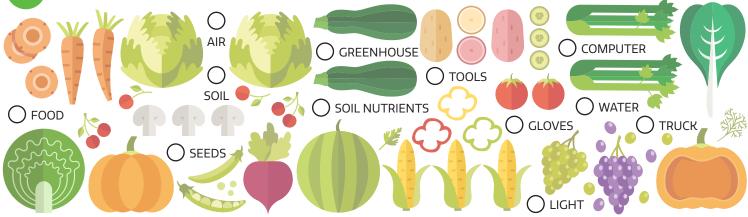


MAKING FINANCIAL DECISIONS

NEED: A need is something we must have to survive.

WANT: A want is something we would like to have.

Put a checkmark in the circles that are the needs.



What is a budget?

A budget is a written plan for how you will spend and save your money.

What is a financial decision?

A financial decision is a choice you make about how to spend and save money.

What is an emergency fund?

An emergency fund is money you save to pay for the cost of meeting needs when unexpected things happen.

NEEDS AND WANTS:

PLAN WHAT YOUR ROBOT WILL GROW

Imagine you were given \$500.00 to purchase a robot that had super gardening powers, and you could use it to make the world a better place. What would you grow in your garden? What foods are meeds? What foods are wants?

Cranberries	\square Need	\square Want
Carrots	\square Need	\square Want
Melons	Need	☐ Want
Celery	□Need	☐ Want
Miniature Corn	\square Need	\square Want
Mushrooms	\square Need	\square Want
Salad Greens	\square Need	\square Want
Table Grapes	\square Need	\square Want
Squash	\square Need	\square Want
Potatoes	\square Need	\square Want
Cucumbers	\square Need	\square Want
Other	\square Need	\square Want



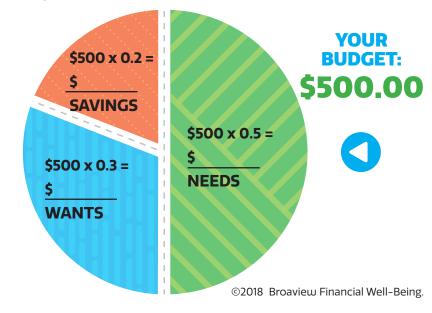
Need Spending
Want Nutrients
Goal Saving
Greenhouse Budget
Sustainable
Financial Decision
Emergency Fund

KNOW

SAVING AND SPENDING:

PLAN YOUR BUDGET

Divide your money into three buckets. Use 50% of your money for the things you **NEED**, 30% for what you **WANT**, and 20% for **SAVINGS**.



SET GOALS:

MAKE A POSITIVE IMPACT WITH YOUR GARDEN

GOAL: A goal is something you want to achieve in the future.



How would you eliminate hunger in the world?





Circle a type of garden below and select accessories for your robot.

SUPERPOWER ROBOTS: COSTS AND OPTIONS RESOURCE LIST						
MY GARDEN		Accessories to Purchase for My Robot				
Place and Type (Circle one)	Startup cost of each garden (\$)	Each garden comes with	Function of the Accessory	Cost (\$)		
			Distracts pests	\$75.00		
Several containers (for a windowsill, balcony, porch, rooftop or sidewalk) Community or School Garden:	\$100.00 Grow food for your family/share with neighbors. \$150.00 Earn rent from plots you share.		Scares away pests	\$75.00		
			Delivers produce to others	\$90.00		
			Harvests food	\$175.00		
		Seeds	Takes pictures	\$100.00		
			Pulls out weeds	\$65.00		
		Water source	Can build a fence	\$130.00		
			Shares power of positivity	\$95.00		
		A space with	Sprays water	\$40.00		
		soil and sun	Can lift or move anything	\$150.00		
		Nutrients	Has solar power	\$80.00		
Farm: One-half acre of a working farm	\$200.00 Earn money selling your produce.	Nutricits	Sends a text	\$35.00		
			Attracts pollinators	\$25.00		
			Delivers super nutrients	\$55.00		
			Plants seeds automatically	\$95.00		
			Stops pollution, frost, or hail	\$45.00		

BUDGET: HOW WILL YOU SPEND \$500.00?

DESIGN A GARDEN AND PURCHASE A ROBOT				
Garden Type	Why did you choose this garden?	Cost		
		\$		
What accessories are you choosing?	Please check Need or Want.	Accessory Cost		
a.	☐ Need ☐ Want	\$		
b.	☐ Need ☐ Want	\$		
c.	☐ Need ☐ Want	\$		
d.	☐ Need ☐ Want	\$		
	Total Garden and Robot Costs	\$		
Manage Your Budget	Check Your Spending			
Use the iPad® calculator to add	Total Budget	\$500.00		
calculator to add your costs together	Emergency Fund (20% Savings)	-\$100.00		
and decide now	Subtotal	\$400.00		
much to save.	(Subtract) Total Garden and Robot Costs	-\$		
	(How much money do you have left over?)	\$		

INTRODUCE YOUR ROBOT





