

LIFESKILLS IN ACTION

MONEY SKILLS

Living on  
a Budget

JANE  
GARDNER

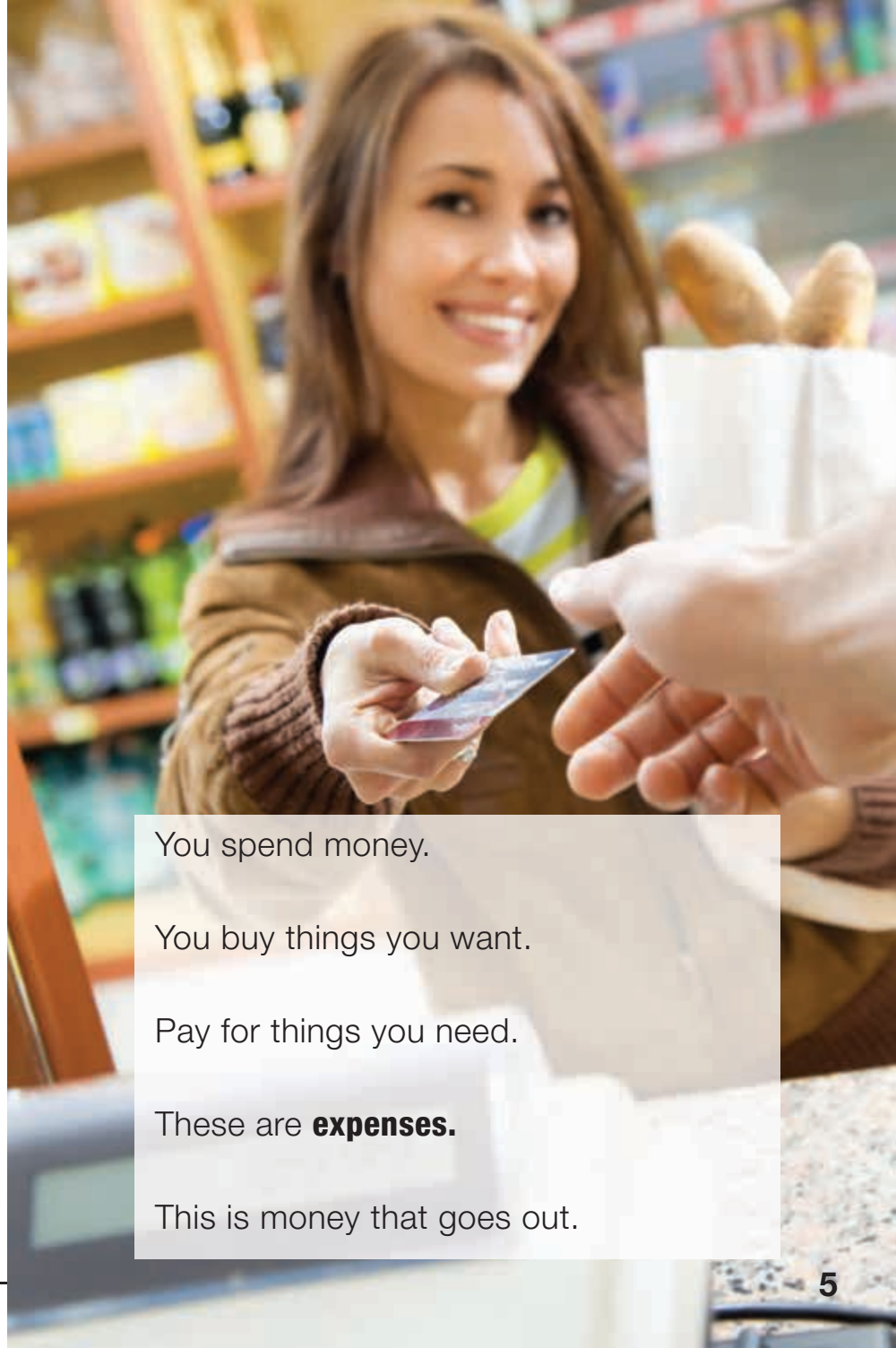


## **MONEY.**

We all need it. We all use it.

We need money to live. To eat. To pay bills. To go places.

But how can we make sure we have enough?

A woman with long brown hair, wearing a brown jacket over a yellow and white striped shirt, is smiling and handing a credit card to a cashier. The cashier's hand is visible on the right, holding the card. In the background, there are shelves stocked with various grocery items, including bread in a white paper bag. The scene is set in a brightly lit grocery store.

You spend money.

You buy things you want.

Pay for things you need.

These are **expenses**.

This is money that goes out.



# ROAD TRIP

PJ GRAY

Curtis, Todd, and Ron are friends. They have been friends since first grade. They are now juniors. They go to the same high school. They also work in the same shoe store.

Curtis has a car. He saved his money to buy it. He drives Todd and Ron to school every morning. They give him gas money.

One morning, Curtis has news to share. “I want to go to Lark College,” he says.

“Wow!” Todd says. “How far away is that?”

“It’s about 18 hours by car,” Curtis says.

“My dad lives near that school,” Ron says.

“Summer is coming,” Curtis says. “I want to see the college.”