

LIFESKILLS IN ACTION

# MONEY SKILLS +

Living on  
a Budget

JANE GARDNER

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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.

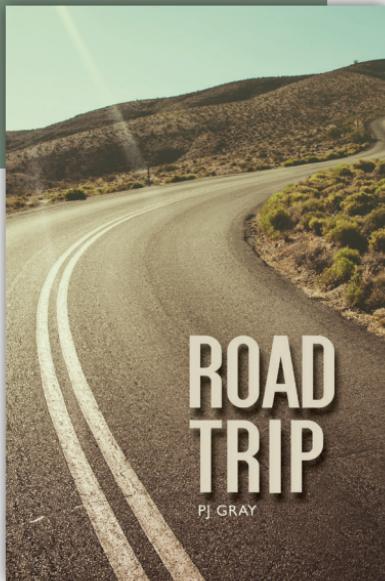
They use more money than they have.

Their expenses are more than their income.

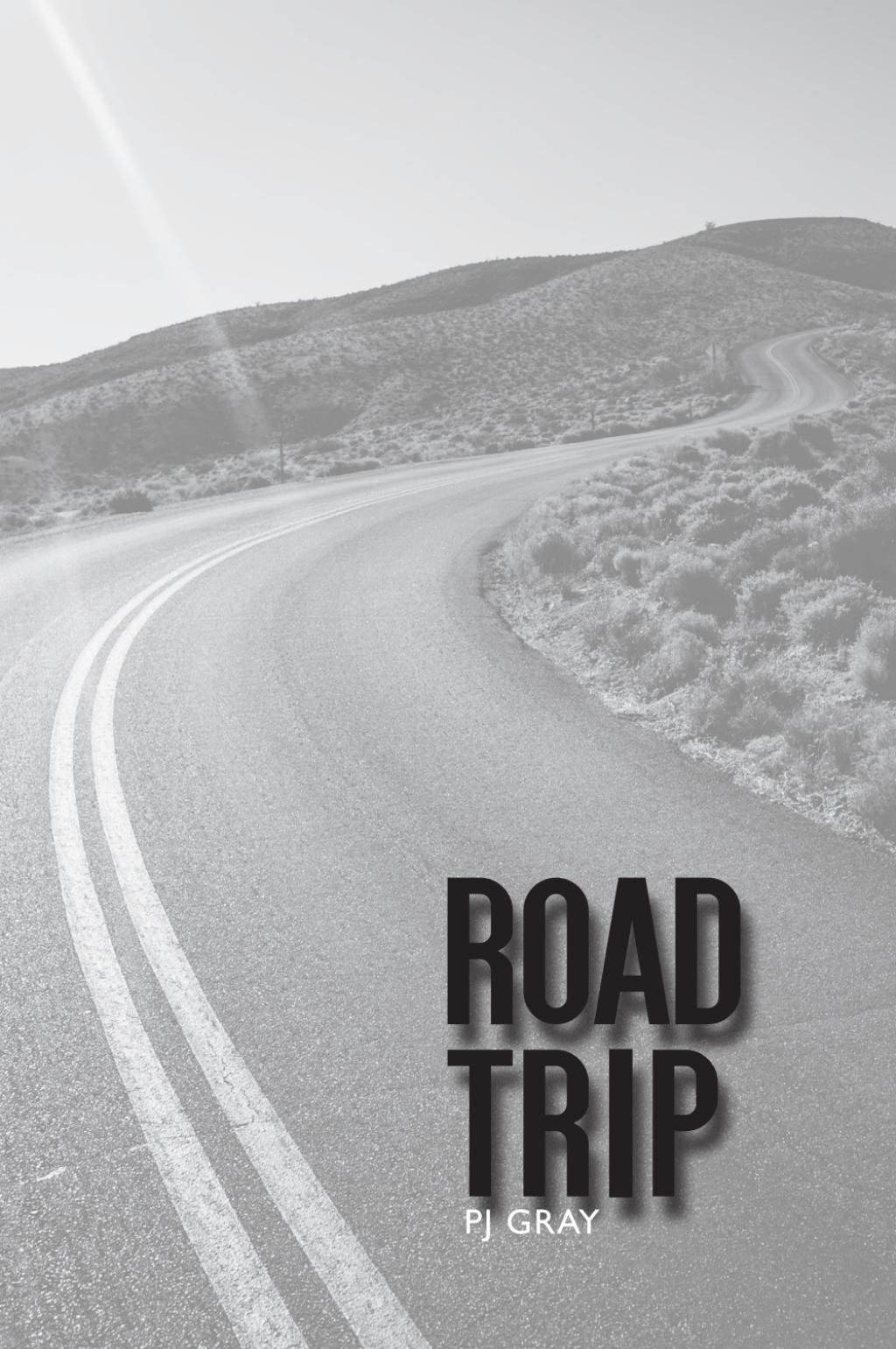
This is a problem. They have to ask for help. They owe other people money. They may have to pay back even more money.



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



JUST *flip* THE BOOK!

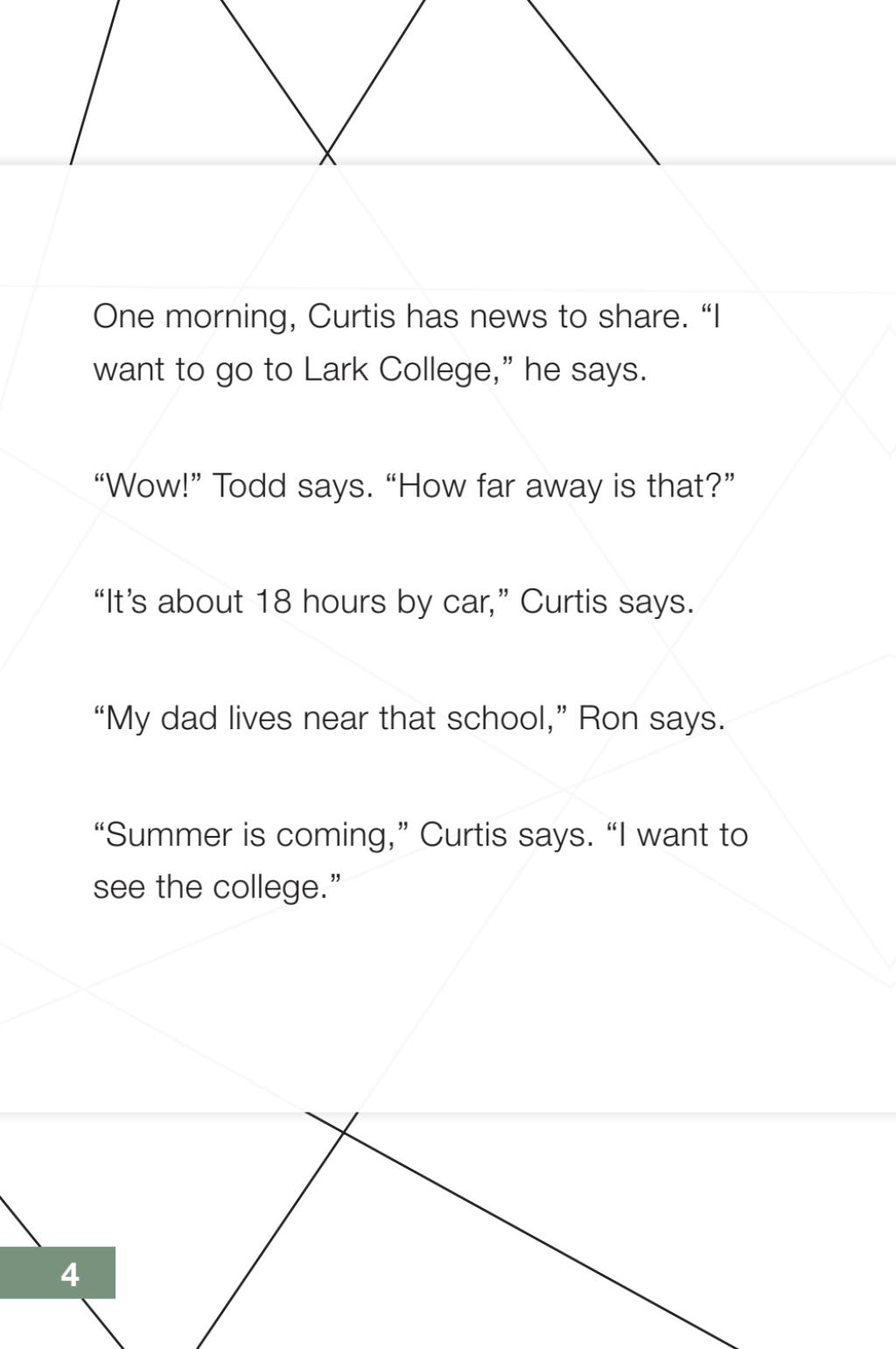
A black and white photograph of a winding road through a desert landscape. The road curves from the bottom left towards the top right, with double white lines marking its center. The surrounding terrain is hilly and covered in low-lying desert shrubs. The sky is clear and bright.

# 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.



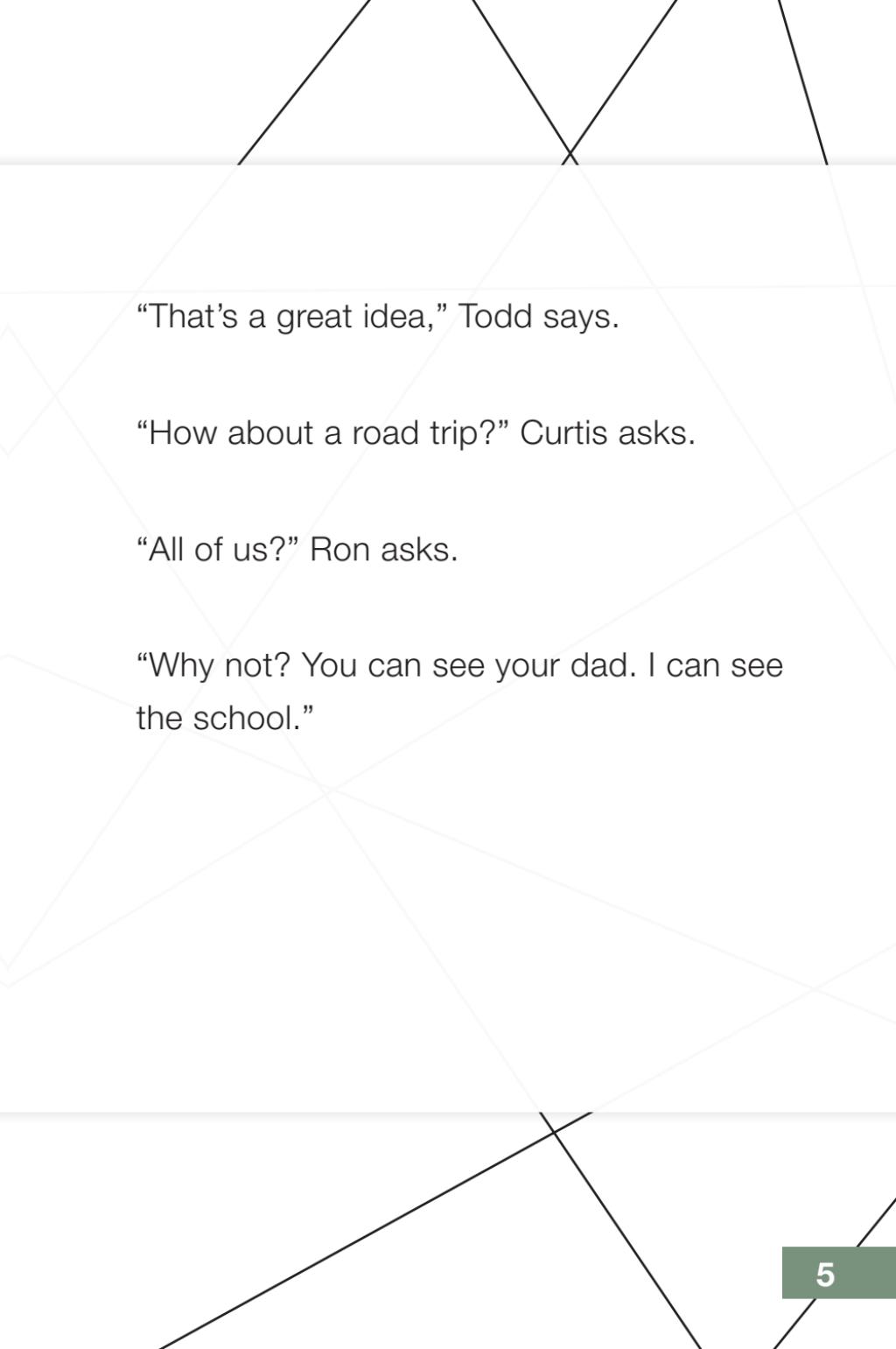
One morning, Curtis has news to share. “I want to go to Lark College,” he says.

“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.”



# ROAD TRIP

PJ GRAY

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LIFESKILLS IN ACTION

# MONEY SKILLS+

Opening  
a Bank  
Account

SUSAN ROSE SIMMS



# MONEY.

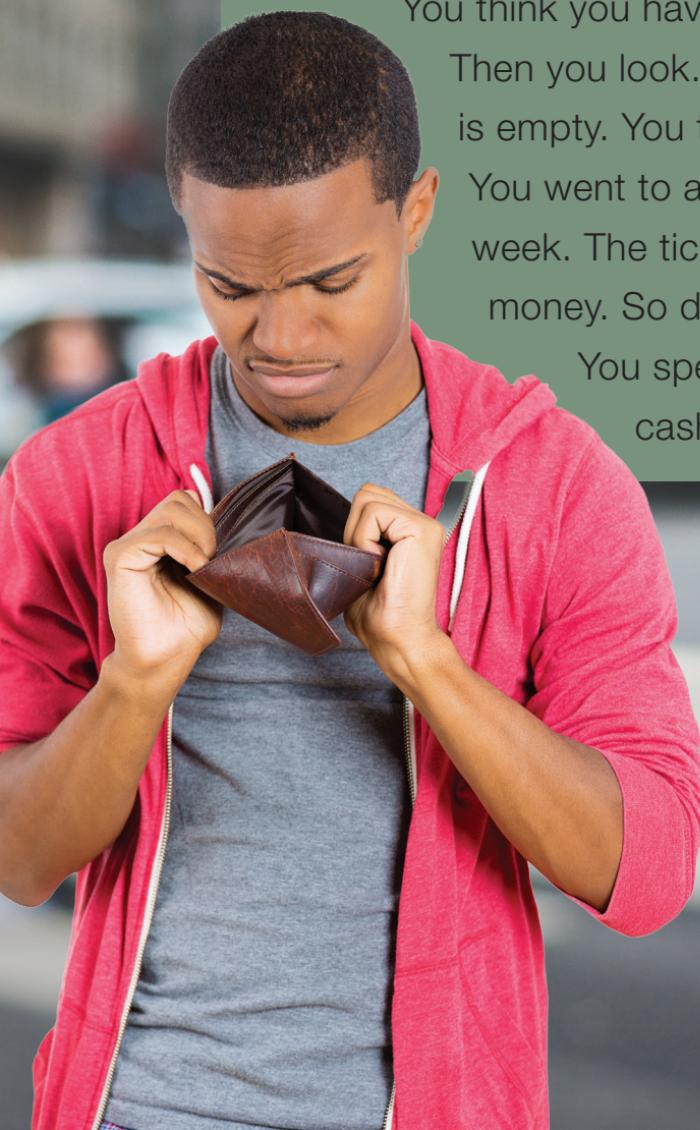
It is easy to spend. But it can be hard to keep track of.

You think you have some.

Then you look. Your wallet is empty. You think back.

You went to a game last week. The tickets cost money. So did the food.

You spent all your cash there.



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How do you keep track of your money?

Many people get help.

From a **bank**. Or a **credit union**.

These places keep money safe.

You put money in. They keep track of it for you.

How? Just open an account.



# Bank Account Application

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## Where should you open an account?

It is your money. You must decide where to put it.

A **bank** is a business. It has owners. They want to make money.

So banks charge **fees**. Fees bring in money.

Many banks are big. They have places all over the U.S.

That is nice if you travel. Or go away to college.

self-service



SUSAN ROSE SIMMS

*The*  
**Guitar**

Ray calls his girlfriend, Elle. He knows she will not be happy. “I cannot go to the mall,” he says.

“Why not?” Elle asks. “It’s Saturday. We are all going.”

“Not me,” says Ray. “I am going to the bank.”

“A bank? Why?”

Ray thinks back. Two months ago, he had big plans. Summer had started. Ray had many jobs.

He mowed Mr. Frank's lawn. He washed Mrs. Lee's car. The Halls took a long trip. They left their dog at home. Ray fed it every day. He walked it too.

Ray got paid. Mr. Frank paid him every week. Mrs. Lee paid him twice a month. The Halls paid him when they got back.

Ray wanted to save the money. He had plans for it. There is a guitar he really wants. It costs \$400.

Ray had an idea. He put the money in a big envelope. He kept it in his closet. It was on a shelf. It was high.

Ray was sure that would work. "I cannot see it. I will not spend it." That is what Ray said.

But Ray was wrong. He could still reach the money. And things came up.

Ed and Ray are best friends. Ed lives next door. They hang out a lot. One day, Ed held up his phone. “Check out this cool band,” he said. “Here is their new song.”

“Okay,” said Ray.

Ed played the song. Ray liked the beat. “I will buy it,” he said.

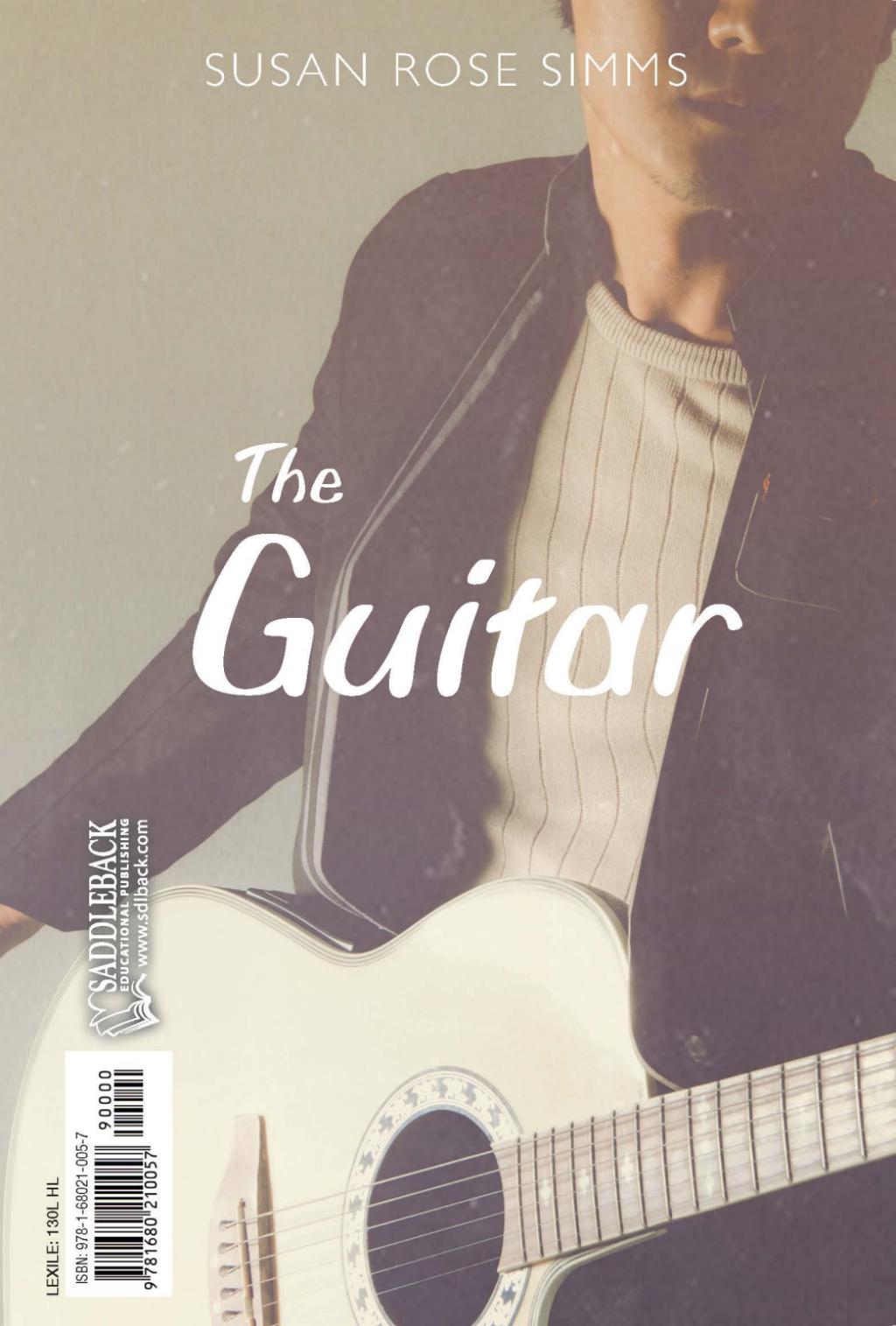
His money was up in the closet. He could reach it. Ray bought a gift card. He got the new song. He bought four others too.

Elle likes to go out. She did not work all summer. Ray did. Elle missed him. She made plans.

“You are always busy. Let’s go out tonight. Let’s see a movie,” said Elle.

“Okay,” said Ray.

SUSAN ROSE SIMMS



# The Guitar



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