

Smart Spending Choices!

Kids Spending Decision Worksheet • Think Before You Buy

At Hall's Academy, we create bright, practical tools that help children grow in confidence, leadership, and smart decision-making.

Why This Matters

This worksheet teaches children how to slow down, think wisely, and make stronger spending decisions instead of buying too fast.

1) What do I want to buy? ■■

Item I Want	Price	Where I Saw It
_____	\$ _____	_____

2) Ask These Smart Money Questions ■

- Do I really need this, or do I just want it?
- Can I wait 24 hours before I decide?
- Do I already have something similar?
- Is there a cheaper option?
- Is this worth my money right now?
- Will buying this help or delay my savings goal?

3) My Decision Meter ■

If I buy it now...	If I wait...
How will I feel later? _____	What could I do with that money instead? _____
Will it hurt my savings goal? _____	Could I save toward something bigger? _____

4) My Final Choice ■

<input type="checkbox"/> I will buy it now	<input type="checkbox"/> I will wait	<input type="checkbox"/> I will save my money instead
Why? _____		

Hall's Academy Smart Spending Tip

A wise child learns that every dollar is a decision. Sometimes the strongest choice is not buying right now.