



You Have \$50 Left — What Do You Do With It?

Saving, spending, and the choices in between

LEAD PROMPT

You have \$50 left after your current required expenses. You do not owe anyone money and nothing is due today. What should you do with it?

1. Make Your Choice

☐	Spend it now
☐	Save all of it
☐	Split it between spending and saving
☐	Hold it for a known upcoming expense
☐	Another choice

2. Explain Your Decision

Why is this your best choice right now?

3. What Could Change Your Mind?

Name one piece of information or one change in circumstances that could make you choose differently.

4. Reconsider

After the discussion, would you keep your original choice?

☐ Yes ☐ No ☐ Maybe

What mattered most in your final decision?