

## My Basic Budget

### ES.3.3: Basic Budgeting

**Directions:** The table below shows the choices you must make to create a budget. Choose at least one option from each box. In the box, place the required number of tokens needed for the option you choose. Use only the number of tokens you have, so you may have to make tough choices!

<b>Housing</b>	<b>Utilities</b>
Live with relatives, help with expenses: 2 tokens Share an apartment with roommates: 2 tokens Rent a place of your own: 3 tokens	Electricity, water and heat/AC: 1 token <i>Must have no matter where you live</i> Add wireless internet: 2 tokens Add cable TV: 3 tokens
<b>Transportation</b>	<b>Insurance</b>
Walk or bike: 1 token Ride the bus: 1 token Buy used car and gas: 2 tokens Buy new car and gas: 3 tokens	Home Insurance: 2 tokens <i>Must have if you don't live with relatives</i> Health Insurance: 2 tokens Auto Insurance: 1 or 2 tokens <i>Must have if you have a car (used = 1, new = 2)</i>
<b>Food</b>	<b>Gifts</b>
Cook food at home, pack lunch: 2 tokens Cook dinner at home, buy lunch: 3 tokens Buy most meals: 4 tokens	Make handmade presents: 1 token Purchase cards or small gifts: 2 tokens Purchase big gifts often: 3 tokens
<b>Savings</b>	<b>Entertainment</b>
Save 5¢ of each dollar: 1 token Save 10¢ of each dollar: 2 tokens Add to retirement account: 2 tokens Donate to church or charity: 1 token	Hiking, walking, playing outside: 1 token Video games: 2 tokens Books or crafts: 1 token Concerts or sports game tickets: 3 tokens