


★ \$ ★ **Good Tidings!** ★ \$ ♥

Are you The Saver or The Spender?
Choose one!

The Saver  or The Spender \$



If you are **The Saver**: Write about something you are saving up for.



If you are **The Spender**: Write about something you would buy or do with \$40.



Saving today for a brighter tomorrow! ♥

