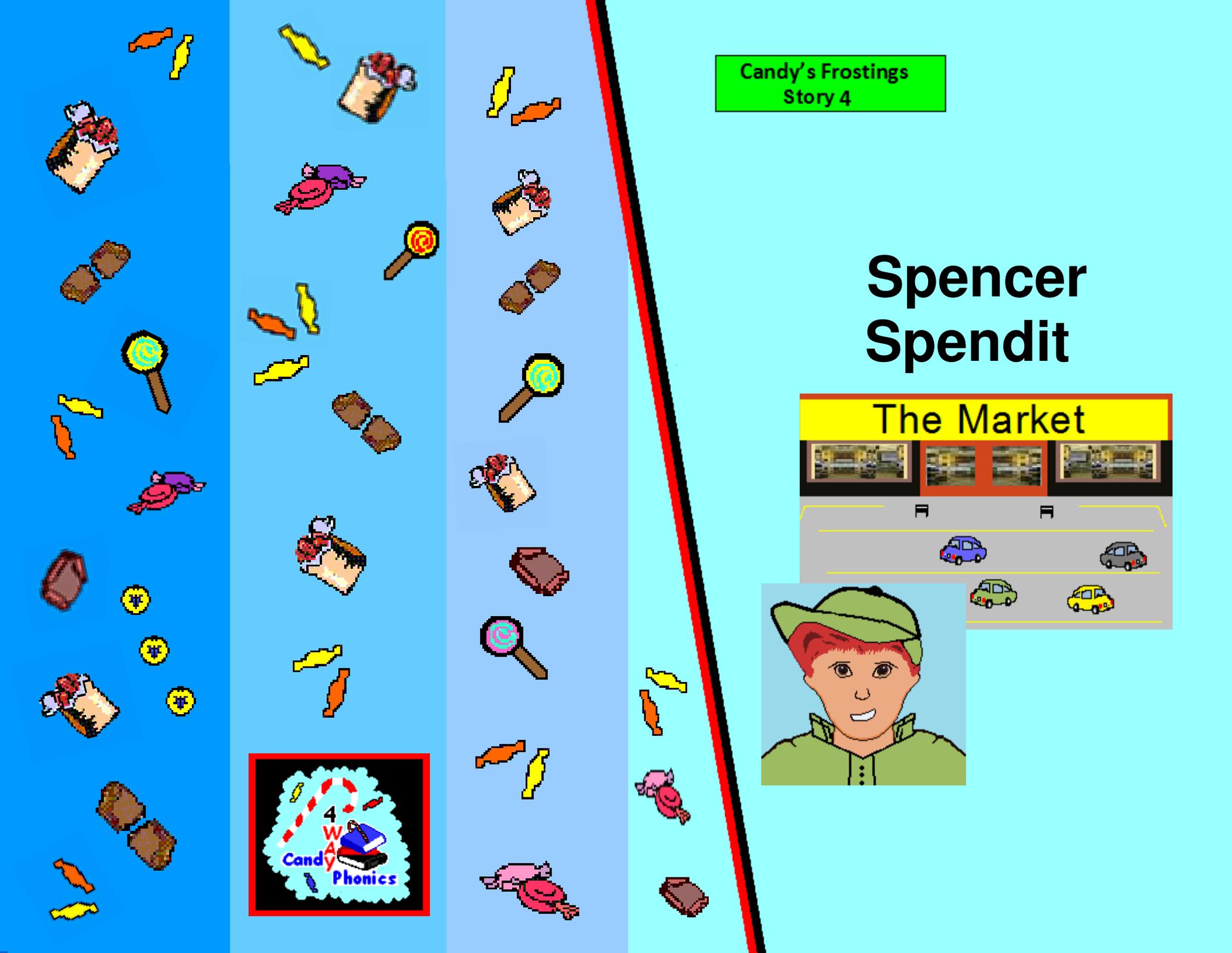
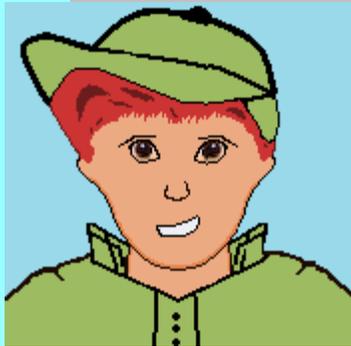


Candy's Frostings
Story 4

Spencer Spendit

The Market



Words to Watch For:

hi-ber-na-ted (**hī-ber-nā-tĕd**)

vi-de-o (**vi-dē-ō**)

ex-cept (**ĕk-sĕpt**)

u-su-al-ly (**yū-shū-əl-lē**)

im-me-di-ate-ly (**ĭ-mē-dē-ət-lē**)

i-tems (**ĭ-tĕmz**)

mi-nute (**mĭ-nĕt**)

per-i-od (**pĕr-ē-əd**)

Spencer's Spending was Never-ending

There once lived a little boy
named Spencer Spendit.



At the beginning of each week
Spencer Spendit received one
hundred pennies.

Spencer Spendit never **earned** his pennies; his pennies were **given** to him each week by his mom and dad.

Do you remember the story of Sammy Saver? Sammy Saver believed in the wise saying:

**A Penny Saved
is
a Penny earned.**

However, Spencer Spendit believed in the foolish saying:

Spend, Spend, Spend!

Each morning and all year long, Spencer Spendit lingered in bed for long periods of time.

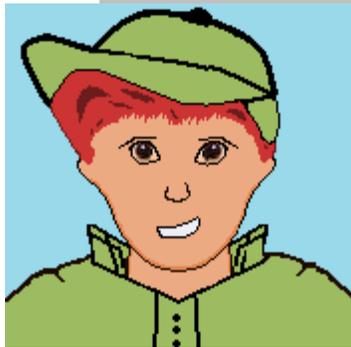
When Spencer finally got out of bed he either:

Played with his toys,

Lounged on the couch and watched television,

Sat around the house and ate junk food, or

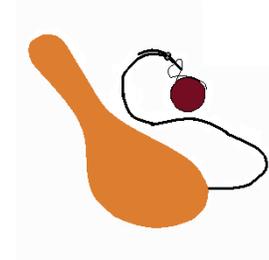
Hibernated in his room and played video games for hours and hours and hours.



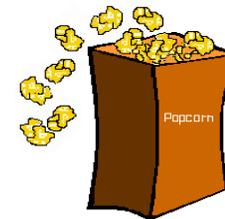
When Spencer did get out of the house, it was usually to go to the store with his mother. Whenever Spencer saw something he liked down a store aisle, he took his pennies out of his pocket and immediately bought the item.

He bought things like:

cheap toys



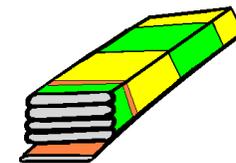
and
junk food



and
cheap toys



and
junk food.



Often Spencer would go to the store with his friends. Spencer's friends bought many of the same kinds of things that Spencer bought, which makes perfect sense because a little boy or a little girl tends to become exactly like those they run around with.

Spencer became more and more like his friends, and his friends became more and more like Spencer.

Spencer fed his friends with bad ideas, and his friends fed Spencer with even worse ideas.

To be sure, Spencer Spendit had very limited ideas about how to spend his money.



When Spencer passed by a gumball machine, he always put a penny in the slot and out popped a large ball

of gum.

When he walked by an ice cream store, he always bought a triple-decker ice cream cone.



When Spencer Spendit went to the grocery store, he always came home with a handful of candy. When he went to the toy store, he always came home with a cheap toy.

Many of Spencer's toys broke shortly after he bought them. In fact, some of Spencer's toys would break the first time he played with them. They just didn't seem to last very long.

When Spencer's mother warned him that he was spending his money on cheap toys, Spencer

would simply smile and agree with his mom. However, the very next day, Spencer would spend whatever pennies were left in his pocket on more cheap toys or junk food.



When Spencer Spendit wanted a new item, he wanted it right then,

at that very minute!

He never, ever waited to buy anything. Of course, since he only had a few pennies in his pocket at any one time, he could only buy cheap things.

Once, he bought a tiny remote control truck; but even after Spencer loaded it with batteries, it never ran. The little cheap truck broke before Spencer could play with it even one time.



If Spencer had pennies, he spent them right away. So Spencer never had enough pennies to buy anything of real value.

He never saved any money to give to his church.



He never saved any money to make investments.

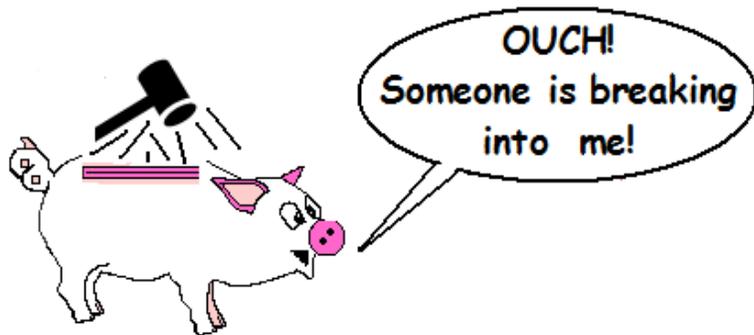


He never saved any money to help others in need.



He never bought anything for himself except cheap toys and junk food.

One Christmas, Spencer's aunt gave him a piggy bank. Only one time did Spencer put money in his piggy bank, and on that very day he took a hammer and smashed the bank so he could get the pennies back out.



Spencer Spendit became known to all of his friends, teachers, and family members as the little boy who never had any money.

Everyone in town knew that

**Spencer's spending
was never-ending.**

After reading the stories of Sammy Saver and Spencer Spendit, you have some decisions to make about how to gain your own money and what you will do with your money once you have it.

Will you be like Sammy Saver

or

will you be like Spencer Spendit?



In other words,

If someone
wrote a story
about you and your money,
what would

your

story sound like?