

KIDS Budgeting
Lesson 2 of 7: Needs versus wants

ESPAÑOL

User
OPTIONS

Zing's Monthly Expenses

- ✓ Gas
- ✓ Food
- ✓ Video games
- ✓ Movies
- ✓ CDs

These are my monthly **expenses**. But unfortunately I don't have all the money on Earth to pay for them.

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KIDS Budgeting
Lesson 3 of 7: Working with a budget

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Your Weekly Budget

Description	Income (+)	Expense (-)	\$ Available
Allowance	\$10.00		\$10.00
Savings		\$2.00	\$8.00
Entertainment		\$5.00	\$3.00

Let's pretend that every week you earn \$10 in allowance for cleaning your room, washing dishes,


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 **KIDS** Budgeting
Lesson 3 of 7: Working with a budget

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Description	Income (+)	Expense (-)	Available
Allowance	\$10.00		\$10.00
Snacks		\$2.00	\$8.00
Entertainment		\$5.00	\$3.00

QUESTION 1
You want to go to a concert that costs \$20. You have to get the ticket very soon, so you decide to combine both your entertainment budget and your leftover money (your available money). How many weeks will it take you to have enough money to go to the concert?

weeks **SUBMIT**

HINTS:

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KIDS Budgeting

Lesson 4 of 7: Sticking to a budget

**THINK BEFORE YOU BUY
ASK YOURSELF...**

- Do I need it or want it?
- Is it cheaper at another store? Can I live with something similar or cheaper?
- Is there a better way to spend my money?
- Can I modify my budget to be able to afford what I want?

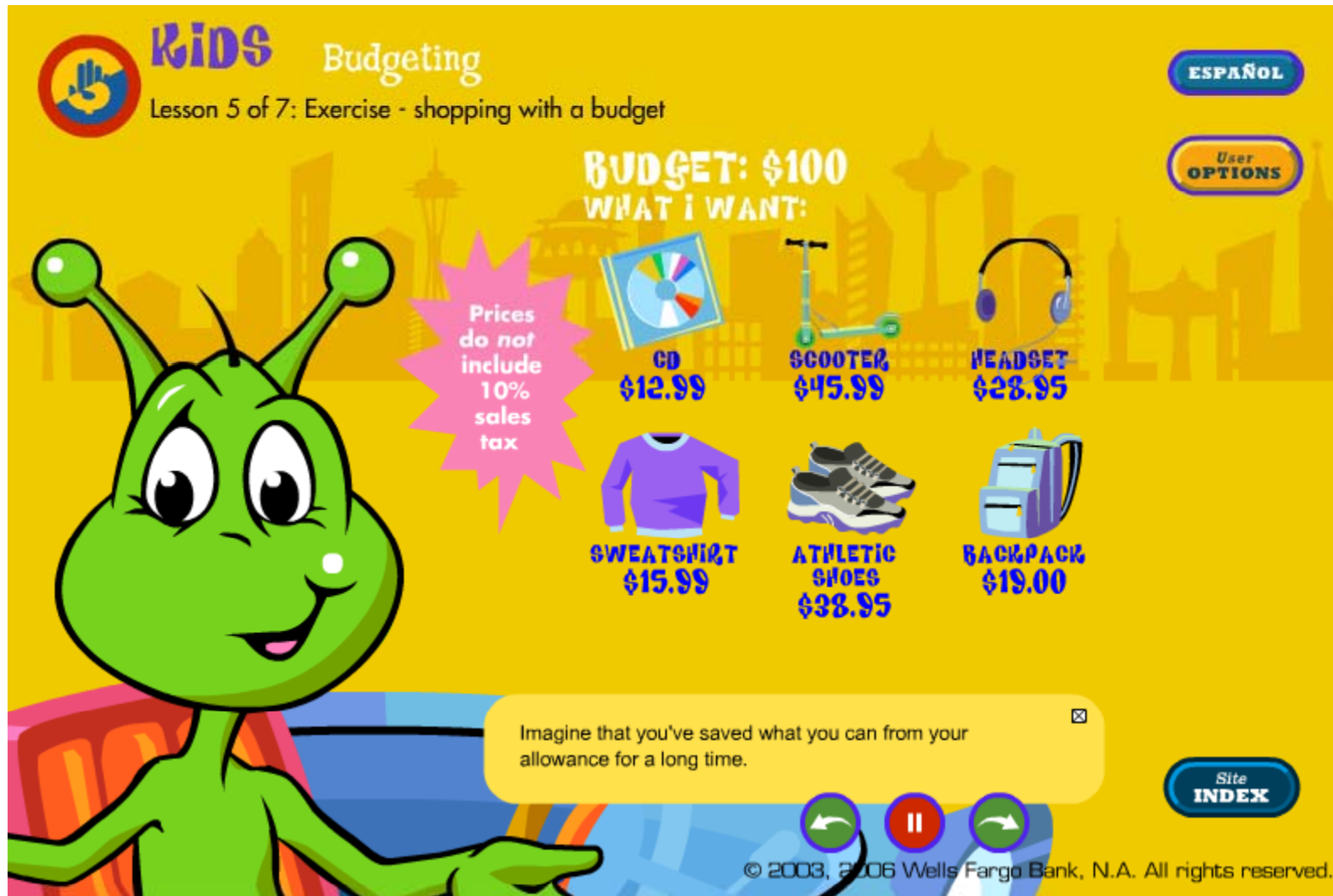
START A SPENDING DIARY

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KIDS Budgeting

Lesson 5 of 7: Exercise - shopping with a budget

BUDGET: \$100
WHAT I WANT:

Prices do not include 10% sales tax

CD	SCOOTER	HEADSET
\$12.99	\$45.99	\$28.95
SWEATSHIRT	ATHLETIC SHOES	BACKPACK
\$15.99	\$38.95	\$19.00

Imagine that you've saved what you can from your allowance for a long time.

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KIDS Budgeting
Lesson 5 of 7: Exercise - shopping with a budget

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CD \$12.99
SCOOTER \$45.99
HEADSET \$28.95
SWEATSHIRT \$15.99
ATHLETIC SHOES \$38.95
BACKPACK \$19.00


QUESTION 1
You have \$100 to spend at the mall. The sales tax is 10%. What can you buy without overspending your budget? To make a "shopping list," check the boxes for the items you'd like. If your total exceeds \$100, return items by checking them again. Remember, the final cost of each item includes a 10% sales tax. When you're done shopping, click **CHECK OUT**.

Item	Cost (Includes 10% tax)
<input type="checkbox"/> CD	14.29
<input type="checkbox"/> Scooter	50.59
<input type="checkbox"/> Headset	31.85
<input type="checkbox"/> Sweatshirt	17.59
<input type="checkbox"/> Athletic shoes	42.85
<input type="checkbox"/> Backpack	20.90
Total	0

Check Out

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KIDS Budgeting


Lesson 6 of 7: Build your own budget

ESPAÑOL

User **OPTIONS**

Monthly Budget for: **Zing A. Ling**


Description	Income (+)	Expense (-)	\$ Available
Earnings	\$128	\$0	\$128
Gas	\$0	\$26	\$102
Food	\$0	\$50	\$52
Video games	\$0	\$10	\$42
Movies	\$0	\$20	\$22
CD	\$0	\$16	\$6
	\$0	\$0	\$0
Total			



Now try creating a budget of your own!

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KIDS Budgeting
Lesson 6 of 7: Build your own budget

ESPAÑOL

User **OPTIONS**

Monthly Budget for:

A Description	B Income (+)	C Expense (-)	D \$ Available
	\$0		
	\$0	\$0	
	\$0		
	\$0		
	\$0		
Total	\$0	\$0	\$0

WRITE

a description of your income (job money, your allowance, or even gift money you receive) and expenses here.

ENTER

INCOME amounts from column A here in column B.

ENTER

EXPENSE amounts from column A here in column C. Not sure how much? Take a rough guess - it's a good place to start.

TOTAL

will automatically recalculate as you enter more items.

ok

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