



Money How To Get It Spend It And Save It

Richard Bailey



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Chatelaine's Earn, Spend, Save Chatelaine, Kira Vermond, 2010-07-05 EARN SPEND SAVE A savvy guide to money for Canadian women Say goodbye to debt boost your income plan for retirement and manage your money like a pro From recession proof investment strategies to taming that paper pile Earn Spend Save is bursting with smart advice and real life tips to help you save money and time Use Chatelaine's six month step by step plan to take control of your finances and come out on top Buying a home Staring at a pre nup Looking for better returns Putting off your taxes Here is the perfect comprehensive road map to help you calm your money worries and reach your financial goals **101 Small Ways to Change the World** Lonely Planet Kids, Aubrey Andrus, 2018-10-01 It's hard to believe that you could change the world but it's true We'll show you loads of awesome ways to help out family friends yourself and the planet and show how you're never too young to make a big difference Includes random acts of kindness craft projects energy saving ideas and much more 101 Small Ways to Change the World is a practical fun and creative book to inspire you at home school and in your local community and beyond Remember all big ideas start with just one person who decides to do things differently You could be that person Ideas for Caring for Others include Talk to a new kid in class Start an after school club Eat less meat Donate clothes and food Ideas for Caring for the Planet include Say no to plastic Buy local food and drink Plant a tree Take a shorter shower Ideas for Caring for Yourself include Love yourself and stand tall Disconnect and get outside Be active Spend more time with family About Lonely Planet Kids Lonely Planet Kids an imprint of the world's leading travel authority Lonely Planet published its first book in 2011 Over the past 45 years Lonely Planet has grown a dedicated global community of travellers many of whom are now sharing a passion for exploration with their children Lonely Planet Kids educates and encourages young readers at home and in school to learn about the world with engaging books on culture sociology geography nature history space and more We want to inspire the next generation of global citizens and help kids and their parents to approach life in a way that makes every day an adventure Come explore Important Notice The digital edition of this book may not contain all of the images found in the physical edition **Year Book** Illinois Farmers' Institute. Department of Household Science, 1915 *Daily Graphic* Ransford Tetteh, 2014-09-23 **Wallet Psychology: Why We Spend, Save, and Sabotage Ourselves** Harry South, Why do we splurge on things we don't need hoard money out of fear or sabotage our long term goals with short term gratification Wallet Psychology dives deep into the emotional and cognitive roots of our financial behavior revealing how our brains and past experiences shape the way we spend save and sometimes self destruct Blending behavioral economics with real world examples and psychological insights this compelling and practical guide helps readers uncover the biases habits and hidden narratives driving their money choices Whether you're looking to build wealth conquer debt or simply understand yourself better this book offers the tools to change not just your finances but your mindset Perfect for investors savers spenders and anyone who's ever wondered Why do I do that with my money [Congressional Record](#)

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Independent and Weekly Review ,1919 **The Money Saving Bible, everything you need to know about saving money** Mary Anne Zita, **Money Smart** Ted Hunter,2010-10-15 Winner of the Eric Hoffer Book Award Money Smart delivers a better approach to personal money management with a simple and accessible style Author Ted Hunter shows readers that they are capable of managing their money better than anyone else including financial professionals He first exposes the destructive myths and system wide incompetence that have dominated money management advice for decades Hunter then empowers readers by providing the information they need to make their own decisions The P.T.A. Magazine ,1928 **Child Welfare** ,1928 Pathway to Prosperity Pat Mesiti,2012-12-17 An inspiring guide to getting off the road to more debt and financial insecurity and on the road to wealth and financial freedom You can take charge of your financial future You can reduce your debt increase your net worth and enjoy a life of prosperity You can stop struggling doing things the way you ve always have and embark on a new pathway to wealth So what s stopping you According to bestselling motivational author and wealth building advisor Pat Mesiti it s all about identifying what s wrong with the way you think and feel about money and the path they ve put you on And it s about creating a new more prosperous path for yourself Provides you with the tools you need to create your own roadmap to greater wealth and financial security Gives you priceless insights into your wealth defeating mindset and how to stop repeating the same mistakes and start building wealth by design not by chance Offers proven prescriptions for digging your way out of the debt heavy financial rut you re in so you can start building wealth right away Features numerous inspiring case studies of Mesiti clients and mentees who found financial freedom following his shift your mind touch your heart approach to wealth *Consumer Economics* Elizabeth B. Goldsmith,2016-06-10 From identity theft to product recalls from what we once thought of as unshakeable institutions to increasing concerns about sustainability consumer issues are an integral part of modern life This fully updated third edition of Consumer Economics offers students an accessible and thorough guide to the concerns surrounding the modern consumer and brings to light the repercussions of making uninformed decisions in today s economy This definitive textbook introduces students to these potential issues and covers other key topics including consumer behavior personal finance legal rights and responsibilities as well as marketing and advertising Combining theory and practice students are introduced to both the fundamentals of consumer economics and how to become better informed consumers themselves Highlights in this new edition include New Critical Thinking Projects feature to encourage students to develop their critical thinking skills through analysing consumer issues Expanded coverage of social media and the impact of social influence on consumers Revised

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