CUT OUT · KEEP THEM WITH YOUR MONEY

Before I buy it



Four cards for the next four things you want to buy. Answer the questions, then decide: buy it, wait, or skip it. Every answer is allowed — it just has to be a decision.

Before I buy it



I want _____

It costs _____ I have _____

ASK YOURSELF	YES	NO
Have I wanted it for at least a week?	☐	☐
Have I seen one for real, or read reviews?	☐	☐
Will I still be using it in a month?	☐	☐
Is this what I want most for this money?	☐	☐
Can I buy it without touching my savings?	☐	☐

I'VE DECIDED ☐ Buy it ☐ Wait until _____ ☐ Skip it

Before I buy it



I want _____

It costs _____ I have _____

ASK YOURSELF	YES	NO
Have I wanted it for at least a week?	☐	☐
Have I seen one for real, or read reviews?	☐	☐
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Is this what I want most for this money?	☐	☐
Can I buy it without touching my savings?	☐	☐

I'VE DECIDED ☐ Buy it ☐ Wait until _____ ☐ Skip it

Child Allowance

For the grown-up: the cards are theirs. "Buy it" is always an allowed answer, even when it's not yours.

In the app they see what every job has earned them, on their own login.