

# Plan a Purchase



Think about a purchase in your life you'd like to make, and answer the questions below to make a smart spending strategy.

## Step 1: Choose Your Item

What is one item you'd like to buy? \_\_\_\_\_

Is this item a want or a need? \_\_\_\_\_

Wants and needs can be tricky to distinguish. Some items are needs, but higher-quality options may be wants. If needed, break down your purchase into the features you need and want.

**Features I need:**

**Features I want:**


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## Step 2: Make a Plan

What is your budget for this item (or the most you're willing to spend)?

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Where can you comparison shop for this item?

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Are there any sales or coupons you can use now? Yes / No

Will there likely be sales or coupons later? Yes / No

Can you buy what you need secondhand? Yes / No

Can you negotiate the price? Yes / No

Which payment method is best for this? (Circle one.)

Cash

Debit card or check

Credit card

BNPL

Mobile payment

Are there any major maintenance or warranty costs to consider? Yes / No

If so, how much will you need to budget? \_\_\_\_\_