

Shopping With \$20

SMART SHOPPING • GRADES 3-4 • Financial Literacy

Name: _____

Date: _____

A budget is a spending limit. Use the Clay Street Market price list to make choices without spending more than the money available.

Clay Street Market

TODAY'S EVERYDAY PRICES

Bread	\$3.25	Cheese	\$4.95
Apples (bag)	\$4.50	Orange Juice	\$4.25
Cereal	\$5.75	Yogurt (4-pack)	\$3.60
Milk	\$3.80	Crackers	\$2.85

BUDGET TIP: Money left over is not wasted—it can be saved for another purchase.

1. Brooke has \$20.00. She buys cereal and milk. How much does she spend? How much money does she have left?

2. Eric wants bread, cheese, and orange juice. Is \$12.00 enough? Find the total and explain.

3. Jennifer has \$20.00 and wants apples, milk, yogurt, and crackers. Can she buy all four? If so, how much will remain?

4. Scott plans to buy cereal, cheese, orange juice, and crackers. His budget is \$20.00. Check his plan. Is he within budget or over budget, and by how much?

5. Paige wants to buy exactly three different items and spend less than \$12.00. Choose a valid combination and show the total.

6. Donald says, "If I have \$20, the best plan is to spend as close to \$20 as possible." Is that always true? Explain one reason a shopper might choose to spend less.

7. Stacy needs milk and bread. She also wants one extra item. Her total budget is \$12.00. Which items from the list could she choose as the extra item?

8. Your turn: You have \$20.00. Choose at least four different items without going over budget. List the items, find your total, and find how much money you would have left.

Answer Key - Shopping With \$20

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- Brooke has \$20.00. She buys cereal and milk. How much does she spend? How much money does she have left?**
Answer: \$9.55 spent; \$10.45 left
- Eric wants bread, cheese, and orange juice. Is \$12.00 enough? Find the total and explain.**
Answer: Total \$12.45; no, \$12.00 is not enough. He is \$0.45 short.
- Jennifer has \$20.00 and wants apples, milk, yogurt, and crackers. Can she buy all four? If so, how much will remain?**
Answer: Yes. Total \$14.75; \$5.25 remains.
- Scott plans to buy cereal, cheese, orange juice, and crackers. His budget is \$20.00. Check his plan. Is he within budget or over budget, and by how much?**
Answer: Total \$17.80; he is within budget by \$2.20.
- Paige wants to buy exactly three different items and spend less than \$12.00. Choose a valid combination and show the total.**
Answer: Answers vary. Example: bread + milk + crackers = \$9.90.
- Donald says, "If I have \$20, the best plan is to spend as close to \$20 as possible." Is that always true? Explain one reason a shopper might choose to spend less.**
Answer: No. A shopper may want to save money for another need or future purchase. Other reasonable explanations are acceptable.
- Stacy needs milk and bread. She also wants one extra item. Her total budget is \$12.00. Which items from the list could she choose as the extra item?**
Answer: Base cost is \$7.05, leaving \$4.95. She could add apples, cheese, orange juice, yogurt, or crackers.
- Your turn: You have \$20.00. Choose at least four different items without going over budget. List the items, find your total, and find how much money you would have left.**
Answer: Answers vary. The chosen items must be at least four different items, total \$20.00 or less, with correct money remaining.