

## Thrifty & Fritter Budgeting for the Holidays

Fritter, we're NOT going to go totally crazy during holiday shopping. We need to ...

Oh, Thrifty! Just LOOK at all the sparkly lights and decorations!



WAHOOOO!!! I'm gonna get THIS and THAT and THOSE and THESE and ...

Fritter, you really need a BUDGET!

Okay, but can you carry the budget? My arms are full!



A budget is a plan that helps you to spend **only** the amount of money you can afford.

### Shopping On A Budget

Look at the things Jodi would like to buy for her family. She has \$50 budgeted for her holiday shopping. Make a list of the things she could buy on her budget.



Standards Link: Number Sense: Solve real-world problems involving computations with dollars and cents.

INCOME	
Allowance	\$15
Shovel Snow	\$20
Run Errands for Elves	\$15
<b>TOTAL:</b>	

EXPENSES	
Carrot Sticks	\$10
Flying Lessons	\$12
Reindeer Games Entry Fee	\$10
<b>TOTAL:</b>	

How much money does Thrifty have left over each month?

**THINK ABOUT IT:** What could Thrifty do to save more money each month?

Standards Link: Economics: Students understand basic concepts of managing money.



How many silly things can you find at this holiday party?

Standards Link: Investigation: Identify objects that fit into a category and those that do not belong.

**Extra! Extra!**

### Holiday Party Time!

Thrifty and Fritter are planning a holiday bash for family and friends. They have budgeted \$500 for the party!

They will need food, decorations and gifts. These are called **goods**.

They also need entertainment and perhaps folks to help set up and clean up. These are called **services**.

Look through today's newspaper and help Thrifty and Fritter find what they need. *Stay within their \$500 budget!*

**GOODS:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**SERVICES:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Standards Link: Economics: Understand the differences between goods and services.

### Kid Scoop Together: Count Your Cash!

Fritter wants to buy each of the items below. Look at each item and its price. Figure out how he would pay for it. The first one is done for you.

Item: Pack of Cards  
Price: \$2.50

To pay for it, I would use:

# of dollar bills: 2

# of pennies: \_\_\_\_\_

# of nickels: 1

# of dimes: 2

# of quarters: 1

Item: Crayons  
Price: \$3.59

To pay for it, I would use:

# of dollar bills: \_\_\_\_\_

# of pennies: \_\_\_\_\_

# of nickels: \_\_\_\_\_

# of dimes: \_\_\_\_\_

# of quarters: \_\_\_\_\_

Item: Soccer Ball  
Price: \$7.57

To pay for it, I would use:

# of dollar bills: \_\_\_\_\_

# of pennies: \_\_\_\_\_

# of nickels: \_\_\_\_\_

# of dimes: \_\_\_\_\_

# of quarters: \_\_\_\_\_

Item: Scarf  
Price: \$3.90

To pay for it, I would use:

# of dollar bills: \_\_\_\_\_

# of pennies: \_\_\_\_\_

# of nickels: \_\_\_\_\_

# of dimes: \_\_\_\_\_

# of quarters: \_\_\_\_\_

Standards Link: Measurement: Students understand how different coins can be combined to equal the same amount.

### What a Character!™ Responsibility is ...



... not spending more than you can afford on gifts.

### Kid Scoop VOCABULARY BUILDERS

This week's word: **BUDGET**

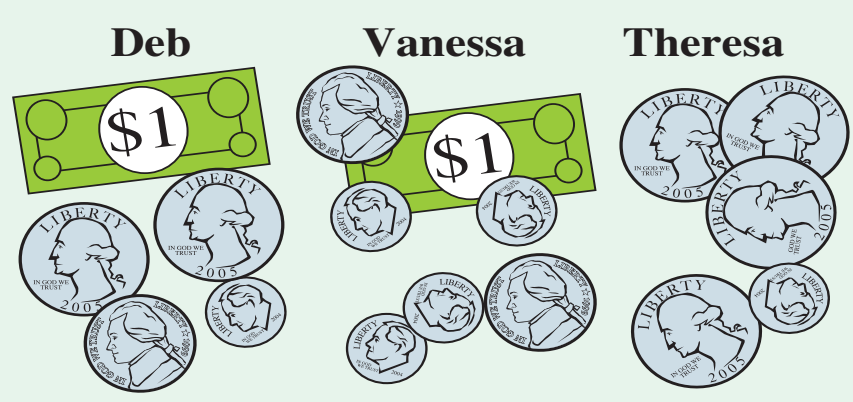
The noun **budget** means a plan for how much money will be spent and earned during a certain time period.

Lisa stuck carefully to her **budget** and saved enough money for a new bike.

Try to use the word **budget** in a sentence today when talking with your friends and family.

### Kid Scoop Puzzler

**Who bought what?** An ice cream cone costs \$1.50. A comic book is \$1.65. A deck of cards is \$1.10. Count each person's money to see what they bought.



Standards Link: Mathematical Reasoning: Problem solving using money.

### Kid Scoop Word Search

THRIFTY  
SPARKLY  
SMART  
BUDGET  
HOLIDAY  
SAVE  
PARTY  
COMIC  
SALE  
MONEY  
SPEND  
GIFTS  
COUNT  
TIME  
PLAN

Find the words by looking up, down, backwards, forwards, sideways and diagonally.

T S Y E N O M M A S  
R E T A S D N E P S  
S H G T D S M A R T  
O P F D A I R P E R  
C I F V U K L S U Y  
G I E E L B S O T E  
A B M Y T F I R H T  
U I D O E L A S G E  
T N U O C P L A N T

Standards Link: Letter sequencing. Recognized identical words. Skim and scan reading. Recall spelling patterns.

### FROM THE Kid Scoop LESSON LIBRARY

**New and Used**  
Find five new items for sale in the newspaper. Chart the items and their prices. Can you find similar used items for sale? What is the difference in price? What are the advantages and disadvantages of buying new versus used?  
Standards Link: Economics: Students demonstrate basic economic reasoning in terms of how individual economic choices involve trade-offs and the evaluation of costs and benefits.



What stays in bed most of the day but sometimes goes to the bank?

ANSWER: A River.

### Write On!

#### Start a Business

If you could start a business, what would it be? Explain why you would like to start this business.

SPONSORED BY

