

Reading & Writing Activity

Sticking to a Budget

A. Read the following text about Sara's and Adam's financial situation. Complete the chart below with their budget according to their income and expenses.

Sara is married to Adam and they have three children who are all at primary school. Adam works as a postal delivery worker and gets \$1,266 pay per month. He gets the bus to work which costs him \$100 per month and he eats lunch in his work cafeteria which costs \$60 per month. Sara works as a teaching assistant in a school and gets \$742 pay per month. As the school is near her house, she walks to work and on the way home, she buys some take-away food for her lunch which costs \$80 per month. They don't have a car, but they would like to get one in the future.

The three children all take packed lunches to school. One of the children does extra Maths and English tutoring after school, which costs \$28 per month and another one learns the violin, costing \$18 per month. These lessons take place all year round. Sara does most of their weekly shopping in the supermarket, but sometimes gets fresh fruit and vegetables at the local market. She looked through her shopping receipts and found out that she spends about \$520 per month on food and other household goods. Sara and her husband both have mobile phones on a contract and together they cost \$60 per month. They also have a house phone and an internet connection which costs \$30 per month. As a family treat, they like to go to the cinema once a month which costs \$30 for the tickets and \$10 for drinks and popcorn.

Monthly Budget			
Source of Income	Amount	Expenses	Amount
Total of income:		Total of expenses:	
Total savings:			

B. Sara and Adam don't have a car, but they would like to get one in the future. Give them two pieces of advice to save some more money.

Saving Tips
1.
2.