## Worksheet 2.3: Amy and Maria make different decisions

NAME:

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| Amy | Maria |
| Hi, I’m Amy. I hate waiting for things so when I decide on something I want, I want it now! Like this laptop I bought last week for $599. I can use a computer at the library but it’s so much more convenient having your own laptop. I signed up for an interest free deal at the store and there’s 0% interest for 12 months. I probably won’t be able to pay it off within 12 months, but I’ll just worry about the high interest rates later, when the 12 months is up. | Hi, I’m Maria. People tell me I take ages to do things but it’s because I like to really think before I act when it comes to big decisions. Take this laptop I bought last week for $599. I figured out how much I needed to save to buy the model I wanted about a year ago and I put away a bit of money each week until I could afford to buy it. The laptop I wanted wasn’t on the market anymore but I ended up getting a newer model for the same price. It was a hassle not having my own laptop for so long but it was worth the wait. |

### Questions

1. How would you describe Amy’s personality?

1. How would you describe Maria’s personality?

1. What are the pros and cons of Amy’s situation?

1. What are the pros and cons of Maria’s situation?

1. Who do you think is making the better financial decision? Why?