Budget Puzzle Grid

Name _____ Date _____

Ari earns $200 a month. Every month must add up to $200, and every column must add up to its total. Fill in the 7 empty boxes. (Hint: start with a row or column that has only one empty box.)

	Food	Transport	Fun	Savings	Month total
Sep	$80	$40		$50	$200
Oct		$40	$40		$200
Nov	$90			$60	$200
Dec			$50	$40	$200
Total	$300	$160	$140	$200	**$800**

1. Which box did you solve first? Why that one?

2. Ari saved the most in which month? How much did Ari save in all four months?

3. In November, Ari's bus pass went up $10. Which category would you cut to stay at $200? Why?

MY MONEY CHOICE

If YOUR budget were too tight, which category would you cut first? Why?

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Budget Puzzle Grid

The quick lesson (read aloud, about 1 minute)

> A **budget** is a plan that gives every dollar a job. It has limits: you can't spend more than you earn. When one cost goes up, another has to go down. That's the puzzle every household solves each month.

Two teaching points

1. Every month must balance: spending + saving = income.
2. When costs rise, something else gets cut. Choose on purpose.

Answer key

Sep Fun **$30** · Oct Food **$70** · Oct Savings **$50** · Nov Transport **$30** · Nov Fun **$20** · Dec Food **$60** · Dec Transport **$50**.

1. Sep Fun (only blank in Sep) or the Fun column. 2. November ($60); $200 in all. 3. Any trade-off with a reason works; cutting Fun keeps savings on track.

10-minute run

1. Find a row or column with one blank (1 min).
2. Solve the grid (6 min).
3. Discuss question 3 trade-offs.

Ask

"What's the difference between cutting Fun and cutting Savings?"

Goal

A budget has limits: every dollar has a job, and the totals have to balance.

Take it further

Have students build their own 3 × 3 budget puzzle for a partner to solve.

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Spending and Saving**. Print double-sided: the activity on the front, this teaching side on the back.

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