

Spend or save?

Infographic



Spending



What
will you
do?

Saving



Advantages

- You buy what you want (if you can afford it).



Disadvantages

- You might not be able to afford more expensive items.
- You might not have any money if you need it in an emergency.



Advantages

- You are able to afford bigger and more expensive things in the future.
- If your savings are in a bank account, you can earn some extra money. This is called 'interest'.
- You will always have some money for an emergency.



Disadvantages

- If you save your money, you could miss out on buying some of the things you want.
- You may end up never using the money to buy the item you were saving for.

