MY MONEY GROWS | BUDGETING LESSON 2

Where Did the Money Go? | Grades 9–12 | 55 minutes

Purpose: Introduce students to bank statements and the 10-10-80 budgeting framework.

Objective: Students interpret deposits, withdrawals, and balances; analyze real-world-style spending; account for a pending transaction; and recommend a realistic budget that includes saving.

Teacher lesson outline — 55 minutes

Time	Activity	Student action
0–7	Video + notes	Watch PTAT's recorded 10-10-80 video; complete guided notes.
7–12	10-10-80 Money Challenge	Calculate sample allocations and identify a tradeoff.
12–19	Read the Money Trail	Identify opening balance, credits, debits, ending balance, and pending transactions.
19–34	Bank Statement Detectives	Groups investigate one character's case and record evidence.
34–44	Budget Makeover + Alert	Recommend adjustments; reconcile a new pending expense.
44–51	Case Closed!	Each group delivers a brief evidence-based recommendation.
51–55	My Money Check	Individual exit ticket and take-home budget commitment.

Teacher setup

Play the existing Planned to A.T. budgeting video (allow up to 7 minutes). Print the note-taking guide, one case narrative and matching statement per group, an Investigation Report per student, and the exit ticket. Provide calculators and highlighters. For a 55-minute class, use Stuart, Tatiana, and Ayden; Katie is an optional advanced fourth case.

Educational standards addressed

Utah Standard 2.3 · Identify fixed, variable, and periodic expenses.
Utah Standard 2.7 · Create a personal budget and live within one·s means.
Utah Standard 2.4 · Describe how budgeting supports financial stability.



START: Essential Questions

Use these questions to introduce the lesson and guide the discussion.

01

How do I read a bank statement?

ANSWER / FACILITATOR PROMPT

Point out beginning and ending balance, transactions, credits, debits and how they affect the balance.

02

How do I create my own budget?

ANSWER / FACILITATOR PROMPT

Using the provided guide, students can walk through creating their own budgets.

Ask students to demonstrate:

Find a deposit and a withdrawal on a case statement; explain how each changes the balance. Then name one expense they would plan for in a personal budget.

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TEACHER / FACILITATOR GUIDE

0–7 | Watch and Notice

Play the existing PTAT 10-10-80 video. Ask students to fill in the provided note guide. Briefly confirm what each 10%, 10%, and 80% category means as stated in your video; do not assign labels until confirmed by the recording.

7–12 | Calculate and Choose

Use $2,900 monthly take-home pay. Students calculate 10% = $290, second 10% = $290, and 80% = $2,320. Ask: What if a required expense exceeds the amount available? Explain that percentages are a planning starting point, not a universal rule.

12–19 | Read the Money Trail

Project a sample statement. Point to opening balance, date, deposits/credits, withdrawals/debits, running balance, and ending balance. Demonstrate: prior balance + money in − money out = new balance. Explain posted vs. pending transactions.

19–34 | Financial Investigation

Assign groups of 3–4 one case and statement. Roles: transaction detective (find evidence), numbers investigator (calculate), risk spotter (identify warning signs), financial coach (recommend changes). All students fill out the report.

34–44 | Budget Makeover

Groups choose two realistic spending changes and a savings amount, then respond to the surprise pending transaction. Require numerical evidence. A low ending balance is not proof of an overdraft fee.

44–51 | Case Closed!

Give each group 60–90 seconds: identify the case, present two transactions, explain the biggest risk, and recommend two actions. Other students ask one question.

51–55 | My Money Check

Students complete the exit ticket independently. Assign a personalized budget outline as an optional take-home activity.

VIDEO NOTE-TAKING GUIDE

Watch the Planned to A.T. 10-10-80 budgeting video. Record what the presenter says.

The first step in creating a budget is:

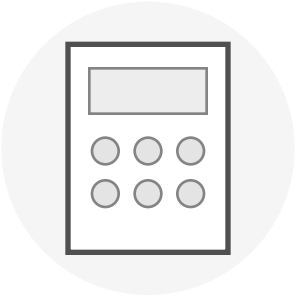
The 10-10-80 framework

Share	What is this portion for, according to the video?
10%	
10%	
80%	

Video example: $2,900 monthly take-home pay

Calculation	My answer
10% of $2,900	
Second 10% of $2,900	
80% of $2,900	
How much is left for “play money” after the priorities discussed in the video?	

Reflection: Which expense would be hardest for you to plan around?



10-10-80 MONEY CHALLENGE

Your monthly take-home pay is $2,900. Fill in the amounts below, then explain your choices.

Budget share	Math	Amount
First 10%	2,900 × 0.10	$_____
Second 10%	2,900 × 0.10	$_____
Remaining 80%	2,900 × 0.80	$_____

The tradeoff

A required expense increases by $85 this month. What would you adjust first, and why?

Bank statement quick guide

Term	Meaning
Beginning balance	Amount in the account at the start of the statement period.
Deposit / credit	Money added to the account.
Withdrawal / debit	Money taken from the account.
Running balance	Balance after each posted transaction.
Pending transaction	A purchase or payment not yet fully posted; it may affect spendable funds.



FINANCIAL CASE FILES

Read your assigned story, then examine the matching bank statement in the exhibit section. The historical statements are classroom simulations; the dates and merchant amounts are not current price estimates.

CASE 1 | STUART

Stuart likes designer shoes and used to ask his mother for money for purchases. She helped him open an account and provided $200 to start. He took a part-time restaurant job and began receiving $270 paychecks. He says there is nothing left to save. Investigate whether his spending supports that claim. The statement ends at $3.55 and includes negative running balances.

CASE 2 | TATIANA

Tatiana helps her mother with a nail salon and has been using a payment card for both salon errands and personal purchases. Her mother wants to distinguish authorized business expenses from personal spending before agreeing to pay Tatiana hourly. For this exercise, treat the statement as a shared fictional activity record for Tatiana’s purchases; do not infer card ownership from the account header. Identify which transactions require clarification.

CASE 3 | AYDEN

Ayden earns $120 every two weeks at a part-time job. He buys collectibles, games, food, and other items and believes they are all necessities. His statement ends at $0.60. Identify patterns and determine what two changes could free money for savings.

ADVANCED CASE 4 | KATIE

Katie’s statement starts with $2,500 already in the account. That amount is an opening balance, not evidence of monthly pay. She has rent, utilities, groceries, transportation, and discretionary purchases, and ends with $2.37. Identify priorities and estimate which expenses could be reduced without assuming her income.



FINANCIAL INVESTIGATION REPORT

Name: _____ Case: _____

Evidence to find	Your findings
Beginning balance	$_____
Money deposited during the period	$_____
Ending balance	$_____
Lowest balance shown	$_____
One fixed or predictable expense	_____
One variable expense	_____
One expense needing more context	_____

Three pieces of transaction evidence

What is the main financial risk?

Needs vs. wants: explain one judgment call



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BUDGET MAKEOVER

Use the case evidence to recommend two specific changes. Do not assume every nonessential purchase must be eliminated.

Change	Transaction / reason	Estimated savings
1.		$_____
2.		$_____
Total estimated savings		$_____

Savings plan

If this person saved $_____ each payday, how much would they save after four paydays? $_____

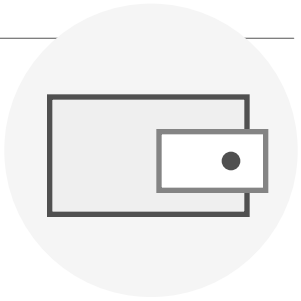
Which portion of the 10-10-80 framework would you prioritize, and why?

FINANCIAL EMERGENCY ALERT

A new $40 card transaction has been authorized but has not posted to the statement. For this classroom exercise, assume no other pending items or holds.

Case	Statement ending balance	After subtracting $40
Stuart	$3.55	_____
Tatiana	$58.74	_____
Ayden	$0.60	_____
Katie	$2.37	_____

What should your character do before making another purchase?



CASE CLOSED! | GROUP SHARE

Each group has 60–90 seconds. Use this structure to present your case.

Step	What to share
1. Introduce	Who did you investigate?
2. Show evidence	Which two transactions best support your conclusion?
3. Name the risk	What is the biggest money-management problem?
4. Recommend	What two specific changes would you make?
5. Defend	How could those changes support a savings goal?

Audience question

Ask the presenting group: “Which part of the bank statement supports that recommendation?”

MY MONEY CHECK | EXIT TICKET

1. What is the difference between a deposit and a withdrawal?

2. Why might your statement balance differ from the amount you can safely spend?

3. What is one realistic spending or saving action you could take this month?



TAKE-HOME | MY FIRST BUDGET

This page is optional. Use real numbers only if you feel comfortable; otherwise use a realistic fictional example.

Monthly planning category	Amount
Take-home income	$_____
Fixed / predictable expenses	$_____
Variable expenses	$_____
Savings goal	$_____
Flexible spending	$_____
Amount left after plan	$_____

Short-term savings goal

I want to save $_____ for _____ by _____.

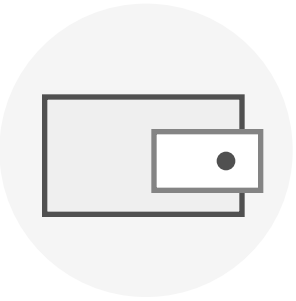
One habit I will change

_____

_____

_____

Remember: The 10-10-80 method is a starting point. Your budget must account for your actual obligations and priorities.



TEACHER ANSWER GUIDE

10-10-80 calculation

10% of $2,900 = $290; second 10% = $290; 80% = $2,320. Confirm category labels against the recorded PTAT video.

Bank statement evidence

Case	Beginning	Deposits shown	Ending	Key teaching point
Stuart	$200.00	$810.00	$3.55	Balance falls below $0; repeated clothing/shoe spending.
Tatiana	$47.00	$700.00	$58.74	Separate salon supplies from personal purchases; clarify account ownership.
Ayden	$35.00	$240.00	$0.60	Frequent small purchases; very limited cushion.
Katie	$2,500.00	$82.00	$2.37	Opening balance is not monthly earnings.

Emergency alert: statement ending balance minus $40

Stuart: −$36.45; Tatiana: $18.74; Ayden: −$39.40; Katie: −$37.63. These are classroom planning calculations, not guarantees of actual available balance or bank fees.

Facilitator cautions

Transactions alone do not prove whether a purchase is a need or want; ask for context. Do not imply that a negative balance automatically causes a particular overdraft fee. Encourage students to track pending purchases and account terms. Original statements are preserved as source exhibits; some older merchant names, dates, and fictional details may be inconsistent.

Suggested assessment

Look for: (1) correct reading of balance and transaction direction, (2) two grounded pieces of evidence, (3) feasible recommendations with math, (4) recognition of pending transaction risk.

Your Account Statement

Issue Date : 08/01/2021
Period : 08/01/2021 - 09/05/2021

Bank of America

Sunset Avenue
231 Valley Farms Street
Santa Monica, CA
bickslowbank@domain.com

11111-234-567-890
Stuart Adams
P.O. BOX 982233

Account Activity					
Date	**Payment Type**	**Detail**	**Paid In**	**Paid Out**	**Balance**
		Balance Brought Forward			200.00
08/01/2021	Fast Payment	Wokdragon		15.00	185.00
08/01/2021	BACS	Nike Jordan		108.71	76.29
08/03/2021	Fast Payment	California Dwarf House		22.00	54.29
08/05/2021	BACS	Chic Fil A Payroll	270.00		324.29
08/07/2021	BACS	Lids.com		25.00	299.29
08/10/2021	Fast Payment	ASF Self Defense Class		110.00	189.29
08/10/2021	BACS	Red Lobster 098 Atlanta, Ga		20.91	168.38
08/13/2021	Fast Payment	Barber Shop		30.00	138.38
08/13/2021	Fast Payment	WALMART.COM		23.00	115.38
08/15/2021	Fast Payment	Circle K #2341		52.62	62.76
08/17/2021	Int. Bank	Xbox Online Game		35.58	27.18
08/18/2021	DD	PUBLIX #1934 Las Vegas, NV		45.00	-17.82
08/18/2021	BACS	Auto Zone		12.89	-30.71
08/18/2021	BACS	SUNOCO Gas		3.45	-34.16
08/19/2021	DD	Chic Fil A Payroll	270.00		235.84
08/20/2021	EBP	The Gap		89.99	145.85
08/21/2021	DD	Dollar General #22784 Clark County		8.87	136.98
08/22/2021	Fast Payment	LADDA Bistro INC Macon CO		15.55	121.43
08/25/2021	DD	KROGER FUEL CTR #6173		46.72	74.71
08/29/2021	EBP	Nike Jordan		54.44	20.27
08/31/2021	Fast Payment	Nike Jordan		52.00	-31.73
09/02/2021	DD	Chic Fil A Payroll	270.00		238.27
09/02/2021	EBP	CHUYS S LAS VEGAS		22.22	216.05
09/02/2021	Fast Payment	OLD NAVY ON-LINE		9.43	206.62
09/03/2021	Fast Payment	OLD NAVY ON-LINE		3.00	203.62
09/04/2021	EBP	APL.*ITUNES.COM/BILL		2.00	201.62
09/04/2021	DD	Foot Locker		55.55	146.07
09/05/2021	Fast Payment	PUBLIX #1934 Las Vegas, NV		75.00	71.07
09/05/2021	EBP	SUNOCO Gas		52.52	18.55
09/05/2021	Fast Payment	Cashapp Sent J. Smith		15.00	3.55

Note:

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Your Account Statement

Issue Date : 03/27/2022
Period : 3/1 – 4/1



111-234-567-890
Tatiana O'Honey
2450 Courage St, STE 108
Brownsville, TX 78521

PNC Bank
231 Valley Farms Street
Santa Monica, CA
bickslowbank@domain.com

Account Activity

Date	Payment Type	Detail	Paid In	Paid Out	Balance
		Balance Brought Forward			47.00
03/01/22	Fast Payment	MARATHON PETRO 123123		11.32	35.68
03/01/22	BACS	Nail Shop Supply LLC		21.55	14.13
03/02/22	Fast Payment	0199 FOREVER 21		7.67	6.46
03/04/22	BACS	JuJu Nails	350.00		356.46
03/04/22	BACS	INGLES MARKETS #444		31.25	325.21
03/05/22	Fast Payment	ATM High Street WITHDRAWL		20.00	305.21
03/12/22	BACS	Nail Shop Supply LLC		45.98	259.23
03/13/22	Fast Payment	ROCK N TOCO		12.50	246.73
03/14/22	Fast Payment	TJMAXX #01900		36.66	210.07
03/14/22	Fast Payment	VERIZON WIRELESS		25.00	185.07
03/17/22	Int. Bank	JuJu Nails	350.00		535.07
03/18/22	DD	APPLE BILL *CHARGE		2.00	533.07
03/18/22	BACS	HARDEE'S 5766		8.78	524.29
03/19/22	BACS	Nail Shop Supply LLC		250.00	274.29
03/19/22	DD	GRUBHUBMARCELLOS		25.00	249.29
03//22	EBP	WAL-MART GROCERY #9876		21.55	227.74
03/20/22	DD	HOBBY LOBBY 5444		87.67	140.07
03/22/22	BACS	TEXACO 0999888		11.32	128.75
03/24/22	BACS	INGLES MARKETS #444		31.25	97.50
03/27/22	DD	ZELL TRANS (happy birthday)		30.00	67.50
03/27/22	EBP	POPEYES #113566		8.76	58.74

Note:

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Your Account Statement

Issue Date : 04/10/2022
Period : 03/01/2022 - 04/06/2022

111-234-567-890
Ayden Johnson
2450 Courage St, STE 108
Brownsville, TX 78521

Bicklow Bank
231 Valley Farms Street
Santa Monica, CA
bickslowbank@domain.com

Account Activity					
Date	**Payment Type**	**Detail**	**Paid In**	**Paid Out**	**Balance**
		Balance Brought Forward			35.00
03/01/2022	Fast Payment	Amazon		15.00	20.00
03/01/2022	BACS	Funko POP Online		14.32	5.68
03/02/2022	Fast Payment	Burger King		5.68	0.00
03/03/2022	BACS	KFC Payroll Services	120.00		120.00
03/04/2022	BACS	Jamaba Juice Smoothies		12.00	108.00
03/05/2022	Fast Payment	toywiz.com		25.00	83.00
03/06/2022	BACS	Panda Express 1818		7.25	75.75
03/07/2022	Fast Payment	QT Gas		25.50	50.25
03/12/2022	Fast Payment	Chif Fil A Statesborough		8.88	41.37
03/12/2022	Fast Payment	Nike.com		35.00	6.37
03/17/2022	Int. Bank	KFC Payroll Services	120.00		126.37
03/18/2022	DD	School Snack Bar		4.56	121.81
03/20/2022	BACS	Sonic		2.45	119.36
03/20/2022	BACS	LEGO.COM		45.00	74.36
03/22/2022	DD	Walmart.com		22.67	51.69
03/25/2022	EBP	Nintendo Games		4.00	47.69
03/25/2022	DD	Nintendo Games		1.00	46.69
03/26/2022	EBP	Chif Fil A		8.98	37.71
03/27/2022	BACS	toywiz.com		22.75	14.96
03/28/2022	BACS	Funko POP Online		9.75	5.21
03/29/2022	DD	QT Gas		2.07	3.14
03/30/2022	EP	Burger King		2.54	0.60

Note:

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Your Account Statement

Issue Date : Aug – 21
Period : Aug 1 – August 31



111-234-567-890
Katie M. Hotchkiss
Peachtree Center Avenue
Atlanta, GA 30303

241 Peachtree Street NE, Atlanta, GA
trustthebank@domain.com

Account Activity					
Date	**Payment Type**	**Detail**	**Paid In**	**Paid Out**	**Balance**
		Balance Brought Forward			2,500.00
1-Aug	Fast Payment	Xbox Life Gold Card		60.00	2,440.00
1-Aug	BACS	Shein.com		185.77	2,254.23
2-Aug	Fast Payment	Chevron Gas		27.00	2,227.23
2-Aug	BACS	Cashapp Deposit ** Mario Cherry Pie	80.00		2,307.23
3-Aug	BACS	Smoothie King and Queen		8.99	2,298.24
3-Aug	Fast Payment	ATM High Street		100.00	2,198.24
3-Aug	BACS	Panda Express #131		12.78	2,185.46
4-Aug	Fast Payment	5 Min Oil Change #256		89.76	2,095.70
5-Aug	Fast Payment	Publix 08118		65.00	2,030.70
9-Aug	Fast Payment	Camden Apartments		800.00	1,230.70
10-Aug	Suntrust Rewards	Interest Paid	2.00		1,232.70
11-Aug	Auto Debit	Georgia Power LLC.		65.00	1,167.70
11-Aug	BACS	Photomaps.com		70.00	1,097.70
12-Aug	BACS	Exxonmobil 58557747 GA		27.00	1,070.70
12-Aug	DD	Starbucks		10.89	1,059.81
13-Aug	Auto Debit	Apple Music		10.00	1,049.81
14-Aug	BACS	Treat Your Feet Massage		111.11	938.70
15-Aug	Fast Payment	Atlanta Burger Company		26.75	911.95
17-Aug	Auto Debit	AT&T Interet/Cable		120.00	791.95
18-Aug	Auto Debit	Your Local Water Company LLC		47.00	744.95
19-Aug	Fast Payment	MMTC Café		25.00	719.95
21-Aug	BACS	Old Navy US 678		150.00	569.95
22-Aug	Fast Payment	I CARE HAIR Salon		122.00	447.95
25-Aug	Fast Payment	U Luv Nails		139.76	308.19
26-Aug	BACS	Zell Payment Sent- Tatiana Trust		53.89	254.30
27-Aug	BACS	Publix 08118		65.00	189.30
28-Aug	BACS	Ingles Markets #699		30.00	159.30
29-Aug	Fast Payment	Flowers on US		36.00	123.30
29-Aug	Fast Payment	Chevron Gas		27.00	96.30
30-Aug	Fast Payment	Discount Tire Co. LLC.		64.22	32.08
31-Aug	BACS	SQ * International Rest ATL		29.71	2.37

Note:

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