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## HIGHLAND PARK STEAM+

### Day 19 — Build a Budget

#### Read-Aloud Scenario Cards

*No Fear STEAM | Teacher Use Only | 18 Cards — 6 per Difficulty Level*

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#### **Teacher Note — How to Use These Cards**

*These scenarios are read aloud — not handed to students. Use your best storytelling voice! Each scenario has a character, an income situation, and a list of needs and wants. After reading, students fill in their budget worksheet using the numbers from the scenario you read. Scenarios are sorted by difficulty level. Choose one scenario per student group or assign by grade band. Discussion questions are included after each card — use them to spark conversation.*

#### DIFFICULTY KEY

★ <b>Beginner</b>	<b>Grades K–2</b> — Simple numbers, 2–3 expenses, whole dollars only
★ ★ <b>Intermediate</b>	<b>Grades 3–5</b> — More expenses, small decisions to make, some saving
★ ★ ★ <b>Advanced</b>	<b>Grades 6–8</b> — Multi-category budgets, percentages, trade-offs, unexpected expenses

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#### ★ **BEGINNER CARDS**

*Grades K–2 | Cards 1–6 | Simple numbers, 2–3 expenses, whole dollars only*

**Card 1 of 18**

★ **Jordan — Age 7**

**CHARACTER: JORDAN | DIFFICULTY: BEGINNER ★**

#### **READ ALOUD TO THE CLASS:**

*"Jordan just had their birthday last Saturday — and guess what? Jordan got birthday money from grandma, grandpa, and two aunties. In total, Jordan has \$20 to spend. Jordan really wants a new book about dinosaurs that costs \$8, and also wants a small bag of gummy bears from the corner store for \$2. Jordan's mom said that if Jordan saves at least \$5, she'll match it and add \$5 more to Jordan's piggy bank."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Okay, friends — Jordan has \$20. The dinosaur book costs \$8, the gummy bears cost \$2, and Jordan wants to save at least \$5. Can Jordan buy both things AND still save \$5? How much money will be left over?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

1. "What's the difference between something you NEED and something you WANT? Which of Jordan's items are needs and which are wants?"
2. "If Jordan could only pick ONE thing to buy, which would you choose — and why?"

Card 2 of 18

★ Amara — Age 6

CHARACTER: AMARA | DIFFICULTY: BEGINNER ★

 **READ ALOUD TO THE CLASS:**

*"Amara helps her neighbor Ms. Watkins water her garden every Tuesday and Thursday. Ms. Watkins pays Amara \$3 each time she helps. This week, Amara helped TWO times — so she earned \$6! Amara wants to buy a small bracelet kit at the dollar store for \$3. She also wants to buy a snack from the school store — a bag of popcorn for \$1. Her dad said she should always try to save some money, even if it's just a little bit."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Amara earned \$6 this week. The bracelet kit is \$3 and the popcorn is \$1. If she buys both, how much money does she have left? Is that enough to save anything? What would YOU do?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

3. "Amara earned her money by doing a job. What are some jobs kids your age could do to earn money?"
4. "Why did Amara's dad say it's important to save SOMETHING, even when it's just a little?"

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Card 3 of 18

★ Marcus — Age 8

CHARACTER: MARCUS | DIFFICULTY: BEGINNER ★

 READ ALOUD TO THE CLASS:

*"Marcus gets an allowance of \$5 every Friday for keeping his room clean and taking out the trash. This Friday he got his \$5. He wants to buy a comic book that costs \$4. He also wants to share some money with his little sister Kezia, who wants a 50-cent piece of candy from the gas station. His mom says Marcus is a generous kid — but can he be generous AND still have money left over for himself?"*

 BUDGET CHALLENGE — READ THIS ALOUD:

"Marcus has \$5. The comic book is \$4. The candy for his sister is 50 cents — that's half of a dollar. If he buys both, how much money will Marcus have left?"

 DISCUSSION QUESTIONS — ASK THE CLASS:

5. "Marcus wanted to share with his sister. Why might sharing or giving be part of a budget?"
6. "If Marcus saves what's left over for 4 weeks, how much will he have saved?"

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Card 4 of 18

★ Destiny — Age 7

CHARACTER: DESTINY | DIFFICULTY: BEGINNER ★

 READ ALOUD TO THE CLASS:

*"Destiny found \$10 in an old coat pocket — what a surprise! Her mom said she can keep it and spend it however she wants. Destiny's list of wants: a coloring book for \$4, a pack of crayons for \$3, and a juice from the store for \$1. She's also thinking about putting some money in her piggy bank — she wants to save up for a bigger toy that costs \$15."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Destiny has \$10. The coloring book is \$4, the crayons are \$3, and the juice is \$1. If she buys all three things, how much will she have left? Is that enough to start saving toward the \$15 toy?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

7. "Destiny has a SAVINGS GOAL — a bigger toy she wants. Why is it smart to save for big things instead of spending everything at once?"
8. "If you found \$10, what's the first thing you would want to buy? Would you save any of it?"

Card 5 of 18

★ Elijah — Age 6

CHARACTER: ELIJAH | DIFFICULTY: BEGINNER ★

 **READ ALOUD TO THE CLASS:**

*"Elijah's grandma gave him \$8 to spend at the school book fair. At the book fair, Elijah found three things he loves: a sticker book for \$3, a joke book for \$4, and a pencil set for \$2. But — uh oh! — if Elijah adds those all up, that's more than \$8. Elijah has to make a choice!"*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Elijah has \$8. The sticker book is \$3, the joke book is \$4, and the pencil set is \$2. That's \$9 total — one dollar more than he has! Which one item should Elijah leave behind? Which two should he buy? Is there more than one right answer?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

9. "Making a choice because you don't have enough money for everything is called a TRADE-OFF. What trade-off did Elijah have to make?"
10. "Has anyone ever had to choose between two things they wanted because they couldn't afford both? What did you choose?"

Card 6 of 18

★ Zora — Age 8

CHARACTER: ZORA | DIFFICULTY: BEGINNER ★

 **READ ALOUD TO THE CLASS:**

*"Zora has been collecting loose change in a jar for three months. She counted it all up and she has \$12. Zora wants to use her jar money to buy a gift for her best friend's birthday. A friendship bracelet set costs \$5. A small journal costs \$6. A box of chocolate candy costs \$3. Zora wants to pick gifts that feel special — but she also promised herself she'd keep at least \$3 in her jar so it doesn't go empty."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Zora has \$12 and wants to keep \$3. That means she has \$9 to spend on gifts. Can she buy all three gifts? If not, which combination of gifts fits in her \$9 budget?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

11. "Zora set a rule for herself — always keep \$3 in the jar. Why might having a rule like that help you stay on track with money?"
12. "If you were buying a birthday gift for your best friend, what would you want to get them?"

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## ☆☆ INTERMEDIATE CARDS

Grades 3–5 | Cards 7–12 | More expenses, small decisions to make, some saving

Card 7 of 18

☆☆ Imani — Age 10

CHARACTER: IMANI | DIFFICULTY: INTERMEDIATE ☆☆

 READ ALOUD TO THE CLASS:

*"Imani runs a little business — she makes and sells bookmarks at school. Each bookmark sells for \$2, and last week she sold 12 bookmarks. So she earned \$24! But running a business has costs too. She spent \$6 on supplies — cardstock and markers — to make the bookmarks. After paying for supplies, Imani has her PROFIT left over. Her mom helped her make a rule: always split your profit three ways — half goes to savings, one quarter goes to spending money, and one quarter goes back into the business to buy more supplies."*

 BUDGET CHALLENGE — READ THIS ALOUD:

"Imani earned \$24 and spent \$6 on supplies. What is her profit — the money left after paying for supplies? Now split that profit: half to savings, one quarter to spending, one quarter back to the business. How much goes in each bucket?"

 DISCUSSION QUESTIONS — ASK THE CLASS:

13. "Imani has to pay for supplies before she can count her profit. Why do businesses have to pay for expenses before they can count their earnings?"
14. "Imani's mom taught her to split money three ways — saving, spending, and reinvesting. Which bucket do you think is most important, and why?"

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Card 8 of 18

☆☆ DeShawn — Age 11

CHARACTER: DESHAWN | DIFFICULTY: INTERMEDIATE ★ ★

 READ ALOUD TO THE CLASS:

*"DeShawn mows lawns in his neighborhood every weekend. He charges \$15 per lawn and mowed 3 lawns this weekend — so he made \$45. Here's what DeShawn has to pay for this month: his basketball league fee is \$20, and he owes his older brother \$8 that he borrowed last month. He also really wants new basketball shoes — but they cost \$60, which is more than he made. DeShawn is going to start a savings plan to buy the shoes."*

 BUDGET CHALLENGE — READ THIS ALOUD:

"DeShawn has \$45. He owes \$20 for basketball and \$8 to his brother. After paying those two things, how much does he have left? If the shoes cost \$60 and he keeps saving the same amount each weekend, how many weekends will it take to afford them? Remember — he earns \$45 each weekend and has \$20 in expenses."

 DISCUSSION QUESTIONS — ASK THE CLASS:

1. "DeShawn has a DEBT — money he owes his brother. Why is paying back what you owe an important part of budgeting?"
2. "What's a strategy for saving up for something that costs more than you currently have?"

Card 9 of 18

★ ★ Aaliyah — Age 9

CHARACTER: AALIYAH | DIFFICULTY: INTERMEDIATE ★ ★

 READ ALOUD TO THE CLASS:

*"Aaliyah's family gave her a back-to-school budget of \$50. She needs a few things she HAS to have — these are NEEDS: a new backpack for \$18 and two composition notebooks for \$4 each. Then she has a wish list of WANTS: colored gel pens for \$8, a new water bottle for \$12,*

*and a phone case for her tablet that costs \$15. Aaliyah knows she has to get the needs first, and whatever is left over can go toward wants."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Aaliyah has \$50. Her NEEDS add up to the backpack plus two notebooks — what is that total? After buying her needs, how much is left? Can she afford ALL her wants with what's remaining? If not, which wants should she prioritize? Is there a combination that fits exactly in her remaining budget?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

3. "We talk a lot about NEEDS versus WANTS. Can a want ever become a need? For example — is a water bottle a need or a want?"
4. "Aaliyah has \$50 from her family. If she spends it all now and forgets something she needed, what would she do? How could planning ahead help?"

Card 10 of 18

★ ★ Kofi — Age 10

CHARACTER: KOFI | DIFFICULTY: INTERMEDIATE ★ ★

 **READ ALOUD TO THE CLASS:**

*"Kofi gets \$10 a week in allowance for doing chores around the house. He's been saving for 6 weeks without spending a single dollar — so he has \$60! He wants to buy a gaming headset that costs \$45. But here's the thing — his school is asking for a \$15 field trip payment due next Friday, and he forgot about it. His parents said they can't cover it this time. Kofi has to figure out how to handle BOTH things with the money he saved."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Kofi has \$60 saved. The headset costs \$45. The field trip costs \$15. If he pays for both, how much will he have left? Can he afford BOTH? Now here's the hard part — if he could only do one, which should he choose and why? What if he waits two more weeks before buying the headset — how much would he have then?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

5. "Kofi forgot about an expense that came up unexpectedly. What do budgeters call money set aside for surprises like this?"
6. "Kofi worked hard and saved for 6 weeks. How does it feel when something unexpected gets in the way of a savings goal? What's the lesson here?"

Card 11 of 18

★ ★ Simone — Age 11

**CHARACTER: SIMONE | DIFFICULTY: INTERMEDIATE** ★ ★

 **READ ALOUD TO THE CLASS:**

*"Simone wants to host a birthday sleepover for 5 friends. Her parents gave her \$40 to plan the whole thing. Here's what she wants to buy: pizza for 6 people — that's \$22. Decorations — balloons and streamers — for \$8. A movie rental — \$5. Snacks and juice — \$9. Simone started adding it all up and realized she might be over budget."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Simone has \$40. Add up all her party costs: pizza, decorations, movie, and snacks. What's the total? Is she over or under \$40 — and by how much? If she's over, what's ONE thing she could remove or reduce to stay in budget? Could she make any of these things cheaper — like making popcorn at home instead of buying snacks?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

7. "Simone is planning an event for OTHER people, not just herself. How does budgeting for a group change your decisions?"
8. "What does it mean to look for ways to get what you want for LESS money? What's that called? (Hint: comparison shopping, substitutions, DIY.)"

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Card 12 of 18

★ ★ Tariq — Age 10

CHARACTER: TARIQ | DIFFICULTY: INTERMEDIATE ★ ★

 **READ ALOUD TO THE CLASS:**

*"Tariq's grandfather passed away and left him \$100 in his will — a very special gift. Tariq's mom sat down with him and said: 'This money is yours, but let's be thoughtful about it.' Together they made a plan: 50% goes into a savings account, 30% Tariq can spend on whatever he wants, and 20% goes to a charity or cause Tariq cares about. Tariq wants to donate his charity portion to an animal shelter in his neighborhood."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Tariq has \$100. Using the plan his mom made: how much goes to savings? How much is spending money? How much goes to the animal shelter? Now — with his spending money, Tariq wants to buy a hoodie for \$18 and a book series he loves for \$14. Does his spending money cover both? How much will he have left of his spending money?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

9. "Tariq's family uses something called the 50-30-20 rule. Have you ever heard of budgeting rules like this? Why might having a rule help people manage money?"
10. "Tariq chose to donate to an animal shelter. Why do you think giving to others might be part of a healthy money plan?"

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★ ★ ★ **ADVANCED CARDS**

Grades 6–8 | Cards 13–18 | Multi-category budgets, percentages, trade-offs, unexpected expenses

Card 13 of 18

☆☆☆ Brianna — Age 13

CHARACTER: BRIANNA | DIFFICULTY: ADVANCED ☆☆☆

 READ ALOUD TO THE CLASS:

*"Brianna landed her first real job — she's a junior counselor at a local summer camp and earns \$9 per hour. She works 4 hours a day, 3 days a week, for 4 weeks. Before she even gets her check, she needs to know that the government takes out about 10% of her earnings in taxes — she'll receive 90% of what she earns. Her monthly expenses are: bus fare to get to camp, \$24. A new pair of sneakers she needs for work — \$40 — but she's spreading that over 2 months so \$20 this month. She wants to save \$50 this month toward a laptop for school. And she wants to keep \$30 as spending money."*

 BUDGET CHALLENGE — READ THIS ALOUD:

"First — how many total hours does Brianna work over 4 weeks? Multiply that by \$9 to find her gross pay — what she earns before taxes. Then take away 10% for taxes to find her net pay — what she actually takes home. Now lay out her expenses: bus fare, sneaker payment, savings goal, and spending money. Does her net pay cover everything? If not, what adjustments would you suggest?"

 DISCUSSION QUESTIONS — ASK THE CLASS:

11. "Brianna got paid but had to give some to the government in taxes. Why do we pay taxes, and who does that money help?"
12. "Brianna split the cost of her sneakers across two months instead of paying all at once. What is that called, and when is that a smart strategy? When can it become a problem?"

Card 14 of 18

☆☆☆ Marcus — Age 14

CHARACTER: MARCUS | DIFFICULTY: ADVANCED ☆☆☆

 **READ ALOUD TO THE CLASS:**

*"Marcus is starting a small sneaker-cleaning business in his neighborhood. He charges \$15 per pair of sneakers. In his first month, he cleaned 8 pairs. He had the following business expenses: cleaning solution — \$12, brushes and cloths — \$8, flyers to advertise — \$5. He wants to set aside 20% of his profit for taxes (since he's self-employed), 30% to reinvest back into his business to grow it, and keep the rest as personal income. Out of his personal income, he wants to save 40% and spend 60%."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Start with Marcus's revenue — that's how much he earned total from cleaning 8 pairs. Subtract his expenses to find his PROFIT. Set aside 20% of profit for taxes and 30% to reinvest. What's left is his personal income. From that personal income, how much does he save and how much does he spend? Walk through each step — this is how a real small business owner thinks."

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

13. "Marcus is self-employed — he doesn't have a boss. Why do self-employed people have to think about taxes differently than someone with a regular job?"
14. "Marcus is reinvesting 30% back into his business. What does that mean — and why might growing a business require spending money first?"

Card 15 of 18

★★★ Jasmine — Age 13

CHARACTER: JASMINE | DIFFICULTY: ADVANCED ★★★

 **READ ALOUD TO THE CLASS:**

*"Jasmine's family is going through a tight month — her mom's work hours got cut and the household budget is stretched. Her mom sat Jasmine down and said: 'We have \$200 left this*

*week for everything. I need you to help me plan.' The family's NON-NEGOTIABLE expenses — the things they absolutely must pay — are: groceries for the week, \$80. Electric bill minimum payment, \$45. Jasmine's younger brother's asthma medication, \$30. That leaves money for everything else. Jasmine's school needs a \$15 permission slip payment. The family dog needs a \$25 vet visit. And Jasmine had planned to buy a \$20 birthday gift for her best friend this weekend."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"The family has \$200. After the three non-negotiables — groceries, electric bill, and medication — how much is left? Now look at the three remaining expenses: the permission slip, the vet visit, and the birthday gift. Can the family afford all three? If they have to cut one, which one would you cut — and is there a creative solution, like explaining the situation to the friend? What would you do?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

15. "This scenario is different because Jasmine isn't managing her OWN money — she's helping her family. Why is it important to understand household budgeting, not just personal budgeting?"
16. "Some of these expenses feel urgent and some feel important. Is there a difference between URGENT and IMPORTANT? How does that affect budget decisions?"

Card 16 of 18

★★★ Devon — Age 14

CHARACTER: DEVON | DIFFICULTY: ADVANCED ★★★

 **READ ALOUD TO THE CLASS:**

*"Devon wants to launch a YouTube channel about sneaker reviews and needs some starter equipment. He's researched the costs: a decent microphone — \$45. A ring light — \$30. A simple video editing app subscription — \$8 per month. He currently has \$60 saved up and*

*earns \$25 per week babysitting his neighbor's kids. His goal is to launch his channel in exactly 6 weeks. Devon needs to figure out how many weeks it will take to save up everything he needs — and whether he can hit his launch goal on time."*

**NEW BUDGET CHALLENGE — READ THIS ALOUD:**

"Devon needs the microphone, the ring light, and at least one month of the editing app. What is the total startup cost? He has \$60 now. How much more does he need? He earns \$25 per week — but here's the catch: he spends about \$10 per week on personal expenses and can only save \$15 per week toward the channel. How many weeks will it take to reach his goal? Will he make his 6-week launch deadline? If not, what's ONE thing he could change to make it work?"

**DISCUSSION QUESTIONS — ASK THE CLASS:**

17. "Devon has a DEADLINE — a date he wants to launch by. How does having a goal with a deadline change how you plan your savings?"
18. "Devon is investing in himself and his future by building a platform. What are other examples of spending money that could lead to earning more money later?"

Card 17 of 18

★ ★ ★ Keisha, Nia & Rodney — Age 12

CHARACTERS: KEISHA, NIA & RODNEY | DIFFICULTY: ADVANCED ★ ★ ★

**READ ALOUD TO THE CLASS:**

*"Keisha and two friends — Nia and Rodney — want to throw a block party at the end of summer. They're splitting all costs equally three ways. The estimated costs are: a Bluetooth speaker rental — \$30 total. Food from a local restaurant — \$90 total. Decorations — \$20 total. Permits from the city — \$15 total. Each person has agreed to contribute \$50. But they*

*realized there might be more costs they haven't thought of yet — so they want to build in a \$20 buffer for unexpected expenses."*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"First, add up all the planned costs PLUS the \$20 buffer. That's the total budget. Three people are each contributing \$50 — what is the total they have? Is the total contribution enough to cover the total budget? If there's money left over, what should the group do with it? If they're short, how much more does each person need to contribute?"

 **DISCUSSION QUESTIONS — ASK THE CLASS:**

19. "The group added a BUFFER — extra money for surprises. Why is a buffer an important part of any budget, especially for events?"
20. "Keisha is budgeting with a GROUP. What challenges come up when multiple people share financial responsibility? How do you make it fair?"

Card 18 of 18

☆☆☆ Andre — Age 13

CHARACTER: ANDRE | DIFFICULTY: ADVANCED ☆☆☆

 **READ ALOUD TO THE CLASS:**

*"Andre's family is helping him practice managing money like an adult. This month, his parents gave him \$150 and said: 'This is your whole month's budget. You have to pay for your own school lunch every day — lunch is \$2.00 per day. You have 20 school days this month. You also need to buy your own hygiene stuff — toothpaste, deodorant, and soap — that runs about \$18 total. Your phone plan costs \$25 a month and that's your responsibility now. Whatever is left is yours to save OR spend. But here's the challenge: you have to have at least \$20 left at the end of the month — that's your emergency fund. No exceptions.'"*

 **BUDGET CHALLENGE — READ THIS ALOUD:**

"Andre has \$150. Calculate his lunch cost for 20 school days. Add hygiene supplies and the phone plan. Now subtract all three from \$150 — what's left? Remember, \$20 of that has to stay as his emergency fund. So how much does Andre actually have to freely save or spend this month? If he decides to save half of his free money and spend half, how much is in each category?"

**DISCUSSION QUESTIONS — ASK THE CLASS:**

21. "Andre's parents gave him a REAL budget with real responsibilities. What's ONE thing that surprised you about how quickly expenses added up?"
22. "An emergency fund is money you don't touch unless something unexpected happens. Why do financial experts say an emergency fund is the FIRST thing you should build — before spending on anything else?"

**★ Bonus Teacher Tips — After the Read-Aloud**

*After reading a scenario, give students a chance to fill in their budget worksheet independently before discussing as a class. For K–2 students, you can also act the scenario out with play money — physically handing bills to students makes the math tangible and memorable. For 6–8 students, consider asking them to write a 2-sentence recommendation at the bottom of their worksheet: "Based on this budget, I would recommend..." This builds financial reasoning and communication skills simultaneously.*

**Quick Answer Reference — Budget Totals by Card**

Card	Character	Income / Budget	Key Answer / Calculation Note
1	Jordan	\$20	Book \$8 + Gummy Bears \$2 + Savings \$5 = \$15 spent/saved; <b>\$5 left over</b>
2	Amara	\$6	Bracelet \$3 + Popcorn \$1 = \$4; <b>\$2 left to save</b>
3	Marcus	\$5	Comic \$4 + Candy \$0.50 = \$4.50; <b>\$0.50 left over</b>
4	Destiny	\$10	Coloring \$4 + Crayons \$3 + Juice \$1 = \$8; <b>\$2 left — start of savings toward \$15 toy</b>
5	Elijah	\$8	All 3 items = \$9 — over by \$1; <b>must leave one behind (multiple valid answers)</b>

Card	Character	Income / Budget	Key Answer / Calculation Note
6	Zora	\$12 (keep \$3)	Spend up to \$9; Bracelet \$5 + Candy \$3 = \$8 ✓ or Journal \$6 + Candy \$3 = \$9 ✓; <b>cannot afford all three (\$14 total)</b>
7	Imani	\$24 revenue	Profit = \$18; Savings \$9, Spending \$4.50, Reinvest \$4.50
8	DeShawn	\$45	After \$28 in expenses = \$17 left; saving \$25/weekend net → shoes in ~2.5 more weekends
9	Aaliyah	\$50	Needs = \$26; Left = \$24; Wants total \$35 — cannot afford all; Gel pens + water bottle = \$20 ✓
10	Kofi	\$60 saved	Headset \$45 + Field trip \$15 = \$60; <b>\$0 left — can afford both, but nothing remains</b>
11	Simone	\$40	Party total = \$44; <b>over by \$4</b> — cut one item or find cheaper substitute
12	Tariq	\$100	Savings \$50, Spending \$30, Charity \$20; Hoodie \$18 + Book \$14 = \$32 — <b>over spending by \$2</b>
13	Brianna	Gross \$432	48 hrs × \$9 = \$432 gross; Net = \$388.80; Expenses = \$124; <b>\$264.80 remaining</b>
14	Marcus	Revenue \$120	Expenses \$25; Profit \$95; Tax \$19, Reinvest \$28.50; Personal \$47.50; Save \$19, Spend \$28.50
15	Jasmine	\$200 family	Non-negotiables \$155; Left = \$45; All 3 extras = \$60 — <b>over by \$15; must cut one</b>
16	Devon	\$60 + \$15/wk	Startup = \$83; Need \$23 more; At \$15/wk = ~2 weeks more; <b>meets 6-week goal with room to spare</b>
17	Keisha + friends	\$150 total (3×\$50)	Planned costs + buffer = \$175; Group has \$150; <b>short \$25 — each needs ~\$8.33 more</b>
18	Andre	\$150	Lunch \$50 + Hygiene \$18 + Phone \$25 = \$93; Left = \$57; Emergency \$20 reserved; <b>Free to use: \$37 → Save \$18.50, Spend \$18.50</b>