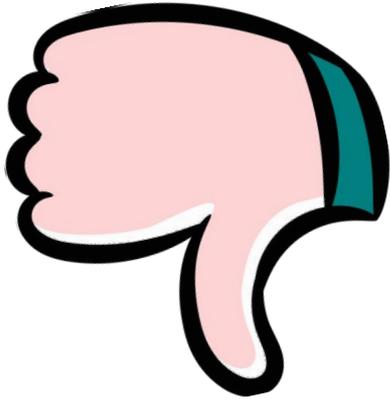
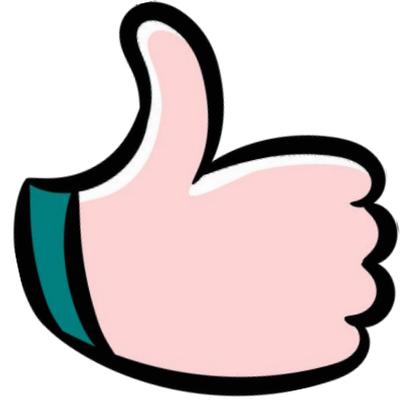


Every decision that you make  
will have some things that are good,  
called **BENEFITS**



and some things that might not be so good,  
called **COSTS**.

## **BENEFITS**

are things that are favorable to a decision maker



## **COSTS**

are things that are unfavorable to a decision maker.



When making a choice,  
if you can immediately think of lots of **costs** 😞  
you most likely won't make that choice.



However if you can't think of many **Costs** 😞  
and the **Benefits** 😊 outweigh the costs  
you most likely will make that choice.

When faced with a decision,  
*write a list of the costs* 😞 *and benefits* 😊  
so you can actually see  
**which list is longer!**



How do YOU make Choices?



You have been invited to go to the *Carnival* with your friends!



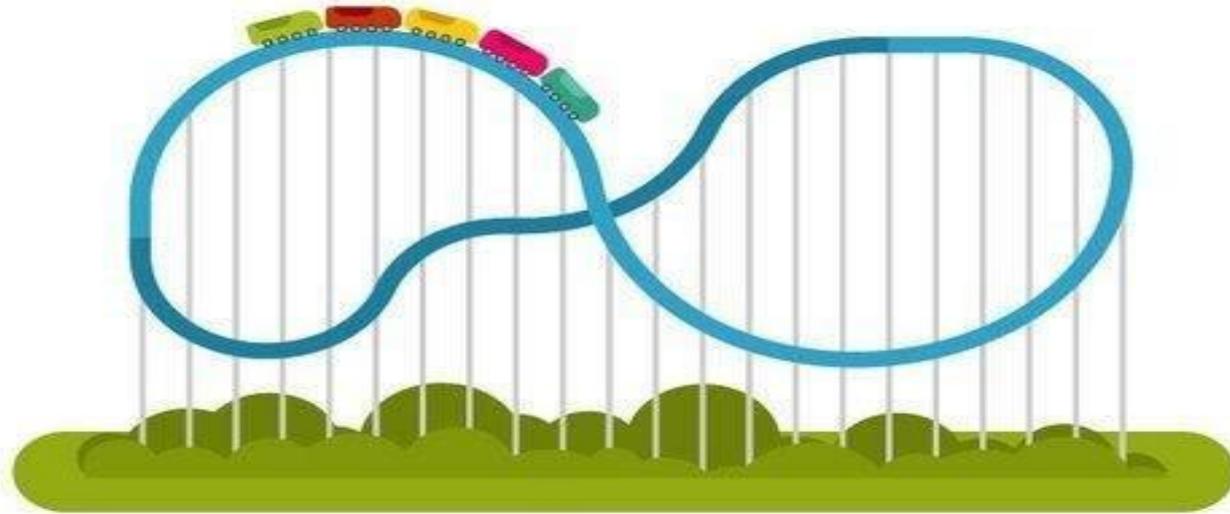
You love being with your friends



You really like playing in the Arcade



But you do not like Roller Coasters  
and you know your friends will want to ride



Your mom offered to pay for you to go  
for all your hard work lately



But it is raining outside, so you might be limited on the things you can do



Decision: Should I go to the Carnival with my friends?



I would be with my friends



I really like the Arcade



It is raining outside



Things to think about

I do not like Roller Coasters



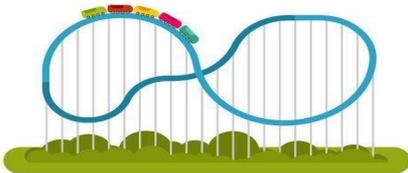
My mom offered to pay



Make a list of the Costs and Benefits!



Costs



Benefits



What would you decide???



Let's do an activity using costs and benefits!



Activity

You have \$2 and you want to buy a snack.

Make a list of Costs and Benefits to help you decide which to buy!  
(example on the next page)

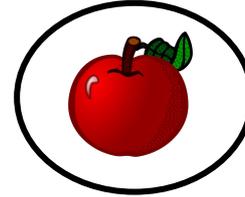


Draw  if it is Benefit 

Draw  if it is a Cost 

**Circle** the snack you choose!

EXAMPLE:



Price		
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The apple is costs less, so it is a Benefit 

The cupcake costs more, so it is a Cost 

**Make your list to help you decide!**

Draw  if it is Benefit 

Draw  if it is a Cost 

**Circle** the snack you choose!

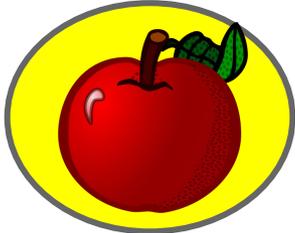


Healthy		
Price		
Tastes good		
I like it the most!		

Draw  if it is Benefit 

Draw  if it is a Cost 

This is what I chose. What did you choose?



**Circle** the snack you choose!

Healthy		
Price		
Tastes good		
I like it the most!		

## Making a list of the Costs and Benefits

is a great way

to help you make

good spending choices!



It helps you decide  
what you really want to spend your money on!

