



Directions  
Credit Union®

# SWEET Subscriptions

## How Little Costs Add Up!

### Step 1: Getting something you'll love!

What's a realistic thing (not too big!) that you could buy or do if you saved a little each week?

**\$20-\$60**



New video game or  
in-game currency

**\$25-\$75**



Cool clothes, shoes,  
or accessories

**\$15-\$40**



Art or craft supplies

**\$50-\$100**



Dinner out with  
Family

**\$20-\$60**



Fun experience  
with friends

**\$150-\$250**



New Bike

## Step 2: Even small splurges can break your heart (and your budget)!

Each candy heart shows something fun people might spend money on — from streaming to snacks!

**Circle everything you (or your family) would want to have every month.**

Candy Heart	What It Represents	Monthly Cost	Annual Cost
<b>Game On</b>	Online gaming pass (Xbox Game Pass, Nintendo Online)	\$17	\$204
<b>Stream Queen</b>	Streaming service (Netflix, Disney+, Hulu)	\$15	\$180
<b>Go Team!</b>	Sports streaming (FuboTV, NFL+)	\$75	\$900
<b>Jam Time</b>	Music app (Spotify, Apple Music)	\$11	\$132
<b>Daily Love</b>	Starbucks or boba drink twice a week	\$24	\$288
<b>Snack Attack</b>	Vending-machine or gas-station snack 1x week	\$8	\$96
<b>V-Bucks 4Ever</b>	In-game purchases (Fortnite, Roblox, Minecraft coins)	\$10	\$120
<b>Dollar Bin</b>	That extra little toy every time you go to Target	\$5	\$60
<b>Movie Magic</b>	Movie night rental or theater ticket	\$8	\$96
<b>Fan Club</b>	Sports or merch subscription box	\$20	\$240
<b>Selfie Streak</b>	Social-app upgrade (Snap+, BeReal bonus, VSCO Pro)	\$5	\$60
<b>Podcast Pro</b>	Premium podcast or audiobook app	\$9	\$108
<b>Fast Food/ Takeout</b>	Grabbing a meal hanging out with friends	\$10	\$120
<b>Grocery Store Candy</b>	Candy bar when you go to the store with your parents	\$2	\$24

Monthly Total for the items you picked: \_\_\_\_\_

Yearly Total for the items you picked: \_\_\_\_\_ ≈ \_\_\_\_\_

## Step 3: Make Some Smart Swaps

Now, go back to your “something you’ll love” from step one — like a trip, a bike, or your first savings goal.

Which candy hearts could you “break up with” for now in order to get it?

**Cross out the ones you could skip and calculate how much you’d save.**

Item You Gave Up	Monthly Savings	Annual Savings
<del>Game On</del>	<del>\$17</del>	<del>\$204</del>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**This is how much you would save if you gave those up for a month and if you gave them up for a year.**

My New Monthly Total: \_\_\_\_\_

My New Yearly Total: \_\_\_\_\_

Total Saved: \_\_\_\_\_

## Discussion Ideas

### Reflection Time



1. What surprised you most about your spending habits?
2. Why do small costs add up so quickly?
3. What free or low-cost options could replace some of your sneaky monthly costs with?
4. How long it would take you to save up for what you picked in the first step?