BUDGETING WORKSHEETS

Needs vs Wants, Paychecks, Bills - Grades 6-12





38 PAGES



Bright Path Sped

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This is a fillable PDF

- Open it in a PDF reader (Adobe Acrobat Reader, Preview, or your browser), click into a line or a box, type, and Save As.
- The name line, every answer box, every ruled work box, every check box, every calendar square and every table cell on the student pages are type-in fields, and so are the tracker, class grid, team note and family page. You can also print any page and write by hand.
- It works offline. No account, no subscription, no internet connection needed after you download it.

Print at 100 percent

Turn off fit to page and shrink to fit so the ruled lines stay 0.34 inch apart. Every student page is readable in black and white inside a colored border, so it still reads when copied in black and white. Every price tag, pay stub, bill and receipt shows its numbers in plain type.

Student work

A filled-in tracker, class grid or team note carries a real student's name. Keep it in the data folder, and use a first name only on any page that leaves your hands.

Need help?

If a field will not behave or a page will not print the way you expect, use Ask a Question on the product page. Every question is read, and a fix ships as a free update.

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PREVIEW

How To Read a Page

The parts of a student page, then the page types in the order they come.

The parts of a page

- **The shape.** A small circle, square or triangle by the page title marks how many steps the page takes: a circle sorts or matches, a square works one or two steps, a triangle plans across several. It is a shape and not a number, so students do not compare.
- **The price tag.** A tag with a number and a word under it (dollars, price, budget, gross, take-home). No currency symbol is used anywhere in the file.
- **The pay stub, the bill card, the receipt.** Drawn for this file with made-up names and numbers. The stub gives the amount taken out; students find gross pay and take-home pay.
- **The answer box.** A bordered box for a number or a word. Click it to type, or print and write in it.
- **The check box.** NEED or WANT, FIXED or VARIABLE, YES or NO, OVER, SAME or UNDER: click or mark one.
- **The cut line.** Six pieces in a 3 by 2 grid, each 2.4 by 1.25 inches, edge to edge.

Page type	What it looks like	What the student does
Words and paychecks	3 pages, 20 items	Match meanings to words, find gross and take-home pay, find the month.
Needs, wants, fixed, variable	4 pages, 32 items	Tick a kind, then cut and paste the same idea.
Monthly budgets	3 pages	Add a given budget, plan your own, cut a too-big budget down to the income.
Bills and saving	4 pages, 31 items	Place bills on a calendar, add them by week, find months to save.
Is it in the budget?	4 pages, 35 items	Compare price to budget, add receipts, check a month.
Quiz, write, self check	3 pages, 7 quiz items	Multiple choice, three written answers, eight can-do statements.

Three kinds of step

A student can start anywhere. Circle pages sort and match, so they work as a first look at an idea. Square pages add and compare. Triangle pages put several steps together, as a real budget does.

Made-up people, places and amounts

Every name, job, store, bill and amount is invented for practice. The pay stubs give the amount taken out so students practice gross pay minus a number. Real pay stubs depend on many things, so look at a real one together if you want to.

Printing and the type-in fields

Every page prints clean in black and white. Every name line, answer box, ruled box, check box, calendar square and table cell is a type-in field in any PDF reader. This is a fillable PDF, not a slideshow or a word-processor file.

Open answers

Plan Your Own Budget (page 13), Think It Through (page 24) and the self check are open. The keys give a sample. Accept any answer that is true to the numbers on the page.

PREVIEW

Preview - Bright Path Sped

My name _____ Date _____

Budget Words



Read each meaning. Write the word from the box.

budget	expense	fixed expense	gross pay	income	savings	take-home pay	variable expense

1. A plan for how to use your money. _____
2. Pay before anything is taken out. _____
3. Money that comes in. _____
4. Money you put away for later. _____
5. Money that you spend. _____
6. Pay you get to keep after things are taken out. _____
7. A cost that is the same amount every month. _____
8. A cost that is a different amount each month. _____

Write one sentence about your own money plan. Use a word from the box.

PREVIEW

My name _____ Date _____

From Paycheck to Month



Find the money for the month. Then find what is left.

200 gross	minus	30 taken out	equals	170 take-home

Made-up numbers. Next: take-home pay times the paychecks in a month.

1. Tariq gets 156 in each paycheck, is paid 4 times this month and has 540 in bills.

Month total ☐ **Left or short** ☐ **Enough?** ☐ **YES** ☐ **NO**

2. Elena gets 238 in each paycheck, is paid 2 times this month and has 500 in bills.

Month total ☐ **Left or short** ☐ **Enough?** ☐ **YES** ☐ **NO**

3. Jon gets 162 in each paycheck, is paid 4 times this month and has 610 in bills.

Month total ☐ **Left or short** ☐ **Enough?** ☐ **YES** ☐ **NO**

4. Keisha gets 280 in each paycheck, is paid 4 times this month and has 975 in bills.

Month total ☐ **Left or short** ☐ **Enough?** ☐ **YES** ☐ **NO**

5. Luis gets 408 in each paycheck, is paid 2 times this month and has 850 in bills.

Month total ☐ **Left or short** ☐ **Enough?** ☐ **YES** ☐ **NO**

6. Nora gets 176 in each paycheck, is paid 4 times this month and has 650 in bills.

Month total ☐ **Left or short** ☐ **Enough?** ☐ **YES** ☐ **NO**

PREVIEW

Preview - Bright Path Sped

My name _____ Date _____

Cut and Paste: Needs and Wants

Cut out the six pieces. Paste each one in NEEDS or WANTS.

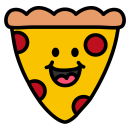
Think about each picture. Is it something you must have, or something that is nice to have?

NEEDS: I must have it

WANTS: nice to have

PREVIEW

Cut on the dashed lines: six pieces, one straight cut across and two down.

 Jacket for cold days	 Camera	 Electric bill
 Bed to sleep in	 Big TV	 Pizza party

Preview - Bright Path Sped

My name _____ Date _____

Cut and Paste: Fixed and Variable

Cut out the six pieces. Paste each one in FIXED or VARIABLE.

Fixed costs the same every month. Variable changes. Which one is each piece?

FIXED: the same every month

VARIABLE: changes each month

PREVIEW

Cut on the dashed lines: six pieces, one straight cut across and two down.



Water bill



Loan payment



Streaming TV



Gym membership



Books and supplies



Gifts

Preview - Bright Ezee Shop

My name _____ Date _____

Plan Your Own Budget



Choose your amounts. Stay at or under the income.

Luis's month (a made-up person) Income (take-home pay) **1,300** dollars

FIXED (given)	
Rent	**500**
Bus pass	**60**
Phone plan	**45**

YOU CHOOSE the amounts	
Food	
Fun	
Clothes	
Savings put away	
Other	

Total expenses ☐ **Money left** ☐

Total at or under income? ☐ **YES** ☐ **NO**

Why did you choose these amounts? What matters most to you?

PREVIEW

My name _____ Date _____

Bills Calendar

Write each bill on the day it is due.

A made-up month with 30 days. Write the name of each bill on its due day.



Rent
Due day 1
450 dollars



Water
Due day 10
28 dollars



Electric
Due day 15
62 dollars



Internet
Due day 20
35 dollars



Bus pass
Due day 25
55 dollars



Loan payment
Due day 28
38 dollars

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

1. Which bill is due first? _____

2. Which bill is due last? _____

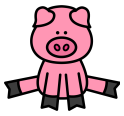
3. What is the total of all the bills? _____

PREVIEW

Preview - Bright Path Sped

My name _____ Date _____

Saving Goals



Find how many months it takes to save for each goal.

Months to save = (price minus what you saved so far) divided by what you save each month. Every goal comes out even.

1  Laptop — **600** dollars

Saved so far: 150. Saves 50 each month.

Show your work

Still need ☐

Months ☐

2  Camera — **180** dollars

Saved so far: 30. Saves 25 each month.

Show your work

Still need ☐

Months ☐

3  Guitar — **240** dollars

Saved so far: 60. Saves 45 each month.

Show your work

Still need ☐

Months ☐

4  Board game — **60** dollars

Saved so far: 10. Saves 10 each month.

Show your work

Still need ☐

Months ☐

5  Jacket — **90** dollars

Saved so far: 30. Saves 20 each month.

Show your work

Still need ☐

Months ☐

6  Used car — **900** dollars

Saved so far: 300. Saves 50 each month.

Show your work

Still need ☐

Months ☐

PREVIEW

My name _____ Date _____

Is It in the Budget?

Compare the price to the budget. Tick YES or NO.

Maple Street Store

Is the price at or under the budget for it? Exactly on budget counts as YES.

			price	budget			
1		Video game	45	40	☐ YES ☐ NO		over or left
2		Movie night	12	15	☐ YES ☐ NO		over or left
3		Pizza night	18	20	☐ YES ☐ NO		over or left
4		Jacket	55	50	☐ YES ☐ NO		over or left
5		Backpack	32	35	☐ YES ☐ NO		over or left
6		Camera	80	80	☐ YES ☐ NO		over or left
7		Book	14	10	☐ YES ☐ NO		over or left
8		Lamp	22	25	☐ YES ☐ NO		over or left
9		Gift	28	25	☐ YES ☐ NO		over or left
10		Board game	20	20	☐ YES ☐ NO		over or left

PREVIEW

Preview - Bright Path Shed

My name _____ Date _____

Budget Check: Over or Under



Compare spent to budget. Tick OVER, SAME or UNDER.

A month of made-up spending. Budget is what was planned. Spent is what really happened.

Category	Budget	Spent	Over, same or under?	By how much
Rent	500	500	☐ OVER ☐ SAME ☐ UNDER	
Food	220	248	☐ OVER ☐ SAME ☐ UNDER	
Bus pass	55	55	☐ OVER ☐ SAME ☐ UNDER	
Fun	60	42	☐ OVER ☐ SAME ☐ UNDER	
Clothes	50	75	☐ OVER ☐ SAME ☐ UNDER	
Phone plan	40	40	☐ OVER ☐ SAME ☐ UNDER	
Gifts	30	22	☐ OVER ☐ SAME ☐ UNDER	
Other	40	52	☐ OVER ☐ SAME ☐ UNDER	

Total budget _____ **Total spent** _____ **Over or under by** _____

Most over _____

Pick one category that went over. What could you do next month?

PREVIEW

My name _____ Date _____

Think It Through

Answer each question in full sentences.

Use what you know about budgets to answer.

1. Why do people make a budget before they spend their money?

2. A budget is over by 40 dollars. Name two ways to fix it.

3. What is the difference between a need and a want? Give one example of each.

PREVIEW

Answer Key: Words and Paychecks

Budget Words, Read the Pay Stub and From Paycheck to Month.

Budget Words page 5

#	Answer
1	budget
2	gross pay
3	income
4	savings
5	expense
6	take-home pay
7	fixed expense
8	variable expense

Read the Pay Stub page 6

#	Answer
1	Gross 180, take-home 156
2	Gross 280, take-home 238
3	Gross 180, take-home 162
4	Gross 325, take-home 280
5	Gross 480, take-home 408
6	Gross 198, take-home 176

From Paycheck to Month page 7

#	Answer
1	Month 624: YES, left 84
2	Month 476: NO, short 24
3	Month 648: YES, left 38
4	Month 1,120: YES, left 145
5	Month 816: NO, short 34
6	Month 704: YES, left 54

How the answers were made

Every answer is computed from the same numbers that draw the page. Gross pay is hours times pay each hour; take-home pay is gross pay minus the amount printed as taken out. Money for the month is take-home pay times the paychecks.

Where students slip

- Gross and take-home swapped: ask which one is bigger, and why.
- Hours and pay each hour added instead of multiplied: say it as groups of the hourly pay.
- Month total forgotten: ask how many paychecks come in the month.

PREVIEW

Answer Key: Budgets, Bills, Saving

Build a Monthly Budget, Fix the Budget, both bills pages and both saving pages, with samples for the open pages.

Build a Monthly Budget page 12

#	Answer
1	Total fixed 715
2	Total variable 390
3	Total expenses 1,105
4	Money left 145
5	YES (1,105 is under 1,250)

Fix the Budget page 14

#	Answer
1	Total now 960
2	Over income by 60

Bills Calendar page 15

#	Answer	#	Answer
1	Rent: day 1	6	Loan payment: day 28
2	Water: day 10	7	Q1 first: Rent (day 1)
3	Electric: day 15	8	Q2 last: Loan payment (day 28)
4	Internet: day 20	9	Q3 total: 668
5	Bus pass: day 25		

Sample: Fix the Budget (page 14)

- Cut fun to 80 and clothes to 60: new total 900, at the income of 900: YES.
- Any new amounts with a total at or under the income are right. Ask which cuts hurt least.

Bills Week by Week page 16

#	Answer
1	Week 1: Phone = 40
2	Week 2: Electric, Water = 82
3	Week 3: Internet, Rent = 455
4	Week 4: Bus pass, Loan payment = 93
5	Week 5: Streaming TV = 12
6	Q1 most: Week 3 (455)
7	Q2 total: 682

Saving Goals page 17

#	Answer
1	Laptop: need 450, 9 months
2	Camera: need 150, 6 months
3	Guitar: need 180, 4 months
4	Board game: need 50, 5 months
5	Jacket: need 60, 3 months
6	Used car: need 600, 12 months

My Savings Plan page 18

#	Answer	#	Answer
1	Month 1: 30	6	Month 6: 210
2	Month 2: 60	7	Month 7: 240
3	Month 3: 105	8	Month 8: 270
4	Month 4: 135	9	Reached in month 7
5	Month 5: 165		

Sample: Plan Your Own Budget (page 13)

- Fixed given: rent 500, bus pass 60, phone plan 45 = 605.
- One sample: food 300, fun 80, clothes 60, savings put away 100, other 50.
- Total 1,195 of 1,300 income, left 105: YES. Any amounts with a total at or under income are right; look for some savings and a reason.

PREVIEW

Budgeting Tracker

One student, every scored page. Filled example: page 34.

Student _____ Teacher _____ Month _____

Page	Page type and set	Items	Right	Date	Notes
5	Budget Words	8			
6	Read the Pay Stub	6			
7	From Paycheck to Month	6			
8	Need or Want?	10			
9	Cut and Paste: Needs and Wants	6			
10	Fixed or Variable?	10			
11	Cut and Paste: Fixed and Variable	6			
12	Build a Monthly Budget	5			
14	Fix the Budget	2			
15	Bills Calendar	9			
16	Bills Week by Week	7			
17	Saving Goals	6			
18	My Savings Plan	9			
19	Is It in the Budget?	10			
20	Cut and Paste: In the Budget?	6			
21	A Week of Receipts	7			
22	Budget Check: Over or Under	12			
23	Budget Quiz	7			

How to fill this in

Write how many items the student got right with no prompt, and the date. A blank means not tried yet, never wrong. There are 132 items on the 18 scored pages. Answer keys: pages 26 to 29. Filled example: page 34.

This month we are working on (your own goal or wording)

PREVIEW

Team Note

Use this page between team meetings or when a student moves classes, to hand off what has been practiced without writing a note from scratch. Everything below is observable, with a blank for the number or the wording your team already uses.

Student _____ Team member _____ Date _____

Page type	Covered since last note (Y/N)	Items right	Still blank
Budget words			
Paychecks			
Needs, wants			
Fixed, variable			
Build a budget			
Bills, saving			
In the budget?			
Quiz			

What I saw (observable, not a conclusion)

- Found gross pay and take-home pay on ___ of ___ stubs (page 6).
- Sorted needs and wants, fixed and variable correctly on ___ of ___ items (pages 8, 10).
- Added a monthly budget and found the money left on ___ of ___ pages (pages 12 to 14).
- Decided over, same or under correctly on ___ of ___ items (pages 19, 22): yes / no / with a reminder.

Next step

- Next page or set: ___, because ___ (what you saw).
- What to try in another class or at home: ___.
- What to keep doing because it is working: ___.
- Anything for the team meeting to decide: ___ (this page records what happened, never a label or a plan).

Summary, in one or two sentences, for whoever reads this next

A filled-in line, for reference

"Got 7 of 10 on Fixed or Variable with no prompt on 10/3. Next step: use the cut-and-paste mat, then ask whether the amount is the same every month." That is the level of detail this page is built for. It matches the filled example on page 34.

PREVIEW

Amari's Tracker (Invented Student)

Amari L. is invented; nothing on this page describes a real student. The blank tracker is on page 30.

Student: Amari L. (an invented student)

Teacher: Mr. Reyes (invented)

Month: September to October

Page	Page type and set	Items	Right	Date	Notes
5	Budget Words	8	8	9/22	-
6	Read the Pay Stub	6	5	9/25	Mixed up gross and take-home on one stub
7	From Paycheck to Month	6	-	-	-
8	Need or Want?	10	9	9/29	Marked the bus pass as a want
9	Cut and Paste: Needs and Wants	6	-	-	-
10	Fixed or Variable?	10	7	10/3	Thought gas and electric stay the same
11	Cut and Paste: Fixed and Variable	6	-	-	-
12	Build a Monthly Budget	5	5	10/6	-
14	Fix the Budget	2	-	-	-
15	Bills Calendar	9	-	-	-
16	Bills Week by Week	7	-	-	-
17	Saving Goals	6	-	-	-
18	My Savings Plan	9	-	-	-
19	Is It in the Budget?	10	-	-	-
20	Cut and Paste: In the Budget?	6	-	-	-
21	A Week of Receipts	7	-	-	-
22	Budget Check: Over or Under	12	10	10/10	Mixed up over and under on two rows
23	Budget Quiz	7	-	-	-

PREVIEW

How to read it

Amari L. has done **6 of 18** scored pages and got **44 of 51** items right with no prompt. **2** pages were all right and **4** carry a note. Every number comes from the table.

What the table points to

The lowest page is Fixed or Variable? (7 of 10). That is where the next practice goes. The 12 pages left blank are not tried yet, never wrong.

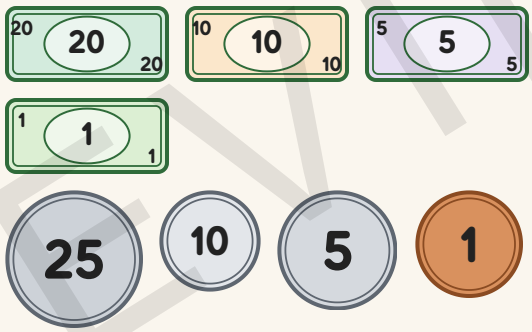
Binder Cover

Slide this into the front of a binder. Type a name in the two fields or write it by hand. The divider tabs and a spine label to cut out are on the next page (page 37).

Life Skills - Money Management

BUDGETING WORKSHEETS

Plan the Month, Pay the Bills, Save



- Paychecks
- Needs and wants
- Monthly budget
- Bills and saving

Teacher _____

Class or student _____

PREVIEW