

Lesson 12: Spend, Save, or Give? PERSONAL BUDGET

Directions:	Fill in	blanks.
-------------	---------	---------

MY EXPENSES

Expense	Amount per Month
Total	

Money remaining after expenses are deducted:

MY SAVINGS

How much of the remaining money do you plan to save? Explain your savings plan.

MY GIVING

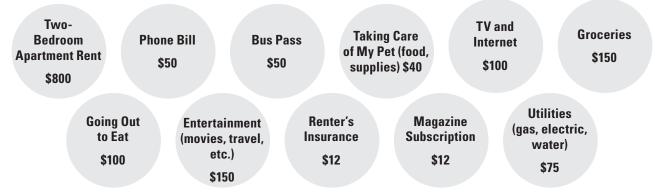
How much of the remaining money do you plan to give? Explain your giving plan.



Lesson 12: Spend, Save, or Give? **SPEND**

Use with *Spend, Save, or Give? — Personal Thinking Stations* activity. One copy per group.

Consider that some expenses are **fixed**, or never change from month to month, and other expenses are **variable**, or may vary from month to month. Categorize the expenses below as either fixed or variable. Then prioritize expenses based on personal priorities



What other expenses might people have, aside from those listed above? Are those expenses fixed or variable?

Of the variable expenses above, what could you do to decrease or increase your spending? What would your life be like if you increased or decreased spending?

Are fixed expenses fixed for the rest of your life?



Lesson 12: Spend, Save, or Give?

Use with Spend, Save, or Give? — $Personal\ Thinking\ Stations$ activity. One copy per group.

AZI . IICC .	41 4		/1.11 /	
What are different wa	vs that vou c	an dive back?	(Hint: think be	vond monev)

What causes, organizations, or parts of your community would you like to support or give back to?

How can you support one of the ideas you listed above?



Lesson 12: Spend, Save, or Give? **SAVF**

Use with Spend, Save, or Give? — $Personal\ Thinking\ Stations$ activity. One copy per group.

What are your goals for saving money?

What are some things you could do to save money?

Are there certain methods for saving money that are better than others? Why?