

# Piggy Bank Planning



Michelle Jovin

# Read and Respond

1. What is an example of a good? What is an example of a service?
2. How are short-term and long-term goals the same? How are they different?
3. Why do people save money?
4. Explain how having a budget can help you achieve your goals.
5. Draw a picture of a person paying for a good or service. Label the producer and the consumer.



# Piggy Bank Planning



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# Choices

Every day, people make choices. They choose what to wear. They choose what to eat. And they choose what to do with their money.

Some people choose to save their money and not spend it. Other people spend money by buying things. People may not realize it at the time, but these choices **affect** their lives.

## Helping Others

People spend money when they buy things. They spend money in other ways too. Many people give money to others who need help.



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