



Financial Literacy

“Money Smart”

KNOWING HOW TO EARN, SAVE, AND SPEND MONEY IN A RESPONSIBLE WAY

Questions I ask myself:

- What is my plan to make sure I have enough money now and in the future?
- Who is good with money and can give me smart advice?
- How can I decide if this is a good way to spend my money?



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What I Do and Say:

- Plan ahead and follow the plan
- Be thankful and happy with what I have
- Use opportunities to save and grow my money
- “I don’t need that.”
- “I save up for things I really want.”

What I Don’t Do and Say:

- Decide quickly without thinking carefully
- Think someone is rich just because they have a lot of stuff
- “I have to have that!”

