

Worksheet – Master Pocket Money

Sam is 13 years old. He receives €40.00 per month from his parents. From time to time, he does small jobs for the neighbours, and he has a kind grandmother. He loves computer games and often buys a snack after school before cycling home. He is an animal lover and has several pets. Sam has promised his parents to contribute to the care and costs of his two dogs and three hamsters. He dreams of buying a new gaming headset.

Sam

- **Pocket money:** €40.00 per month
- **Extra income this month (March):**
 - Small job for a neighbour: €10.00
 - Birthday gift from grandma: €15.00
- **Fixed expenses:** €12.00 game subscription
- **Variable expenses:** snacks & small gifts, on average €12.00 per month
- **Unexpected expenses:**
 - Hamster to the vet: €18.00
 - Broken bike tail light: €12.00
- **Dream:** gaming headset €160.00
- **Credit option:** purchasing the headset with a 6-month on credit – €30.00 per month = total €180.00 (including interest and extra costs)

Naam:

Sources of Income		MONTH:
What?	How much?	Additional note

TOTAL INCOME =

Expenses		MONTH:	
FIXED = F (use a green pencil)			
VARIABLE = V (use a blue pencil)			
What?	F or V	How much?	Additional note

TOTAL FIXED EXPENSES =

TOTAL VARIABLE EXPENSES =

TOTAL EXPENSES =

Naam:

Calculate how much pocket money Sam has left at the end of this month:

How did you calculate this?

How many months would Sam need to save for the headset without any unexpected expenses?

How much does it cost to buy the headset on credit plan?

What is the difference compared to buying without credit?

Would you consider buying on credit? Why or why not?

What risk is associated with buying on credit?

Explain: What is a budget?

What have you learned about managing a budget/pocket money?

Do you have any questions about this lesson?

Can you give feedback about this lesson please? You can copy this link and share it with the students.

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