**Try a Real-Life Decision**

Buy it? Pass it up? Charge it? These are the questions that should occur to you each time you are thinking of buying something. How do you decide? You should ask yourself a series of questions — to test if and how to make the purchase.

What would you do?

Kirsten is a high school junior. Her parents gave her a credit card, but she is supposed to use it only for emergencies. She is in the mall one day and sees the perfect dress for prom in a store window. The price tag reads $125, but the store is running a One-Day-Only Sale, all items are 25% off the ticketed price. Kirsten’s grandmother, a dressmaker, has offered to make Kirsten's prom dress, and Kirsten has only $50 in her savings account. What should she do?

What is the need?

What are the alternatives?

What’s the money situation?

What are the disadvantages of charging the purchase?

What would you do?