

National Numeracy Day

Budgeting Challenge



Timi Merriman-Johnson
National Numeracy Ambassador

MR MONEYJAR

Imagine you have £20 a day to spend. How would you use your £20 today? Think about all the things you need or want to buy today and divide them into the lists below. Make sure you include essentials like food and travel.

'Needs' - the things we must have to live.

Needs

_____ £

_____ £

_____ £

_____ £

_____ £

Total: £

'Wants' - the things we might like to have but we can live without.

Wants

_____ £

_____ £

Total: £

'Savings' - the amount of money we don't spend right away but keep for later.

Savings

_____ £

Total: £

If you add your savings from today to tomorrow's £20 budget, how much will you have tomorrow?



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Daily Savings Challenge



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Savings aren't just for people with lots of money. Even saving small amounts can really add up when we save regularly.

If you saved a small amount each day for a month, it would soon add up. Using the money cards on the next page, pick a card for each day and put the amount in the box for that day.

Only use each card once. You can cut out the cards and shuffle them. If you don't have a printer or scissors you can choose the amounts from the sheet and write them in the boxes.

How much does it add up to across the whole month? Feel free to use a calculator.

What could you do with the money you've saved?

1st	2nd	3rd	4th	5th
£	£	£	£	£
6th	7th	8th	9th	10th
£	£	£	£	£
11th	12th	13th	14th	15th
£	£	£	£	£
16th	17th	18th	19th	20th
£	£	£	£	£
21st	22nd	23rd	24th	25th
£	£	£	£	£
26th	27th	28th	29th	30th
£	£	£	£	£
31st				
£				

My savings total is: £

Money Amount Cards

5p

10p

15p

20p

25p

30p

50p

75p

£1

£1.25

£1.50

£1.75

£2

50p

15p

75p

30p

50p

£2

25p

25p

£1

20p

30p

50p

50p

75p

30p

£2

£1

75p

25p

£1

15p

30p

£1

15p

20p

75p

£2

30p

£2

15p

25p

20p

15p

20p

£2

£1

75p

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My Savings Goals

Saving for something big can feel hard to achieve. But if we save smaller amounts over time it can be more manageable.



Think of something you would really like to buy but don't have enough money for yet. How much does it cost?

Show what you want to buy in the box below. You can draw a picture, describe it, or even use stickers - get creative!

Make a note of how much it costs – **This is your savings goal.**

My savings goal is: £

Imagine you were saving for this over a year. How much would you save each month?

Don't forget to make sure that the savings total matches your savings goal.

Month 1.	Month 2.	Month 3.	Month 4.
<input style="width: 100%; height: 40px;" type="text"/>			
Month 5.	Month 6.	Month 7.	Month 8.
<input style="width: 100%; height: 40px;" type="text"/>			
Month 9.	Month 10.	Month 11.	Month 12.
<input style="width: 100%; height: 40px;" type="text"/>			

My savings total is: £