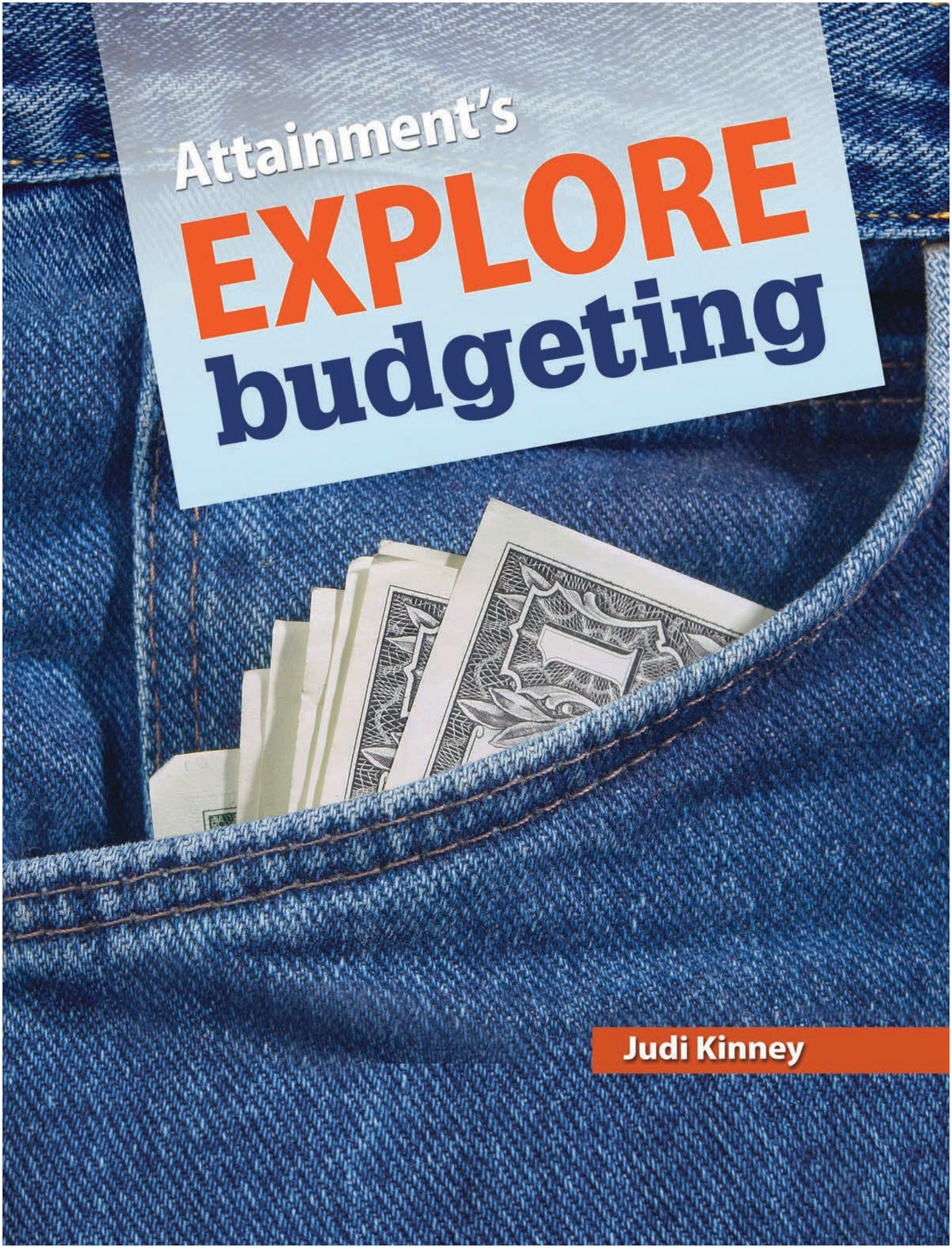

Attainment's
EXPLORE
budgeting
Judi Kinney

Explore Budgeting

By Judi Kinney

Tom Kinney, Editor
Jo Reynolds, Graphic Design

An Attainment Company Publication
©2012 Attainment Company, Inc. All rights reserved.
Printed in the United States of America
ISBN 1-57861-819-3



Attainment Company, Inc.

P.O. Box 930160 • Verona, Wisconsin 53593-0160 USA
Phone: 800-327-4269 • Fax: 800.942.3865
www.AttainmentCompany.com

Reproducible resources within this material may be photocopied for personal and educational use.

Table of Contents

1 How Much Does It Cost? 5
Vocabulary 7
The Coffee Shoppe 8
Discounts 12
Downloading Music 14
Movie Tickets 16
Jeans 18
Online Special 20
Video Games 22
A Smart Phone 24
Eating Out. 26
Taking a Friend Out to Eat 28
Don't Forget Sales Tax 30
A New TV 32

2 Daily Budgets 35
Vocabulary 37
Darren's Day. 38
Cafeteria 40
A Lawyer 42
A Salesman 44
Water Park 46
A Trip to the Mall 48
A Baseball Game. 50
A Daily Savings Plan 52
Daily Budget Summary. 54
Another Budget Summary 56

3 Weekly Budgets 59
Vocabulary 61
Dog Walker 62
More Money. 64
Benton's Budget. 66
Greenhouse Worker 68
Patrice's Budget 70
Shopping for Food. 72
Miscellaneous Money 74
Getting a Credit Card 76
Oops! Too Many Charges. 78
Patrice's Budget 80
Construction Worker. 82
Diandre's Budget 84
Searching for the Best Buy 86
Concert Tickets 88
A Raise 90

4 Monthly Budgets . . . 93
Vocabulary . . . 95
Car Mechanic . . . 96
Shopping Online . . . 98
A Weekend Vacation . . . 100
A New Apartment . . . 102
Jessica's Budget . . . 104
A Computer Programmer . . . 106
Eating Out . . . 108
Electronic Gadgets . . . 110
Paying Down Debt . . . 112
José's Budget . . . 114

5 Loans and Investments . . . 117
Vocabulary . . . 119
Loans . . . 120
Credit Card Loans . . . 122
What to Know About Loans . . . 124
Paying Loans . . . 126
Interest and Fines . . . 128
What Are Investments? . . . 130
Savings Accounts . . . 132
Bank CDs . . . 134
Stocks . . . 136
Making a Profit . . . 138
Stock Dividends . . . 140
401K Plans . . . 142
Investment Summary . . . 144

6 Putting it All Together . . . 147
Vocabulary . . . 149
Putting It All Together . . . 150
Reading a Paycheck Stub . . . 152
What Is a Deduction? . . . 154
Creating a Budget . . . 156
Fixed Expenses . . . 158
Variable Expenses . . . 160
Heilke's Checking Account . . . 162
Heilke's Savings Accounts . . . 164
Deposits and Withdrawals . . . 166
Debit Cards . . . 168
Credit Cards . . . 170
Heilke's Loan . . . 172
Heilke's Investment . . . 174
Heilke's Summary . . . 176





Chapter 1

How Much Does It Cost?











Vocabulary

1

discount

to buy something at a lower price



2

online



using the Internet

3

receipt

shows how much something costs



4

sale



to sell at a lower price

5

sales tax

a tax, or money added to the price of something



6

tip

extra money given for good service





The Coffee Shoppe



On her way to work each day Jessica stops to buy a coffee drink at a local shop. She budgets or sets aside $4.00 a day to buy her drink. Today Jessica wants a medium cappuccino. She takes out her wallet to count her money before she pays for the cappuccino.

Money in Jessica's Wallet



Answer

Does Jessica have enough money to buy a medium cappuccino?



a. yes b. no

Answer

1. How much money does Jessica have left after she buys a cappuccino?

   a. $.25 b. $.50 c. $.10



2. Jessica changes her mind and wants to buy a large coffee mocha. Does she have enough money?

   a. yes b. no

3. What would you buy if you had $4.00?

   _____



The Coffee Shoppe, Part 2



Jessica has been saving the change from her daily purchases at The Coffee Shoppe. Today she got up late and didn't have breakfast. Jessica decides to buy a doughnut to go along with her coffee drink. She counts her change to see if she has enough money for a doughnut.



Answer

Does Jessica have enough money for a doughnut?

a. yes b. no



Answer

1. How much money does Jessica have in her wallet?

   a. $.25 b. $.85 c. $.80

2. Jessica finds two quarters at the bottom of her purse. She has $1.35 to spend. What can Jessica buy instead of a doughnut?

   a. cookie b. Danish c. muffin

3. If Jessica saves $.50 a day for 3 days, how much money will she have to spend on a pastry? (show work)



Discounts



Heilke and Patrice plan to watch a movie that Patrice downloaded onto her TV.

Heilke will buy a pizza. She has $20.00 left that she has budgeted for entertainment. Heilke printed out a coupon from the Internet. The coupon gives Heilke a discount. A discount lets Heilke buy the pizza at a lower price. Heilke's favorite pizza costs $15.00.

BELLA ITALIA *** BELLA ITALIA *** BELLA ITALIA *** BELLA ITALIA ***
Super Good PIZZA

10% off any pizza

one coupon per customer



expires 4/30/2015

Answer

How much is the discount on this coupon?



a. 10% b. 100% c. 1%

Answer



1. What is the regular price of Heilke's favorite pizza?

   a. $5.00 b. $15.00 c. $13.00

2. How much money will Heilke save using her discount? (show work)

3. With the discount how much did the pizza cost? (show work)



Downloading Music



Benton wants to download music to his portable player. He went on the Internet to find the cheapest company. Benton found one that charges $.89 a song and he got the first 5 songs free. Happy, he downloaded the 5 free songs. He paid for 10 more.

Answer

How many free songs does a new customer get? _____

Answer

1. How much did Benton pay for each song?

   a. $.98 b. $.89 c. $.99

2. How many songs did Benton buy?

   a. 5 songs b. 15 songs c. 10 songs

3. How many songs did Benton download all together?

   a. 5 songs b. 15 songs c. 10 songs





Movie Tickets



Patrice is going to a matinee movie with her friend Sara. A matinee ticket costs less than a regular ticket. Each ticket is $10.00. Patrice decides to bring $20.00 so she can buy popcorn and a soda. When Patrice gets to the theater, she discovers she only has $15.00! What can Patrice buy to eat?



$5.50



$3.75



$4.60



$2.80



$3.00



$1.75

Answer

Write one thing that costs less than $5.00. _____

Answer

1. How much does a movie ticket cost?



   a. $1.00 b. $20.00 c. $10.00

2. If Patrice paid for a ticket at regular prices it would cost $15.00. How much money did she save by buying a matinee ticket? (show work)

3. On page 16, ◯ one refreshment Patrice can buy.



Jeans



José needs new jeans. He shops at his favorite jean store. He has been saving money to buy them. So far José has saved $35.00. The jeans cost $49.50 plus tax. He was mailed a flyer announcing a sale on jeans. On sale, the jeans cost $29.95. José buys a pair.



Answer

How long is the sale?

a. a week b. a weekend c. a day



Answer

1. How much were the jeans before the sale?

   a. $29.95 b. $35.00 c. $49.50

2. How much were the jeans on sale?

   a. $29.95 b. $35.00 c. $49.50

3. How much did José save? (show work)



Online Special



José saved $140.00 to buy a new pair of tennis shoes. He saw a pair at the mall for $132.00. He also has to pay 5.5% sales tax. José found the same pair online for $10.00 less. **Online** means he found it on the Internet. That means he wouldn't have to pay sales tax or shipping charges. José buys the shoes online.



Answer

Does José have to pay shipping costs?

a. yes b. no



Answer

1. Not including tax, how much would the shoes cost if José bought them at the local mall?

   a. $140.00 b. $132.00 c. $10.00

2. How much did the shoes cost José when he bought them online?

   a. $140.00 b. $132.00 c. $122.00

3. What was the difference between the prices of the tennis shoes?

   a. $18.00 b. $122.00 c. $10.00

