



National Numeracy Day

Budgeting Challenge

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.	but we can live without.
Needs	Wants
£	£
£	£
£	Total: £
£	'Savings' - the amount of money we don't spend right away but keep for later.
	Savings
£	£
Total: £	Total: £

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







National Numeracy Day

Daily Savings Challenge

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

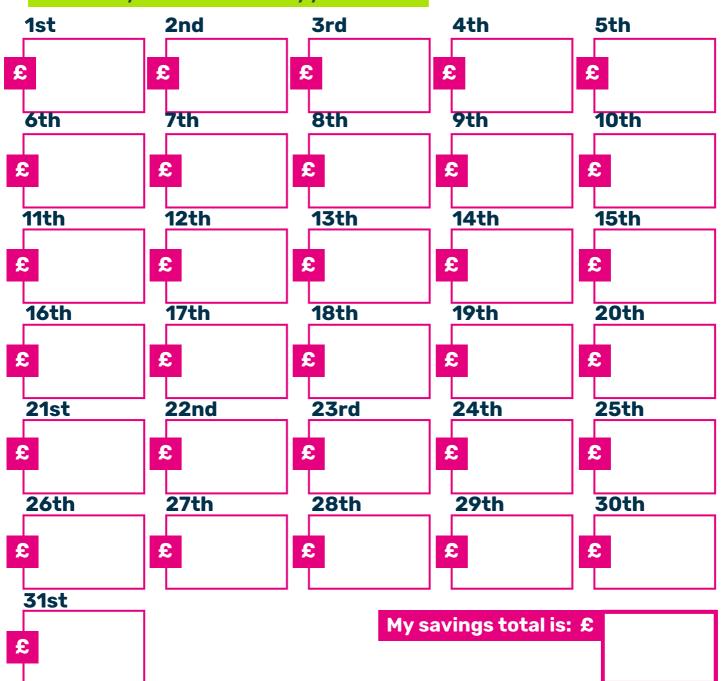


If you saved a small amount each day for a month it would soon add up. Using the money cards on the next page, pick a card for each day and put the amount in the box for that day.

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?



Money Amount Cards

5 p	10 p	15p	20 p	25 p
30 p	50 p	75p	£1	£1.25
£1.50	£1.75	£2	50 p	15 p
75p	30 p	50 p	£2	25 p
25 p	£1	20 p	30 p	50 p
50 p	75p	30 p	£2	£1
75 p	25 p	£1	15p	30 p
£1	15p	20 p	75p	£2
30 p	£2	15p	25 p	20 p
15 p	20 p	£2	£1	75 p





National Numeracy Day

My Savings Goal

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.



My savings total is: £