



Name: _____

Class: _____ Date: _____

Spending Smart: My Weekly Choices

An activity of "Singapore's money plan".

Read "Singapore's money plan" (page 6, *What's Up* January 2026). The article shows how Singapore plans its money carefully so that everyone's needs can be met now and in the future. In this activity, you will step into a similar role by planning your own weekly spending. See how your choices and unexpected events affect your budget.

1. Imagine you are given \$15 for one week. This money is meant to cover all your personal spending for the week. With a partner, plan your weekly budget.

Decide how you will spend your \$15.

| Category | Amount (\$) | Why I chose this |
|------------------------------|-------------|------------------|
| Food / snacks | | |
| Transport | | |
| School needs | | |
| Fun / entertainment / treats | | |
| Savings | | |
| Others (if any) | | |
| TOTAL | \$15.00 | |

Consider these in your planning:

- What do you really need?
- What do you want that you don't really need?
- What would you give up if you had to?

1a) Which choice was the hardest to make? Why?

1b) Did you choose to save any money? Why or why not?

2. Now, imagine that something unexpected happens this week. Choose ONE situation:

- You lose your pencil case and must replace it.
- You are asked to contribute money for a class group project.
- You really want something you did not plan for.

Adjust your budget.

2a) *What were some changes you made to the budget? Why did you change those parts?*

2b) *What happens if you spend all your money without planning?*

2c) *Why is it important to think about both the present and the future?*

3. You just planned money for yourself. Now imagine a country planning money for millions of people. What in your personal budgeting resembles a national budget?

3a) Draw a line to match each personal example  to a country-level example .

| Your Budget | | Country Budget |
|--|--|--|
| Saving money for later  | |  Spending on skills and education |
| Paying for food  | |  Deciding what is less urgent |
| Spending on school items  | |  Supporting healthcare & basic needs |
| Cutting back on treats  | |  Preparing for unexpected problems |
| Handling an emergency  | |  Reserving money for future generations |

3b) *Why do you think countries must plan for the future? What might happen if a country does not save or plan ahead?*