**NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**DATE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**SECRET WORDS: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**LESSON 22 – Saving vs Investing**

1. A \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ plan is when you save money for your future.
2. An example of an investment plan is buying \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ with the purpose of making money.
3. Savings equals \_\_\_\_\_\_\_\_\_\_\_\_\_ return and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ risk.
4. Investing equals \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ return and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ risk.
5. Savings decreases your \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ spending while investing increases your \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ spending.

**LESSON 23 – SMART Budgeting**

1. A budget is a plan for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. A budget helps you to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ your money instead of your money controlling you.
3. S.M.A.R.T
	1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ – means what is the purpose of your budget
	2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ – when you can see if you’re meeting your goal
	3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ – if you are able to reach your goal
	4. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ – when you have goals that are practical
	5. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ – when you have a time set to complete your goals
4. A budget helps you to pay \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ first and prevents you from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
5. A \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ budget is when you save first, make a list, apportion your money, review and trim your spending.

**LESSON 24 – Money Concepts & Tips**

1. 3 key money strategies are to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ before you spend, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ prices and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ before you buy something.
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is a sudden strong desire to act and impulsive buying is the fastest way to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ money.
3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is more important than money.
4. Save early and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, pay \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ first by putting money into savings and plan before you \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
5. If you want something, you have to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for it.
6. If you don’t tell your money where to go, it will all \_\_\_\_\_\_\_\_\_\_\_\_ away.