

LIFESKILLS IN ACTION

MONEY
SKILLS+

Living on
a Budget

JANE GARDNER

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MONEY SKILLS

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MONEY.

We all need it. We all use it.

We need money to live. To eat. To pay bills. To go places.

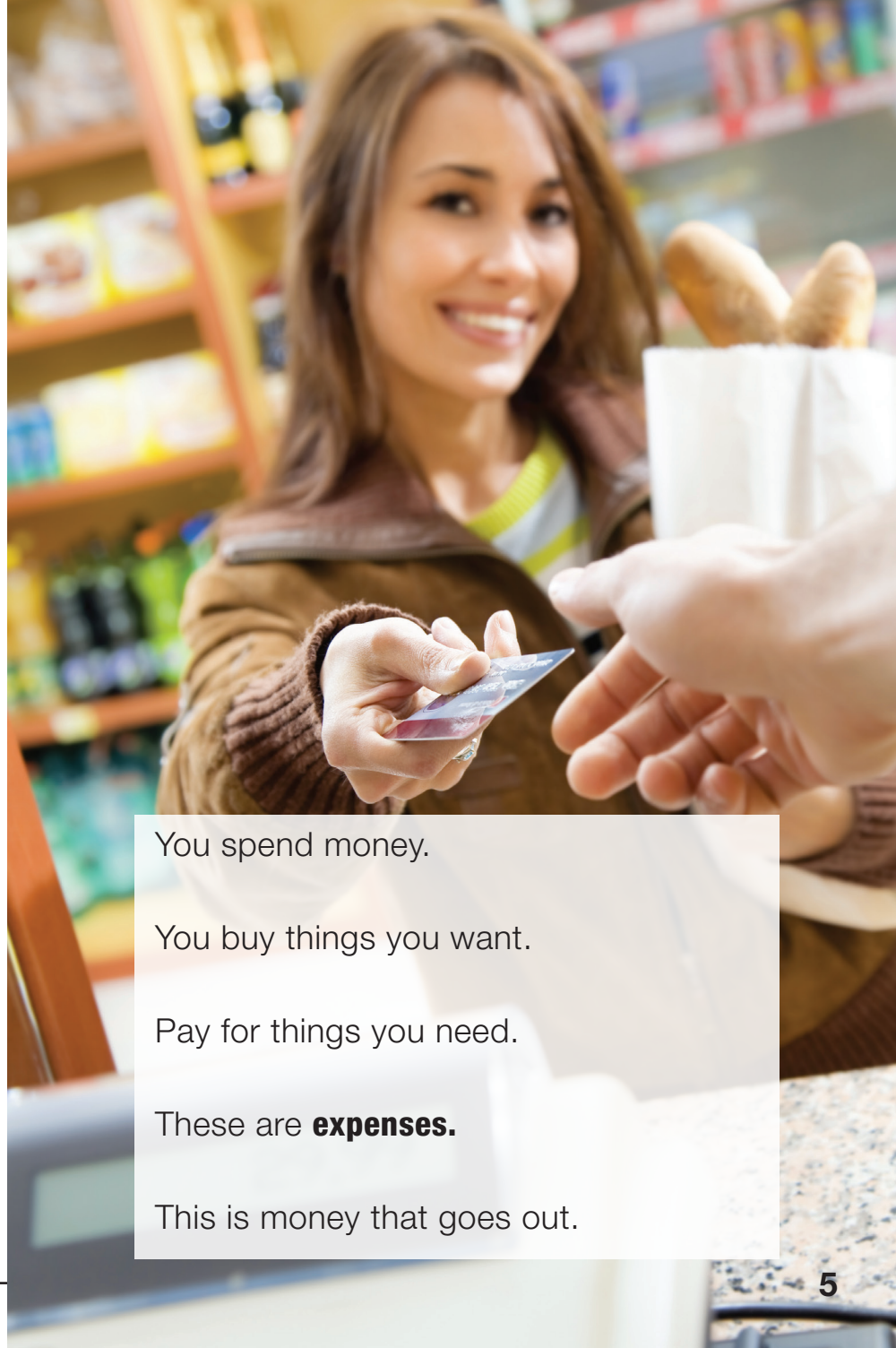
But how can we make sure we have enough?



Do you have a job?

The money you make is your **income**.

This is money you have coming in.



You spend money.

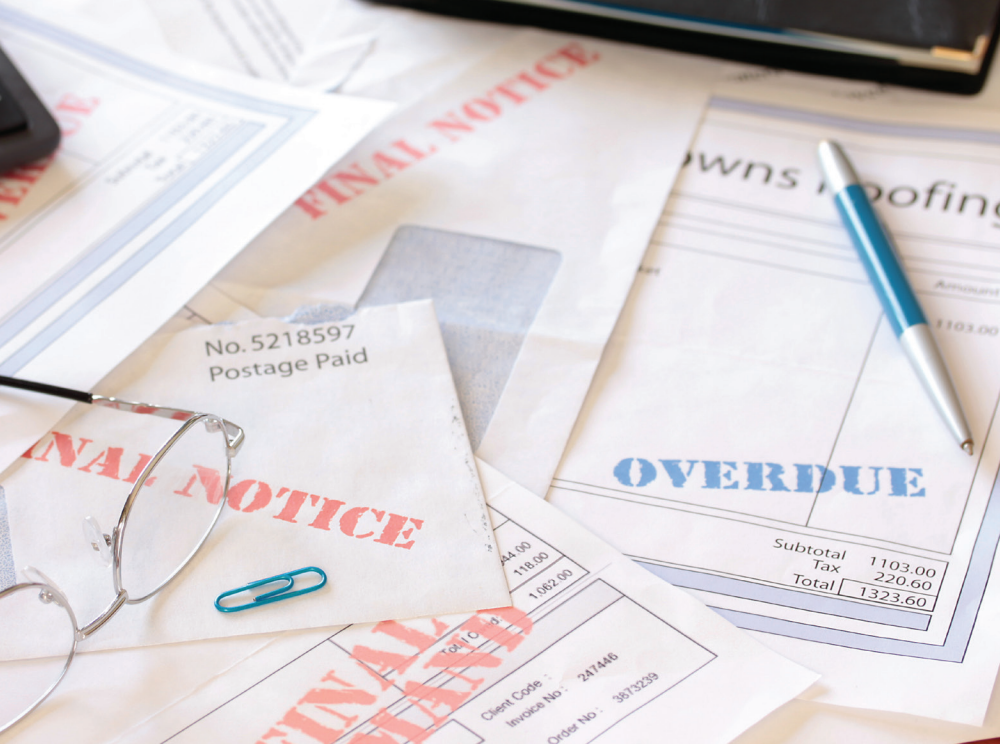
You buy things you want.

Pay for things you need.

These are **expenses**.

This is money that goes out.





Some spend too much money.

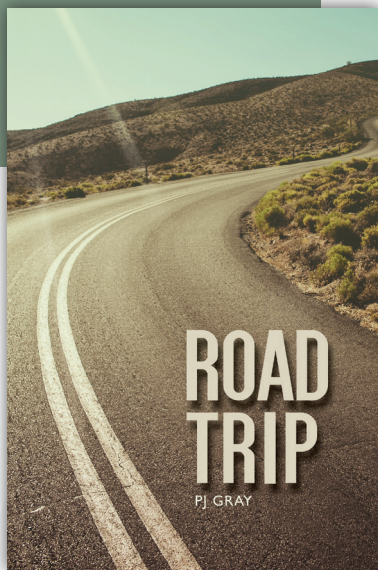
They use more money than they have.

Their expenses are more than their income.

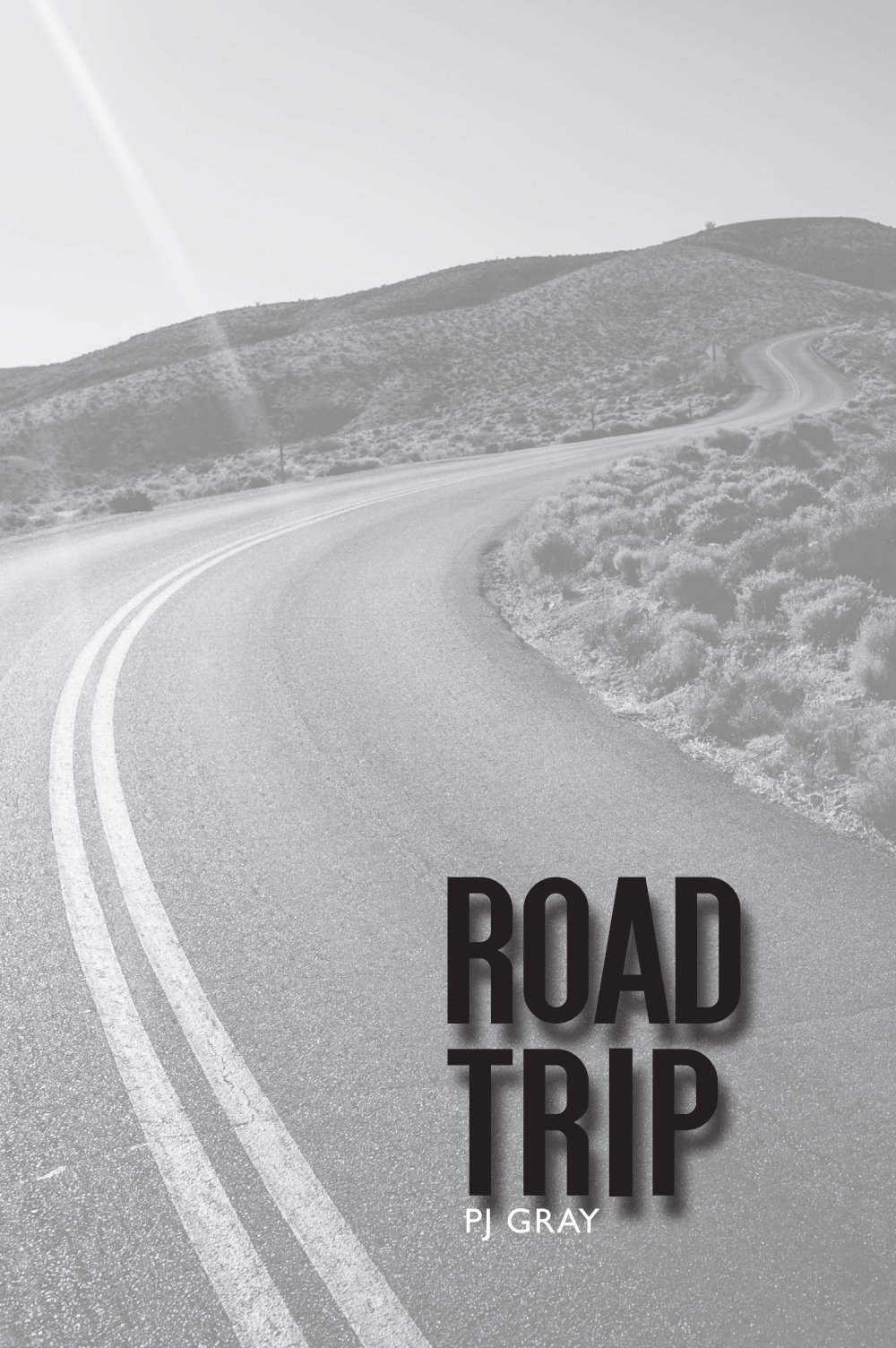
This is a problem. They have to ask for help. They owe other people money. They may have to pay back even more money.



Does budgeting pay off? That's what Curtis and his friends find out in *Road Trip*. Want to read on?



JUST *flip* THE BOOK!



ROAD TRIP

PJ GRAY

Curtis, Todd, and Ron are friends. They have been friends since first grade. They are now juniors. They go to the same high school. They also work in the same shoe store.

Curtis has a car. He saved his money to buy it. He drives Todd and Ron to school every morning. They give him gas money.

One morning, Curtis has news to share. “I want to go to Lark College,” he says.

“Wow!” Todd says. “How far away is that?”

“It’s about 18 hours by car,” Curtis says.

“My dad lives near that school,” Ron says.

“Summer is coming,” Curtis says. “I want to see the college.”

“That’s a great idea,” Todd says.

“How about a road trip?” Curtis asks.

“All of us?” Ron asks.

“Why not? You can see your dad. I can see the school.”

“Isn’t Smith Falls near that school?” Todd asks.

“Yes,” Curtis says. “It’s on the way.”

“We can go sky diving there,” Todd says.

“What about Cleveland?” Ron asks. “Will we pass it?”

“I think so,” Curtis says.

“Let’s go to the Rock and Roll Hall of Fame.”

“That all sounds great,” Curtis says. “Let’s talk about it tomorrow.”

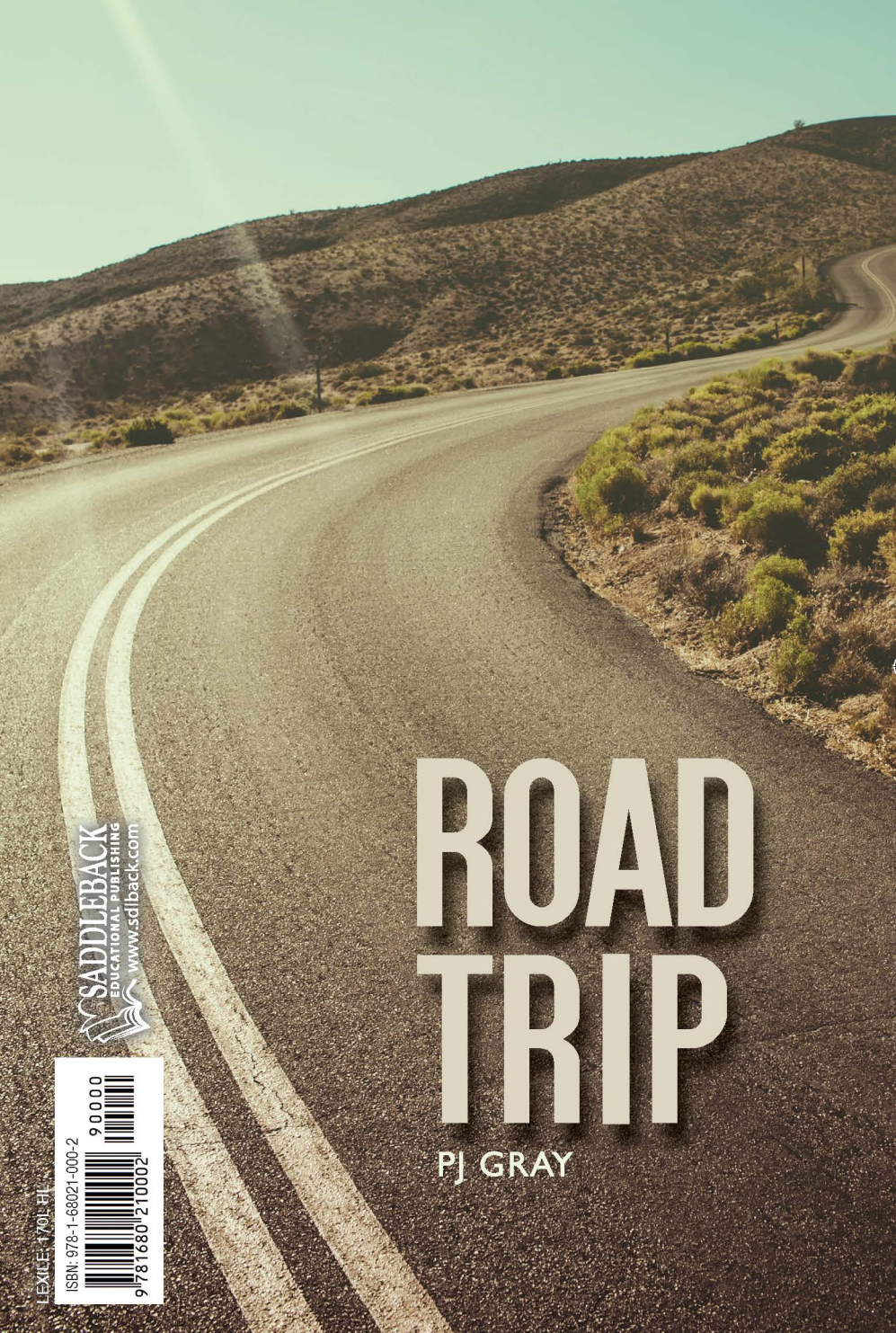
Curtis drives into the school parking lot. He parks the car. “Let’s shake on it,” Curtis says.

All three friends shake hands. “It’s a deal,” Ron says. They hear the school bell ring.

Curtis picks up Todd and Ron the next morning. “I came up with a plan,” Curtis says. “I wrote it all down.”

“Great,” Todd says.

“Let’s meet at lunch,” Curtis says. “We can talk about it.”



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