# Sort the Money

Every dollar has one job. It comes in, it goes out, or you keep it.

Name: _____ Date: _____

1. Cut out the 12 cards on page 2. Cut on the dashed lines.
2. Read each card. Is it money in, money out, or money kept?
3. Glue each card into a box in the right column, and color the jars.
4. Add up each column. Check: In should be $30, Out $18, and Kept $12.



**Money In**
(income)



**Money Out**
(expenditures)



**Money Kept**
(saving)

**Total: $** _____ **Total: $** _____ **Total: $** _____

**Check: Money In $** _____ **= Money Out $** _____ **+ Money Kept $** _____

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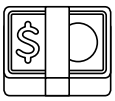
## The 12 money cards

*Cut on the dashed lines.*



Into the piggy bank

**$3**



Birthday money from Grandma

**$10**



Ice cream after school

**$3**



Paint set for art class

**$5**



Saved for a new bike

**$4**



Walk the neighbor's dog

**$6**



Allowance for the month

**$10**



Lemons and cups for your stand

**$2**



Saved for Mom's birthday

**$2**



Into a bank savings account

**$3**



Lemonade stand sales

**$4**



Gift for a friend's party

**$8**

## Your turn: plan $10

Someone gives you $10. Make a budget before you spend any of it.

**Money out: $** _____ for _____

**Money kept: $** _____ for _____

**Why is that a good plan for you?**

_____

_____

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## For grown-ups

### What this sheet practices

SS4E2: the three elements of a personal budget, income (money in), expenditures (money out), and saving (money kept), and why planning spending and saving matters. The Your turn box asks the child to make and explain a real choice.

### How to use it in 5 to 10 minutes

1. Print both pages. Cutting the 12 cards takes about 3 minutes, or cut them ahead of time for younger hands.
2. Sort for about 3 minutes. The cards can be set in place first and glued once the totals check out.
3. Add the columns and compare them with the targets on page 1 (In $30, Out $18, Kept $12). If a total is off, at least one card is in the wrong place. Let the child find it.

### Answer key

Money In ($30): birthday money $10, dog walking $6, allowance $10, lemonade stand sales $4.

Money Out ($18): ice cream $3, friend's party gift $8, paint set $5, lemons and cups $2.

Money Kept ($12): piggy bank $3, bike $4, bank savings account $3, Mom's birthday $2.

Check: $30 = $18 + $12. The trickiest pair is the lemonade stand: the sales are money in, and the lemons and cups are money out. A gift bought for someone is money out, while money saved toward a gift later is money kept.

### One question to talk about

Look at the Money Kept column. What would you have to give up today to make it bigger, and would it be worth it?