

Conservation Activity

BUDGET YOUR MONEY (Project, 30 minutes)

For an advanced study on conservation, make a personal budget for one month.

A budget helps you to decide ahead of time how you plan to spend your money. If you have \$100 to spend this month, what would you do with it? What would you buy? How much would you save? How much would you give?

A budget (or spending plan) lets you tell your money what to do instead of wondering where your money went. A budget can also help you save for bigger purchases by putting money aside each month until you can afford to buy what you want.

Use this budget form to help manage your money. Start with how much money you expect to receive (called income). Then enter how much money you plan to save, give, and spend in different categories (called expenses).

The goal is to make your income and expenses balance each other so every dollar has a place to go.

Variations:

- Imagine something happens and you only receive \$80 instead of \$100 for the month. How would you change your budget so that it balances?
- Imagine you get an extra \$20 this month. How would you adjust your budget so that it balances?

MONTH: _____

INCOME	
Earnings:	
Gifts:	
:	
TOTAL INCOME:	

EXPENSES	
Saving:	
Giving:	
Food:	
Fun:	
Clothing:	
:	
:	
:	
:	
TOTAL EXPENSES:	

