

# **MONEY MANAGEMENT**



# REVIEW:

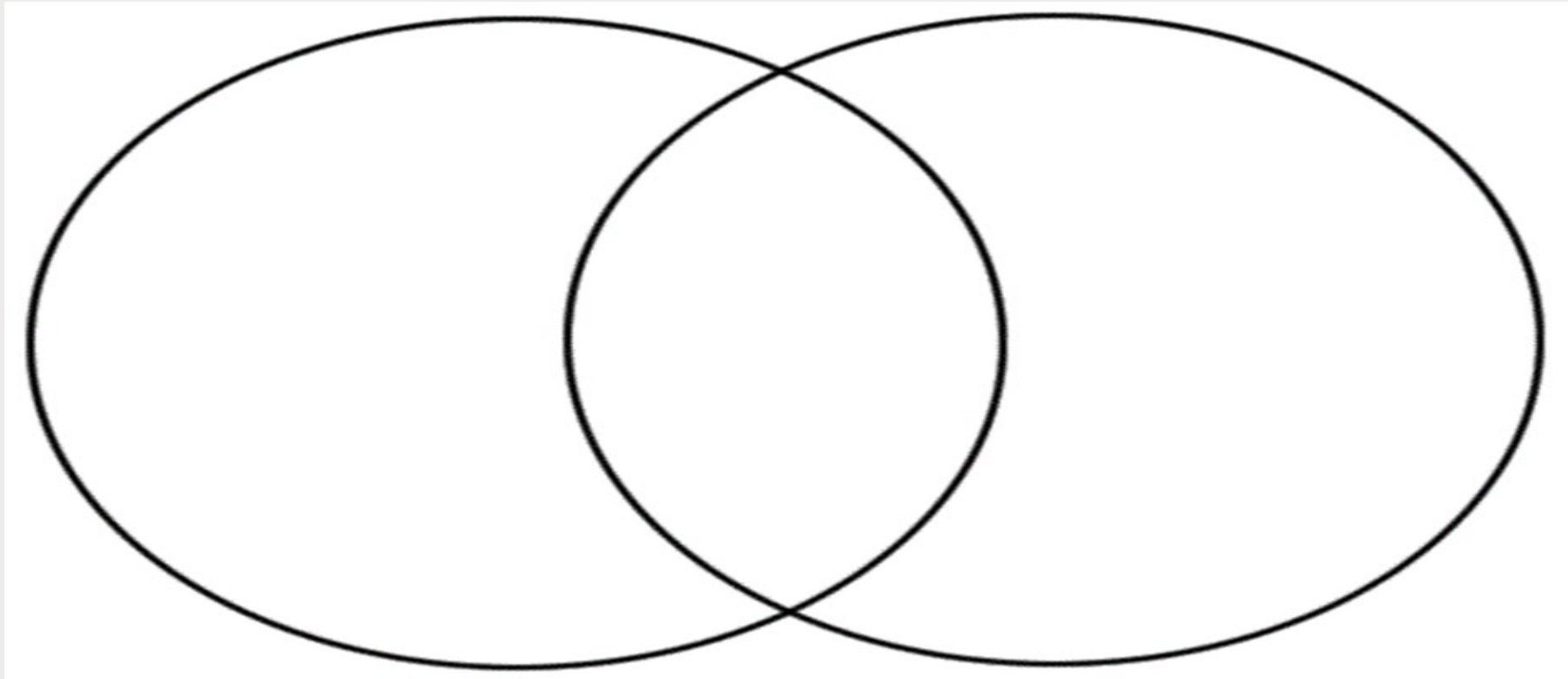
## What are your Needs and Wants?

- Need: Something you must have to survive, like a place to live and enough food to eat.
- Want: Something you might like to have, but you don't have to have right away. You can save to have it later.

**ON THE NEXT SLIDE, DECIDE WHERE  
THE FOLLOWING TERMS BEST FIT**

ATM, Debit Card, Deposit, Withdrawal, Income, Savings Account

# Spending Vs. Earning



# Reasons Why we Save?

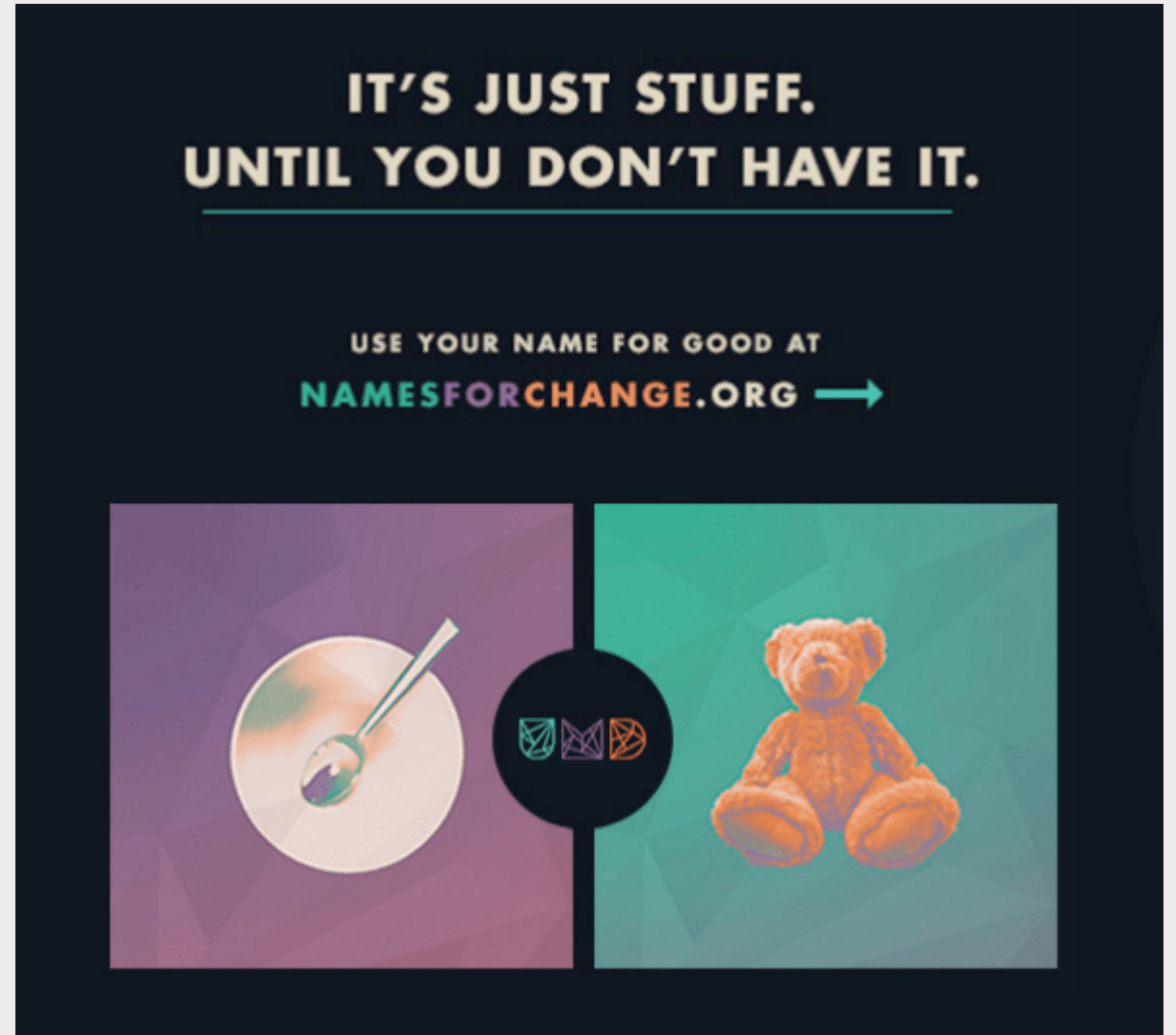
Sometimes it's difficult to save for things you need, but once you try saving, it may be easier than you think.



- Save money for the future:
- For expensive purchases like a home or an adapted van.
- For special occasions like a birthday or a vacation.
- For an unexpected emergency like a broken refrigerator or a computer repair.
- For entertainment like a movie or concert tickets.

# Lets Play Spent !!!

Spent is an online game about surviving poverty and homelessness. It was created by ad agency McKinney for their pro bono client Urban Ministries of Durham, whose mission "is to provide food, clothing, shelter and supportive services to neighbors in need"



# Budget ! Budget !! Budget !!!

This Game is A Great Way to Practice Budget Skills.

The Game will challenge you to save for your WANTS and spend only on your NEEDS.

Follow The Directions on The Screen.

**GO PLAY SPENT!! Have Fun!**

