

 **Instructional Targets**

Daily Living

- **Money Management:** Apply and manage use of money in the context of real-world situations.

Lifelong Learning

- **Reading:** Build word recognition within daily living and vocational materials.
- **Math:** Use numbers in real-life situations, including basic computations, money and time.

Personal Life

- **Problem Solving:** Apply problem-solving skills to issues related to daily living situations.

 **Differentiated Tasks**

Level 3 Team members will...

- Recognize and calculate money amounts specific to a task or scenario.
- Independently read literature and informational texts that have been adapted to individual reading level.
- Perform calculations of mathematical problems in the context of a real-world scenario.
- Solve problems involving real-life daily situations based on personal values, beliefs and experiences.

Level 2 Team members will...

- Select or match coins and bills to indicate a specified money amount.
- Read supported and shared literature and informational texts that have been adapted to individual reading level.
- Recognize numbers and perform basic addition and subtraction in a real-world scenario.
- With support, identify and select appropriate solutions to real-life daily problems.

Level 1 Team members will...

- Exchange money for a purpose.
- Actively participate in supported reading of literature and informational texts that have been adapted to individual ability level.
- Select numbers in the context of a real-world scenario.
- Select an option within a daily living situation or scenario.

 **Topic Connection**

Throughout this unit, team members are learning skills and tips for getting and keeping a job. Emphasis is placed on identifying team members' reasons for working. One reason people work is to earn money to pay for needs and wants. This lesson focuses on the different ways money can be earned at jobs and how to plan spending based on your needs and wants.



Topic Words



co-worker	interests	skills
earn	job*	team
important	needs*	work*



Money Management Words

budget	everyday	plan
checking account	important	savings account
emergency	money	wallet

* Power Words

Benchmark Assessments

- Math Problem Solving: Calculating and Making Change
- Basic Math: Coin/Bills and Value



Lesson at a Glance

Activity 1

Activity 2



Instructional Activities

Where to Put Your Money

Making a Budget

? See how these activities fit into the **Suggested Monthly Plan**.



ULS Materials and Resources

Story: Earning Money From Jobs
(Level J/K, D and D Symbol-Supported)

3-Way Budget Planning Scenarios

Communication Board

Sample Budget
Budget Activities (Levels 3-1)

SymbolStix PRIME



Additional Materials

 **Instructional Targets**

Lifelong Learning

- **Reading:** Build word recognition within daily living and vocational materials.

Daily Living

- **Money Management:** Apply and manage use of money in the context of real-world situations.

Personal Life

- **Problem Solving:** Apply problem-solving skills to issues related to daily living situations.



Instructional Routine



Introduce	<ul style="list-style-type: none"> • Introduce the activity by asking a focus question. For example, ask, "Where should I put money for a new uniform—checking account, savings account or my wallet?" Discuss team members' responses. Discuss where money can be kept. Money needed for buying big things or an emergency is put in a savings account. Money needed for monthly bills is put in a checking account. Money needed for everyday things is kept in a wallet. • Tell team members that they will be learning where it is best to put money for different purposes by listening to a story and answering scenario questions. For example, say, "After the story is read, it is your job to listen to the scenarios and then decide if money should be put in the character's checking account, wallet or savings account." • Review the learning goal with team members: I will choose where money should be placed (checking account, wallet, savings account).
Model	<ul style="list-style-type: none"> • Whole Group Instruction: Read <i>Earning Money From Jobs</i> (Level J/K). Ask the discussion questions located at the bottom of the page and encourage team members to comment. • Small Group Instruction: Read <i>Earning Money From Jobs</i> (Level J/K, D or D Symbol-Supported). The level of the story should be chosen to meet the level and needs of the small group. Encourage discussion by asking questions about the illustrations and content on the page. • Display the Lesson Scenarios and read the first scenario. • Discuss what the money is to be used for and where the money should be put. Mark the correct answer.
Provide Practice	<p><i>The story is provided in three leveled formats: Level J/K, D and D Symbol-Supported. Provide team members with the reading level that is appropriate based on individual needs, along with the 3-Way Budget Planning Scenarios. Have team members read the book, Earning Money From Jobs, and discuss the scenario questions. Provide access to the communication board to aid in discussions as needed.</i></p> <p>Level 3: Have the team member read the scenario and decide which of the three places it is best to put the money and explain why.</p> <p>Level 2: Have the team member listen to the scenario and identify which of the three places it is best to put the money.</p> <p>Level 1: Have the team member select the best place to put the money from the provided scenarios (may be a single or errorless choice).</p>
Review	<ul style="list-style-type: none"> • Review the different places you can keep your money and when each is a good choice.



Check Understanding 

- ✳ **Level 3:** Can the team member select which of the three places it is best to put the money from a scenario and explain why?
- ✳ **Level 2:** Can the team member identify which of the three places it is best to put the money from a scenario?
- ✳ **Level 1:** Can the team member select the best place to put money from a scenario (may be single or errorless choice)?

 **Instructional Targets**

Daily Living

- **Money Management:** Apply and manage use of money in the context of real-world situations.

Lifelong Learning

- **Math:** Use numbers in real-life situations, including basic computations, money and time.

Personal Life

- **Problem Solving:** Apply problem-solving skills to issues related to daily living situations.



Instructional Routine



Introduce	<ul style="list-style-type: none"> • Introduce the activity by asking a focus question about saving and budgeting money. For example, ask, "Jamie needs to buy a new lunch box. Where should he get money to buy the lunch box—from his checking account or his wallet?" Discuss team members' responses. • Explain that this activity focuses on making a budget. The budget shows how much money is made and how much money is needed to pay expenses. • Tell team members that they will be helping Tina make a budget so she knows how much money she can put in her savings account for something special. For example, say, "Your job is to help Tina find out how much money she can save for something special." • Review the learning goal with team members: I will help decide how much money Tina can put into her savings account.
Model	<ul style="list-style-type: none"> • Display and describe the Sample Budget. Explain that Tina must know how much money she earns, the amount of her monthly bills and her everyday expenses in order to calculate how much money she will have left to put into her savings account. • Point out the different columns for Monthly Bills, Everyday Expenses and Savings. Review the items listed in each column. Discuss when to add and when to subtract an item from the total. • Model using a calculator to add and subtract amounts from the Sample Budget.
Provide Practice	<p>Three levels of the My Budget Activity are provided to meet team member's individual needs.</p> <p>Level 3: Have the team member calculate money amounts to complete the budget worksheet.</p> <p>Level 2: Have the team member perform basic addition or subtraction to assist in completing the budget worksheet (calculator may be used). When appropriate, provide coins and bills and have team member match the amount in the worksheet.</p> <p>Level 1: Have the team member select numbers in a budgeting worksheet (may be single or errorless choice). When appropriate, provide coins and bills and have team member participate in exchanging money.</p>
Review	<ul style="list-style-type: none"> • Review the three different columns of a budget worksheet. • Review the math calculations. • Review the importance of knowing how much money should be budgeted for different needs (rent, food, etc.).



Check Understanding 

- ✳ **Level 3:** Can the team member calculate money amounts in a real-world scenario?
- ✳ **Level 2:** Can the team member perform basic addition and subtraction in a real-world scenario?
Can the team member match like coins and bills in a real-world scenario?
- ✳ **Level 1:** Can the team member participate in exchanging money by selecting a number in a real-world scenario?
Can the team member participate in exchanging money by selecting or matching like coins and bills in a real-world scenario?



3-Way Budget Planning

Earning Money From Jobs



Bind This End



3-Way Budget Planning

1



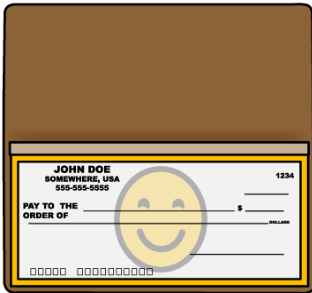
Mrs. Cole is talking to her class about budgeting money. She tells them that it is important to have a plan for using their money. A plan for how to use money is called a budget.

Discuss why it is important to plan how to use your money.



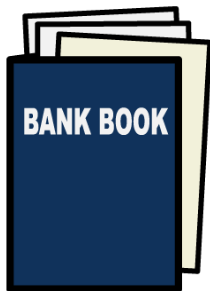
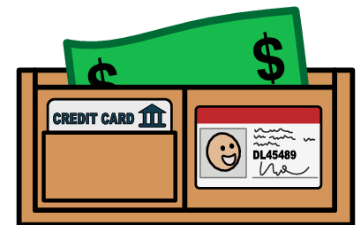
3-Way Budget Planning

Money is needed for different things.



Some money is for bills you pay every month. This is the money in your checking account.

Some money is for everyday things you need or want. This is the money in your wallet.



Some money is for emergencies or big expenses. This is the money in your savings account.

Discuss the different places to keep money.



3-Way Budget Planning

Today the class is talking about earning money from a job. Most people earn money from a job for the things they need and want.

Most people work a job to earn a paycheck. A paycheck is money given



for working several days and weeks at a job.

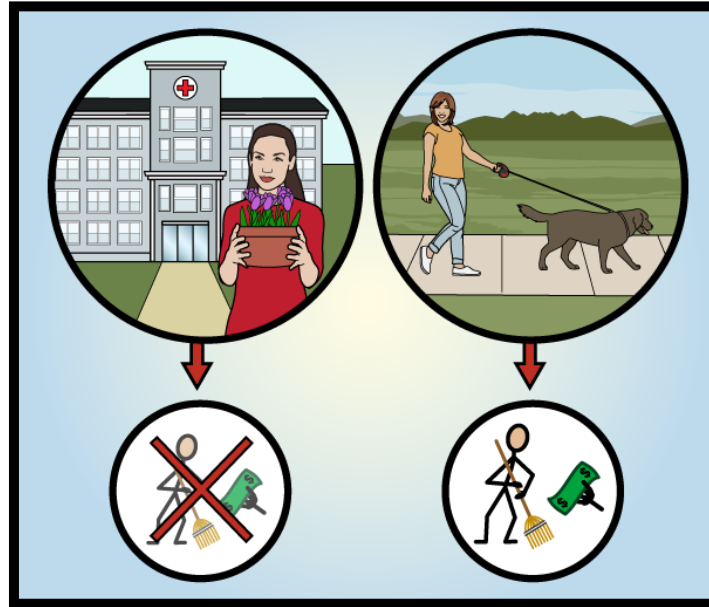
Paychecks are given on a schedule. Some jobs are small. The paycheck may only come one time. Some jobs are volunteer jobs.

There is no paycheck for volunteer jobs.

What are small jobs? What is a volunteer job?



3-Way Budget Planning



The class talks about different jobs that they have worked. Karla likes her job at the hospital. She delivers flowers and cards to patients. This is a volunteer job. Tina walked her neighbor's dog while he was on vacation last week. The neighbor paid her \$30.00. This was a small job.

Discuss the jobs that Tina and Karla have. What kinds of jobs are these?



3-Way Budget Planning

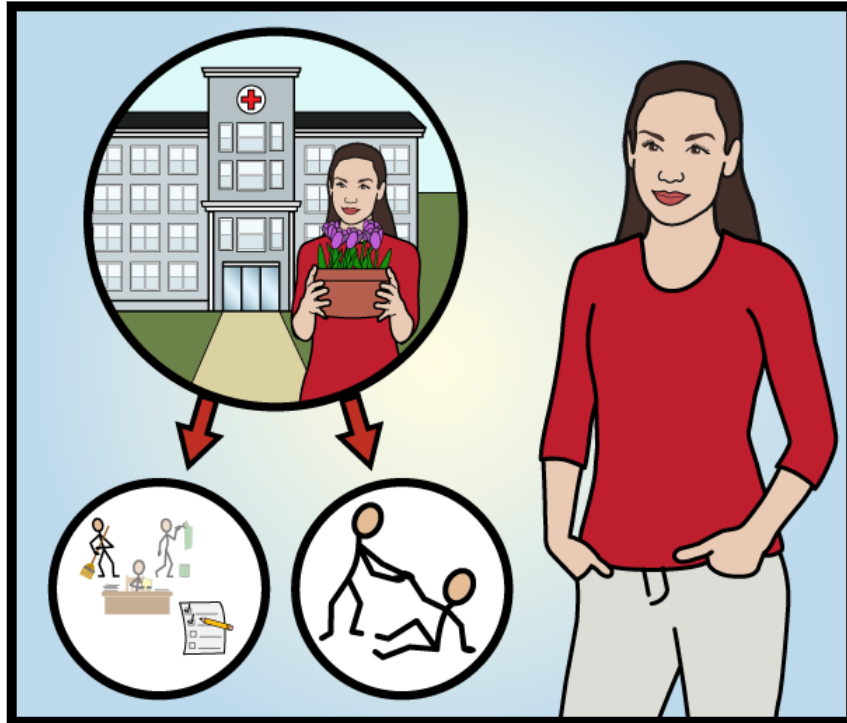


Jamie works at a car garage in town. He works four hours a day, five days a week. He cleans cars and stocks shelves. Jamie gets a paycheck for this job. Jamie earns \$9.00 for every hour he works. He gets a paycheck every other Friday.

Discuss Jamie's job at the car garage. What will it be like to get a paycheck?



3-Way Budget Planning

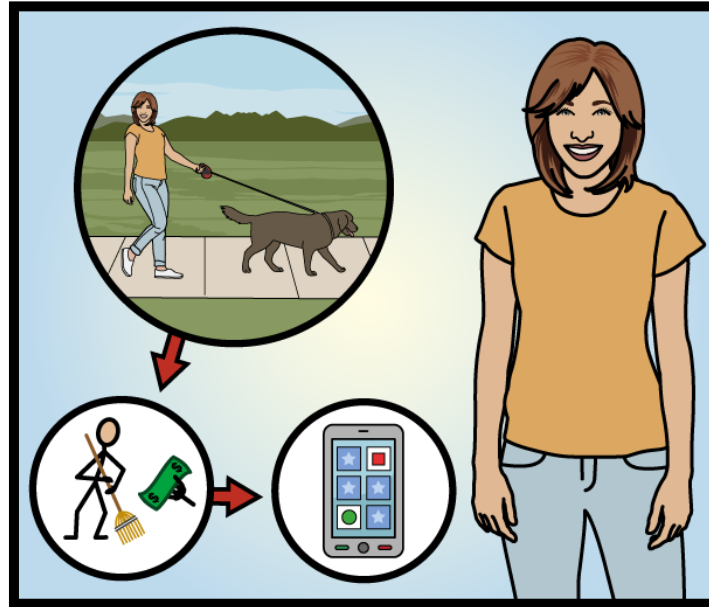


Karla feels good when she works at the hospital. She has met many people. She has learned good work skills. Volunteering is an important job. Karla does not get a paycheck, but she is glad she has a job that helps others.

What are the benefits of a volunteer job?



3-Way Budget Planning

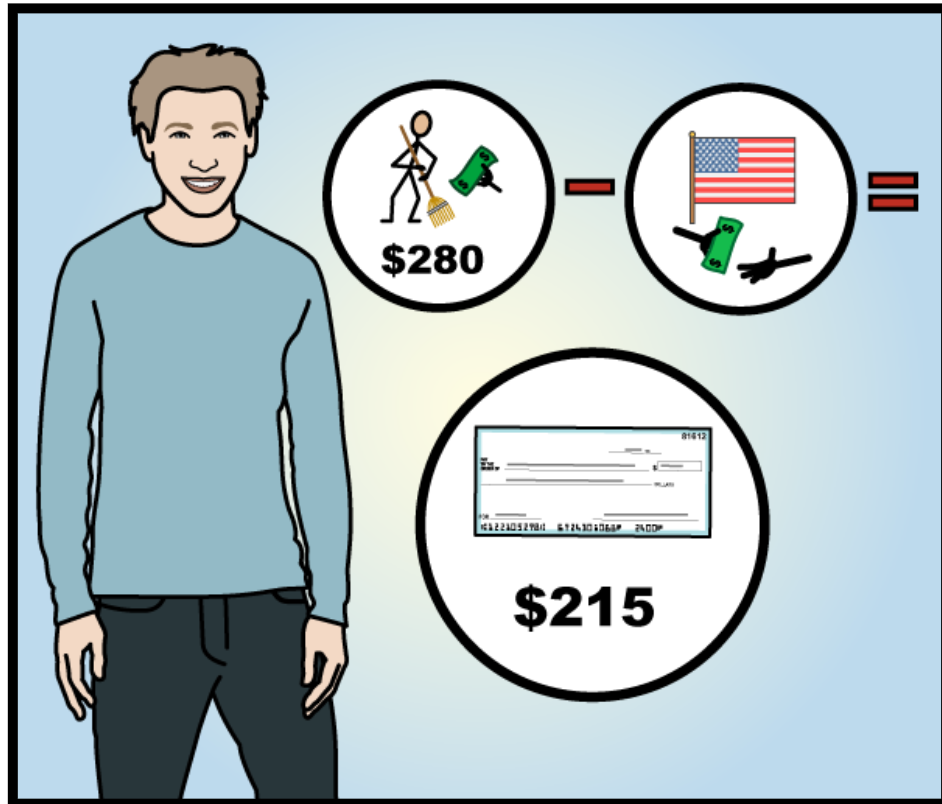


Tina likes to help her neighbor and walk the dog. She uses money from this small job to buy a new phone app or game. She is glad she has some extra money from this small job. Tina hopes to find a job with a paycheck. This job helps her realize her interests include working with animals.

How has Tina's small job helped her think about jobs for her future?



3-Way Budget Planning

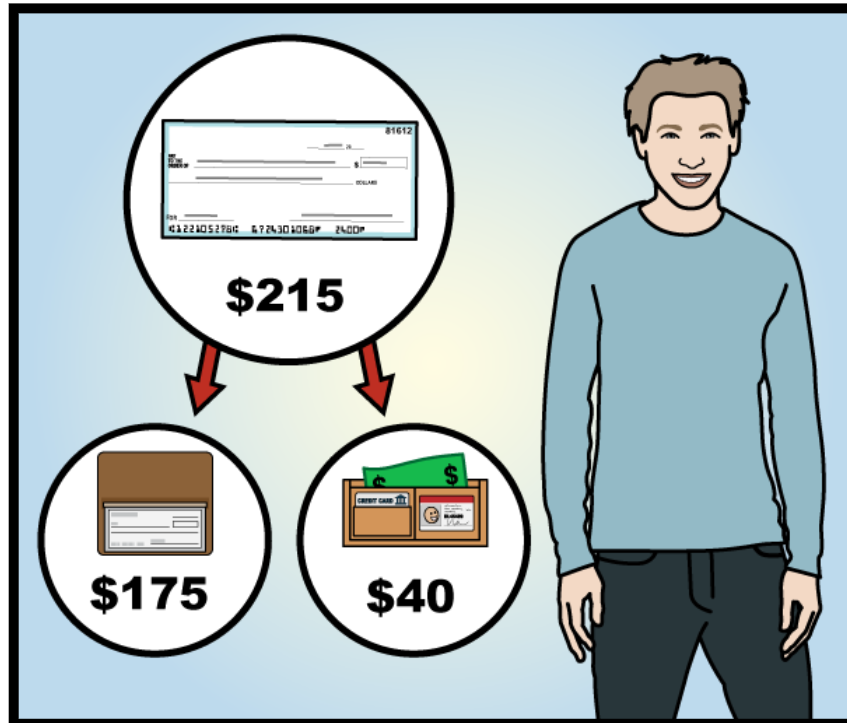


Jamie likes his job at the car garage. He gets a paycheck every two weeks. He earned \$280.00 for his work, but that was before taxes. After taxes came out of his paycheck, he had \$215.00.

Did Jamie get to keep all of the money he earned? Why or why not?



3-Way Budget Planning



Jamie takes his paycheck to the bank. He puts \$175.00 in his checking account. This will be money for his bills. He keeps \$40.00 and puts this in his wallet. He will use this money to buy his lunches and bus fare to work.

How did Jamie use the money from his paycheck?



3-Way Budget Planning

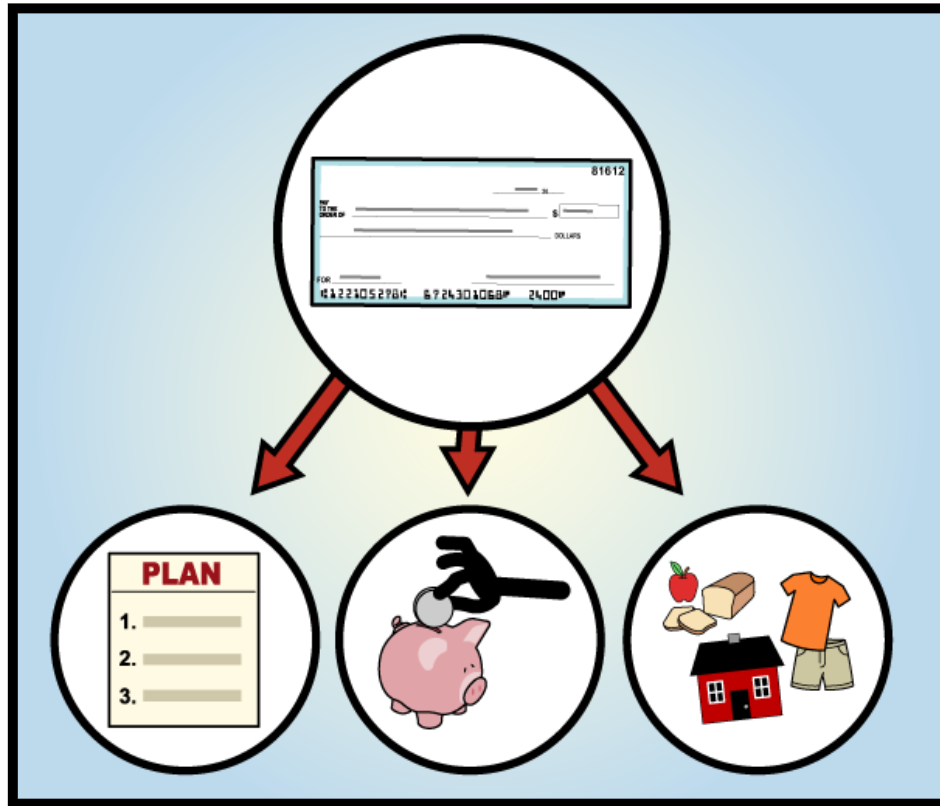


Jamie knows it is important to plan with the money he earns from his paycheck. He must save money and also use money to pay for things he needs. He also wants to have money for special things he wants. He must be smart when he makes a plan for his paycheck.

Discuss the importance of making a plan for your paycheck.



3-Way Budget Planning



These are good things to remember when earning a paycheck:

- Make a plan for your paycheck.
- Save some money.
- Pay for things you need first.

Discuss things you may need to pay first before spending money on things you want.



3-Way Budget Planning

Earning Money From Jobs



Bind This End



3-Way Budget Planning

1

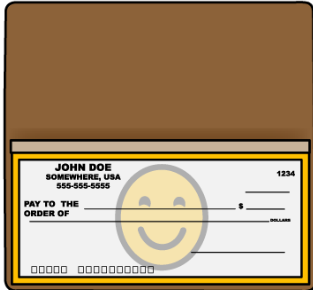


Mrs. Cole is talking to her class about budgeting money. She reminds them to plan to use money wisely. A plan for how to use money is called a budget.



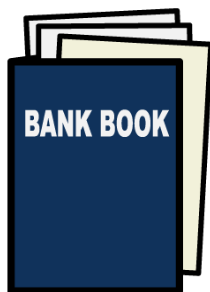
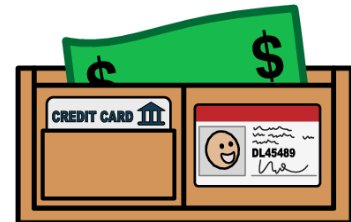
3-Way Budget Planning

Money is needed for different things.



Money in your checking account is for monthly bills.

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Money in your savings account is for emergencies or big expenses.



3-Way Budget Planning



Today the class is talking about earning money from a job.

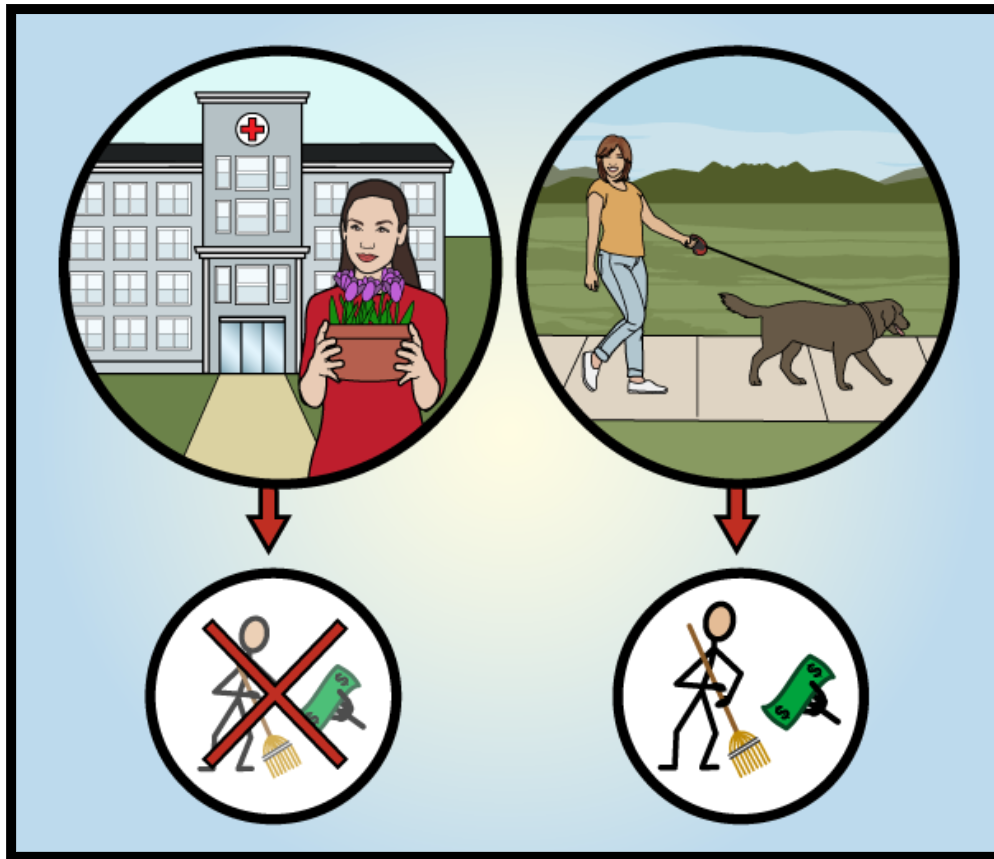
Some jobs have a paycheck.

Some jobs are small. Some

jobs are volunteer jobs.



3-Way Budget Planning



Karla has a volunteer job at the hospital. She does not earn money at this job. Tina had a small job walking her neighbor's dog. She earned \$30.00.



3-Way Budget Planning

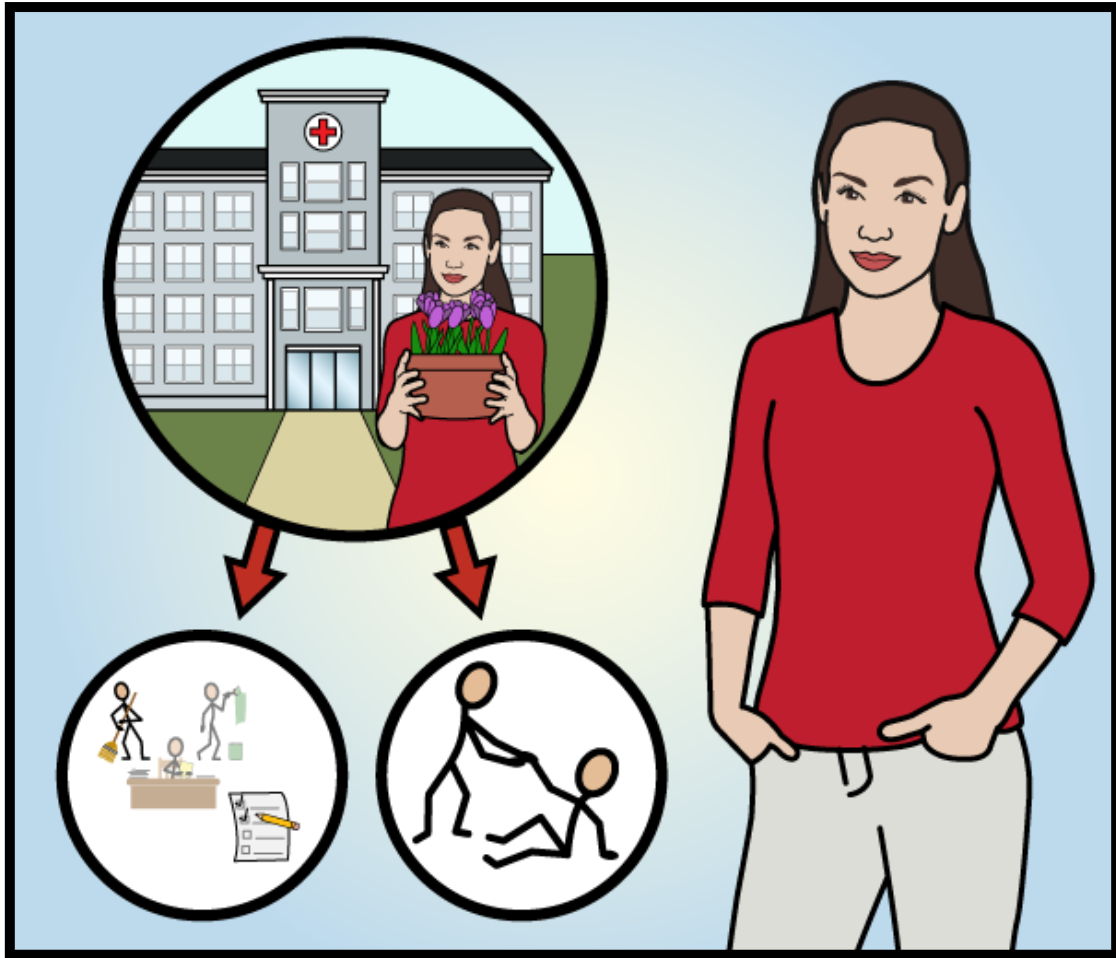


Jamie works at a car garage.

He earns a paycheck. He gets paid every other Friday.



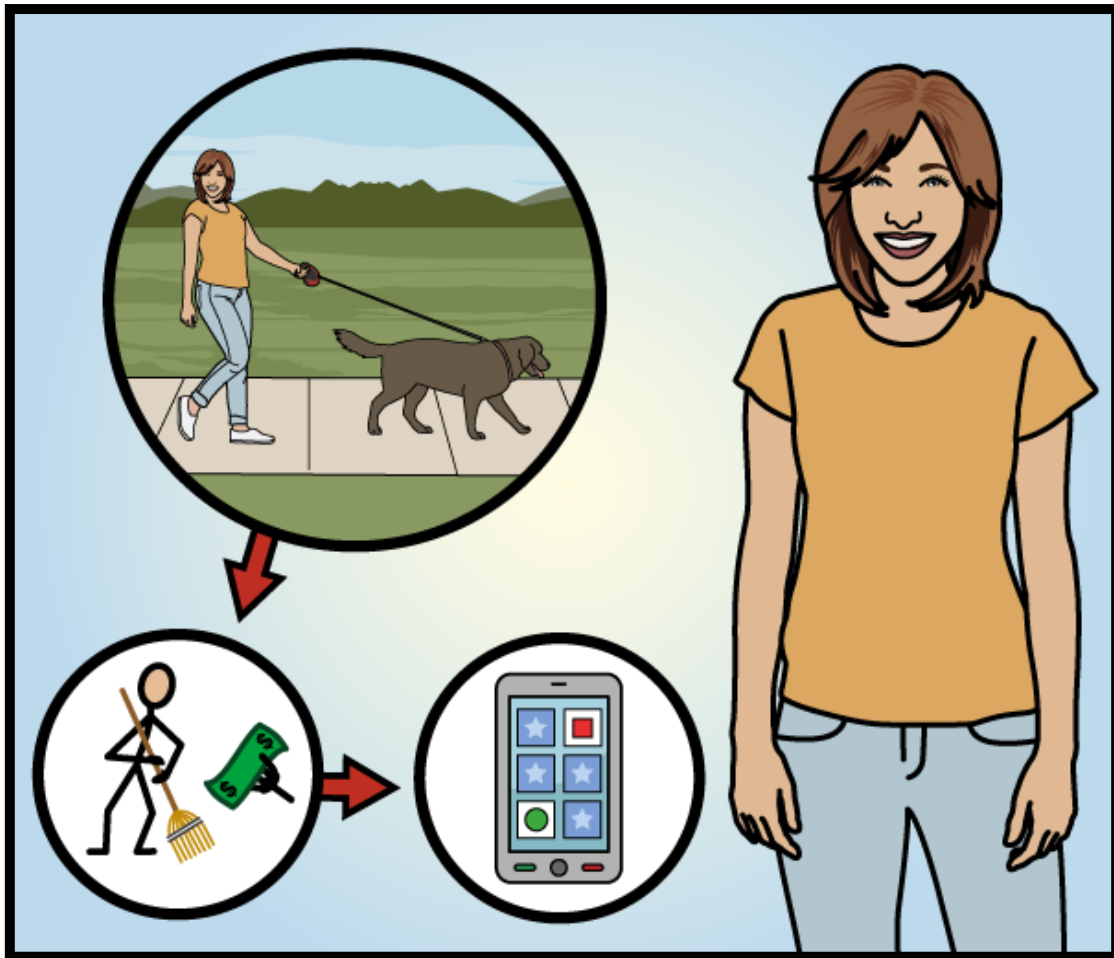
3-Way Budget Planning



Karla likes her job at the hospital. She learns good work skills. A volunteer job is important.



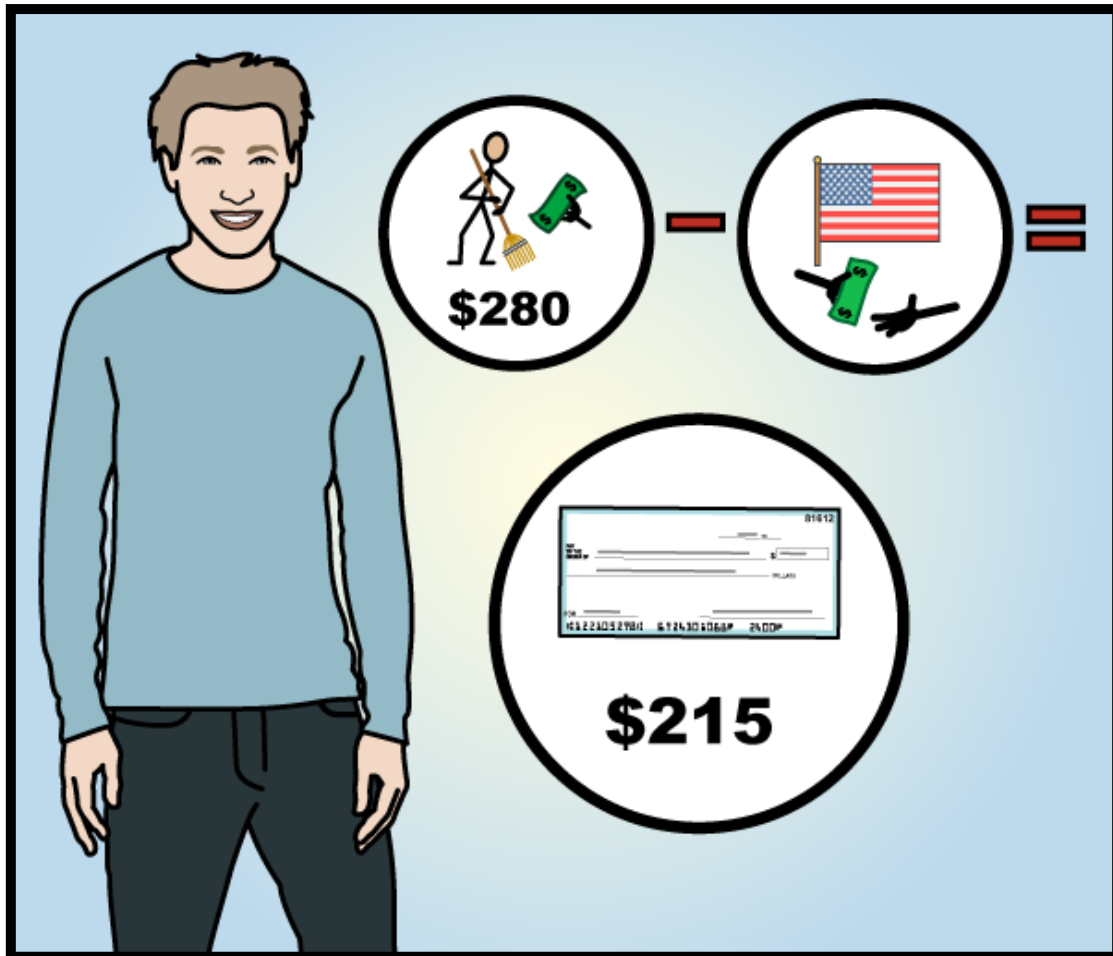
3-Way Budget Planning



**Tina likes to help her neighbor.
She likes to work with animals.
She gets extra money from this
small job.**



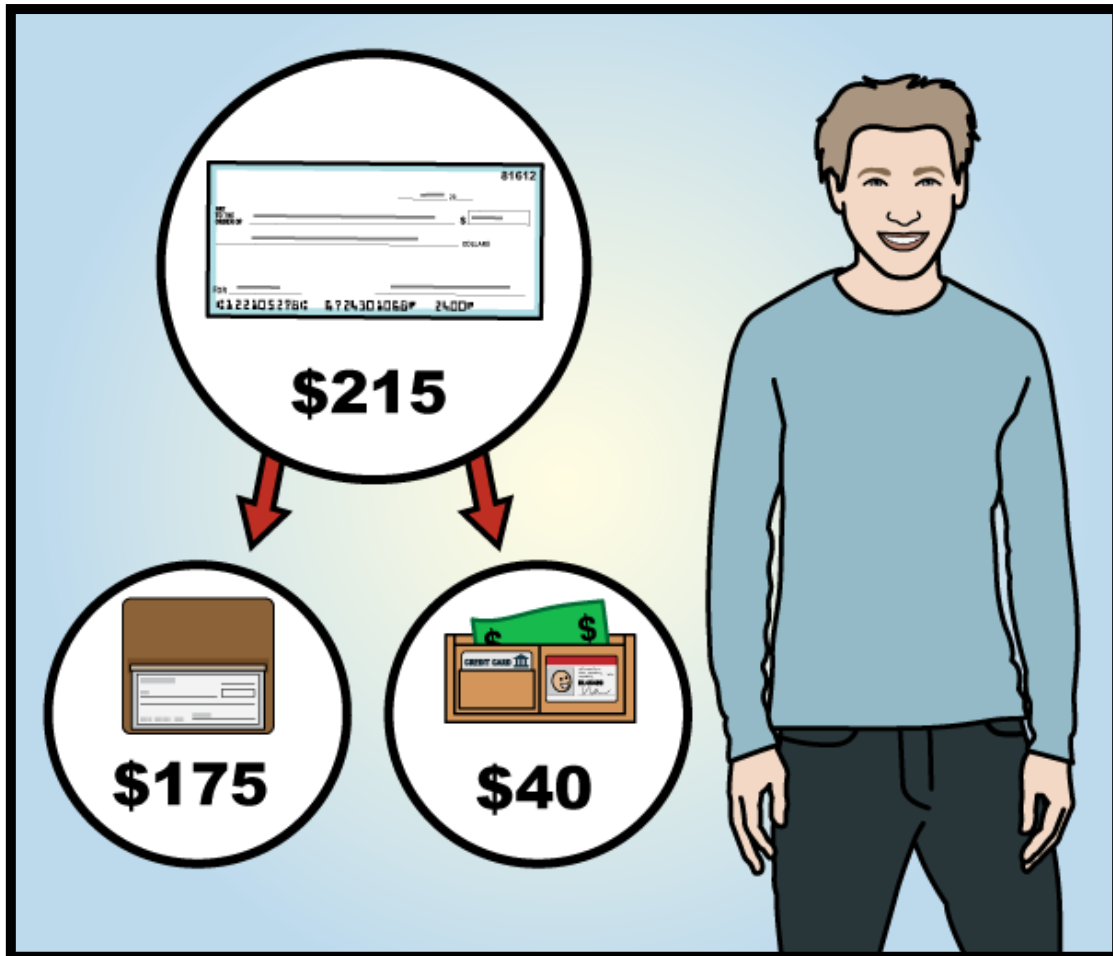
3-Way Budget Planning



Jamie likes his job. He earns a paycheck. Some money comes out of the paycheck for taxes.



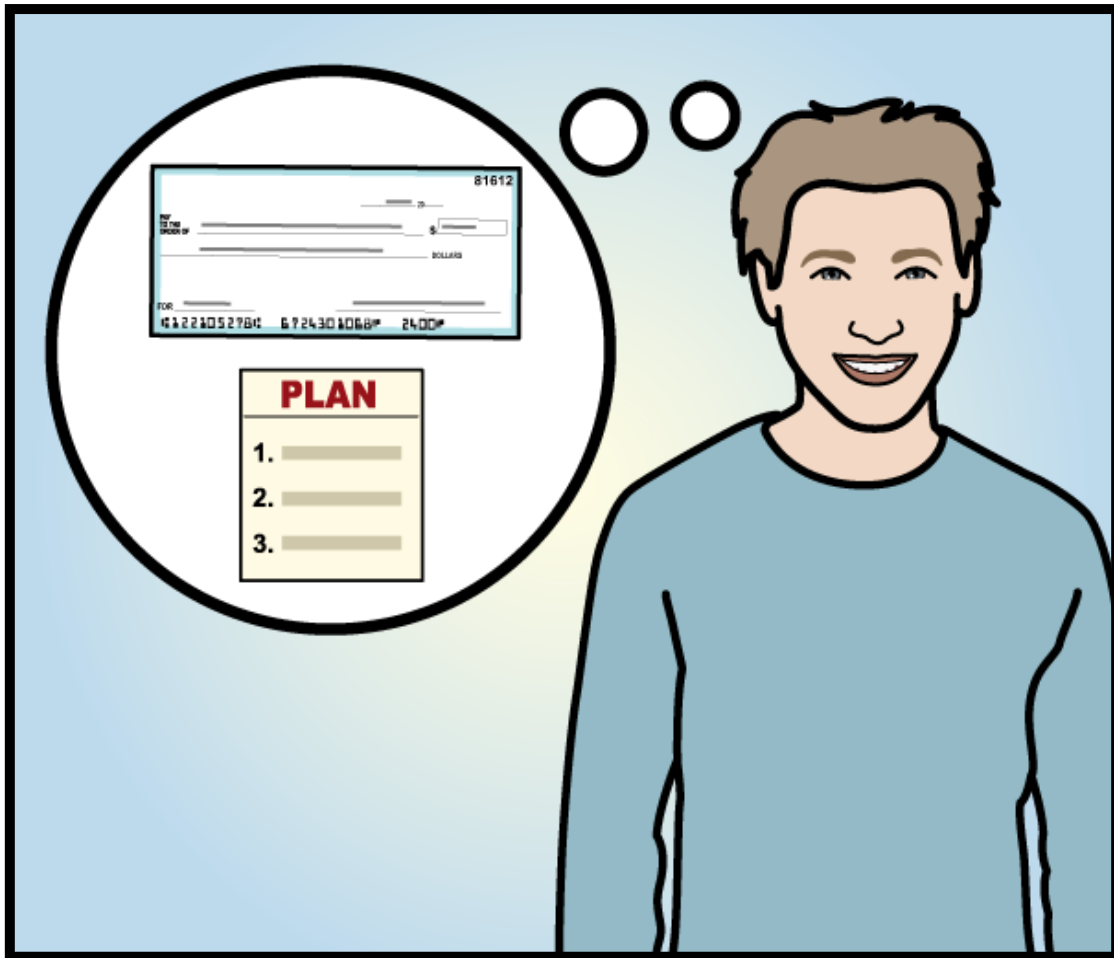
3-Way Budget Planning



Jamie puts money in his checking account. Jamie puts money in his wallet. This is a good way to use his paycheck.



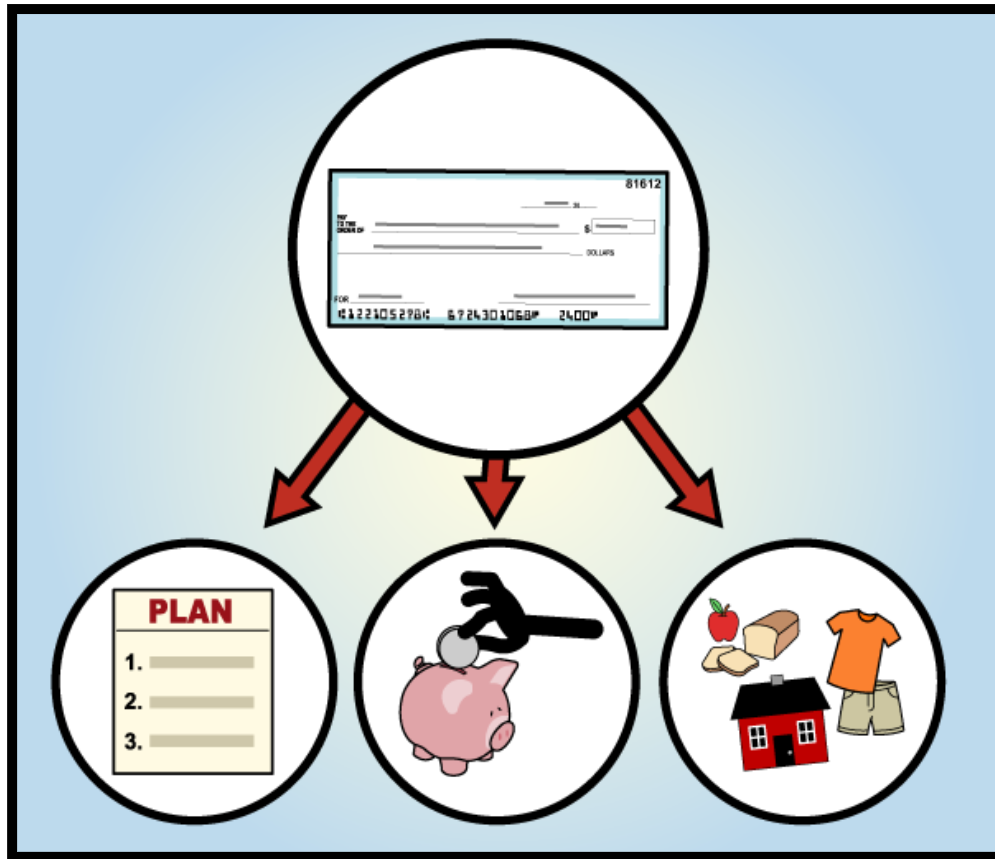
3-Way Budget Planning



Jamie has a paycheck. He needs a plan. He wants to be smart with his money.



3-Way Budget Planning



Remember:

- **Make a plan for your paycheck.**
- **Save some money.**
- **Pay for things you need first.**



3-Way Budget Planning

Earning Money From Jobs



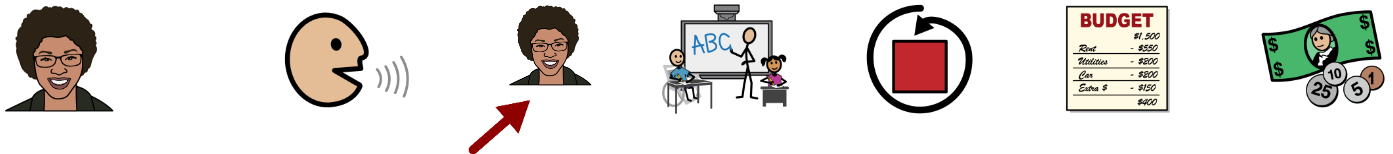
Bind This End



3-Way Budget Planning



Mrs. Cole is talking to her class about budgeting money.



She reminds them to plan to use money wisely.



A plan for how to use money is called a budget.



PLAN	
1.	_____
2.	_____
3.	_____

BUDGET	
Rent	\$1,500
Utilities	- \$550
Food	- \$300
Car	- \$150
Extra \$	\$400



3-Way Budget Planning



Money is needed for different things.



Money in your checking account is for monthly bills.



Money in your wallet is for everyday things.



Money in your savings account is for emergencies or big expenses.

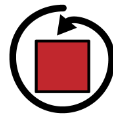
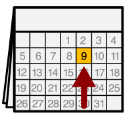




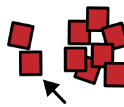
3-Way Budget Planning



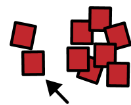
Today the class is talking about earning money from a job.



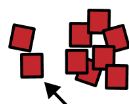
Some jobs have a paycheck.



Some jobs are small.

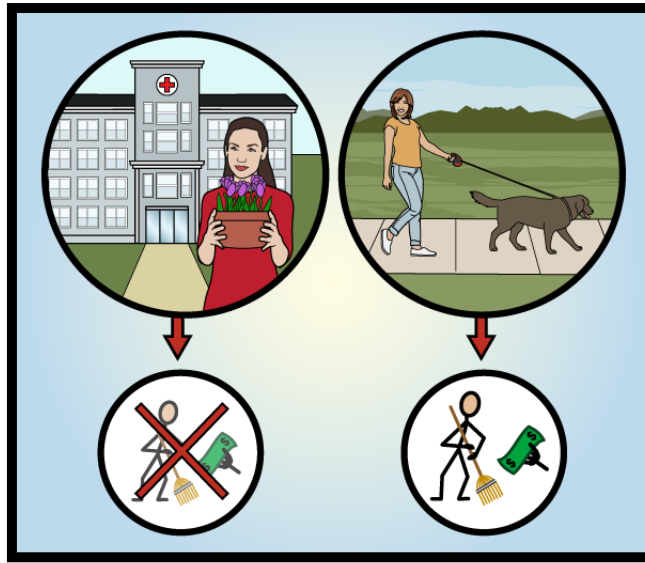


Some jobs are volunteer jobs.





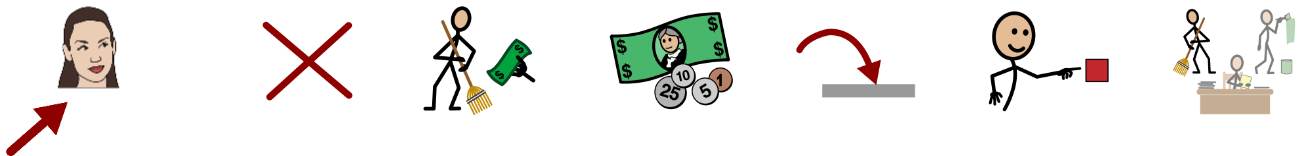
3-Way Budget Planning



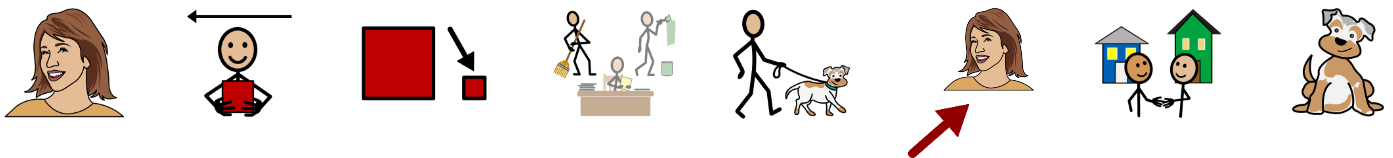
Karla has a volunteer job at the hospital.



She does not earn money at this job.



Tina had a small job walking her neighbor's dog.



She earned \$30.00.





3-Way Budget Planning



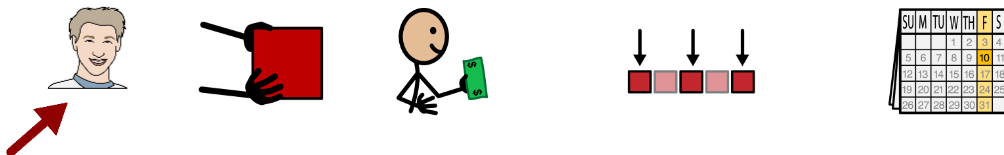
Jamie works at a car garage.



He earns a paycheck.

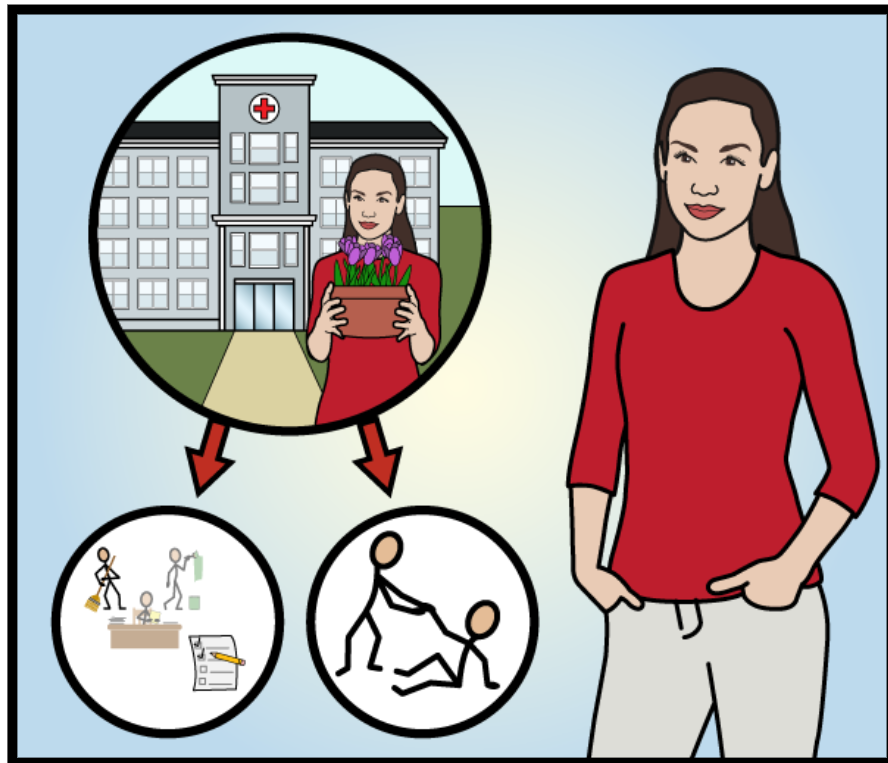


He gets paid every other Friday.





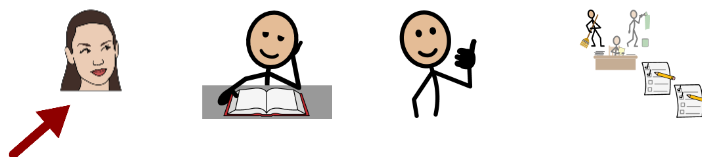
3-Way Budget Planning



Karla likes her job at the hospital.



She learns good work skills.

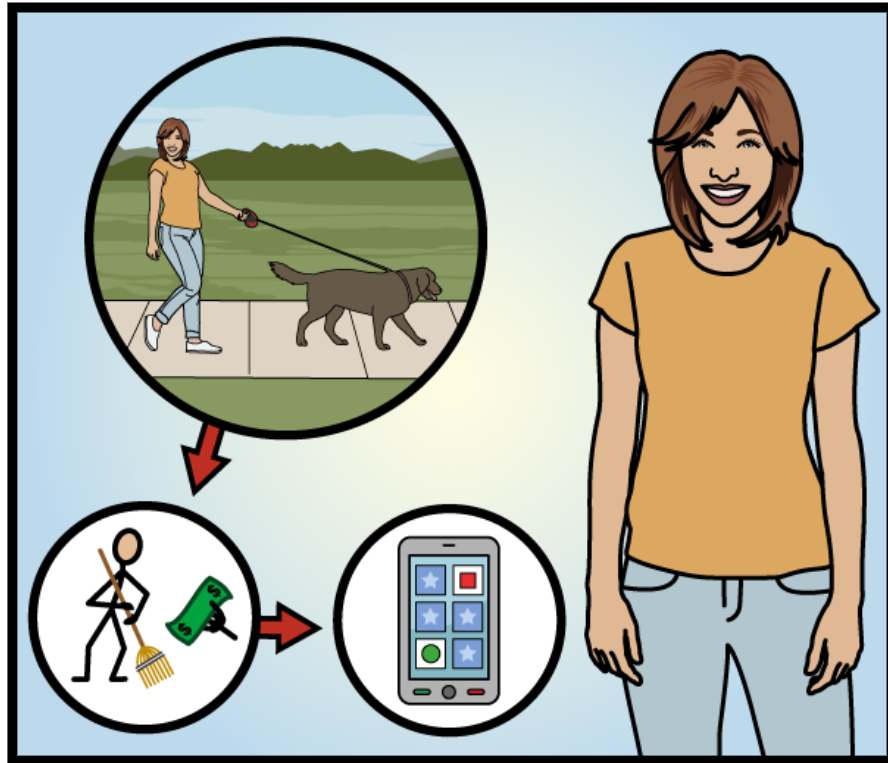


A volunteer job is important.

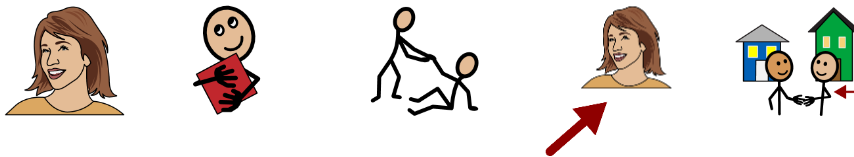




3-Way Budget Planning



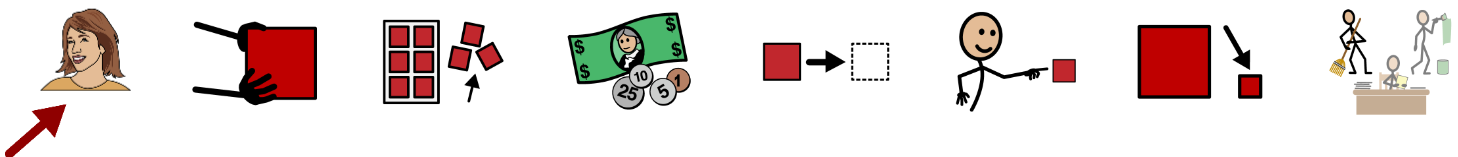
Tina likes to help her neighbor.



She likes to work with animals.

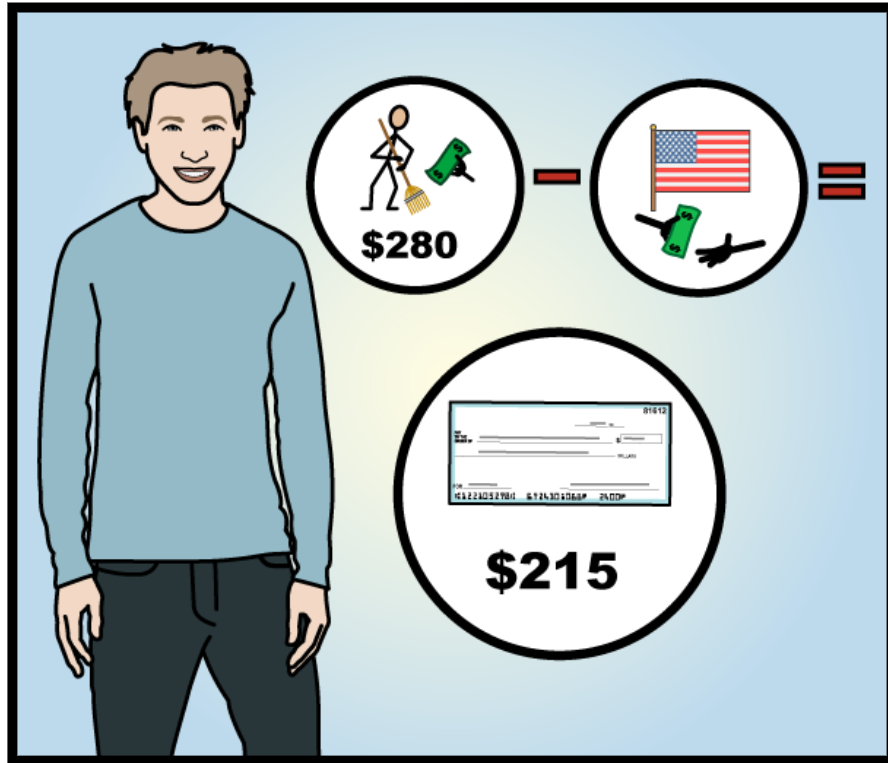


She gets extra money from this small job.

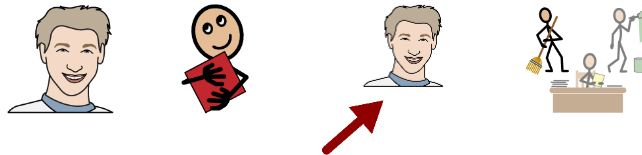




3-Way Budget Planning



Jamie likes his job.



He earns a paycheck.

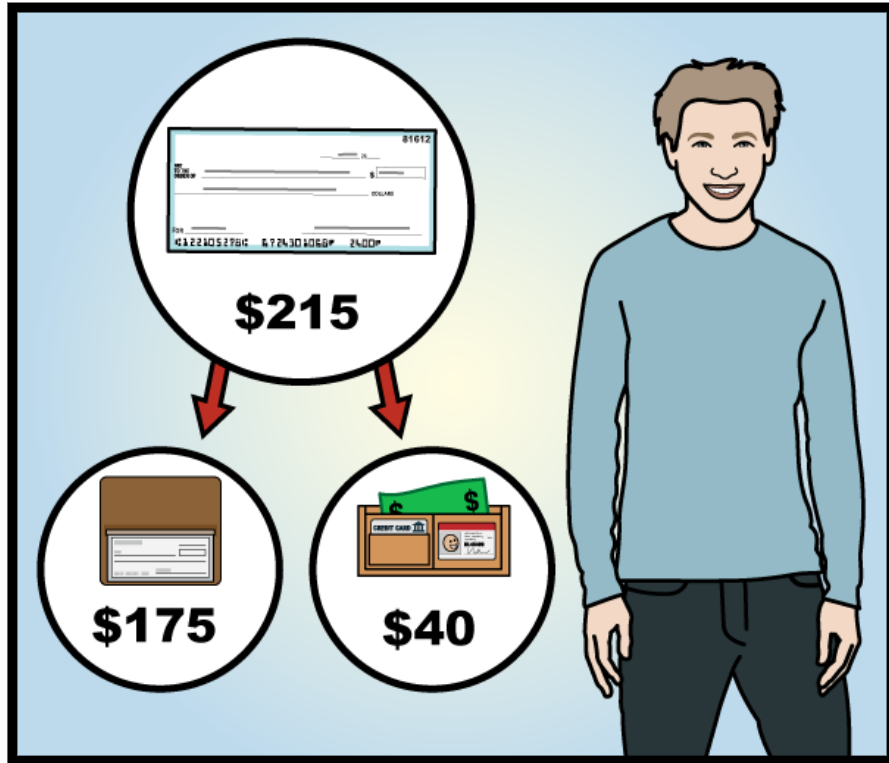


Some money comes out of the paycheck for taxes.

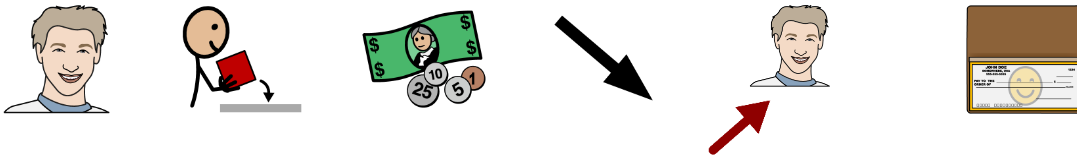




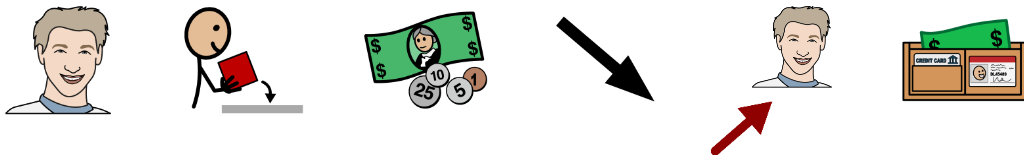
3-Way Budget Planning



Jamie puts money in his checking account.



Jamie puts money in his wallet.

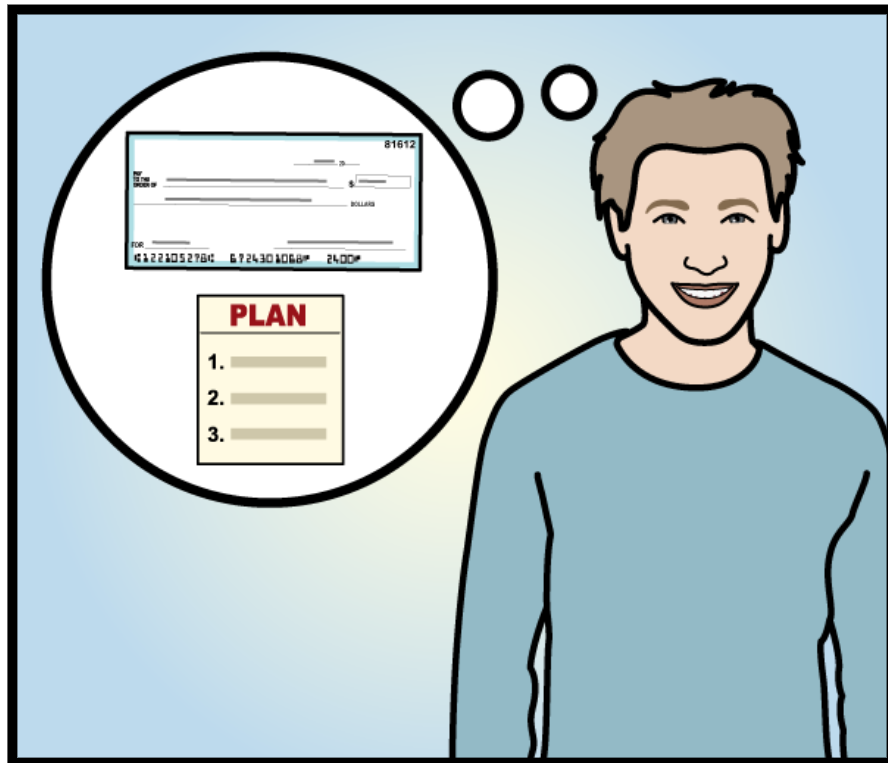


This is a good way to use his paycheck.





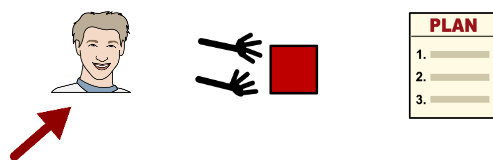
3-Way Budget Planning



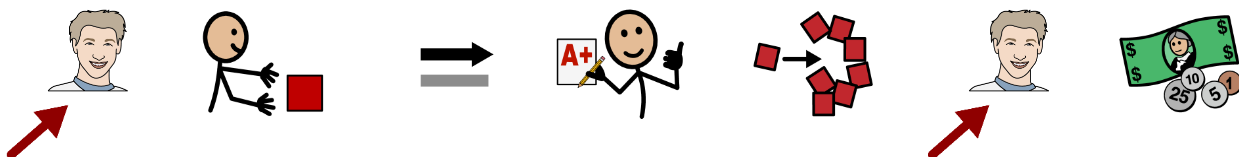
Jamie has a paycheck.



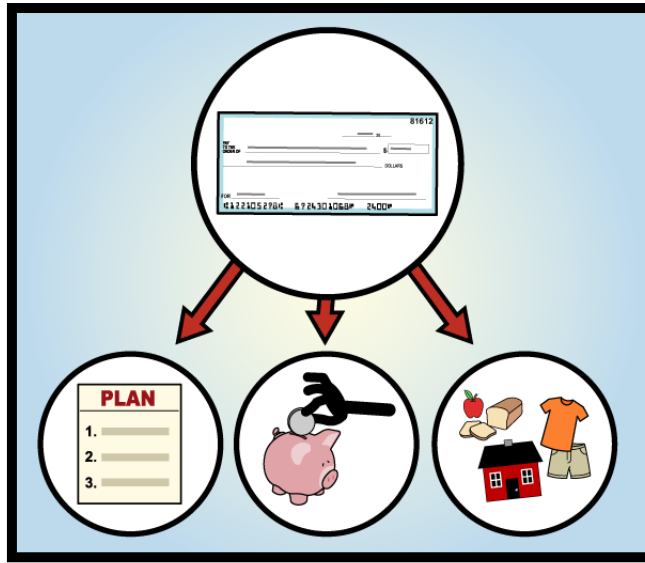
He needs a plan.



He wants to be smart with his money.



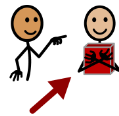
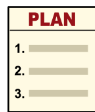
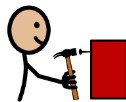
3-Way Budget Planning



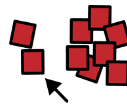
Remember:



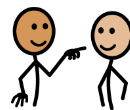
- Make a plan for your paycheck.



- Save some money.



- Pay for things you need first.



yes



Earning Money From Jobs

no



<p>use</p>	<p>need</p>	<p>some</p>	<p>Mrs. Cole</p>	<p>money</p>	<p>plan</p>																
<p>earn</p>	<p>walk dog</p>	<p>small</p>	<p>budget</p> <table border="1"> <thead> <tr> <th colspan="2">BUDGET</th> </tr> </thead> <tbody> <tr> <td>Rent</td> <td>\$1,200</td> </tr> <tr> <td>-</td> <td>-\$550</td> </tr> <tr> <td>Utilities</td> <td>-\$200</td> </tr> <tr> <td>-</td> <td>-\$200</td> </tr> <tr> <td>Car</td> <td>-\$150</td> </tr> <tr> <td>Extra \$</td> <td>-\$400</td> </tr> <tr> <td></td> <td>\$400</td> </tr> </tbody> </table>	BUDGET		Rent	\$1,200	-	-\$550	Utilities	-\$200	-	-\$200	Car	-\$150	Extra \$	-\$400		\$400	<p>checking account</p>	<p>bill</p>
BUDGET																					
Rent	\$1,200																				
-	-\$550																				
Utilities	-\$200																				
-	-\$200																				
Car	-\$150																				
Extra \$	-\$400																				
	\$400																				
<p>work</p>	<p>pay</p>	<p>volunteer</p>	<p>wallet</p>	<p>savings account</p>	<p>paycheck</p>																
<p>like</p>	<p>help</p>	<p>smart</p>	<p>Karla</p>	<p>hospital</p>	<p>Tina</p>																
<p>put</p>	<p>save</p>	<p></p>	<p>Jamie</p>	<p>car garage</p>	<p>work skill</p>																

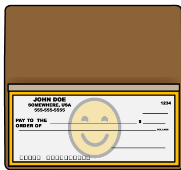
Within each category, pictures are listed from left to right in the order in which they appear in the text.



3-Way Budget Planning



Jamie needs to pay for a new work shirt and safety boots. It will cost him \$139.00. Where should Jamie get the money for his new uniform?



Checking Account
(monthly bills)



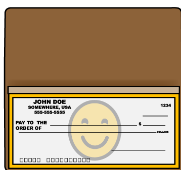
Wallet
(everyday things)



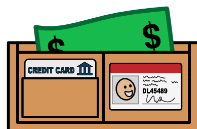
Savings Account
(something big)



Tina needs to pay for her monthly bus pass. She needs to buy a new one each month. The bus pass costs \$21.00. Where should Tina get the monthly bus pass?



Checking Account
(monthly bills)



Wallet
(everyday things)



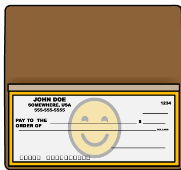
Savings Account
(something big)



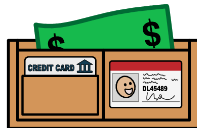
3-Way Budget Planning



Karla wants to buy donuts for her co-workers and supervisor. She will need to buy one dozen donuts. One dozen donuts costs \$9.89. Where should Karla get the money to pay for the donuts?



Checking Account
(monthly bills)



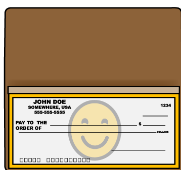
Wallet
(everyday things)



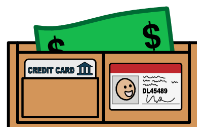
Savings Account
(something big)



Tina wants to take an online computer class to learn a new computer program. This program will help Tina learn skills for an office job. The class costs \$165.00. Where should Tina get the money for the computer class?



Checking Account
(monthly bills)



Wallet
(everyday things)



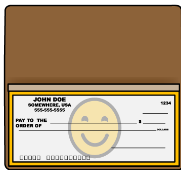
Savings Account
(something big)



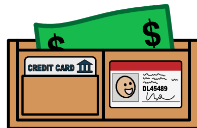
3-Way Budget Planning



Jamie needs to add money to his lunch account at work. Jamie puts \$30.00 in his account each month. Where should Jamie get the money to put in his lunch account?



Checking Account
(monthly bills)



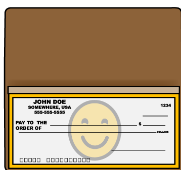
Wallet
(everyday things)



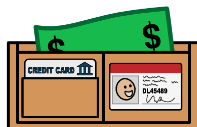
Savings Account
(something big)



Karla needs new pens for her desk at work. She found a pack of colorful pens that she really likes. The pens cost \$3.75. Where should Karla get the money to pay for the pens?



Checking Account
(monthly bills)



Wallet
(everyday things)







Savings Account
(something big)

Sample Budget

Name: Tina





Month: April

 <p>Income <i>(money I will get this month)</i></p> <p>Paycheck \$215</p> <p>Benefit check + \$750</p> <p>Babysitting + \$45</p> <hr/> <p>Total \$1,010 <i>(Income)</i></p> <p>Money earned <i>(total income)</i></p>	 <p>Expenses: Monthly Bills <i>(money in my checking account for bills)</i></p> <p>Rent \$475</p> <p>Utilities + \$118</p> <p>Groceries + \$160</p> <hr/> <p>Total \$753 <i>(monthly bills)</i></p> <p>Money for monthly bills <i>(checking account)</i></p>	 <p>Expenses: Everyday Things <i>(money in my wallet I need or want to spend)</i></p> <p>Lunch at work \$25</p> <p>Bus fare + \$27</p> <p>Concert tickets + \$30</p> <hr/> <p>Total \$82 <i>(everyday things)</i></p> <p>Money for everyday things <i>(wallet)</i></p>	 <p>Savings <i>(money I am saving for something big)</i></p> <p>Total Income \$1,010</p> <p>Total Expenses <i>(bills + everyday things)</i> - \$835</p> <hr/> <p>Total \$175 <i>(savings)</i></p> <p>Money for something big <i>(savings account)</i></p>
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Budget Activity

Name: _____





Month: _____

<div style="text-align: center;">  <h2 style="margin: 0;">Income</h2> <p style="margin: 0;"><i>(money I will get this month)</i></p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>\$ _____</p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>+ \$ _____</p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>+ \$ _____</p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>Total</p> <hr style="border: 1px solid black;"/> <p>\$ _____</p> <p><i>(Income)</i></p> <p style="margin-top: 20px;">Money earned (total income)</p> </div>	<div style="text-align: center;">  <h2 style="margin: 0;">Expenses: Monthly Bills</h2> <p style="margin: 0;"><i>(money in my checking account for bills)</i></p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>\$ _____</p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>+ \$ _____</p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>+ \$ _____</p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>Total</p> <hr style="border: 1px solid black;"/> <p>\$ _____</p> <p><i>(monthly bills)</i></p> <p style="margin-top: 20px;">Money for monthly bills (checking account)</p> </div>	<div style="text-align: center;">  <h2 style="margin: 0;">Expenses: Everyday Things</h2> <p style="margin: 0;"><i>(money in my wallet I need or want to spend)</i></p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>\$ _____</p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>+ \$ _____</p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>+ \$ _____</p> </div> <hr style="border: 1px solid black;"/> <div style="text-align: center; margin-top: 20px;"> <p>Total</p> <hr style="border: 1px solid black;"/> <p>\$ _____</p> <p><i>(everyday things)</i></p> <p style="margin-top: 20px;">Money for everyday things (wallet)</p> </div>	<div style="text-align: center;">  <h2 style="margin: 0;">Savings</h2> <p style="margin: 0;"><i>(money I am saving for something big)</i></p> </div> <div style="text-align: center; margin-top: 20px;"> <p>Total Income</p> <p>\$ _____</p> </div> <div style="text-align: center; margin-top: 20px;"> <p>Total Expenses <i>(bills + everyday things)</i></p> <p>- \$ _____</p> </div> <div style="text-align: center; margin-top: 20px;"> <p>Total</p> <hr style="border: 1px solid black;"/> <p>\$ _____</p> <p><i>(savings)</i></p> <p style="margin-top: 20px;">Money for something big (savings account)</p> </div>
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Budget Activity

Name: Tina





Month: April

 Income <i>(money I will get this month)</i>	 Expenses: Monthly Bills <i>(money in my checking account for bills)</i>	 Expenses: Everyday Things <i>(money in my wallet I need or want to spend)</i>	 Savings <i>(money I am saving for something big)</i>
<p>Paycheck</p> <p style="text-align: right;"><u>\$215</u></p>	<p>Rent</p> <p style="text-align: right;"><u>\$175</u></p>	<p>Lunch at work</p> <p style="text-align: right;"><u>\$25</u></p>	<p>Total Income</p> <p style="text-align: right;"><u>\$1010</u></p>
<p>Benefit check</p> <p style="text-align: right;"><u>\$750</u></p>	<p>Utilities</p> <p style="text-align: right;"><u>\$18</u></p>	<p>Bus fare</p> <p style="text-align: right;"><u>\$27</u></p>	<p>Total Expenses</p> <p><i>(bills + everyday things)</i></p>
<p>Babysitting</p> <p style="text-align: right;"><u>\$15</u></p>	<p>Groceries</p> <p style="text-align: right;"><u>\$160</u></p>	<p>Concert tickets</p> <p style="text-align: right;"><u>\$30</u></p>	<p style="text-align: right;"><u>\$835</u></p>
<p>Total</p> <hr/> <p style="text-align: right;"><u>\$1010</u></p>	<p>Total</p> <hr/> <p style="text-align: right;"><u>\$768</u></p>	<p>Total</p> <hr/> <p style="text-align: right;"><u>\$82</u></p>	<p>Total</p> <hr/> <p style="text-align: right;"><u>\$175</u></p>
<p><i>(Income)</i></p>	<p><i>(monthly bills)</i></p>	<p><i>(everyday things)</i></p>	<p><i>(savings)</i></p>
<p>Money earned <i>(total income)</i></p>	<p>Money for monthly bills <i>(checking account)</i></p>	<p>Money for everyday things <i>(wallet)</i></p>	<p>Money for something big <i>(savings account)</i></p>

Budget Activity

Name: Tina

Month: April

 Income <i>(money I will get this month)</i>	 Expenses: Monthly Bills <i>(money in my checking account for bills)</i>	 Expenses: Everyday Things <i>(money in my wallet I need or want to spend)</i>	 Savings <i>(money I am saving for something big)</i>
Paycheck <p style="text-align: right;">\$215</p> Benefit check <p style="text-align: right;">+ \$750</p> Babysitting <p style="text-align: right;">+ \$45</p>	Rent <p style="text-align: right;">\$475</p> Utilities <p style="text-align: right;">+ \$118</p> Groceries <p style="text-align: right;">+ \$160</p>	Lunch at work <p style="text-align: right;">\$25</p> Bus fare <p style="text-align: right;">+ \$27</p> Concert tickets <p style="text-align: right;">+ \$30</p>	Total Income <p style="text-align: right;">\$ _____</p> Total Expenses <i>(bills + everyday things)</i> <p style="text-align: right;">- \$ _____</p>
Total <hr/> <p style="text-align: center;">\$ _____</p> <p style="text-align: center;"><i>(Income)</i></p>	Total <hr/> <p style="text-align: center;">\$ _____</p> <p style="text-align: center;"><i>(monthly bills)</i></p>	Total <hr/> <p style="text-align: center;">\$ _____</p> <p style="text-align: center;"><i>(everyday things)</i></p>	Total <hr/> <p style="text-align: center;">\$ _____</p> <p style="text-align: center;"><i>(savings)</i></p>
<p style="text-align: center;">Money earned (total income)</p>	<p style="text-align: center;">Money for monthly bills (checking account)</p>	<p style="text-align: center;">Money for everyday things (wallet)</p>	<p style="text-align: center;">Money for something big (savings account)</p>