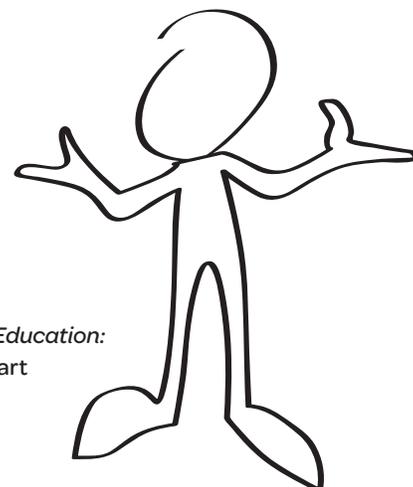


# Spend Well

**What It Is:** Spending is how we use money to pay for goods and services.

**Why It Matters:** When we spend well, we make thoughtful choices about how we use our money. We become savvy consumers.

	Module 1	Module 2
<b>Module Title</b>	How Families Spend Money	Essential Consumer Skills
<b>Module Number</b>	1-SP-PE	2-SP-PE
<b>Module Learner Outcomes</b>	<ol style="list-style-type: none"> <li>1. Participants will be able to identify how money experts classify expenses.</li> <li>2. Participants will be able to name the largest household expense for most families.</li> <li>3. Participants will be able to distinguish what makes a debit card unique.</li> </ol>	<ol style="list-style-type: none"> <li>1. Participants will be able to name other costs that may get added to a purchase.</li> <li>2. Participants will be able to list the steps to deciding whether or not to buy something.</li> <li>3. Participants will be able to identify ways to cut spending.</li> </ol>
<b>Module Ties to Jump\$tart Standards<sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Standard 1 – Planning and Money Management</li> <li>• Standard 3 – Planning and Money Management</li> </ul>	<ul style="list-style-type: none"> <li>• Standard 4 – Planning and Money Management</li> </ul>



<sup>1</sup> Jump\$tart Coalition for Personal Financial Literacy. *National Standards in K-12 Personal Finance Education: With Benchmarks, Knowledge Statements, and Glossary*. Third Edition. Washington, D.C.: Jump\$tart Coalition for Personal Financial Literacy, 2007.