

STOP, DROP, AND THINK BEFORE YOU BUY TEST

Money Matters
Boys & Girls Club of America

What do I want to buy within a month?

Do I NEED this or do I WANT it? (Check One)

- NEED
- WANT

If I don't need it, why do I want it?

Exactly when will I use (or wear) it?

Can I find it for less somewhere else, use something I have, or borrow it?

Are there any needs I won't be able to get if I buy this?

How will this affect my goals? What will I have to give up by buying this now?

It's time to make a decision!

In six months, will I think this was a good purchase?

- Yes
- No

Do I make the purchase?

- Yes
- No