## Be Money Smart with NBT Bank

## Spend, Save, or Give? You get to decide!

## You have three choices:

1. SPEND money on something now
2. SAVE money for something later
3. GIVE money away

## Let's try it!

You've earned TEN dollars (\$10.00).

Will you SPEND, SAVE, or GIVE your money?

Write down the


SPEND



SAVE


Remember - you don't have to choose just one jar!

## Now, let's think it over!

No matter which jar (or jars!) you choose,
you should always think back on the choices you make.

- Why did you choose the jar(s) you choose?
- Would you choose the same jar(s) if you had FIVE dollars (\$5.00)? What if you had TWENTY dollars (\$20.00)?
- Imagine you had $\$ 10$ in all three jars - what would you use each jar for?

