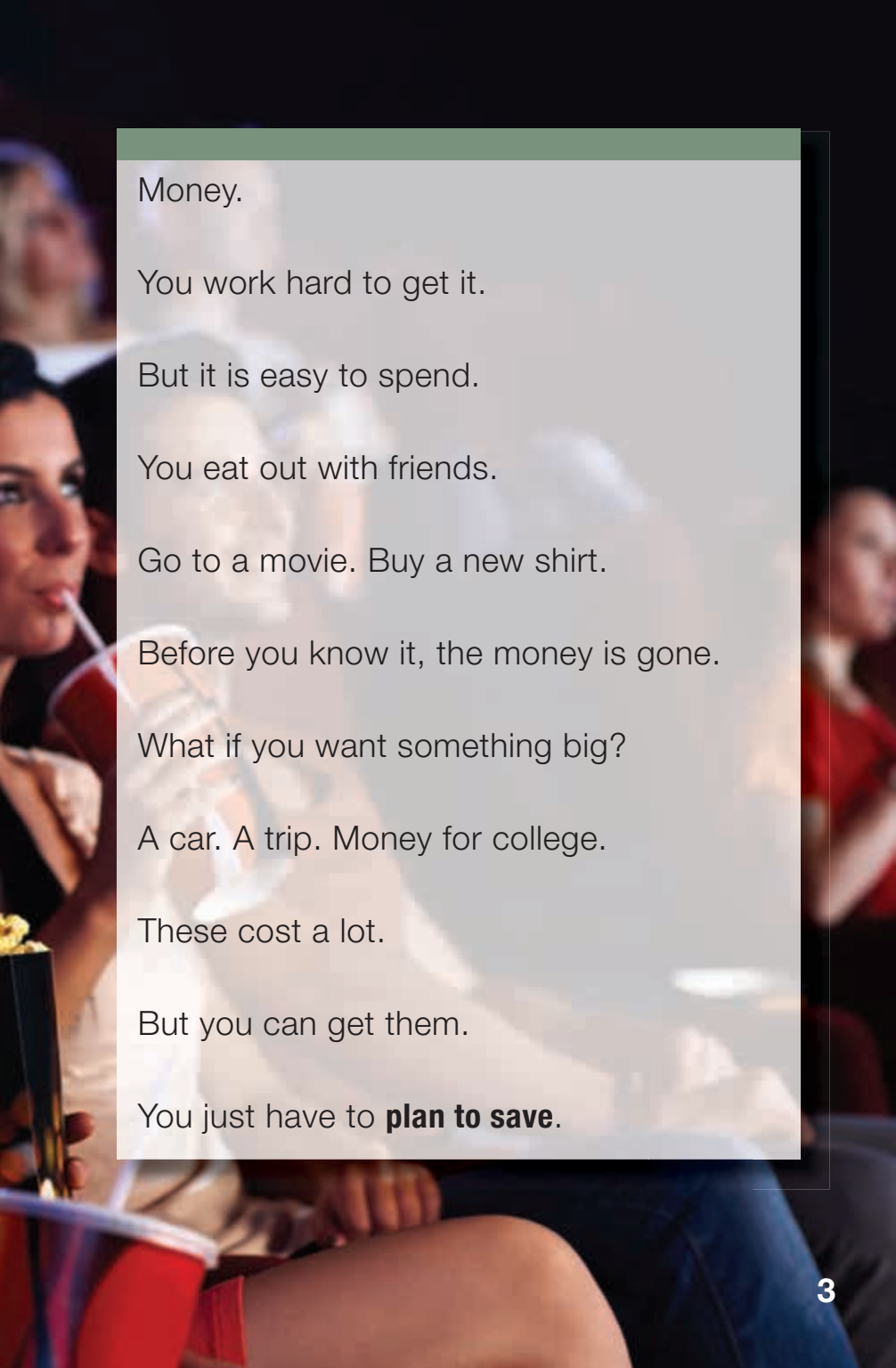


LIFESKILLS IN ACTION

**MONEY
SKILLS+**

**Planning
to Save**

SUSAN ROSE SIMMS



Money.

You work hard to get it.

But it is easy to spend.

You eat out with friends.

Go to a movie. Buy a new shirt.

Before you know it, the money is gone.

What if you want something big?

A car. A trip. Money for college.

These cost a lot.

But you can get them.

You just have to **plan to save.**



How do you **save money**?

You set it aside. Don't spend it.

This seems easy. But it's not.

There is so much to buy.

Food. Clothes. School supplies.



Something
BIG

Susan Rose Simms

The bell rang. Students raced to class. Summer was over. A new year of high school had begun.

Zach and Zoe had economics first period. They were twins. But they were nothing alike.

“Good morning, class,” said Ms. Sands. “Let’s talk about your term project.”

Everyone was quiet. Zach sat in the front row. His eyes were on Ms. Sands. Zoe sat in back. She was daydreaming about her summer.

“For your project this term ...” Ms. Sands paused. Then she smiled. “You will each have \$500.”

Mouths fell open. “For real?” Eddie called out.