

- 1 Look around your home and **pick ten real-life items** (cereal, sneakers, snacks, cleaning supplies, etc.)
- 2 **Sort the items into categories** and discuss the “why”:
 - **Need:** something important for basic living
 - **Want:** something nice to have but not essential
 - **Smart Choice:** a want *that becomes smart* because it saves money or limits future spending (example: reusable water bottle, meal prep containers)
- 3 Select two to three items and think beyond the price tag with our “**Smart Swap Challenge.**” As a family, you can consider swapping:
 - a daily soda for a home water bottle
 - fast food for a simple home lunch
 - brand-name snacks for store brands

NEEDS, WANTS, & SMART CHOICES

A simple, practical activity for families, adults, or classrooms to explore smart spending habits.

