

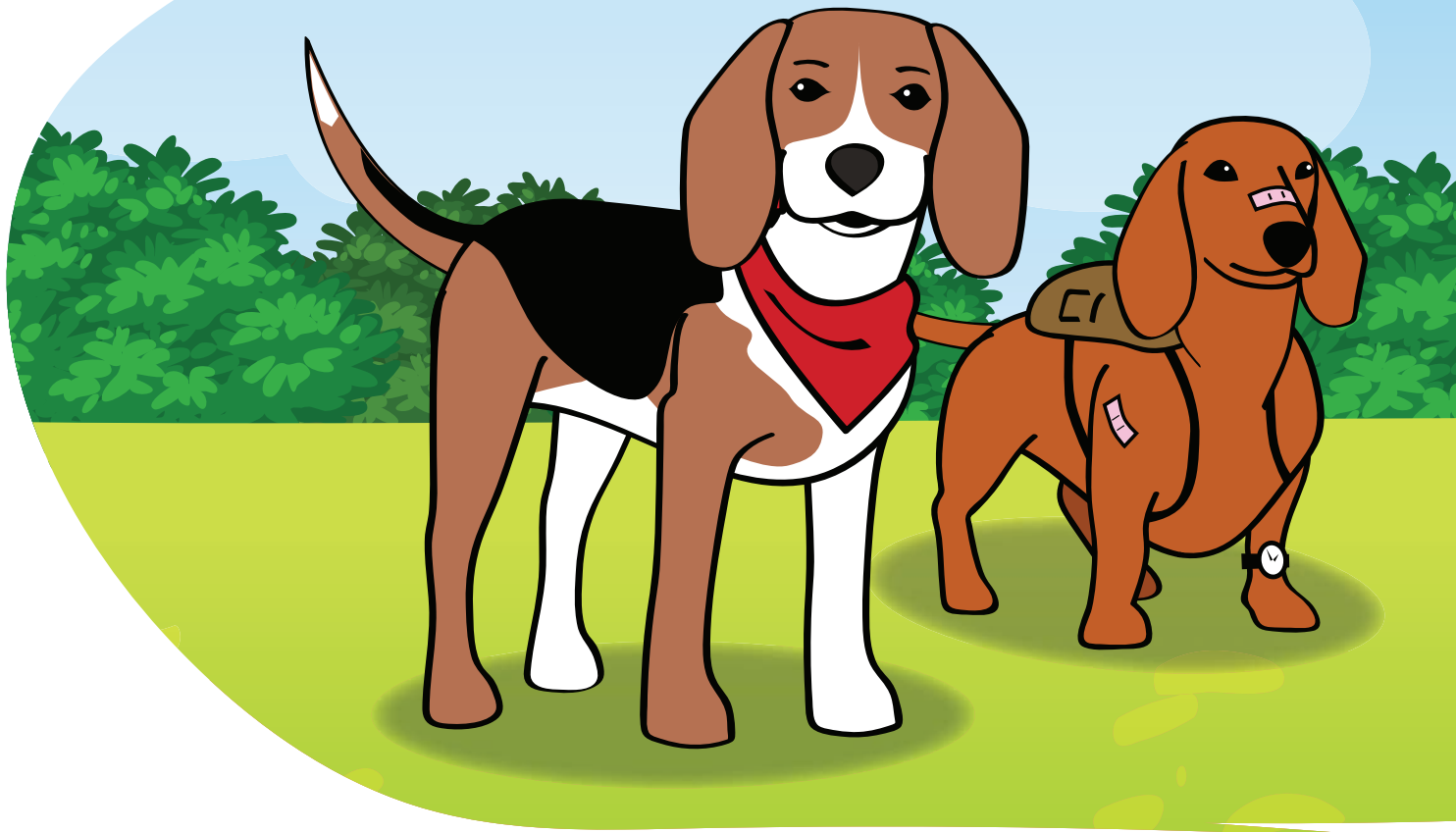
Sammie Makes Decisions



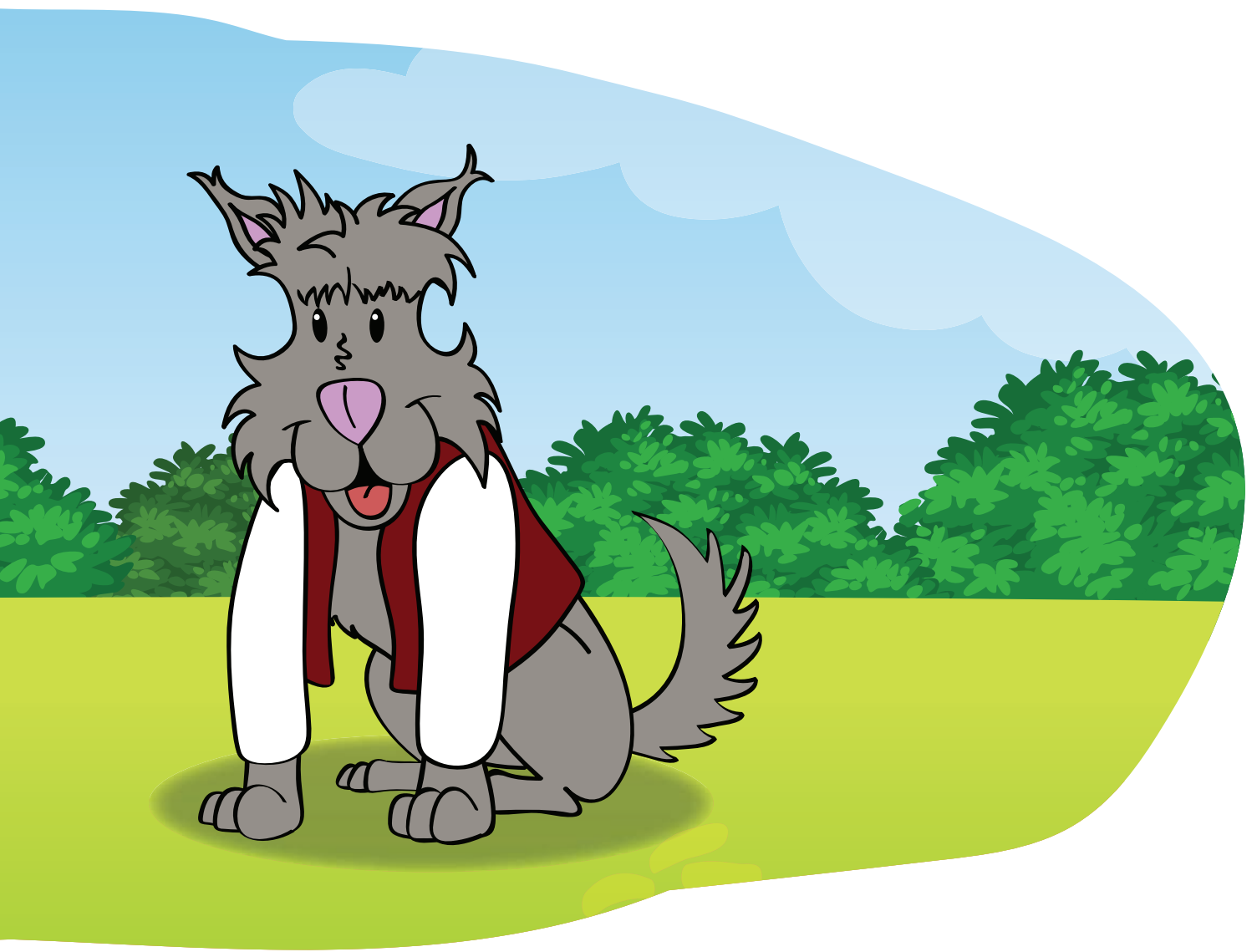
Sammie **Makes Decisions**

by

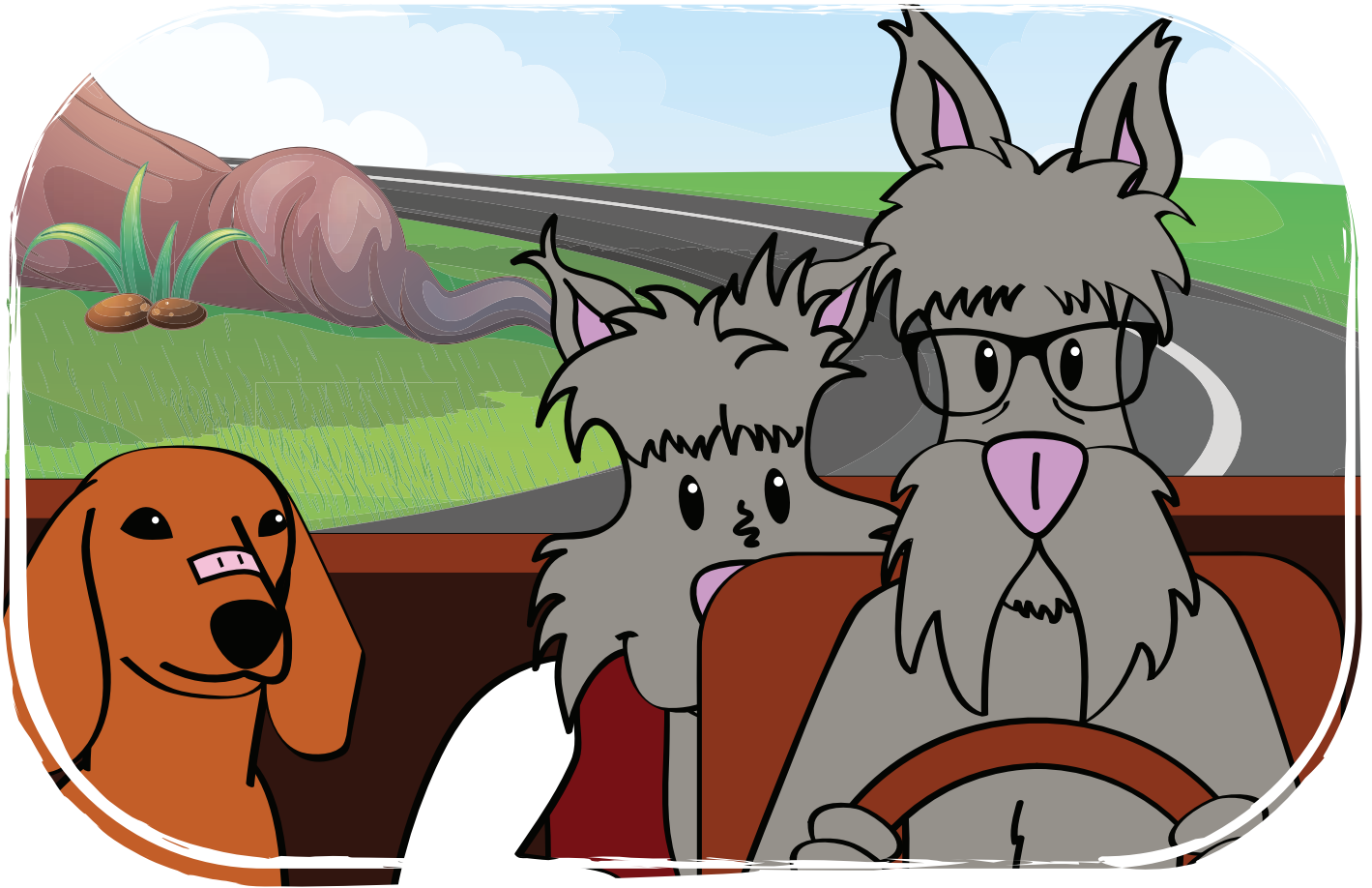
The Florida Department of Financial Services



The first day of school is coming soon in Cashville. Sammie and his friends are excited! "Let's go to the office supply store to pick up our school supplies," says Sammie.



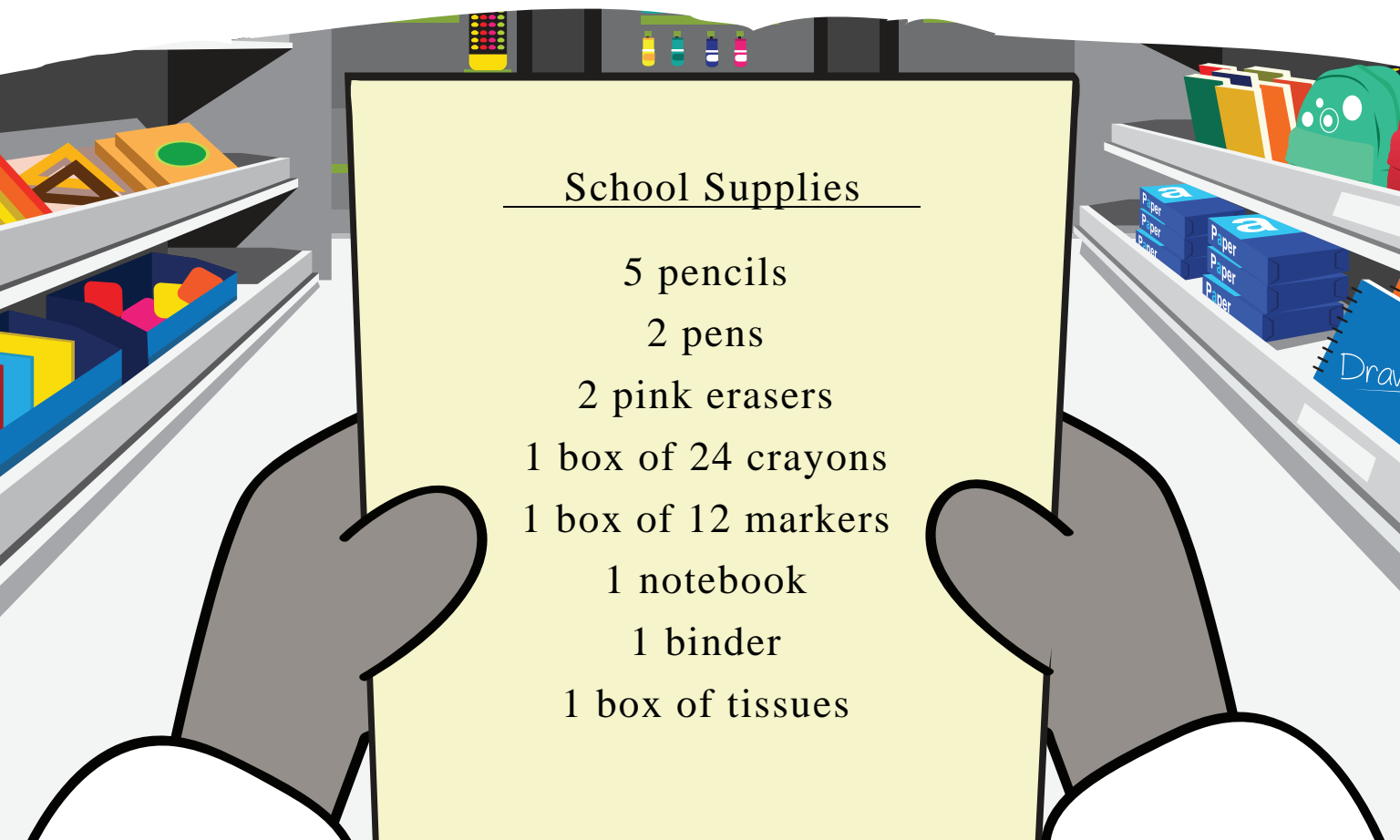
His friends Luke and Tammie agree to join him. They have gotten their school supply list in the mailbox and are eagerly looking forward to new pencils and pens.



Pop takes them to the store and, along the way, Pop tells Sammie, "We can only spend \$20.00 today. You must stick to your list and buy only what you need. These supplies are meant to help you learn math and to read."

"Of course, Pop," says Sammie. But once in the store, Sammie sees all the things on his list and some more. Sammie and his friends rush to pick up pencils and pens, but there is more to purchase.

The friends study their list:



School Supplies

5 pencils

2 pens

2 pink erasers

1 box of 24 crayons

1 box of 12 markers

1 notebook

1 binder

1 box of tissues



Sammie and his friends fill their shopping cart with the supplies they need. As they head down the aisle, something catches Sammie's eye: a beautiful paint set.

He exclaims, "Oh wow! Come look! Come see what I found! This paint set has many colors – yellow, red, blue and brown!"



His friends ooh and
ahh, but Pop approaches
with a frown.





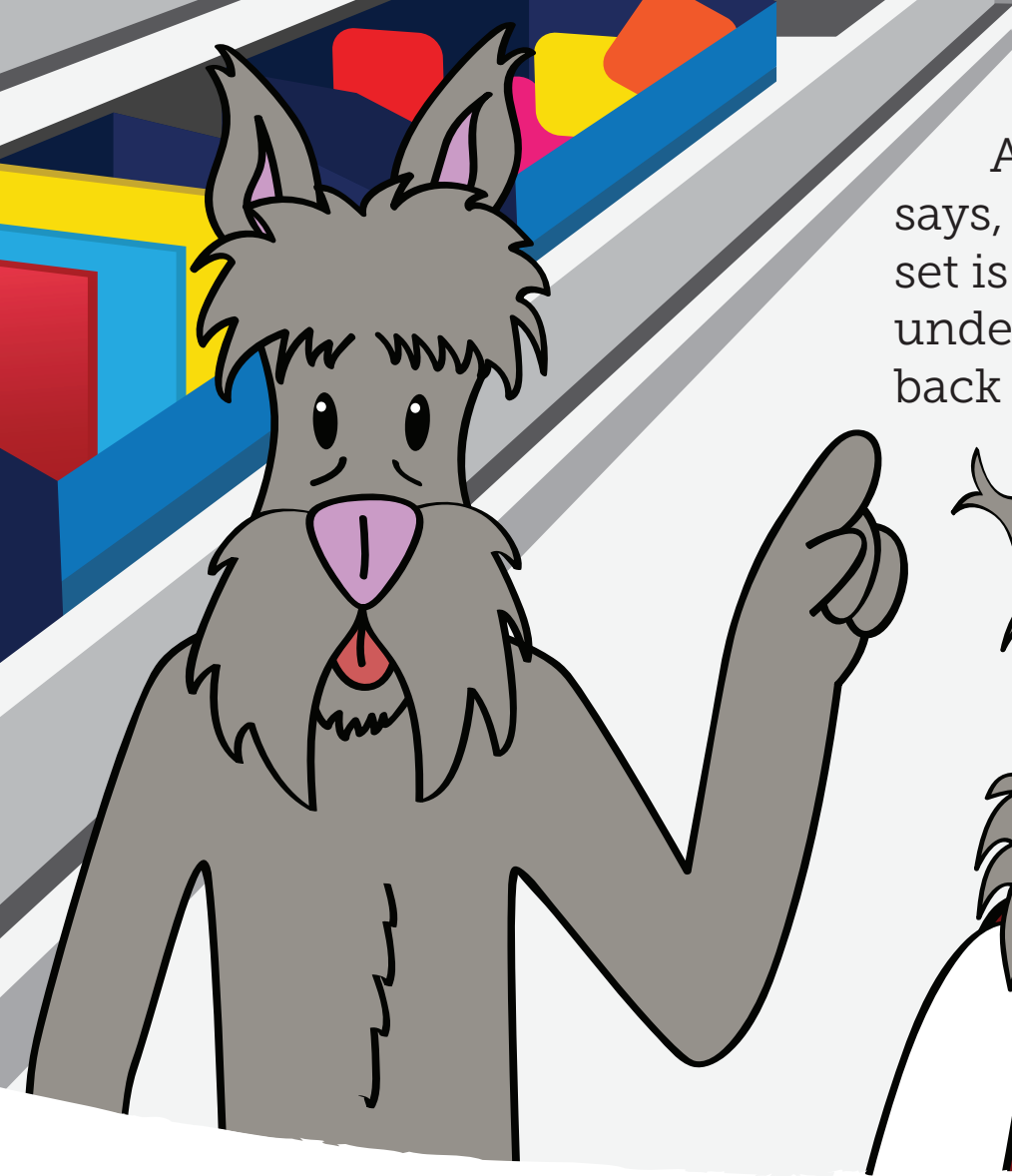


"Is it clear that this paint set is on your list?"

"But Pop, think what I could paint...a portrait of us!"
says Sammie.



"A portrait would be pretty and painting sure is fun, but there are many things we need before we purchase paint. Remember, we can only spend \$20.00 today and that paint set is \$15.00. Before we buy the things that we want, we must buy the things that we need," says Pop.



A saddened Sammie says, "But Pop, this paint set is prime! To spend under my limit, I will put back some supplies."



Pop thinks for a minute and shakes his head. "But what will you do without pencils and pens?"

Sammie whines, "I'll borrow a pencil from Tammie and a pen from Luke."



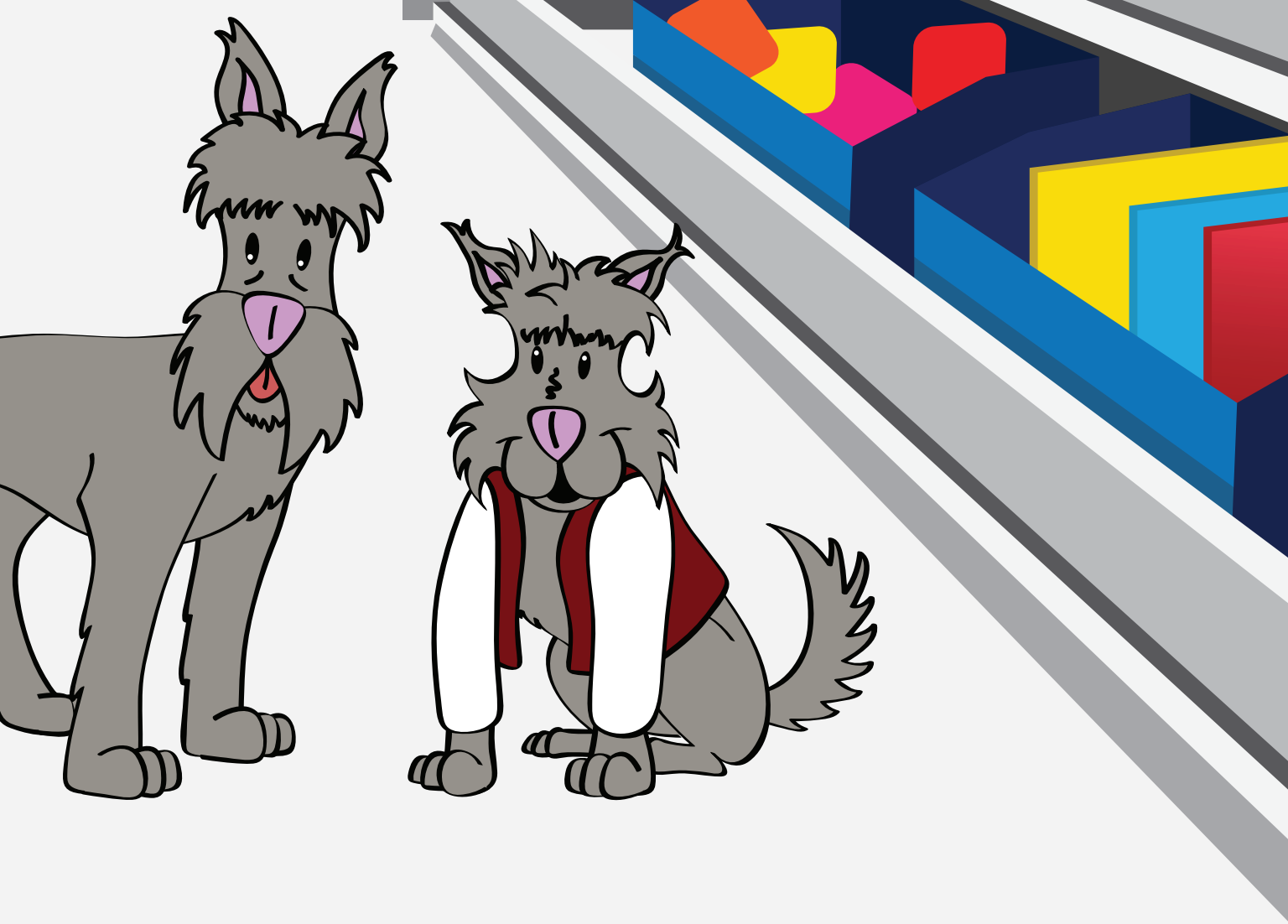
Sammie's friends shake their heads, "No, we need our pencils and pens too."

Sammie says, "You all are right. I won't fight. The paints are what I want, but I need the supplies for school."

Pop smiles and replies, "Sammie, you have saved money before and you can save money this time. It is important to always buy what you need before you buy what you want. I have to do this, too, you know."

"You do?" asks Sammie.





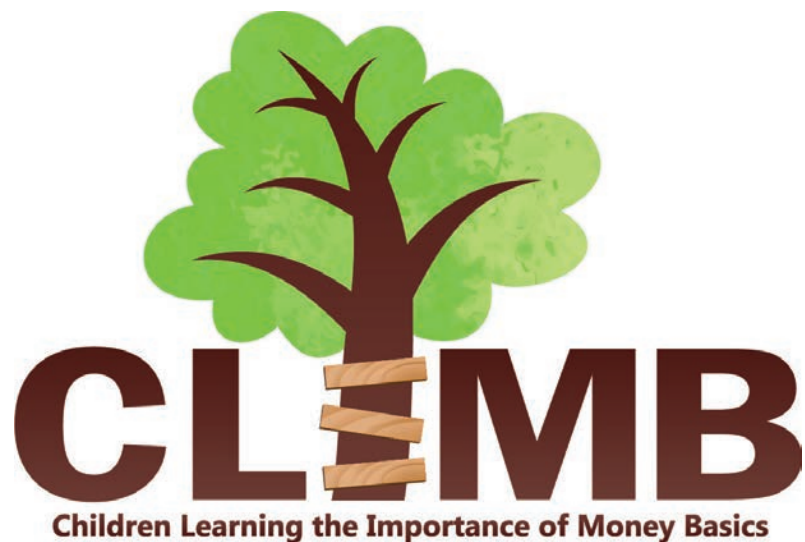
"I do," says Pop. "I like to travel and buy books to read, but first I pay for a place to live and food to eat. If there's money left over, I can buy something fun, but first I get things that we both need, Son."



Sammie smiles at Pop and his friends. "Now I know what to do. Needs are necessary and wants can wait." Sammie, Tammie and Luke all high-five. "Now, let's go home and play outside!"



Want to see more of Sammie? Visit our site at
www.MyFloridaCFO.com/CLIMB



CLIMB is the Florida Department of Financial Services' financial literacy program for youth ages 10 and under. This online adventure tells the story of Sammie the Saving Scottie through a series of animated videos as he learns the basics of money management with topics that include budgeting, saving and the difference between needs and wants. Our goal is to help start the conversation about money basics, while making it fun and engaging for Florida's early learners.



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