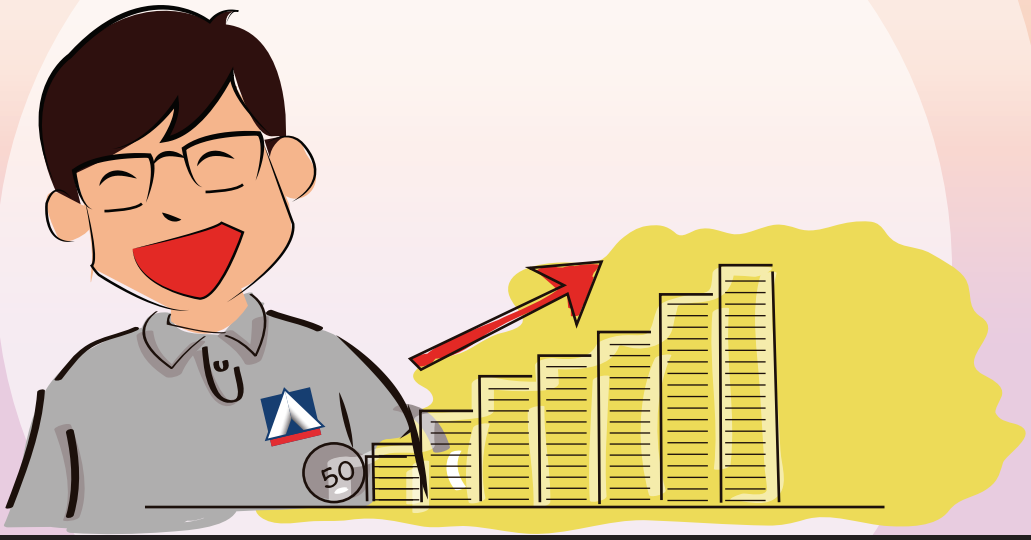
Financial
COMIC STRIP
Challenge

EPISODE 3

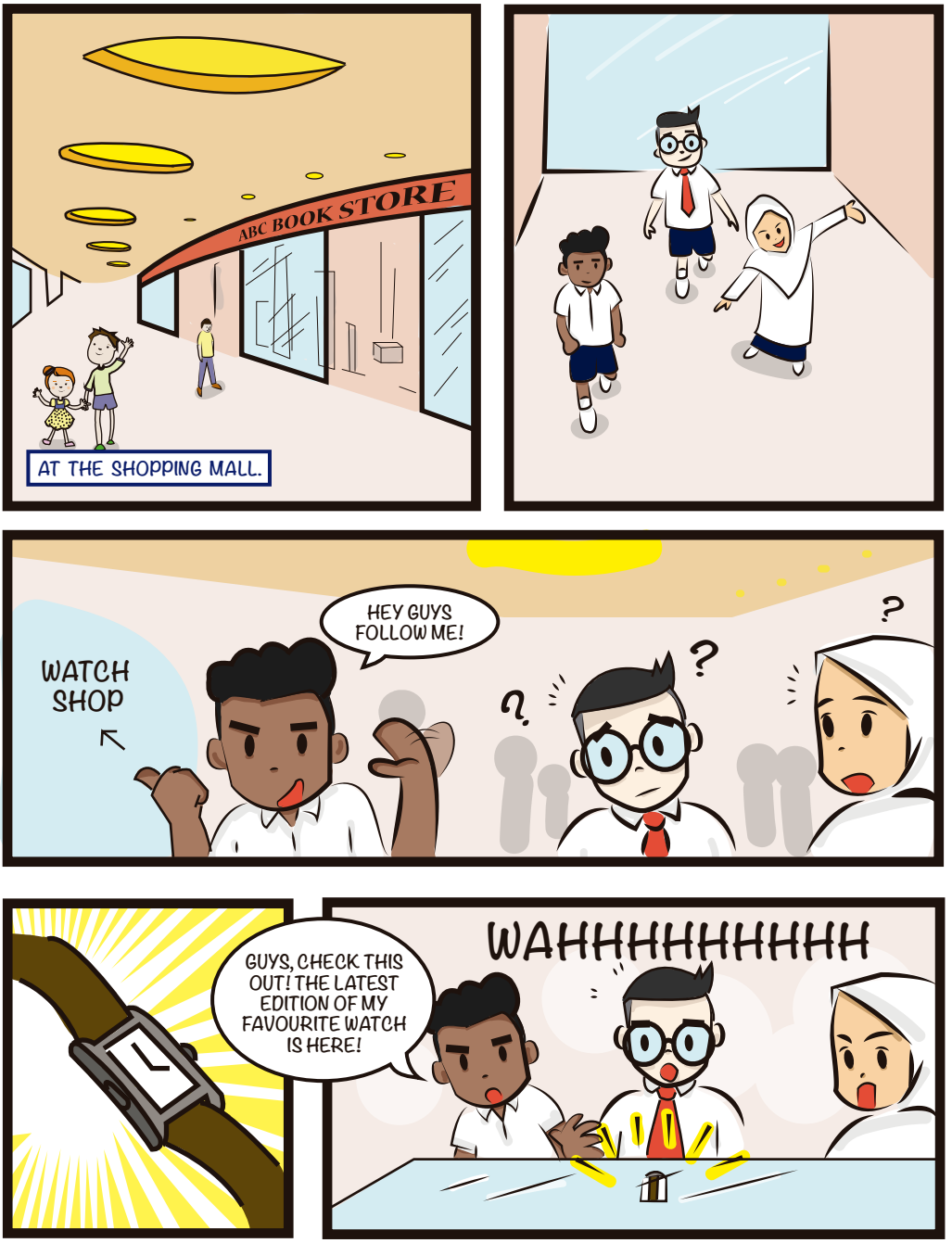
"NEEDS" AND "WANTS"

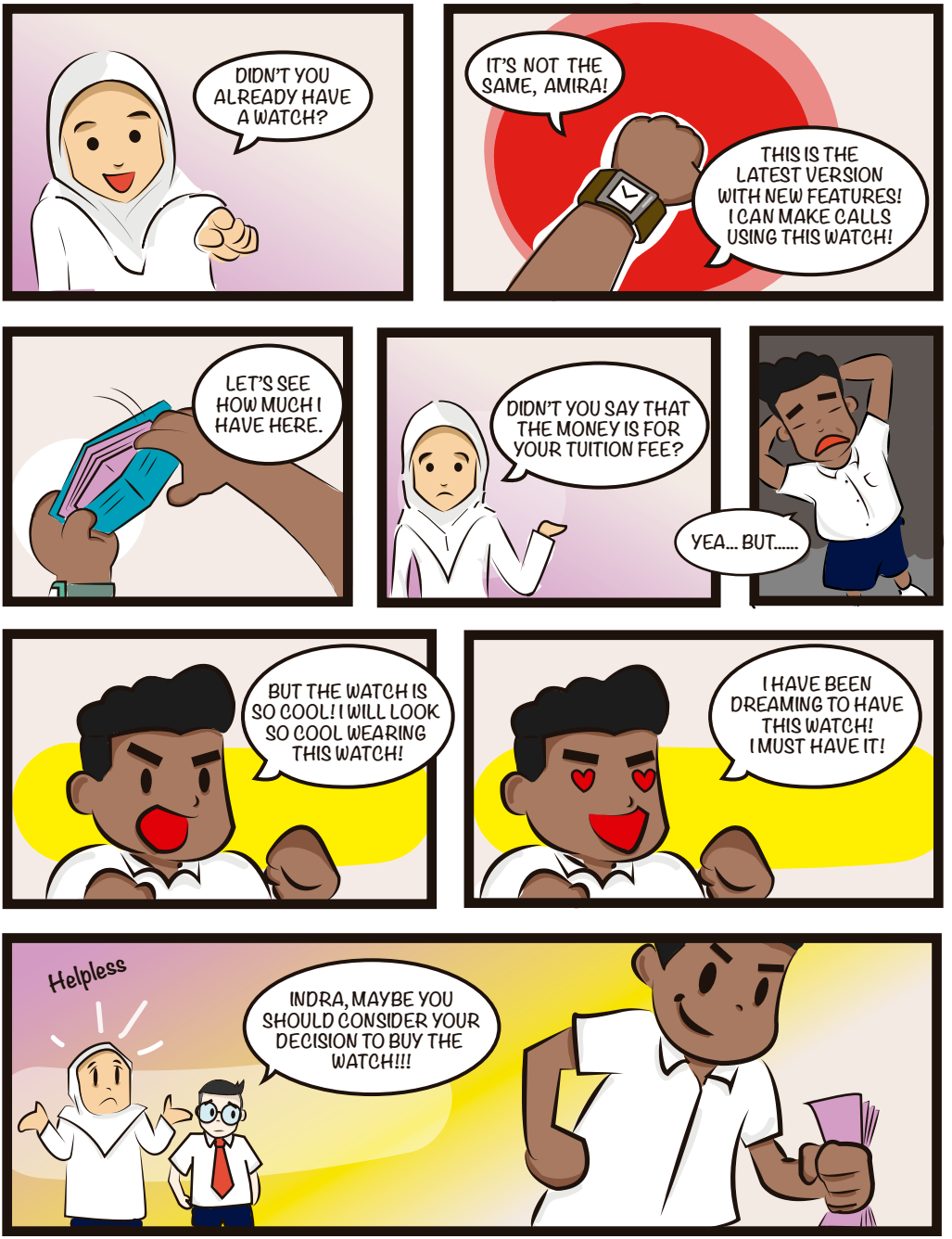


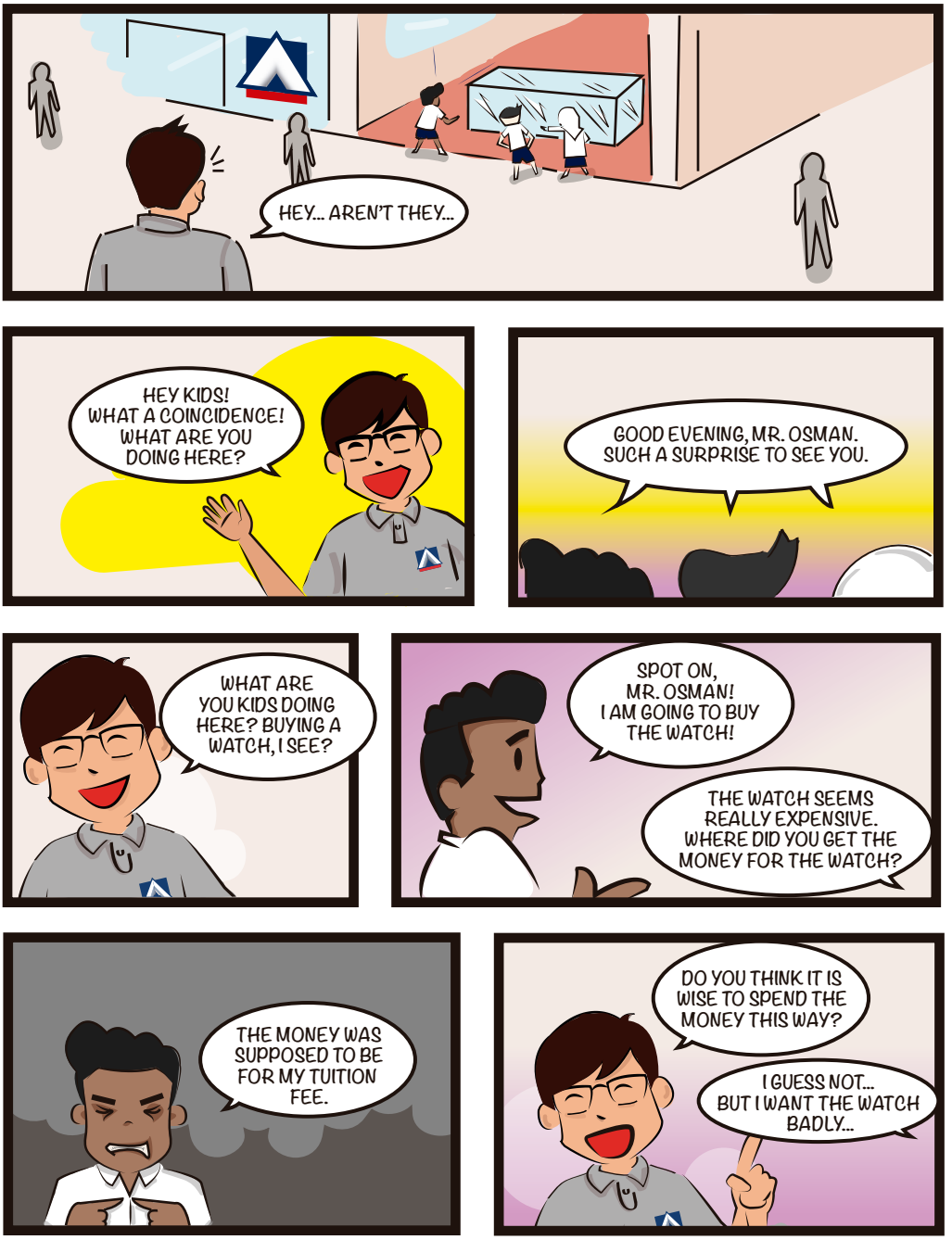
COMIC SERIES

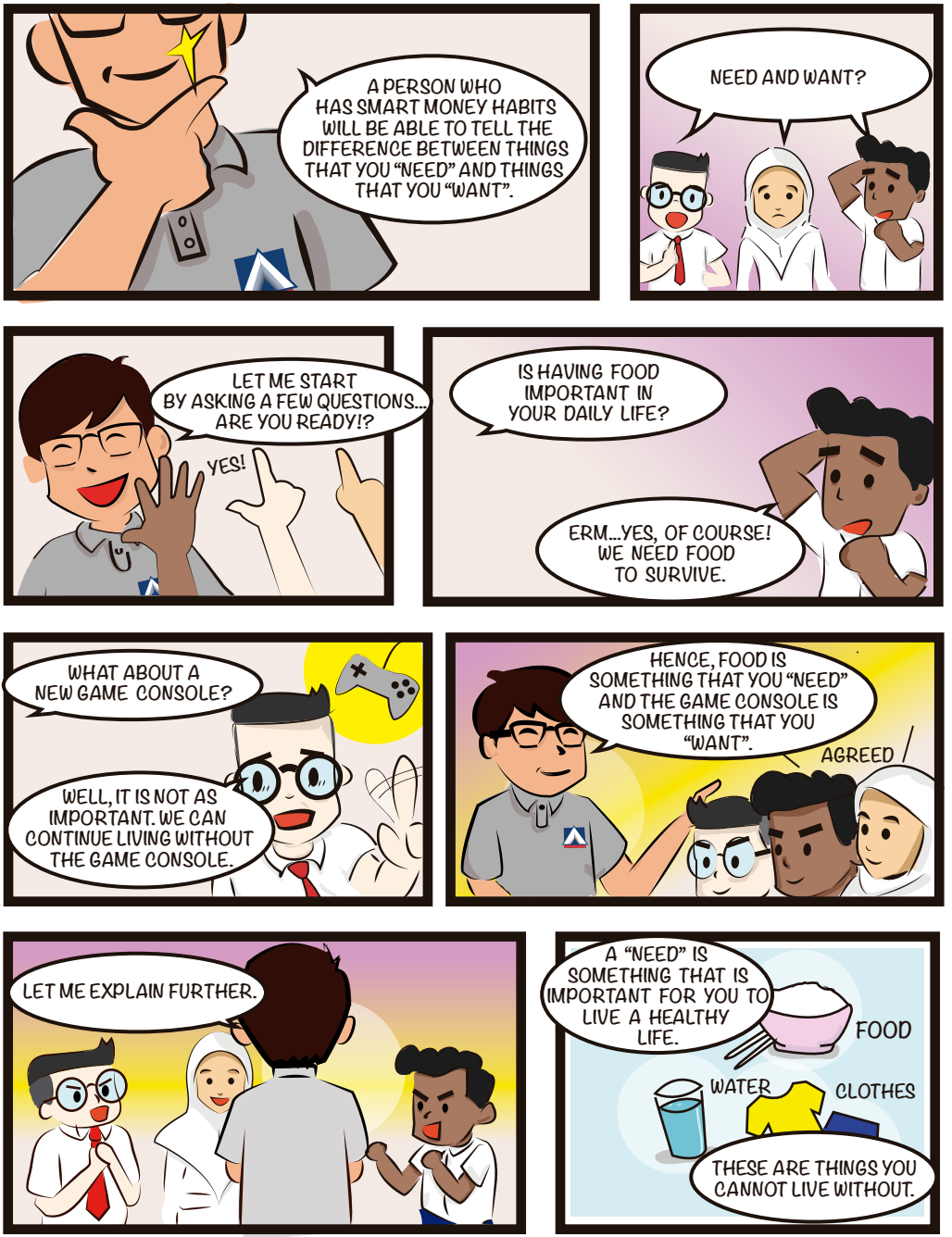
Proudly Presented By

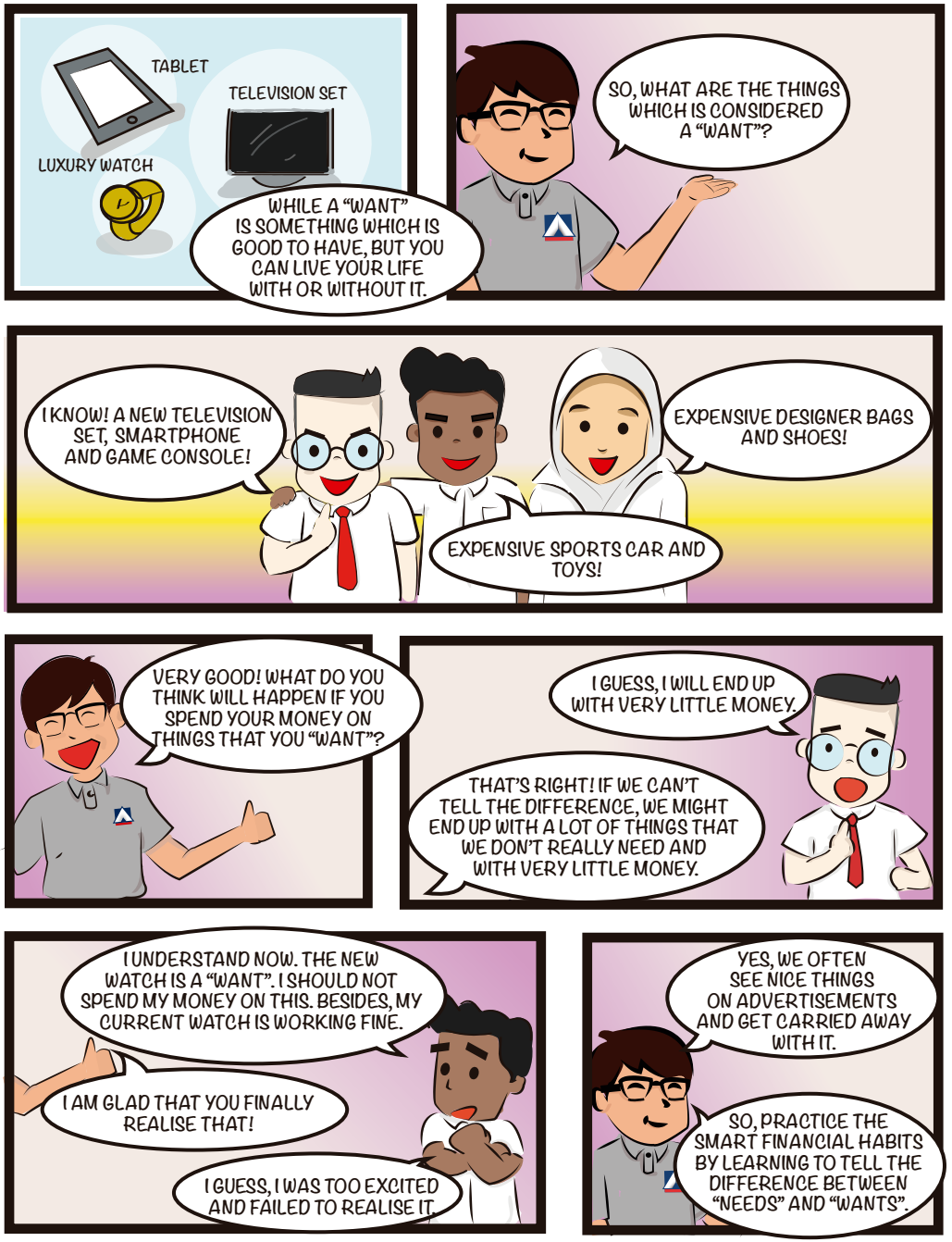
ALLIANCE BANK
ALLIANCE ISLAMIC BANK

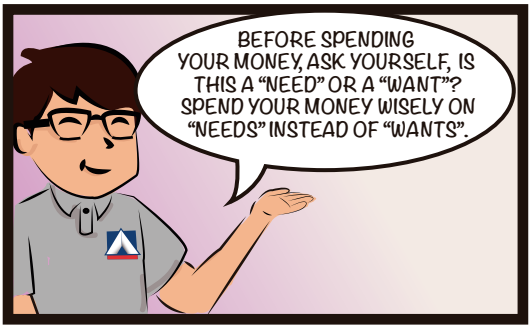

ABC BOOK STORE
AT THE SHOPPING MALL.
HEY GUYS FOLLOW ME!
WATCH SHOP
?
?
?
GUYS, CHECK THIS OUT! THE LATEST EDITION OF MY FAVOURITE WATCH IS HERE!
WAHHHHHHHHHHH


DIDN'T YOU ALREADY HAVE A WATCH?
IT'S NOT THE SAME, AMIRA!
THIS IS THE LATEST VERSION WITH NEW FEATURES! I CAN MAKE CALLS USING THIS WATCH!
LET'S SEE HOW MUCH I HAVE HERE.
DIDN'T YOU SAY THAT THE MONEY IS FOR YOUR TUITION FEE?
YEA... BUT.....
BUT THE WATCH IS SO COOL! I WILL LOOK SO COOL WEARING THIS WATCH!
I HAVE BEEN DREAMING TO HAVE THIS WATCH! I MUST HAVE IT!
Helpless
INDRA, MAYBE YOU SHOULD CONSIDER YOUR DECISION TO BUY THE WATCH!!!

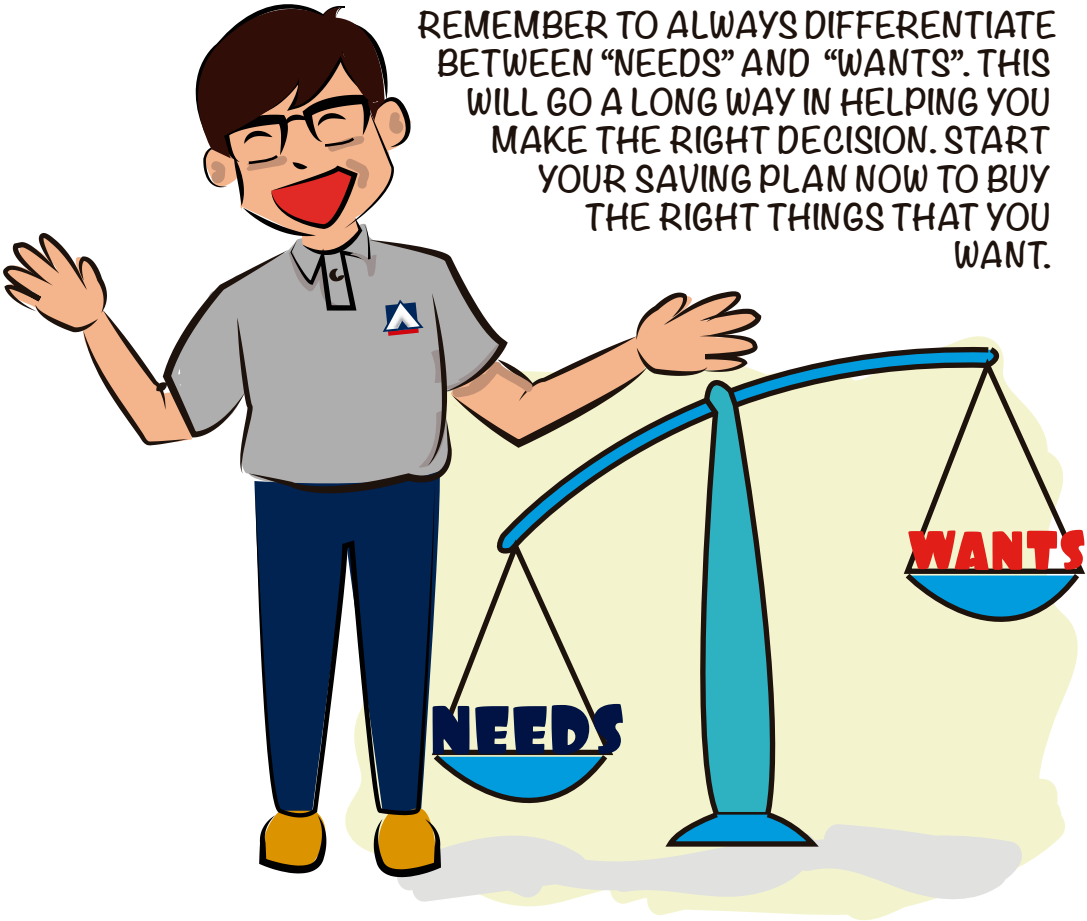

HEY... AREN'T THEY...
HEY KIDS! WHAT A COINCIDENCE! WHAT ARE YOU DOING HERE?
GOOD EVENING, MR. OSMAN. SUCH A SURPRISE TO SEE YOU.
WHAT ARE YOU KIDS DOING HERE? BUYING A WATCH, I SEE?
SPOT ON, MR. OSMAN! I AM GOING TO BUY THE WATCH!
THE WATCH SEEMS REALLY EXPENSIVE. WHERE DID YOU GET THE MONEY FOR THE WATCH?
THE MONEY WAS SUPPOSED TO BE FOR MY TUITION FEE.
DO YOU THINK IT IS WISE TO SPEND THE MONEY THIS WAY?
I GUESS NOT... BUT I WANT THE WATCH BADLY...


A PERSON WHO HAS SMART MONEY HABITS WILL BE ABLE TO TELL THE DIFFERENCE BETWEEN THINGS THAT YOU "NEED" AND THINGS THAT YOU "WANT".
NEED AND WANT?
LET ME START BY ASKING A FEW QUESTIONS... ARE YOU READY!?
YES!
IS HAVING FOOD IMPORTANT IN YOUR DAILY LIFE?
ERM...YES, OF COURSE! WE NEED FOOD TO SURVIVE.
WHAT ABOUT A NEW GAME CONSOLE?
WELL, IT IS NOT AS IMPORTANT. WE CAN CONTINUE LIVING WITHOUT THE GAME CONSOLE.
HENCE, FOOD IS SOMETHING THAT YOU "NEED" AND THE GAME CONSOLE IS SOMETHING THAT YOU "WANT".
AGREED
LET ME EXPLAIN FURTHER.
A "NEED" IS SOMETHING THAT IS IMPORTANT FOR YOU TO LIVE A HEALTHY LIFE.
FOOD
WATER
CLOTHES
THESE ARE THINGS YOU CANNOT LIVE WITHOUT.


TABLET
TELEVISION SET
LUXURY WATCH
WHILE A "WANT" IS SOMETHING WHICH IS GOOD TO HAVE, BUT YOU CAN LIVE YOUR LIFE WITH OR WITHOUT IT.
SO, WHAT ARE THE THINGS WHICH IS CONSIDERED A "WANT"?
I KNOW! A NEW TELEVISION SET, SMARTPHONE AND GAME CONSOLE!
EXPENSIVE DESIGNER BAGS AND SHOES!
EXPENSIVE SPORTS CAR AND TOYS!
VERY GOOD! WHAT DO YOU THINK WILL HAPPEN IF YOU SPEND YOUR MONEY ON THINGS THAT YOU "WANT"?
I GUESS, I WILL END UP WITH VERY LITTLE MONEY.
THAT'S RIGHT! IF WE CAN'T TELL THE DIFFERENCE, WE MIGHT END UP WITH A LOT OF THINGS THAT WE DON'T REALLY NEED AND WITH VERY LITTLE MONEY.
I UNDERSTAND NOW. THE NEW WATCH IS A "WANT". I SHOULD NOT SPEND MY MONEY ON THIS. BESIDES, MY CURRENT WATCH IS WORKING FINE.
I AM GLAD THAT YOU FINALLY REALISE THAT!
I GUESS, I WAS TOO EXCITED AND FAILED TO REALISE IT.
YES, WE OFTEN SEE NICE THINGS ON ADVERTISEMENTS AND GET CARRIED AWAY WITH IT.
SO, PRACTICE THE SMART FINANCIAL HABITS BY LEARNING TO TELL THE DIFFERENCE BETWEEN "NEEDS" AND "WANTS".


BEFORE SPENDING YOUR MONEY, ASK YOURSELF, IS THIS A "NEED" OR A "WANT"? SPEND YOUR MONEY WISELY ON "NEEDS" INSTEAD OF "WANTS".

OKAY! WE WILL SPEND OUR MONEY ON "NEEDS" INSTEAD OF "WANTS".


REMEMBER TO ALWAYS DIFFERENTIATE BETWEEN "NEEDS" AND "WANTS". THIS WILL GO A LONG WAY IN HELPING YOU MAKE THE RIGHT DECISION. START YOUR SAVING PLAN NOW TO BUY THE RIGHT THINGS THAT YOU WANT.
WANTS
NEEDS