

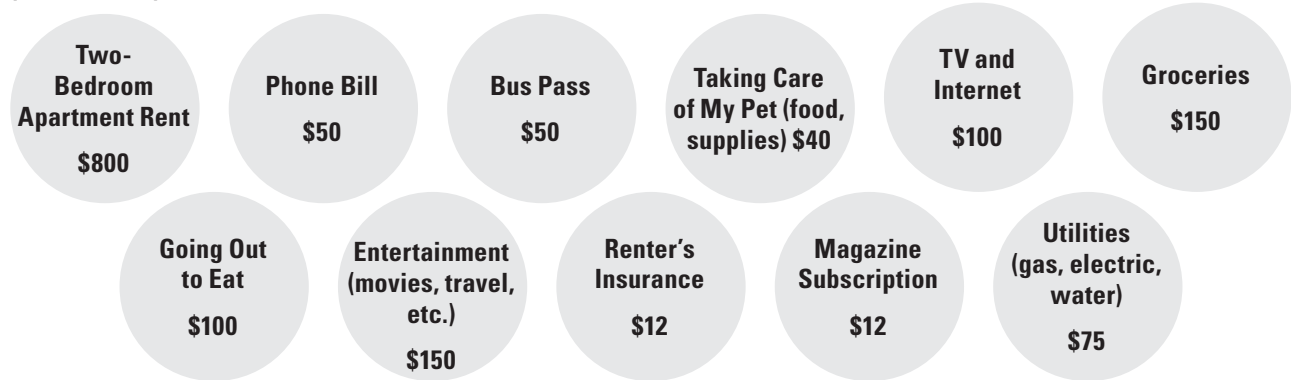


Lesson 12: Spend, Save, or Give?

SPEND

Use with *Spend, Save, or Give?* – *Personal Thinking Stations* activity.
One copy per group.

Consider that some expenses are **fixed**, or never change from month to month, and other expenses are **variable**, or may vary from month to month. Categorize the expenses below as either fixed or variable. Then prioritize expenses based on personal priorities



What other expenses might people have, aside from those listed above?
Are those expenses fixed or variable?

Of the variable expenses above, what could you do to decrease or increase your spending? What would your life be like if you increased or decreased spending?

Are fixed expenses fixed for the rest of your life?



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SAVE

Use with *Spend, Save, or Give?* – *Personal Thinking Stations* activity.
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What are different ways that you can give back? (Hint: think beyond money)

What causes, organizations, or parts of your community would you like to support or give back to?

How can you support one of the ideas you listed above?



Lesson 12: Spend, Save, or Give?

SAVE

Use with *Spend, Save, or Give?* – *Personal Thinking Stations* activity.

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What are your goals for saving money?

What are some things you could do to save money?

Are there certain methods for saving money that are better than others? Why?