

**SPECIAL ED**

# **BUDGETING UNIT FOR HIGH SCHOOL**



*Special Needs for Special Kids*



*This unit was created with this guy in mind. He has autism and an intellectual disability. He is a non-reader and needs a lot of help developing skills and making a budget. With some support, he is able to do this unit and enjoys the challenge. He is my tester!!*

# Budgeting

By  
Christa Joy  
Special Needs for Special Kids



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Also included in this resource as separate files:

- Lesson plans
- Links and directions to digital activities
- PowerPoints (these are the books in the lesson plan)
- Voice recorded PowerPoint
- Activities in black and white

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This unit contains almost 300 pages that will guide students through:

1. Making & following a budget
2. Methods of payment
3. Income and expenses

The unit is separated into 2 files, one in color and one in black and white.

# Budgeting: Making Financial Decisions

## Lesson Plan

### Preparation

- Print out a vocabulary board for each student to use throughout unit
  - Laminate or place in page protector
- Book
  - Print out, laminate, and bind
  - OR your students can listen to the pre-recorded version
- Vocabulary cards
  - Print out a set of cards onto cardstock and laminate
  - Make one set for each student and also one for the teacher to use in I Spy games

### Preassessment (do day 1 before starting lesson)

- Choose the form of the assessment that best fits the learning level of your students
- Give the assessment to assess what your students may already know
- I cannot emphasize enough how important this step is. If you want to see growth, this preassessment is so important!!

### Teaching Tips

1. **Color Coding:** this is a really easy way to add more structure to an activity. Outline or color in an empty box or sorting table with the corresponding picture symbols the same colors. Be creative with your task.
  - a. For more info, read more here: <https://specialneedsforspecialkids.org/2015/09/05/differentiation/>
  - b. I also have a blog post on differentiating one activity for all students <https://specialneedsforspecialkids.org/2018/10/22/3-ways-easily-and-effectively/>
2. **Make your own copies of the activities:** Every day I review the activities from yesterday. For that reason:
  - a. I often complete the activity myself and often learn from it that I could use year after year.
  - b. My copies were also helpful as either a model for more support or as a way for more advanced student work.

### Quick Look

Day	Activity	Day	Activity
1	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Circle map</li> </ul>	8	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Sorting activity</li> </ul>
2	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Sorting activity</li> </ul>	9	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Prioritizing expenses</li> </ul>
3	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Sorting activity</li> </ul>	10	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Prioritizing expenses</li> </ul>
4	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Filling out a budget</li> </ul>	11	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary cut and paste</li> <li>• Filling out a check</li> </ul>
	<ul style="list-style-type: none"> <li>• Read book</li> </ul>		<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary cut and paste</li> <li>• Vocabulary puzzle</li> <li>• I Spy book</li> <li>• Vocabulary activity</li> <li>• Preassessment</li> </ul>

### Day 8

Activity	Notes	Materials
Read or listen to a recording of the book: <i>Following a Budget</i> (10 minutes)	<ul style="list-style-type: none"> <li>• Read through the story, asking lots of questions</li> <li>• Continue to make connections between book and vocabulary board</li> </ul>	<ul style="list-style-type: none"> <li>• Book</li> <li>• Vocabulary board</li> </ul>
Vocabulary cards <b>Puzzle Game</b> (10 minutes)	<ul style="list-style-type: none"> <li>• Use the other half of cards</li> <li>• Give each student a pile of pieces</li> <li>• Have them reassemble the pieces into the correct symbols                             <ul style="list-style-type: none"> <li>◦ They may have to ask each other if someone else has the second half to a piece they have. Great for increasing communication and sharing.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Vocabulary cards (set where each card is cut in half)</li> </ul>
Sorting worksheet review (5 minutes)	<ul style="list-style-type: none"> <li>• Review the sorting worksheet completed yesterday</li> </ul>	<ul style="list-style-type: none"> <li>• Completed worksheet</li> </ul>
Sorting activity (10 minutes)	<ul style="list-style-type: none"> <li>• Do the sorting activity on <b>advantages or disadvantages of credit cards</b> <ul style="list-style-type: none"> <li>◦ Add color coding for students who need more support</li> </ul> </li> <li>• Make connections to the book as necessary</li> </ul>	<ul style="list-style-type: none"> <li>• Sorting activity</li> <li>• Scissors</li> <li>• Glue</li> </ul>
Sharing (10 minutes)	<ul style="list-style-type: none"> <li>• Each student shares their finished sorting activity with the group using the communication method of their choice</li> </ul>	<ul style="list-style-type: none"> <li>• Completed worksheet</li> <li>• Communication devices</li> </ul>

## The lesson plans contain:

- Overall tips for teaching students with significant needs
- A quick look at what you will do each day
- Detailed instructions on how that day's lesson should run

The background of the slide is a collage of various US dollar bills, including \$10, \$20, and \$50 denominations, scattered and overlapping. A semi-transparent green rectangle is overlaid on the center of the image, containing the text.

This unit is divided into 2 one week units.

1. Making a Budget (includes income and expenses)
2. Following a Budget (includes methods of payment)

Each week has a group and individual activity for each day along with a book to read or listen to.

At the end of they unit there is a final assessment and vocabulary review.



Another common source of income for students still in school is an **allowance**. An allowance is a set amount of money your parents give you for doing **chores**, or work, around the house. You may be able to even earn some extra money by looking around and seeing what jobs need to be done that you could help with.

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There are 2 books with this unit.  
They use photos and simple text appropriate for older students.

1. Making a Budget
2. Following a Budget



Let's think about the money you have coming in. This is called **income**. Income can come from many different places. You may have a job, where you get a **paycheck**. A paycheck is money you have coming in from work you do outside of the house.

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### budget

Plan on how to spend and save money



### income

Money you make from a job, chores, or gifts



### paycheck

Money you earn from a job



### allowance

Money you earn from jobs around the house



### goods



### services



### processing fee



### credit history



### non-sufficient funds fee

Fee you are charged when you write a check that you do not have the money to cover



### interest

Fee charged on money borrowed



### annual fee

Fee charged by some credit cards once a year



### late fee

Fee charged when you late paying your bill



There are vocabulary cards students will use every day for a group activity. There is also a cut and paste activity.

Match pictures with definition.


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Extra expense

Things you spend money on

Plan on how to spend and save money

Crime that involves lying or tricking someone

Fee charged when you late paying your bill

Put things in order based on how much you want them

Experiences you spend money on

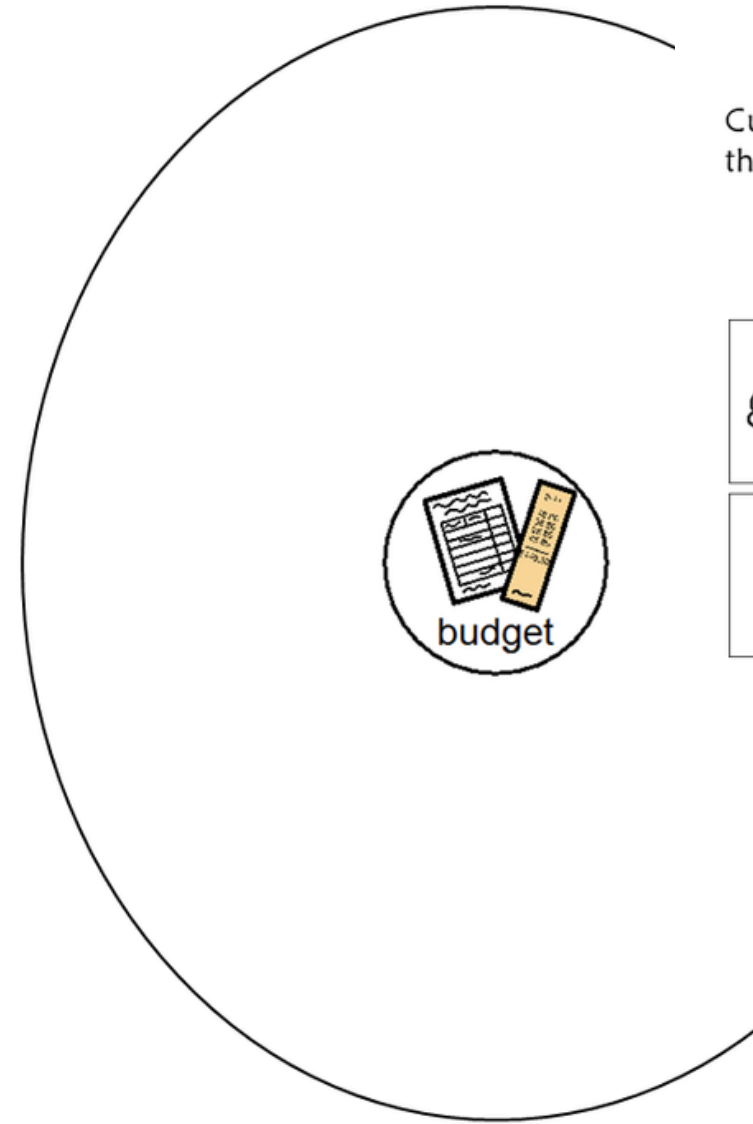
Special paper you fill out that promises you will pay a person a certain amount

Payment in the form of bills and coins

Things you would like to have but could live without

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What are some things that go into making a budget?



Errorless version

Cut apart pictures and place in circle map showing things that go into making a budget.



Cut apart pictures and place in circle map **ONLY IF** they are important for making a budget.



There is a circle map about what you need to make a budget.

Each circle map uses pictures and comes in 2 versions:

- errorless
- wrong answers mixed in that are set aside



What are some common sources of income and expenses?



paycheck	bills	fees	inheritance
take out loan	vacation	receive gift	video game
allowance	dog food	sneakers	win lottery

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What are some advantages and disadvantages to using credit to purchase somethings?



emergency	late fee	processing fee	convenient
non-sufficient funds	high interest rates	build responsibility	go into debt
build credit history	pay online bills	annual fee	break into smaller payments

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There are 4 sorting activities:

1. Wants or needs
2. Goods or services
3. Income or expense
4. Advantage or disadvantage of a credit card

Each sorting activity uses pictures. Color coding can be added for students who need more support.

Answer keys included.

# Scenario 4: Chrissy

Chrissy is getting older and taking on more chores around the house. She wants to save money so she can go out and have fun with her friends this summer, so she wants to make a budget. Help Chrissy decide how much she can spend and save using the following information. (worksheet 1)

- Money that Chrissy makes: (worksheet 1)
  - Allowance: \$25 per week
  - Extra job, cleaning out the garage: \$10
  - Early birthday present from Grandma: \$25
- Expenses Chrissy has this week
  - Chrissy likes to get an ice cream in the cafeteria a few days: \$3
  - Chrissy has to pay back her brother: \$5

Chrissy would like to save \$10 each week. (worksheet 2)

How much can she spend this week on other things she may want? (worksheet 2)

There are 5 scenarios where students can practice creating a budget given certain information.

Answer keys included.

## WORKSHEET 1:

Fill out the chart below using the information from the scenario you just read.

Income Source	Income Amount	Expenses	Expense Amount

Total income=		Total expenses=	
---------------	--	-----------------	--

↓ add columns and record below

↓ add columns and record below

## WORKSHEET 2:

Deciding how much he/she can spend.

	Total income	Amount to <b>save</b> (\$)/week	Total expenses
Total			

See blue box on page 1

From scenario



See yellow box on page 1



<span style="background-color: #ADD8E6; border: 1px solid black; display: inline-block; width: 20px; height: 10px;"></span>	income
<span style="background-color: #FFB6C1; border: 1px solid black; display: inline-block; width: 20px; height: 10px;"></span>	- to save
<span style="background-color: #FFFACD; border: 1px solid black; display: inline-block; width: 20px; height: 10px;"></span>	- expenses
<span style="background-color: #90EE90; border: 1px solid black; display: inline-block; width: 20px; height: 10px;"></span>	ok to spend

Look at the list of items below.

1. Identify each as a want or necessity (circle the correct answer)
2. Prioritize them as to what you would want most (remember, bills and other necessities should be listed as 1 under priorities)

necessity/want	Item	Cost	Priority
necessity or want	field trip fee 	\$6	
necessity or want	processing fee for check 	\$3	
necessity or want	interest payment 	\$4	
necessity or want	boots 	\$15	
necessity or want	ticket to fair 	\$5	
necessity or want	surfboard 	\$75	
necessity or want	laundry detergent 	\$6	
necessity or want	new paintbrush 	\$4	

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There are 5 worksheets where students will:

- identify wants or needs
- prioritize expenses

This prioritizing is an important step for students to practice when making a budget.

Students will have practice filling out a check. There are 5 included.

A blank template is included if students need more practice.

Filling out the check below using the following information.

- Date: June 4, 2023
- Pay to: Netflix
- Amount: \$23.10, Twenty-three and 10/100
- Sign your name

5673

\_\_\_\_\_ 20 \_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS

BANK OF THE WORLD  
Trade Finance. Finance for the Sea, Everywhere

MEMO \_\_\_\_\_

⑆1234567890⑆      ⑆7890⑆5673⑆

## Making a Budget

1. A  helps you figure out how much is okay to spend.

2. To make a budget you need to know your , or money coming in.

3. To make a budget you also need to know your , or money going out.

4. Income you get from a job is a .

5.  is income you get from working around the house.



## Following a budget

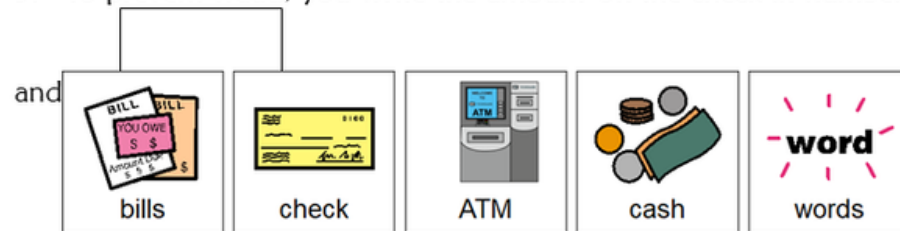
1.  is a way to pay for something using bills and coins.

2. You can withdraw cash from an  machine.

3. A  is a piece of paper that is a promise to pay someone a certain amount.

4. Checks can be good for paying .

5. To prevent fraud, you write the amount on the check in numbers














Each week has 2 fill-in-the-blank worksheets that review the main points from the book.

Answer keys included.










# Budgeting

Sudoku puzzles comes in 2 sizes.


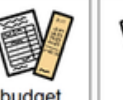
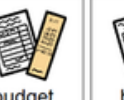


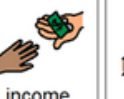
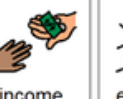




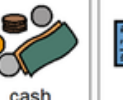



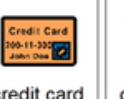
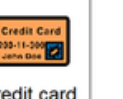
Students will have the opportunity to work with new vocabulary with 2 different puzzles.

 expenses	 budget		 credit card	 cash	 check
 credit card	 cash				 budget
		 credit card	 cash		
					

## Budgeting

	 expenses	 allowance	
			 bills
		 bills	 expenses
			
	 bills	 budget	

Place the following images in the empty squares on the previous page, completing the sudoku puzzle.

U	D	D	D	P	C	M	B	U	D	G	E	T	T	Z
P	G	N	G	W	Q	E	N	E	I	R	M	C	E	O
Z	O	O	C	A	F	E	E	S	J	L	X	F	E	V
S	O	M	A	N	T	G	C	I	X	U	P	G	U	O
P	D	D	S	T	F	I	E	X	P	E	N	S	E	S
R	S	Y	H	S	I	S	S	P	V	P	L	B	G	U
I	E	I	Y	A	W	F	S	V	S	Y	Z	I	Y	L
O	R	V	B	T	E	E	I	Q	K	G	E	L	E	L
R	V	M	V	I	U	H	T	E	F	E	P	L	X	G
I	I	S	F	N	W	O	I	S	X	Z	M	S	Z	Z
T	C	G	R	C	V	M	E	X	O	Y	D	H	J	T
I	E	J	X	O	D	D	S	L	H	F	C	C	X	X
Z	S	Y	H	M	C	R	E	D	I	T	C	A	R	D
E	L	F	N	E	E	A	D	Y	J	C	H	E	C	K
H	B	G	M	X	G	P	Z	H	X	N	Y	M	E	N

necessities	expenses	check	bills
cash	goods	wants	fees
budget	credit card	prioritize	income
services			

1. Circle the things you need to plan a budget:



2. A paycheck, allowance, and gifts are all examples of:



3. Bills, necessities, and fees are all examples of:



4. To afford something, your income must be more than your:



5. Circle all the examples of necessities:



Print onto cardstock or mount on index cards. Cut pictures apart and show student answer choices for each question.

Q 5

 food	 shelter	 surfboard
 trampoline	 soap	 toothbrush
 goods	 services	

Version 3

1. Circle the things you need to plan a budget:

- |            |                     |
|------------|---------------------|
| A. weather | D. expenses         |
| B. income  | E. address          |
| C. bills   | F. how much to save |

2. A paycheck, allowance, and gifts are all examples of:

- A. fees  
B. expenses  
C. income

3. Bills, necessities, and fees are all examples of:

- A. expenses  
B. check  
C. wants

4. To afford something, your income must be more than your:

- A. wants  
B. allowance  
C. expenses

5. Circle all the examples of necessities:

- |              |               |
|--------------|---------------|
| A. food      | D. trampoline |
| B. shelter   | E. soap       |
| C. surfboard | F. toothbrush |

6. A haircut, fitness trainer, and tutor are all examples of:

- A. income  
B. goods  
C. services

**FINALLY** the assessment!! There are 3 versions.

- 10 questions with 3 picture choices for each question
- cut out the answer choices and glue them on index cards
- traditional multiple choice

Answer key included.

**This resource comes in a zipped folder. You will need to unzip the folder to access all the contents which include:**

- **14 days of lesson plans**
- **Color version of activities**
- **Black and white version of activities**
- **Making a Budget book (PowerPoint) to use with activities**
- **Following a Budget book (PowerPoint) to use with activities**
- **Digital versions of activities**

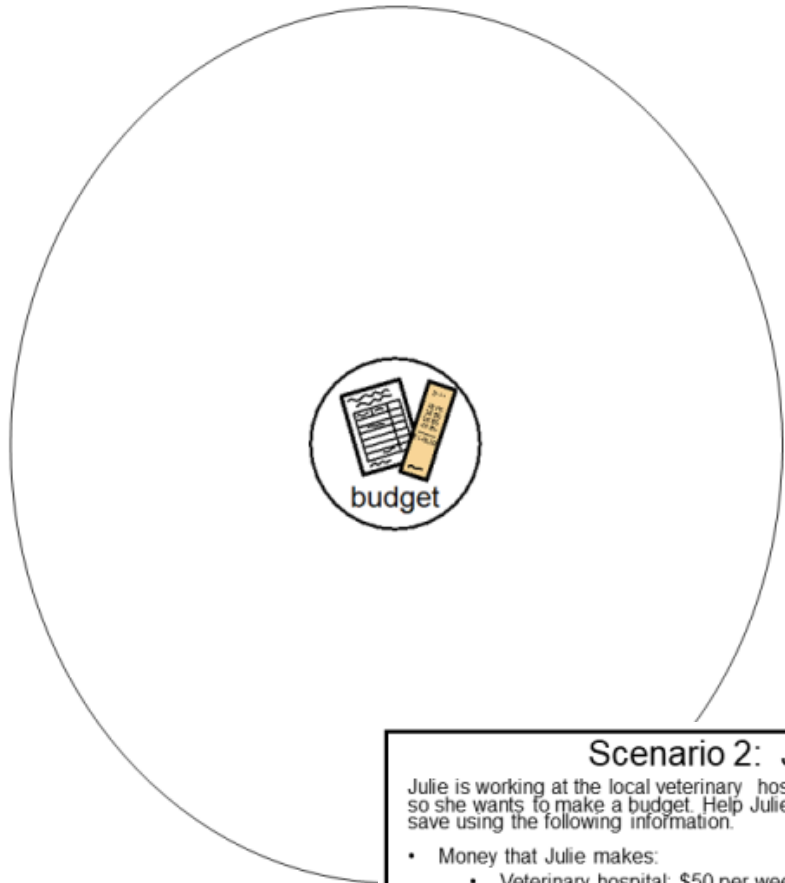


The background of the entire slide is a collage of US dollar bills, including \$20 and \$10 bills, scattered and overlapping. A white-bordered box is positioned in the upper left, containing a stack of \$20 bills. The top bill is clearly visible, showing the portrait of Andrew Jackson and the serial number BE 78772823 D. A white play button icon is overlaid on the bottom left of this stack. The bottom half of the slide features a green gradient background with white text.

# Making a Budget

By Christa Joy

This unit also has digital activities. There is a movie version of the book students can listen to read aloud.



What are some things that go into making a budget?  
Place pictures in circle map showing things that go into making a budget

The digital activities have students mainly click and drag their answers. There is some typing involved in the set without differentiation.

**Scenario 2: Julie**  
Julie is working at the local veterinary hospital. She is saving up for a new puppy, so she wants to make a budget. Help Julie decide how much she can spend and save using the following information.

- Money that Julie makes:
  - Veterinary hospital: \$50 per week
  - Chores around the house: \$15 per week
- Expenses Julie has this week
  - Julie needs a textbook for her new class which is \$15
  - Julie owes the cafeteria \$5
  - Julie has to pay a late fee of \$5

Julie would like to save \$10 toward the new puppy each week.  
**How much can she spend this week on other things she may want?**

Fill out the chart below using the information from the scenario you just read.

Income Source	Income Amount	Expenses	Expense Amount
<b>Total income=</b>		<b>Total expenses=</b>	

add columns and record below

Deciding how much he/she can spend.

	Total income	Amount to save (\$)/week	Total expenses
Total			

See blue box      From scenario      See yellow box

- income
- to save
- expenses
- ok to spend

Type your answers in the blue boxes

Where are advantages and disadvantages of credit cards?



Sort the characteristics into the correct column. If you are not sure, place it on the middle line.

emergency	late fee	processing fee	convenient
non-sufficient funds	high interest rates	build responsibility	go into debt
build credit history	pay online bills	annual fee	break into smaller payments

The second set of slides is differentiated using color. There is no typing in this set of slides.

1. Place the information in the correct locations on the check.
2. Type your name in the blue box

\$15.45	July 16, 2023	Dominos	Fifteen and 45/100
---------	---------------	---------	--------------------

The background of the image consists of numerous US ten-dollar bills scattered across the frame. The bills are oriented in various directions, creating a textured, overlapping pattern. The green color of the bills is prominent, and the text 'TEN DOLLARS' and 'SERIES 2004 A' is visible on several bills. A central green rectangular box contains the text.

For those who are wondering...

This is a BRAND NEW Bundgeting Unit. It is replacing the older version I had posted and aligns with the new extended standards for Financial Literacy in Ohio.