

Choices With Cash

Read about how saving and spending can help and cost you.

SS.2.E.1.4 "Explain the personal benefits and costs involved in saving and spending."

NAME _____

DATE _____

1 READ AND MARK _____ Read it twice

YOUR JOB Underline each benefit Jalen could get, and circle each cost he could face. These details show how saving and spending affect him.

Jalen's Money Choice

- ① Jalen earned 10 dollars by helping his aunt pick apples. At the school store, he saw a 4-dollar puzzle book. He also wanted to save for a 12-dollar soccer ball. Jalen could not buy both things that day.
- ② If Jalen spends 4 dollars on the puzzle book, he can read and enjoy it now. The cost is that he has only 6 dollars left. He must wait longer to get enough money for the soccer ball.
- ③ If Jalen saves his 10 dollars, he gets closer to buying the soccer ball. Saving helps him reach a larger goal later. The cost of saving is that he does not get the puzzle book or its fun today.

2 ANSWER WITH EVIDENCE _____ Use the passage

1 What is one benefit Jalen gets if he spends 4 dollars on the puzzle book?

2 What is one cost of saving Jalen's 10 dollars?

3 Which choice helps Jalen get the soccer ball sooner? Explain why.

3 YOUR TURN _____ Your own words

You have 10 dollars. Choose to save it for something bigger or spend some on something now. Write two sentences that tell your choice, one benefit, and one cost.

PART 1 • READ AND MARK

Underline each benefit Jalen could get, and circle each cost he could face. These details show how saving and spending affect him. Accept any marking that follows this job and points at the right text.

PART 2 • ANSWERS

#	QUESTION	ANSWER
1	What is one benefit Jalen gets if he spends 4 dollars on the puzzle book?	He can read and enjoy the puzzle book right away.
2	What is one cost of saving Jalen's 10 dollars?	He does not get the puzzle book or enjoy it today.
3	Which choice helps Jalen get the soccer ball sooner? Explain why.	Saving the 10 dollars helps because it brings him closer to the 12 dollars he needs for the soccer ball.

PART 3 • YOUR TURN (SAMPLE ANSWER)

I would save my 10 dollars for a 15-dollar art set. Saving helps me get the art set later, but I cannot buy a 3-dollar sticker pack today.

Accept reasonable personal choices that clearly name a benefit and a cost. The benefit and cost should match the student's choice to save or spend.