

Spend Now or Spend Later?



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Ways to Spend Money

What can you do with your money?

You can spend it now.

You can **save up** and spend it later.

You can give money or gifts to friends,
or people in need.

There are many things you can do
with money.

You spend money when
you exchange it for
something you want.



Earning Money

Do you earn **pocket money** for doing jobs?
Maybe someone has given you money for
your birthday.

Maybe you helped walk your neighbour's
dog early in the morning.

There are different ways to earn money.

You could spend your money now
on something small.

But what if you saved your money?

If you chose saving over spending,
you could buy something
that costs more later.





You can earn pocket money by walking a dog!