

■ Dollars and Decisions Worksheet – August 2025

Would You Buy It or Save It?

For each item below, decide if you'd buy it now or save for later. Write your reason!

Item	Price	Buy Now or Save for Later?	Why? (Your Reason)
Slushie on a hot day	\$3.00		
Glittery pencil case	\$6.00		
Cool sneakers everyone wants	\$75.00		
Locker chandelier	\$10.00		
Headphones for class & music	\$40.00		
Save for a \$120 smartwatch	\$0 now		

Scenarios: What Would YOU Do?

1. You have \$20 saved from chores. You see a glow-in-the-dark hoodie you really want, but your headphones broke last week. What do you do?
2. Your friend buys a slushie every day. You're tempted, but you're saving for a new backpack. What's your choice?
3. Your family gives you \$50 for back-to-school. You need supplies but also want locker decorations. How do you spend it wisely?

Your Budget Challenge

You have \$50 for back-to-school shopping. List your choices below:

Item	Price	Need or Want?	Will You Buy It? Why?

Total Spent: _____ Money Left: _____

■ Wrap-Up Reflection

What's one thing you'd buy today?

What's one thing you're going to save for?
