



## A vibrant, flat-style illustration of various school supplies. In the center is a teal backpack with orange straps and pockets. To its left is a pink notebook with a white label that says 'NOTEBOOK' and an orange pen resting on it. Further left is a light blue calculator, a yellow protractor, and a pink highlighter. A pencil cup holds several pencils and pens. To the right of the backpack is an open notebook with a pencil and a yellow highlighter. Other items include a red paperclip, a green pushpin, and a small orange pencil case. The background is a simple gradient of light blue and white.

# Smart Spending Principles



**Think Before You Buy:** Ask yourself:  
“Do I really need this, or do I just want it  
right now?”



**Make a Plan:** Decide what you want to buy and how much you can spend before you go shopping.



**Compare Prices:** Check different shops or websites—you might find a better deal! Consider second-hand.



**Wait Before You Spend:** Try the 1-day or better 3-day rule for things you want, not need. Waiting helps avoid impulse buys!



# Smart Spending Diary



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