Practical Steps

Income & Expenses

What is income?

Where do we get income from?

What are expenses?

What do you spend your money on?

Needs & Wants

There is a difference between needing something and wanting something.
Use the word bank to decide what are needs and what are wants.

Needs	Wants

Mobile apps	Bus ticket	Cinema ticket
New shoes	Xbox games	Gym membership
Lunch	Phone top up	House
Deodorant	Jewellery	Bills
Sweets	Energy drink	Make up

Budgeting

What is a budget?

Is budgeting important? Why?

What things need to be budgeted?

Using a Budget

Tesco Meal Deal £3

McDonalds Meal £6

Subway Meal Deal £5

Homemade lunch_____ ?

How much would a homemade lunch cost each day?

Packet of Ham	£1.50
Loaf of Bread	£1
Butter	£1
Lettuce	£0.50
Multipack Drinks	£2
Multipack Crisps	£1.50
TOTAL	£7.50

Divide the total by 5 to work out the daily price

Which lunch is the best value?

A Cinema Trip

You're going to the cinema. You have a budget of £20.
You buy the following items:

Cinema Ticket £5

Popcorn £4

Drink £2

Hot Dog £3

How much change would you have left from £20?

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