Spend, Save, Invest or Donate

**ECONOMICS AND MONEY VISUAL ORGANIZER**

**WANTS**

Unlimited!

**RESOURCES**

HUMAN—Time, talent, attitudes  
NATURAL—Air, water, land, minerals  
CAPITAL—Tools, machines, factories, treasure

Limited!

**SCARCITY**  
(We can’t have it all!)  
We must make a...

**CHOICE**

Every choice has an opportunity cost.

**$$ FOUR MONEY CHOICES $$**

**SPEND**

Goods and services to satisfy immediate wants and needs.

**DONATE**

Give (spend) treasure to a charitable cause for the common good—philanthropy.

**SAVE**

Set aside money for short-term wants and needs.

**INVEST**

Invest savings, gain interest and grow wealth in the long-term.

© www.learningtogive.org