

Now or Later?

Read how saving changes what a person can buy.

SS.4.FL.3.2 “Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.”

NAME _____

DATE _____

1 READ AND MARK _____ Read it twice

YOUR JOB Underline each thing Maya could buy now, and circle each thing she saves for later.
Write a small 1 beside each place where she gives up a choice now to reach a later goal.

Maya Makes Choices

- ① Maya wants a new soccer ball that costs \$18. She has \$12 from walking dogs. At the school store, she sees a pack of trading cards for \$4. Maya could buy the cards today, but then she would have only \$8. She decides to keep her \$12 in a jar instead for her goal later.
- ② Each week, Maya adds \$3 to the jar. After two weeks, she has \$18. She can now buy the soccer ball. By saving the money, Maya gave up the chance to buy trading cards when she first saw them. She waited so she could buy something else later. The cards were an opportunity she chose not to take then.
- ③ Later, Maya begins saving for a \$30 rain jacket. She puts \$5 from her allowance into an envelope each week. She does not buy \$2 stickers at the checkout. The stickers would be fun now, but keeping the money helps her reach the jacket goal sooner. Saving does not mean she gets both choices. She chooses the jacket later instead.

2 ANSWER WITH EVIDENCE _____ Use the passage

1 What item did Maya decide not to buy when she had \$12?

2 What did Maya give up when she saved for the soccer ball?

3 How did saving help Maya buy the soccer ball later?

4 What does Maya give up now when she saves for the rain jacket, and what can she buy later?

3 YOUR TURN _____ Your own words

Write three sentences about your own saving choice. Name something you could buy now, name something you want to buy later, and explain what you give up by saving.

PART 1 • READ AND MARK

Underline each thing Maya could buy now, and circle each thing she saves for later. Write a small 1 beside each place where she gives up a choice now to reach a later goal. Accept any marking that follows this job and points at the right text.

PART 2 • ANSWERS

#	QUESTION	ANSWER
1	What item did Maya decide not to buy when she had \$12?	She decided not to buy the pack of trading cards.
2	What did Maya give up when she saved for the soccer ball?	She gave up the chance to buy the trading cards at that time.
3	How did saving help Maya buy the soccer ball later?	She added \$3 each week until she had \$18, enough to buy the soccer ball.
4	What does Maya give up now when she saves for the rain jacket, and what can she buy later?	She gives up buying \$2 stickers now so she can buy the rain jacket later.

PART 3 • YOUR TURN (SAMPLE ANSWER)

I could buy a \$3 snack now. I want to save my money for a \$15 book later. By saving, I give up buying the snack today so I can buy the book.

Accept answers that identify a present purchase a person chooses not to make and a later item the saved money can help buy. For the open response, the student must clearly explain the trade between buying now and saving for later.