








## SPENDING GUIDE:



-  Do I actually **NEED** this thing?
-  Do I really **WANT** it?
-  How **OFTEN** can I use it?
-  Have I chosen **THE BEST** offer?
-  Could anyone **LEND** it to me, or do **I ALREADY HAVE** something similar?
-  How much money will **I HAVE LEFT** after I buy it?
-  How can **I EARN** back the money?

