

Planned Spending

Read each story. Circle planned or unplanned.

Remember

Planned spending is decided ahead, with a list or a budget.

Unplanned spending is decided on the spot, with no plan.

Example



Ava writes a list. At the store, she buys only what is on it.

planned **unplanned**

1.



Leo sees a toy car by the checkout and buys it right away.

planned **unplanned**

2.



Rain starts on the walk home. Sam buys an umbrella at a shop.

planned **unplanned**

3.



Nia saves \$2 a week. After 6 weeks, she buys the ball she wanted.

planned **unplanned**

4.



Ella hears the ice cream truck and runs out to buy a cone.

planned **unplanned**

5.



Mr. Diaz makes a food budget for the week and sticks to it.

planned **unplanned**

6.



Jay compares prices for two weeks. Then he buys the game.

planned **unplanned**

7.



Kim grabs a lollipop at the register because it looks yummy.

planned **unplanned**

Planned Spending

Add up each plan. Then find how much money is left.

Example

School Supplies

Budget: **\$30**



crayons

\$4



pencils

\$3



notebook

\$6



backpack

\$15

Total

\$28

Money left

\$2

1. Bake Sale

Budget: **\$25**



flour

\$7



sugar

\$5



eggs

\$4



milk

\$3

Total

Money left

2. Class Zoo Trip

Budget: **\$300**



bus

\$165



tickets

\$84



lunches

\$36



water

\$12

Total

Money left

3. Your Picnic

Budget: **\$25**

Pick **3** or more.



bread

\$4



cheese

\$6



apples

\$3



berries

\$5



melon

\$8



juice

\$2

I will buy:

Total

Money left

Planned Spending

Pay for the unplanned buy. Is there still enough for the plan?

Example

Ava has **\$15**. She plans to buy a **\$9** book. At the store, she buys a **\$4** bracelet first.



planned



unplanned

Money left now \$11

Enough for the plan? ☒ Yes ☐ No

1. Leo has **\$20** for a **\$12** soccer ball. First, he sees a toy car for **\$9** and buys it.



planned



unplanned

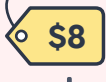
Money left now

Enough for the plan? Yes No

2. Mia has **\$32**. She plans to buy an **\$18** backpack. On the way, she buys an **\$8** teddy bear.



planned



unplanned

Money left now

Enough for the plan? Yes No

3. Sam has **\$50** to buy shoes for **\$36**. At the store, he buys a **\$15** basketball first.



planned



unplanned

Money left now

Enough for the plan? Yes No

4. Ben's family has **\$250**. They plan to spend **\$180** on park tickets. On the way, they spend **\$85** on gifts.



planned



unplanned

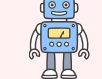
Money left now

Enough for the plan? Yes No

5. Rosa has **\$75** for a **\$40** paint set. At the toy store, she buys a **\$28** robot first.



planned



unplanned

Money left now

Enough for the plan? Yes No

Planned Spending

Circle cost or benefit. Then find how much more you pay.



Unplanned spending

On a hot day at the park, Kai is thirsty. He buys a **\$3** bottle of water at a stand.

Example	Kai is not thirsty anymore.	cost	benefit
1.	The same water costs \$1 at the store.	cost	benefit
2.	Kai has \$3 less to save for his bike.	cost	benefit



Planned spending

Lina needs new shoes. She makes a plan and waits two weeks for a sale.

3.	Lina pays \$8 less at the sale.	cost	benefit
4.	Her old shoes feel tight while she waits.	cost	benefit
5.	She has money left to put in savings.	cost	benefit

Plan ahead, or buy on the spot? Find how much more you pay.

Item	Planned: bought ahead	Unplanned: on the spot	How much more for 1?	How much more for 4?
Example  water	\$1	\$3	<u> \$2 </u>	<u> \$8 </u>
 umbrella	\$6	\$11	<u> </u>	<u> </u>
 sandwich	\$5	\$9	<u> </u>	<u> </u>
 movie ticket	\$8	\$14	<u> </u>	<u> </u>

Planned Spending

Is each choice earning, spending, saving, borrowing or giving?



earn



spend



save



borrow



give

Example

Tia walks her neighbor's dog and gets **\$5**.

earn

1. Omar puts **\$3** in his piggy bank. _____
2. Eli gives **\$2** to the animal shelter. _____
3. Ana buys a ticket to the movies. _____
4. Dad buys a fridge with a credit card and pays later. _____
5. Max sells cookies at the bake sale. _____
6. Lily helps at the food bank on Saturday. _____
7. Noah adds **\$5** to his college fund. _____
8. Ruby pays **\$4** for her lunch. _____
9. Mom gets a loan from the bank to buy a car. _____

Make a money plan. Solve each story.

10. Jay earns **\$20** raking leaves. He gives **\$2**, saves **\$8** and spends the rest. How much does he spend?

He spends _____

11. Pia earns **\$6** a week for **5** weeks. She saves **\$18** and gives **\$4**. How much is left to spend?

She earns _____

Left to spend _____

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planned **unplanned**

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Ella hears the ice cream truck and runs out to buy a cone.

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Mr. Diaz makes a food budget for the week and sticks to it.

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Jay compares prices for two weeks. Then he buys the game.

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Kim grabs a lollipop at the register because it looks yummy.

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juice

\$2

I will buy:

Total

Money left

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Pay for the unplanned buy. Is there still enough for the plan?

Example

Ava has **\$15**. She plans to buy a **\$9** book. At the store, she buys a **\$4** bracelet first.



planned



unplanned

Money left now _____ **\$11**

Enough for the plan? ☒ Yes ☐ No

1. Leo has **\$20** for a **\$12** soccer ball. First, he sees a toy car for **\$9** and buys it.



planned



unplanned

Money left now _____

Enough for the plan? Yes ☐ No ☐

2. Mia has **\$32**. She plans to buy an **\$18** backpack. On the way, she buys an **\$8** teddy bear.



planned



unplanned

Money left now _____

Enough for the plan? Yes ☐ No ☐

3. Sam has **\$50** to buy shoes for **\$36**. At the store, he buys a **\$15** basketball first.



planned



unplanned

Money left now _____

Enough for the plan? Yes ☐ No ☐

4. Ben's family has **\$250**. They plan to spend **\$180** on park tickets. On the way, they spend **\$85** on gifts.



planned



unplanned

Money left now _____

Enough for the plan? Yes ☐ No ☐

5. Rosa has **\$75** for a **\$40** paint set. At the toy store, she buys a **\$28** robot first.



planned



unplanned

Money left now _____

Enough for the plan? Yes ☐ No ☐

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Circle cost or benefit. Then find how much more you pay.



Unplanned spending

On a hot day at the park, Kai is thirsty. He buys a **\$3** bottle of water at a stand.

Example	Kai is not thirsty anymore.	cost	benefit
1.	The same water costs \$1 at the store.	cost	benefit
2.	Kai has \$3 less to save for his bike.	cost	benefit



Planned spending

Lina needs new shoes. She makes a plan and waits two weeks for a sale.

3.	Lina pays \$8 less at the sale.	cost	benefit
4.	Her old shoes feel tight while she waits.	cost	benefit
5.	She has money left to put in savings.	cost	benefit

Plan ahead, or buy on the spot? Find how much more you pay.

Item	Planned: bought ahead	Unplanned: on the spot	How much more for 1?	How much more for 4?
Example water	\$1	\$3	<u> \$2 </u>	<u> \$8 </u>
umbrella	\$6	\$11	<u> </u>	<u> </u>
sandwich	\$5	\$9	<u> </u>	<u> </u>
movie ticket	\$8	\$14	<u> </u>	<u> </u>

Planned Spending

Is each choice earning, spending, saving, borrowing or giving?



earn



spend



save



borrow



give

Example

Tia walks her neighbor's dog and gets **\$5**.

earn

1. Omar puts **\$3** in his piggy bank. _____

2. Eli gives **\$2** to the animal shelter. _____

3. Ana buys a ticket to the movies. _____

4. Dad buys a fridge with a credit card and pays later. _____

5. Max sells cookies at the bake sale. _____

6. Lily helps at the food bank on Saturday. _____

7. Noah adds **\$5** to his college fund. _____

8. Ruby pays **\$4** for her lunch. _____

9. Mom gets a loan from the bank to buy a car. _____

Make a money plan. Solve each story.

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She earns _____

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Leo sees a toy car by the checkout and buys it right away.



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Rain starts on the walk home. Sam buys an umbrella at a shop.

planned **unplanned**

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Nia saves \$2 a week. After 6 weeks, she buys the ball she wanted.



planned **unplanned**

4.



Ella hears the ice cream truck and runs out to buy a cone.

planned **unplanned**

5.

Mr. Diaz makes a food budget for the week and sticks to it.



planned **unplanned**

6.



Jay compares prices for two weeks. Then he buys the game.

planned **unplanned**

7.



Kim grabs a lollipop at the register because it looks yummy.

planned **unplanned**

Planned Spending

Add up each plan. Then find how much money is left.

Example School Supplies

Budget: **\$30**

	crayons	\$4
	pencils	\$3
	notebook	\$6
	backpack	\$15

Total **\$28**

Money left **\$2**

1. Bake Sale

Budget: **\$25**

	flour	\$7
	sugar	\$5
	eggs	\$4
	milk	\$3

Total **\$19**

Money left **\$6**

2. Class Zoo Trip

Budget: **\$300**

	bus	\$165
	tickets	\$84
	lunches	\$36
	water	\$12

Total **\$297**

Money left **\$3**

3. Your Picnic

Budget: **\$25** Pick **3** or more.

	bread	\$4		berries	\$5
	cheese	\$6		melon	\$8
	apples	\$3		juice	\$2

I will buy: Answers will vary.

Sample: bread, cheese and melon

Total **\$18** **Money left** **\$7**

Planned Spending

Pay for the unplanned buy. Is there still enough for the plan?

Example

Ava has **\$15**. She plans to buy a **\$9** book. At the store, she buys a **\$4** bracelet first.



\$9

planned



\$4

unplanned

Money left now **\$11**

Enough for the plan? **Yes** No

1. Leo has **\$20** for a **\$12** soccer ball. First, he sees a toy car for **\$9** and buys it.



\$12

planned



\$9

unplanned

Money left now **\$11**

Enough for the plan? Yes **No**

2. Mia has **\$32**. She plans to buy an **\$18** backpack. On the way, she buys an **\$8** teddy bear.



\$18

planned



\$8

unplanned

Money left now **\$24**

Enough for the plan? **Yes** No

3. Sam has **\$50** to buy shoes for **\$36**. At the store, he buys a **\$15** basketball first.



\$36

planned



\$15

unplanned

Money left now **\$35**

Enough for the plan? Yes **No**

4. Ben's family has **\$250**. They plan to spend **\$180** on park tickets. On the way, they spend **\$85** on gifts.



\$180

planned



\$85

unplanned

Money left now **\$165**

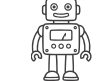
Enough for the plan? Yes **No**

5. Rosa has **\$75** for a **\$40** paint set. At the toy store, she buys a **\$28** robot first.



\$40

planned



\$28

unplanned

Money left now **\$47**

Enough for the plan? **Yes** No

Planned Spending

Circle cost or benefit. Then find how much more you pay.



Unplanned spending

On a hot day at the park, Kai is thirsty. He buys a **\$3** bottle of water at a stand.

Example Kai is not thirsty anymore.

cost **benefit**

1. The same water costs **\$1** at the store.

cost benefit

2. Kai has **\$3** less to save for his bike.

cost benefit



Planned spending

Lina needs new shoes. She makes a plan and waits two weeks for a sale.

3. Lina pays **\$8** less at the sale.

cost **benefit**

4. Her old shoes feel tight while she waits.

cost benefit

5. She has money left to put in savings.

cost **benefit**

Plan ahead, or buy on the spot? Find how much more you pay.

Item	Planned: bought ahead	Unplanned: on the spot	How much more for 1?	How much more for 4?
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 umbrella	\$6	\$11	<u>\$5</u>	<u>\$20</u>
 sandwich	\$5	\$9	<u>\$4</u>	<u>\$16</u>
 movie ticket	\$8	\$14	<u>\$6</u>	<u>\$24</u>

Planned Spending

Is each choice earning, spending, saving, borrowing or giving?



earn



spend



save



borrow



give

Example

Tia walks her neighbor's dog and gets \$5.

earn

1. Omar puts \$3 in his piggy bank.

save

2. Eli gives \$2 to the animal shelter.

give

3. Ana buys a ticket to the movies.

spend

4. Dad buys a fridge with a credit card and pays later.

borrow

5. Max sells cookies at the bake sale.

earn

6. Lily helps at the food bank on Saturday.

give

7. Noah adds \$5 to his college fund.

save

8. Ruby pays \$4 for her lunch.

spend

9. Mom gets a loan from the bank to buy a car.

borrow

Make a money plan. Solve each story.

10. Jay earns \$20 raking leaves. He gives \$2, saves \$8 and spends the rest. How much does he spend?

He spends

\$10

11. Pia earns \$6 a week for 5 weeks. She saves \$18 and gives \$4. How much is left to spend?

She earns

\$30

Left to spend

\$8