



TFO
LIFE ACADEMY

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
Game On	Online gaming pass (Xbox Game Pass, Nintendo Online)	\$17	\$204
Stream Queen	Streaming service (Netflix, Disney+, Hulu)	\$15	\$180
Go Team!	Sports streaming (FuboTV, NFL+)	\$75	\$900
Jam Time	Music app (Spotify, Apple Music)	\$11	\$132
Daily Love	Starbucks or boba drink twice a week	\$24	\$288
Snack Attack	Vending-machine or gas-station snack 1x week	\$32	\$384
V-Bucks 4Ever	In-game purchases (Fortnite, Roblox, Minecraft coins)	\$10	\$120
Dollar Bin	That extra little toy every time you go to Target	\$5	\$60
Movie Magic	Movie night rental or theater ticket	\$8	\$96
Fan Club	Sports or merch subscription box	\$20	\$240
Selfie Streak	Social-app upgrade (Snap+, BeReal bonus, VSCO Pro)	\$5	\$60
Podcast Pro	Premium podcast or audiobook app	\$9	\$108
Fast Food/ Takeout	Grabbing a meal hanging out with friends	\$10	\$120
Grocery Store Candy	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
Game On	\$17	\$204
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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 would it take you to save up for what you picked in the first step?