Contents

	Page
Welcome to Saving Skills!	**4**
🎯 The Saving Choice	4
🕰️ Saving Then & Now	5
⚙️ What Makes a Smart Saving & Planning Decision?	6
📊 A Budget Is a Money Plan	7
🏦 Track Your Savings	8
🚀 Your Saving Skills Journey	9
💵 **LEVEL 1 — Saving Goals & Smart Choices**	**10**
Why Do People Save?	10
Goal Amount & Time — What Will It Take?	11
Wants vs. Future Priorities — Is It Worth Waiting?	11
Competing Goals — What Should Come First?	12
Putting It Together — Build a Smart Saving Choice	13
🧠 **Mental Workout: Three Goals, One Saving Plan**	15
🚀 **Future-Ready Challenge — An Unexpected Bike Repair**	17
📄 **REFLECT & EXPLAIN**	18
🔄 **LEVEL 2 — Saving Math & Flexible Planning**	**19**
Amount • Time • Contribution — The Saving Math Connection	19
Fixed vs. Flexible Contributions	20
Check Your Progress — Ahead, On Track or Behind?	20
When the Plan Changes — Catch Up or Adjust	21
Adjust the Amount or Adjust the Time?	22
Compare Saving Plans—Which One Works Best?	22
Putting It Together — Kayla's Flexible Saving Plan	23
🧠 **MENTAL WORKOUT: Kayla's Flexible Saving Plan**	25
🚀 **FUTURE-READY CHALLENGE — The Price Changes!**	27
📄 **REFLECT & EXPLAIN**	29
📊 **LEVEL 3 — Budgeting & Money Management**	**30**
Start with Money In — What Can You Plan?	**30**
Give Your Money Jobs — Spend • Save • Give	**31**
Pay Yourself First — Make Saving Part of the Plan	**31**
Different Ways to Budget: Category / Envelope Budgeting, the 50 / 30 / 20 Guideline, Simplified Zero-Based Budgeting	**31**

Which Budgeting Method Works Best? 33
Planned vs. Actual — Did the Budget Work? 33
Surplus & Shortfall — Does the Money Still Fit? 34
Adjust the Budget — Keep the Plan Working 34
Putting It Together — Eldon Manages $100 35
🧠 MENTAL WORKOUT: **Kayla's Monthly Money Plan** 37
🚀 FUTURE-READY CHALLENGE: **Kayla's Birthday Bonus** 39
📄 REFLECT & EXPLAIN 41

🏦 **LEVEL 4: Everyday Banking: Accounts, Transactions & Tracking** 42

Checking or Savings? Choose the Right Account 42
Money In, Money Out — Know Your Banking Transactions 43
Your Balance — What's Posted, Pending & Available? 44
Follow Your Money — Calculate a Running Balance 45
Read Your Bank Statement — What Happened to Your Money? 45
Do the Records Match? — Reconcile Your Account 46
Before You Open an Account — Compare Fees, Access & Interest 47
Putting It Together — Kayla Uses Two Bank Accounts 47
🧠 MENTAL WORKOUT: Eldon Checks His Bank Records 49
🚀 FUTURE-READY CHALLENGE — **Which Checking Account Fits Eldon Best?** 51
📄 REFLECT & EXPLAIN 52

CAPSTONE PROJECT
⚙️ **LEVEL 5 — Build a Complete Money Plan** 53

Start with Your Money Picture 53
Turn the Goal into a Saving Plan 54
Build the Budget — Give All the Money Jobs 55
Organize the Money — Accounts or Your Own Money Record 56
Track What Actually Happens 56
When the Plan Changes — Adjust, Don't Guess 57
Build a Complete Money Plan — Step-by-Step Workflow 58
💻 WORKED EXAMPLE — Kayla Builds a Complete Money Plan 59
🧠 MENTAL WORKOUT — **Build Your Complete Money Plan** 63
📄 REFLECT & EXPLAIN 67
✅ ANSWER KEY 69
⭐ **Your Next Future-Ready Money Skills Mission** 72

💡 Welcome to Saving Skills!

How Goals, Saving & Planning Help You Take Control of Your Money



When you receive money, it can be tempting to think first about what you can buy. But you don't have to spend money right away. You can also **save it for something important, plan how to use it, prepare for the unexpected, or track it for the future**.

Imagine Kayla receives $30. She could spend all $30 today—or decide part of it has another job. Maybe she wants to:

- 🎨 buy art supplies next month
- 🚲 save toward a bicycle
- 🎁 keep money for a birthday gift
- 🐷 set some aside for something unexpected

Each choice uses the same money differently. That is where saving and planning begin. Future-Ready money planners ask questions such as:

- 🎯 **What am I saving for?**
- ⏳ **How long will it take to reach my goal?**
- 💰 **How much should I save each time I receive money?**
- 📋 **How should I plan the rest of my money?**
- 🔄 **What should I do if my plan changes?**
- 🏦 **How can I keep and track my money safely?**

💡 **Saving and planning mean deciding on purpose what some of your money should do now, later, and in the future.**

🎯 The Saving Choice

Saving means setting money aside to use later. Sometimes people save for something they know they will want or need. For example:

☑ Eldon saves for new soccer equipment.
☑ Kayla saves for an art tablet.
☑ A family saves for a trip.

Someone keeps money available in case an unexpected expense appears. A simple way to think about saving is:

Money Available → Choose a Goal → Set Money Aside → Keep Saving → Reach the Goal

💵 LEVEL 1 — Saving Goals & Smart Choices

Saving is more than keeping money you did not spend. **Saving means setting money aside now so you can use it for something later.** People save for different reasons:

🎯 **Saving Goal** — Something specific you are setting money aside for.

⏳ **Target Time** — deciding when you hope to have enough money.

⭐ **Priority** — a goal you decide is more important than other choices.

🛟 **Emergency Savings** — money kept available for an important, unexpected need.



A good saving choice connects: **Purpose → Amount → Time → Priority.**

For example, Kayla wants a **$60 art set**. She already has **$15 saved**. **$60 – $15 = $45 still needed**. Now she can decide how much to save and how long it may take.

💡 **Future-Ready Tip:** Saving works better when your money has a purpose. Instead of only saying **"I want to save,"** ask **"What am I saving for?"**

🎯 1.1 Why Do People Save?

People save because some goals cannot—or should not—be paid for immediately. You might save for: **A Book • Sports Equipment • A Bicycle • A Gift • A Training Course • Education • A Trip • Future Technology • Something Unexpected**

Saving lets you use some money now while keeping some for later.

Imagine Eldon receives **$30**. He could spend all **$30** today, spend **$20** and save **$10**, or save all **$30** toward a larger goal.

None of those choices is automatically correct. The better choice depends on:

What he needs • What he wants • What he is working toward • What matters most

Saving Goals Can Take Different Amounts of Time. People often describe goals as:

⚡ **Short-Term Goal** — something you hope to reach relatively soon.

🗓️ **Medium-Term Goal** — something that takes more time and repeated saving.

🚀 **Longer-Term Goal** — something that may require much more saving and planning.

🧠 MENTAL WORKOUT: Three Goals, One Saving Plan

Eldon receives a **$75 monthly allowance**. He normally spends $25 each month on regular expenses. That means he can save: **$75 – $25 = $50 per month**. Eldon has three saving goals:

Goal	Cost	When He Needs It
📘 Coding Book	$35	1 month
🎒 New Backpack	$75	3 months
💻 Coding Course	$200	6 months

Eldon already has **$10 saved toward the coding book**, so he still needs **$25**.

The **coding book and coding course are connected**. Eldon wants to read and practice with the book before beginning the course. If the book is delayed, he may also need to delay the course.

His backpack has a firm deadline because the **new school year begins in 3 months**.

Eldon also keeps **$20 of emergency savings separate from his goal money**.

🎯 **Your Mission**: Help Eldon create a saving plan that gives each goal the right amount of money at the right time.

MW 1.1 — Identify the Goal Types: Match each goal with its time period: **Short-Term • Medium-Term • Longer-Term**

Coding Book: _____ Backpack: _____

Coding Course: _____

MW 1.2 — How Much Can Eldon Save?

⊙ Allowance = **$75** ⊙ Regular Spending = **$25**

Amount Available to Save = $75 – $25 = $_____

MW 1.3 — Finish the Coding Book Goal

⊙ Coding Book Cost = **$35** ⊙ Already Saved = **$10**

Still Needed = $35 – $10 = $_____

MW 1.4 — Plan for the Backpack: The backpack costs **$75** and is needed in **3 months**. How much must Eldon save each month to meet the deadline?

$75 ÷ 3 = $_____ per month

🔄 LEVEL 2 — Saving Math & Flexible Planning

A savings plan gives you a path toward a goal—but real life doesn't always follow it exactly. You might save less than expected one week, receive extra money another week, miss a contribution, discover your goal costs more, or decide you need more time.



A strong saver checks progress and adjusts **the plan** instead of giving up. Three numbers work together in most saving plans:

💰 **Amount to Save** — how much money still needs to be saved.

🗓️ **Time** — how many weeks or months remain.

➕ **Contribution** — how much you plan to save each period.

A flexible saving plan connects: **Amount ↔ Time ↔ Contribution**

For example, Kayla needs **$120** in **6 months**: **$120 ÷ 6 = $20 per month**

If her situation changes, she may need to change the **amount she saves**, the **time available**, or both.

💡 **Future-Ready Tip:** A good saving plan is not one that never changes. It is one you can **check, adjust, and keep moving forward**.

🧮 2.1 Amount • Time • Contribution — The Saving Math Connection

If you know two parts of a saving plan, you can often find the third.

☑ **Find the contribution**: Amount Still Needed ÷ Time = Contribution

Eldon needs **$150** in **5 months**: **$150 ÷ 5 = $30 per month**

☑ **Find the amount to save**: Contribution × Time = Amount to Save

Kayla saves **$15 per week** for **6 weeks**: **$15 × 6 = $90**

☑ **Find the time**: Amount Still Needed ÷ Contribution = Time

Eldon needs **$120** and saves **$20 each month**: **$120 ÷ $20 = 6 months**

📊 LEVEL 3 — Budgeting & Money Management



A savings plan focuses on money for a **future goal**. A **budget** looks at the bigger picture: How will I use all the money available to me? A budget is a plan that gives money different **jobs before it is used**. Three important ideas are:

💵 **Money In** — money available to plan.

📂 **Allocation** — assigning money to different purposes or categories.

📋 **Budget** — a plan showing how available money will be used.

A simple budget might give money jobs such as: SPEND • SAVE • GIVE

The exact amounts do not have to be the same for everyone. A strong budget should fit the person's **available money, needs, goals, and priorities**.

💡 **Future-Ready Tip:** A budget is not a list of things you are forbidden to buy. It is a plan for what you want your money to accomplish.

💵 3.1 Start with Money In — What Can You Plan?

Before you divide your money, you need to know how much you have. Money might come from: **Allowance • Jobs • Gifts • Business Earnings • Other Approved Sources.**

Suppose Kayla has **$80 available this month**. Her budget cannot responsibly assign more than $80 unless she expects additional money.

Money In = **Amount Available to Plan**

If Kayla plans $40 for spending, $30 for saving, and $10 for giving

, then: **$40 + $30 + $10 = $80**. Her plan fits the money available.

But suppose she plans: **$45 + $30 + $10 = $85**. She has planned **$5 more than she has**.

$85 − $80 = $5 shortfall

Before using the money, Kayla needs to **adjust the plan**.

🔑 **Important Idea:** A budget should begin with the money you actually have or reasonably expect—not the money you wish you had.

⚖️ 3.5 Which Budgeting Method Works Best?

Different methods solve different planning problems.

Method	Main Idea	Useful When...
📦 **Category / Envelope**	Set limits for different categories	You want control over where money goes
🐷 **Pay Yourself First**	Save before optional spending	A savings goal is an important priority
📊 **50/30/20**	Use percentages as a guideline	You want a simple starting framework
🧾 **Zero-Based**	Give every dollar a job	You want all available money fully planned

These methods do not have to compete. You could:

☑ **Save first → Use categories for the rest**
☑ **Start with 50/30/20 → Adjust the percentages to fit your situation**
☑ **Use categories → Make sure the final plan has $0 unassigned**

Strong budgeting means choosing tools that fit the situation.

📋 3.6 Planned vs. Actual — Did the Budget Work?

A budget is a **plan**. But after you spend money, you need to check what **actually happened**. Suppose Eldon planned:

Category	Planned	Actual
Activities	$20	$26
Wants	$15	$12
School Items	$35	$32

For Activities: **$26 – $20 = $6 over plan**

For Wants: **$15 – $12 = $3 under plan**

For School Items: **$35 – $32 = $3 under plan**

One category went over, but two others were under. Across these categories, the total still matches the plan. Planned Total = $70 → Actual Total = $70

The important question isn't just, "**Did I stay under every category**?" It is also: "**What changed, and does my overall money plan still work**?"

Tracking helps you learn whether your original budget was **realistic**.

💡 **Future-Ready Tip:** A budget becomes more useful when you compare the plan with real results instead of forgetting about it after you create it.

🔎 Budgeting & Money Management Quick Check

Idea	What It Means	Question to Ask
💵 **Money In**	Money available to plan	**How much do I have to work with?**
📁 **Allocation**	Giving money different jobs	**Where should my money go?**
📋 **Budget**	Plan for all available money	**Does my plan fit my money?**
🐷 **Pay Yourself First**	Plan saving before optional spending	**What should I save first?**
📦 **Category Budget**	Set amounts for different purposes	**How much can each category use?**
📊 **50/30/20**	Percentage-based starting guideline	**Do these percentages fit my situation?**
🧮 **Zero-Based Budget**	Give every dollar a planned job	**Is any money still unassigned?**
📋 **Planned vs. Actual**	Compare the budget with what happened	**Did reality match my plan?**
➕ ➖ **Surplus / Shortfall**	Money left / money missing	**Does my money still fit the plan?**
🔄 **Adjustment**	Change the budget when needed	**What should change now?**

💡 **Future-Ready Tip:** Do not ask only, **"How much did I spend?"** Ask: **"Did my money do the jobs I planned for it?"**

Now put these ideas to work! In the Mental Workout, you will manage a complete monthly budget, compare budgeting methods, track **planned vs. actual** amounts, identify a **surplus or shortfall**, and adjust the plan when something changes.

🧠 MENTAL WORKOUT — Kayla's Monthly Money Plan

Kayla receives **$140 each month** to manage for agreed personal expenses, activities, and saving. She wants to attend a **digital illustration workshop** that costs **$112**, so saving for the workshop is an important part of her budget. Kayla decides to begin with the **50/30/20 guideline**:

Budget Job	Guideline	Planned Amount
🏠 Needs & Responsibilities	50%	$70
🎨 Wants & Fun	30%	$42
🐷 Saving & Future Goals	20%	$28
Total	**100%**	**$140**

At the end of the month, Kayla checks what actually happened:

🏦 LEVEL 4: Everyday Banking: Accounts, Transactions & Tracking



Knowing how to use a bank account means more than knowing how much money is in it. You need to understand **what type of account you have, what each transaction means, how balances change, and whether the bank's record is correct**.

A budget can tell you what jobs your money should have. Bank accounts help you **separate, use, and track that money**.

For example:

Current Needs & Wants → Checking / Everyday Account

Future Goals & Emergency Savings → Savings Account

Four important banking ideas:

🏦 **Account** — a financial record used to hold and manage money.

🔁 **Transaction** — an activity that adds, removes, or moves money.

💰 **Balance** — the amount of money recorded in an account.

🧾 **Statement** — a record summarizing account activity over a period of time.

💡 **Future-Ready Tip:** Do not look only at the balance. Learn to understand **which transactions created that balance**.

💳 4.1 Checking or Savings? Choose the Right Account

Different accounts are designed for different purposes.

💳 **Checking / Everyday Account**: A checking account is designed for money that needs to be **used or moved regularly**. Common activities include:

Debit-Card Purchases • Bill Payments • ATM Withdrawals • Transfers • Direct Deposits

Checking accounts usually provide easy access to money and often pay little or no interest, though features vary. They are useful for: **Current Needs • Regular Expenses • Planned Wants**

🧠 MENTAL WORKOUT — Eldon Checks His Bank Records

Eldon uses a **checking account for everyday spending** and a **savings account for future goals**. At the end of the month, Eldon compares his own transaction notes with his checking-account statement. His checking account began the statement period with a $160 balance.

Eldon's Checking Account Statement

Transaction	Money In	Money Out	Running Balance
Starting Balance	—	—	**$160**
Direct Deposit	$50	—	**$210**
Online Book Order	—	$24	**$186**
Transfer to Savings	—	$30	**$156**
Food Order	—	$18	**$138**
Delivery Fee	—	$4	**$134**
Refund	$6	—	**$140**
Account Fee	—	$2	**$138**

Eldon's own notes say: **Direct Deposit +$50 • Online Order −$24 • Transfer −$30 • Food Order −$18 • Refund +$6 • Account Fee −$2**

Eldon's notes don't exactly match his checking account statement.

His banking app also shows a **$15 online purchase as PENDING**.

🎯 **Your Mission:** Help Eldon calculate, compare, and verify his account records.

MW 4.1 — Identify the Starting Balance: What was Eldon's checking-account balance before these transactions?

Starting Balance = $_____

MW 4.2 — Money In or Money Out? Which two transactions added money to Eldon's checking account?

☐ A. Direct Deposit and Refund
☐ B. Online Order and Refund
☐ C. Transfer and Direct Deposit
☐ D. Food Order and Delivery Fee

MW 4.3 — Follow the Running Balance:

After the **$50 direct deposit**: **$160 + $50 = $_____**

After the **$24 online book order**: **$210 − $24 = $_____**

🚀 FUTURE-READY CHALLENGE — Which Checking Account Fits Eldon Best?

Eldon is comparing his current checking account with an offer from another bank.

Feature	Current Bank	New Bank
Monthly Account Fee	$3	$0 if balance stays at least $100
Interest Added This Month	$0	$1
Out-of-Network ATM Fee	$0	$2 per withdrawal

Eldon expects his balance to remain **above $100** throughout the month, even after his usual transactions, and he normally makes **one out-of-network ATM withdrawal** per month.

🧠 **Make the Decision:** Which account would cost Eldon less overall this month?

Current Bank: $_____ net cost

New Bank: $_____ net cost after the $1 interest

I would choose: _____

Why? _____

💡 **Future-Ready Tip:** Do not compare accounts using one feature alone. Consider **fees, interest, access, and how you actually use the account**.

📋 REFLECT & EXPLAIN

① **Which account is designed for frequent purchases, payments, and withdrawals**?

☐ A. Savings account
☐ B. Checking / Everyday account
☐ C. Emergency account
☐ D. Interest account

---

② **What is a direct deposit**?

☐ A. Cash removed from an ATM
☐ B. Money electronically added to an account
☐ C. Money moved to another bank
☐ D. A monthly account fee

---

③ **What does** pending **mean**?

☐ A. The transaction has disappeared
☐ B. The bank has cancelled it
☐ C. The transaction is known but has not fully posted yet
☐ D. The transaction must be added twice

🚀 LEVEL 5 — Build a Complete Money Plan

In the previous four levels, you learned different parts of strong money management:

🎯 **GOAL — Choose meaningful financial goals and priorities**

🔄 **ADAPT — Build a saving plan and adjust it when circumstances change**

📊 **ALLOCATE — Build a budget and give available money different jobs**

🏦 **TRACK — Understand accounts, transactions, balances, and financial records**

Each skill is useful on its own, but real money decisions often require **several at once**. A goal affects how much you need to save. Saving becomes part of your budget. Your budget helps you decide how to organize and use your money. Then you track what actually happens and adjust the plan when real life changes.

In this final level, you will combine everything into one **Complete Money Plan**:

GOAL → ADAPT → ALLOCATE → TRACK → BUILD

🚀 Your Mission

Your mission is to build a money plan that works from beginning to end. You will identify what your money needs to accomplish, build a saving plan for an important goal, create a complete budget, decide how to organize and track the money, and respond when something unexpected changes. By the end, you should be able to answer:

What money do I have? • What matters most? • What am I saving toward? • How will I allocate my money? • How will I organize and track it? • What changed? • Does my revised plan still work?

Then you will decide:

🟢 **READY** — The plan works.

🟡 **REVISE** — One or more parts should change.

🔴 **RETHINK** — A different plan would work better.

💡 **Future-Ready Tip:** A strong money plan is not a plan that never changes. It is a plan that can **respond to change while protecting what matters most**.

🧭 5.7 Build a Complete Money Plan — Step-by-Step Workflow

A complete money plan doesn't need to look the same for everyone. Money In, goals, expenses, and circumstances will differ. What can remain consistent is the **thinking process**:

STEP ① Know Your Money & Priorities — GOAL

Identify **Money In, current needs, wants, financial goals, emergency preparation, and priorities**.

Ask: **“What does my money need to accomplish?”**

STEP ② Build the Goal & Saving Plan — ADAPT

Identify the **Goal Amount, Already Saved, Amount Still Needed, Target Time, and Planned Contribution**.

Ask: **“How can I realistically reach this goal?”**

STEP ③ Build the Budget — ALLOCATE

Give available money appropriate jobs and make sure the complete plan fits Money In.

Ask: **“Does every important priority have a place?”**

STEP ④ Organize & Record the Money — TRACK

Decide how you will separate and track different money jobs. You might use **checking and savings accounts** or maintain your own money record with separate categories or balances.

Ask: **“How will I keep track of what each part of my money is for?”**

STEP ⑤ Put the Plan Into Action

Record money coming in, going out, or moving between purposes. Keep a **running balance** so you can see how each transaction changes your available money.

Ask: **“What actually happened to the money?”**

STEP ⑥ Compare Planned vs. Actual

Compare your **budget, saving progress, and transaction record**.

Ask: **“Did what happened match what I planned?”**

STEP ⑦ Adjust When Something Changes

Identify what changed, decide what should be protected, and revise flexible parts of the plan. CHECK → COMPARE → ADJUST

Ask: **“What can change—and what should I protect?”**

STEP ⑧ Check, Decide & Defend

Finally, look at the complete plan again.

Does it **fit Money In • cover important needs • support the goal • prepare for unexpected costs • keep records organized • account for actual transactions • respond realistically to change?**

🟢 **READY** — The plan works.

🟡 **REVISE** — Change one or more parts.

🔴 **RETHINK** — Build a different plan.

🧠 MENTAL WORKOUT — Build Your Complete Money Plan

For this final Mental Workout, **you are the money manager**. Choose **Scenario A, Scenario B, or Scenario C — Build Your Own**, then use the complete money-plan process: GOAL → ADAPT → ALLOCATE → TRACK → BUILD.

Your plan should connect **goals, saving, budgeting, money organization, transactions, changing circumstances, and financial reasoning**.

🏀 Scenario A — Eldon's Sports Camp Goal

Eldon has **$180 Money In each month**. He wants to attend a sports camp that currently costs **$270 in 6 months**. He has already saved **$90 toward the camp** and has **$25 in emergency savings**. His monthly plan needs to cover:

Needs & Responsibilities — $95
Goal Saving • Emergency Savings • Wants & Activities • Giving/Other

Eldon keeps his **everyday money in checking** and his **goal and emergency money in savings**. During the first month, his everyday transactions are:

School & Transportation −$75 • Activities −$22 • Giving −$10

At the end of the month, he learns that the camp price will increase to **$300**. He must check whether his saving plan still works.

🎵 Scenario B — Kayla's Music Program Goal

Kayla has **$160 Money In each month**. She wants to join a music program costing **$240 in 5 months**. She has already saved **$40 toward the goal** and has **$30 in Emergency Savings**. Her monthly plan needs to cover:

Needs & Responsibilities — $75
Goal Saving • Emergency Savings • Wants & Activities • Giving/Other

Kayla doesn't use separate bank accounts, so she keeps a personal money record with sections for **Everyday Money, Goal Saving, and Emergency Savings**.

During the first month, her everyday record shows: **School & Transportation −$60 • Activities −$20 • Giving −$10**

Before the next month begins, Kayla learns that her **Money In will decrease by $20 to $140**. She must adjust her plan while deciding which priorities to protect.

For Scenarios A and B, assume your Goal Saving and Emergency Savings amounts are set aside as planned unless the scenario says otherwise.

🖍️ Scenario C — Build Your Own

Choose: **Money In • Current Needs • Future Goal • Goal Amount • Already Saved • Target Time • Emergency Savings • Flexible Money Jobs**

Decide whether you will organize your money using **bank accounts, your own money record, or another clear tracking system**.

✅ ANSWER KEY

🎯 LEVEL 1 — Saving Goals & Smart Choices

Mental Workout

1.1 Coding Book = **Short-Term** • Backpack = **Medium-Term** • Coding Course = **Longer-Term** **1.2** $75 − $25 = **$50** **1.3** $35 − $10 = **$25** **1.4** $75 ÷ 3 = **$25/month** **1.5** $50 − $25 − $25 = **$0** • Coding Book complete? **Yes**	**1.6** Backpack = **$75** • Coding Course = **$50** • Backpack reached? **Yes** **1.7** $200 − $50 = **$150** **1.8** $150 ÷ 3 = **$50/month** • Can Eldon save it? **Yes** **1.9** $50 × 6 = **$300** • Total Still Needed = $25 + $75 + $200 = **$300** • Enough? **Yes** **1.10 B — Coding Course.** The book is meant to prepare Eldon for the course

Challenge:
Repair still needed = **$20** • Money left for goals = **$30** • Course contribution in Month 2 = **$5** • **$20 less** than planned • Course total by Month 6 = **$180** • Enough? **No**. Recommended choices may vary. Strong answers protect the backpack deadline and either **delay the course** or **recover the missing $20 later**.

Reflect & Explain:
① **B** ② **A** ③ **A** ④ **B** ⑤ **A** ⑥ The backpack has a firm school deadline and remains a high priority. ⑦ Sample: **Purpose** explains why the goal matters; **Amount** tells how much is needed; **Time** shows when it is needed; **Priority** helps decide what should come first.

🔁 LEVEL 2 — Saving Math & Flexible Planning

Mental Workout

2.1 $20/month **2.2** $20 × 3 = **$60** **2.3** $20 + $15 + $25 = **$60 → On Track** **2.4 Yes; B** — flexible contributions can still work if total progress stays on track. **2.5** Planned = **$80** • Actual = **$60** • **$20 behind**	**2.6** New total = **$90** • Planned = **$100** • **Behind by $10** **2.7** $120 − $90 = **$30** **2.8** Month 6 = **$30** • **$10 more** than usual **2.9 2 months** • Original target date? **No** **2.10** Contribution changes = **Plan A** • Target date changes = **Plan B** • Recommendation varies if realistically defended.

Challenge:
New amount needed = **$50** • To keep original date = **$50 this month** • Increase over original contribution = **$30**.
At $30/month = **2 months → about 1 month later**.
At $20/month = **3 months → about 2 months later**.
Recommendation varies; it should consider available money and a realistic contribution.

Reflect & Explain:
① **B** ② **A** ③ **C** ④ **C** ⑤ **C** ⑥ A saver may catch up, use extra money, increase a later contribution, or extend the time. ⑦ Increasing the contribution can preserve the target date; extending the target date can keep the contribution more manageable.