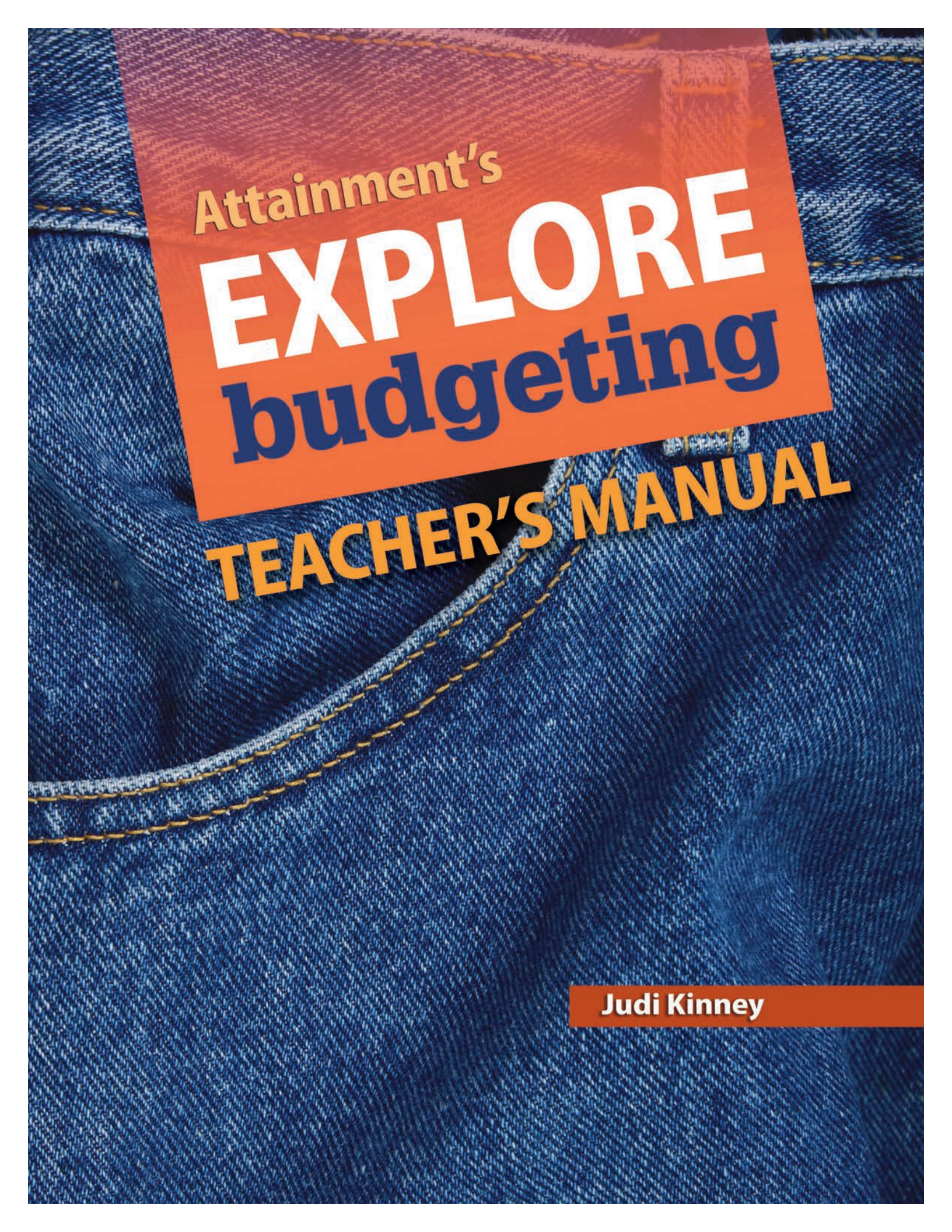




Attainment's

EXPLORE **budgeting**

TEACHER'S MANUAL

Judi Kinney

Explore Budgeting Teacher's Manual

By Judi Kinney

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An Attainment Company Publication
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Printed in the United States of America
ISBN 1-57861-820-7



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Introduction

Attainment's **Explore Budgeting** books are designed to teach students how to create and use a budget. Students learn how to stay within a budget and consequences for not adhering to it. The books include a Teacher's Manual with suggestions for each workbook page and a Student Workbook. Skills covered in the workbook include budgeting and money problems, such as how to purchase items while staying within a budget, getting and paying off loans or credit cards, where to invest in order to make a profit, and how to put together a budget.

There are six chapters in the book. The first chapter familiarizes students with the cost of clothing, entertainment, smart phones, or meals. The next five chapters have a vocabulary page and biographies of people with a budget. Students read about a person, e.g., Jessica. They must solve mathematical problems that center around the budget that Jessica created, such as paying bills, buying things online, saving for a vacation, or recreating a budget in order to move into a new apartment.

Teacher's Manual

The Teacher's Manual has lesson plans for all of the worksheets in the Student Workbook. Each lesson plan has an objective and a procedure to follow. Most of the lessons take twenty or thirty minutes to teach. Teachers should preview the lesson before introducing the worksheet.

The Teacher's Manual has an Answer Key to all of the worksheets.

Student Workbook

There are six chapters in the Student Workbook. The directions may need to be read to the students; pictures on the page are clues to help solve the math problems. Vocabulary words presented at the beginning of the chapter are repeated on the worksheets.

Most of the chapters follow a similar format. Students use important math skills to solve problems for each budget presented in the chapters. Many questions are multiple-choice. Other questions require the student to do computations. The goal is for the student to learn basic information about budgets, investments, and loans.



Chapter 1



How Much Does It Cost?

Vocabulary

Objective

S. will read and define a set of vocabulary words.

Materials

- dry board
- markers
- Chapter 1 **Vocabulary**, p. 7

Procedure

1. Read and define a vocabulary word.
2. Elicit from students examples of the word.
3. Write examples on the dry board.
4. Review the examples with students.
5. S. reads and defines a word.
6. Continue until all of the words have been taught.

Vocabulary

1
discount
to buy something at a lower price



2
online
using the Internet



3
receipt
shows how much something cost



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



Chapter 1 • How Much Does it Cost?

The Coffee Shoppe

Objective

S. will make a purchase that is within a set budget.

Materials

- smart board
- classroom money
- student worksheets, pp. 8–9: **The Coffee Shoppe**

Procedure

1. Read and discuss **The Coffee Shoppe**.
2. Place the menu from the Coffee Shoppe on the smart board.
3. Teach S. how to read the menu.
4. Give S. a budget to use.
5. Using the menu, S. makes purchases.
6. S. determines whether or not she stayed within the budget.
7. Continue until S. is firm.
6. Assign worksheets.

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?

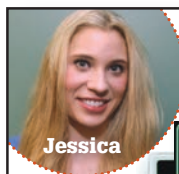
- a. \$.25 b. \$.50 c. \$.10

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?



Jessica

The Coffee Shoppe



	Small	Medium	Large
Regular Coffee	\$1.60	\$1.80	\$2.00
Coffee Latte	\$2.95	\$3.35	\$3.75
Cappuccino	\$3.00	\$3.50	\$4.00
Espresso	\$1.65	\$1.95	\$2.25
Coffee Mocha	\$3.55	\$4.25	\$4.95
Regular Tea	\$1.95	\$2.10	\$2.40
Chai Latte	\$2.50	\$2.95	\$3.35
Chocolate	\$1.60	\$1.80	\$2.00

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



8

Chapter 1 ■ How Much Does it Cost?

How Much Does it Cost?

9

The Coffee Shoppe, Part 2

Objective

S. will make a purchase that is within a set budget.

Materials

- dry board
- markers
- teacher-made or any bakery menu
- classroom money
- student worksheets, pp. 10–11:
The Coffee Shoppe, Part 2

Procedure

1. Read and discuss **The Coffee Shoppe, Part 2**.
2. Point to and teach S. how to read the menu.
3. Give S. a budget to use.
4. Using the menu, S. makes purchases.
5. S. determines whether or not he stayed within a budget.
6. Continue until S. is firm.
7. Assign worksheets.

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 doughnuts?
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)



The Coffee Shoppe, Part 2

MENU		Pastry	Price
	Doughnut		\$.80
	Cookie		\$1.00
	Danish		\$2.35
	Muffin		\$2.50

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



Discounts

Objective

S. will compute the money saved using a discount.

Materials

- teacher-made or any printed discount or coupons
- student worksheets, pp. 12–13: **Discounts**

Procedure

1. Read and discuss **Discounts**.
2. Teach S. how to read a discount coupon.
3. Teach S. how to find the amount saved using the discount.
4. Follow the same procedure using all of the discounts.
5. Give S. problems to solve using the discounts.
6. Continue until S. is firm.
7. Assign worksheets.

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)



Heilke

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.



Downloading Music

Objective

S. will add two-digit numbers.

Materials

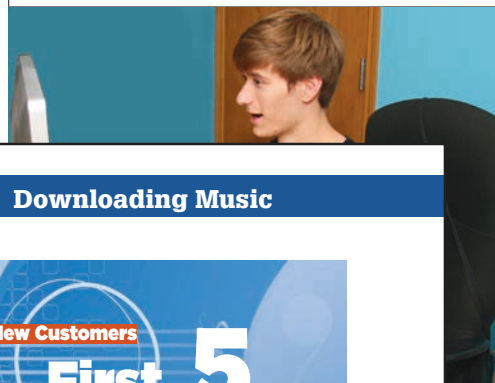
- dry board
- markers
- teacher-made or other music download sites
- student worksheets, pp. 14–15:
Downloading Music

Procedure

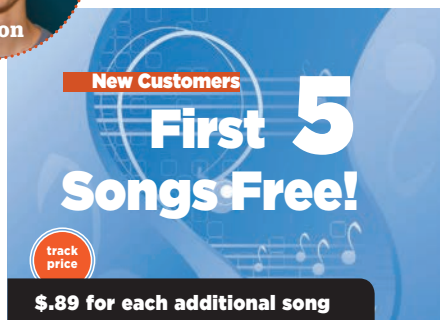
1. Read and discuss **Downloading Music**.
2. Brainstorm and list with S. ways music that can be downloaded.
3. Point to and teach S. how to read a music download site.
4. Teach S. how to add prices of the downloaded music to find the total amount.
5. Give S. additional problems to solve.
6. Continue until S. is firm.
7. Assign worksheets.

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



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? _____

Movie Tickets

Objective

S. will solve money problems up to \$20.00.

Materials

- dry board
- markers
- teacher-made or any concession stand menu
- student worksheets, pp. 16–17: **Movie Tickets**

Procedure

1. Read and discuss **Movie Tickets**.
2. Write prices of movie tickets and concession stand food on the board.
3. Teach S. how to read prices.
4. Give S. a movie budget up to \$20.00.
5. S. purchases tickets and food.
6. S. adds the amount spent.
7. S. determines whether she stayed within the budget.
8. Continue until S. is firm.
9. Assign worksheets.

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)



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

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Chapter 1 • How Much Does it Cost?

Much Does it Cost?

17

Jeans

Objective

S. will solve money problems up to \$50.00.

Materials

- dry board
- markers
- teacher-made clothing prices
- student worksheets, pp. 18–19: **Jeans**

Procedure

1. Read and discuss **Jeans**.
2. Write clothing prices on the board.
3. Write sales prices for each item underneath the regular price.
4. Teach S. how to compute the savings.
5. Teach S. how to add the cost of items as each one is “purchased.”
6. Teach S. how to find the total before going to the register.
7. Give S. a budget and list of clothes to buy.
8. S. adds the total and determines whether or not he stayed within the budget.
9. Continue until S. is firm.
10. Assign worksheets.

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)



José

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.



Online Special

Objective

S. will solve money problems up to \$150.00.

Materials

- dry board
- markers
- teacher-made prices of items or an Internet site that sells clothing.
- student worksheets, pp. 20–21: **Online Special**

Procedure

1. Read and discuss **Online Special**.
2. Write sample Internet clothing prices on the board (or use Internet site).
3. Teach S. how to find the total price (including shipping).
4. Give S. a budget and a list of items to buy.
5. Teach S. how to find the total amount of the purchase.
6. S. determines whether or not she stayed within the budget.
7. Continue until S. is firm.
8. Assign worksheets.

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. \$8.00



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 a 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.

ATHLETIC
SPORTS

SEARCH

Shoe Special!

NO taxes!

**FREE
SHIPPING!**



20

Chapter 1 ■ How Much Does it Cost?

How Much Does it Cost?

21

Video Games

Objective

S. will solve money problems that include sales tax.

Materials

- dry board
- markers
- teacher-made receipts
- student worksheets, pp. 22–23:
Video Games

Procedure

1. Read and discuss **Video Games**.
2. Point to the receipt.
3. Teach S. how to read receipts.
4. Remind S. that sales tax is almost always added to items that he buys.
5. Point out the sales tax on the receipt.
6. Teach S. how to solve for the total amount after sales tax has been added.
7. Continue until S. is firm.
8. Assign worksheets.

Answer

What was the total price of the game?

- a. \$40.00 b. 35.95 c. \$38.11

Answer

1. What was the price of the game?

- a. \$35.95 b. \$2.16 c. \$38.11

2. What was the amount of sales tax Heilke paid?

- a. \$35.95 b. \$2.16 c. \$38.11

3. on the sales receipt how much Heilke paid for the game.



Heilke

Heilke and her friends love to play video games. She saved \$40.00 to buy a new game. Heilke went to a big box store. She found a game she liked for \$35.95. She also had to pay sales tax. Sales tax is extra money added to the price of things. Using her cell phone, Heilke calculated the total price.

Video Games



BIG BOX STORE

Anytown, USA 55350

STORE 00000 REGISTER 0000
CASHIER JOE B DATE 4/8/14

Sales Receipt

ITEM	PRICE
VIDEO GAME	\$35.95
TAX	\$2.16
TOTAL	\$38.11
PAYMENT CASH	

A Smart Phone

Objective

S. will purchase an item while staying within a set budget.

Materials

- dry board
- markers
- classroom money
- teacher-made price lists
- student worksheets, pp. 24–25: **A Smart Phone**

Procedure

1. Read and discuss **A Smart Phone**.
2. Write items to purchase on the dry board.
3. Give S. a budget.
4. Including sales tax S. must “purchase” an item(s) without going over the budget.
5. After making the final purchase and including sales tax, S. determines whether or not she has stayed within the budget.
6. Continue until S. is firm.
7. Assign worksheets.

Answer

How much did Dana withdraw from her savings account?

- a. \$220.00 b. \$22.00 c. \$2.00

Answer

1. What did Dana use to find the store that sold her smart phone?
a. phone book b. magazine c. Internet
2. Where did Dana get the money to buy her phone?
a. checking account b. savings account c. credit card
3. Including tax does Dana have enough money to pay for her phone?
a. yes b. no

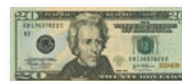


Dana

A Smart Phone



Dana works as a marketer for a company. She wants a smart phone. It would make her work easier. Dana used the Internet and found a nearby store that sells the phone she wants. The phone cost \$199.00 plus a 6% sales tax. Dana has \$220 she can take out of her savings account to buy it.



Eating Out

Objective

S. will order a meal while staying within a budget.

Materials

- dry board
- markers
- teacher-made or other menus
- classroom money
- student worksheets, pp. 26–27: **Eating Out**

Procedure

1. Read and discuss **Eating Out**.
2. Point to the menus on the dry board.
3. Teach S. how to read the menu.
4. Give S. a budget to use to order a meal.
5. S. orders a meal.
6. S. determines whether or not he stayed within the budget.
7. Continue until S. is firm.
8. Assign worksheets.

Answer

How much does José budget each time he eats out?

- a. \$2.00 b. \$10.00 c. \$20.00

Answer

1. How much was José's meal?

- a. \$12.95 b. \$2.10 c. \$.65

2. How much was José's total bill? (show work)



Eating Out



José often eats in restaurants. He really likes to eat in one small sidewalk café. He tries to keep his meals under \$20.00 including a tip. A tip is extra money given for good service. Today José orders a meal that costs \$12.95, ice tea that is \$2.10, and he pays a \$.65 tax. Can he tip the server \$3.00?



Chapter 1 ■ How Much Does it Cost?

a \$3.00 tip?



How Much Does it Cost?

Taking a Friend Out to Eat

Objective

S. will order a meal while staying within a budget.

Materials

- dry board
- markers
- teacher-made or other menu
- student worksheets, pp. 28–29: **Taking a Friend Out to Eat**

Procedure

1. Read and discuss **Taking a Friend Out to Eat**.
2. Point to the menus on the dry board.
3. Teach S. how to read the receipts.
4. Give S. a budget to use to order a meal.
5. S. purchases a meal.
6. Including sales tax, S. determines whether he has stayed within the budget.
7. Continue until S. is firm.
8. Assign worksheets.

Answer

Did José budget enough money to pay for the meal?

- a. yes b. no



Answer

1. Subtotal means the amount the meals cost before tax was added. What was the subtotal for José's bill?

- a. \$1.63 b. \$30.87 c. \$32.50

2. How much did José spend for the meal including the tip?

- a. \$30.87 b. \$32.50 c. \$39.00

3. How much money did José have left? (show work)



Taking a Friend Out to Eat



José's best friend just got a new job. He is taking his friend to his favorite restaurant to celebrate. José knows he needs to bring more than \$20.00 to pay for two people. He decides to take \$45.00. After the meal, the server gives José a receipt. The **receipt** shows how much his meal cost.



Anytown Sidewalk Café

1335 Main St., Anytown, USA 55350

REGISTER 0000 SERVER MARY

DATE 4/8/14

Receipt	
ITEM	PRICE
MEAL	\$13.55
MEAL	\$14.50
COFFEE	\$1.00
ESPRESSO	\$1.82
SUBTOTAL	\$30.87
TAX	\$1.63
TOTAL	\$32.50
TIP	\$6.50

Don't Forget Sales Tax

Objective

S. will compute sales tax.

Materials

- dry board
- markers
- teacher-made or other receipts
- student worksheets, pp. 30–31:
Don't Forget Sales Tax

Procedure

1. Read and discuss **Don't Forget Sales Tax**.
2. Point to and teach S. how to read a receipt.
3. Point to and teach S. the concept of a sales tax.
4. Point to and teach S. how to calculate the sales tax.
5. Give S. sales receipts. Tell him to calculate the sales tax to find the total cost.
6. Continue until S. is firm.
7. Assign worksheets.

Answer

How much money has Benton budgeted to buy a T-shirt?

- a. \$2.50 b. \$25.00 c. \$52.00

Answer

1. Benton has to pay a 6% sales tax. How much tax does he have to pay on a T-shirt that costs \$25.00?

\$25.00

X .06



2. Including tax, does Benton have enough money to buy the T-shirt?

- a. yes b. no

to include

Benton

Don't Forget Sales Tax

Benton has budgeted \$25.00 to buy a T-shirt of his favorite NCAA team. Benton finds one that he likes for \$25.00 at the local sports store. He remembers that his state has a 6% sales tax. He uses the calculator on his phone to figure out how much he has to pay for the shirt, including the sales tax.

\$32.00

\$22.00

\$25.00

\$18.00

30

Chapter 1 ■ How Much Does it Cost?

How Much Does it Cost?

31

A New TV

Objective

S. will purchase an item while staying within a set budget.

Materials

- dry board
- markers
- teacher-made or other price lists
- student worksheets, pp. 32–33:
A New TV

Procedure

1. Read and discuss **A New TV**.
2. Point to and read the price list.
3. Teach S. how to add the items purchased to find the total cost.
4. Teach S. how to calculate a sales tax based upon the total cost.
5. Give S. a budget and list of items to buy.
6. S. calculates the total cost.
7. S. calculates the sales tax.
8. S. determines whether or not she has stayed within the budget.
9. Continue until S. is firm.
10. Assign worksheets.

Answer

How much did Patrice budget to buy a TV?

- a. \$9.00 b. \$90.00 c. \$900.00

Answer

1. Did Patrice stay within her budget?

- a. yes b. no

2. How much did the store charge to mount the TV on the wall?

- a. \$200.00 b. \$650.00 c. \$42.50

3. How much money did Patrice have left after she bought her TV?
(show work)



Patrice

A New TV



Patrice needed a new TV. Her local appliance store was having a sale. A **sale** meant she could buy a TV at a lower price. She found a TV she liked. Patrice budgeted \$900 to buy a TV and had it mounted on her wall. She also had to pay a 5% sales tax.

Sales Receipt

Appliance Store
1 Mall Court Anytown, USA 53778

DATE 4/8/14

ITEM	PRICE
TV	\$650.00
WALL MOUNT CHARGE	\$200.00
SUBTOTAL	\$850.00
SALES TAX	\$42.50
TOTAL	\$892.50