
TALK ABOUT TEXTS
Spend Now or Spend Later?
Written by Cara Torrance

Spend Now or Spend Later?



For Review Only

Written by Cara Torrance

macmillan education

Contents

Ways to Spend Money 3
Earning Money 4
Spending Now 6
Spending Later 9
Savings Plan 10
Sharing 12
What Would You Do? 13
Glossary 14
Index 15

For Review Only

Ways to Spend Money

What can you do with your money?
You can spend it now.
You can **save up** and spend it later.
You can give money or gifts to friends, or people in need.
There are many things you can do with money.

You spend money when you exchange it for something you want.



For Review Only

Earning Money

Do you earn **pocket money** for doing jobs?
Maybe someone has given you money for your birthday.
Maybe you helped walk your neighbour's dog early in the morning.
There are different ways to earn money.

You could spend your money now on something small.
But what if you saved your money?
If you chose saving over spending, you could buy something that costs more later.







For Review Only



You can earn pocket money by walking a dog!

For Review Only