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## Sophia Starts a Budget

Sophia has decided to start making a budget. She lists all of the ways she spends money each month, and then lists her income.

Poor Sophia! She spends much more than she makes. How can she save money?

Sophia's monthly expenses		Ways Sophia can save money
Rent	\$1,200.00	
Electric bill (including heat and air conditioning)	\$86.00	
Phone bill	\$40.00	
Cable TV bill	\$90.00	
Car insurance bill (\$960/year)	\$80.00	
Groceries	\$400.00	
Gas for car	\$240.00	
Clothes and shoes	\$200.00	
Hairdresser (once a month)	\$75.00	
Movies (once a week)	\$80.00	
Coffee before work (\$5 a day)	\$100.00	
Lunches out at work (\$20 a day)	\$400.00	
Interest on credit card	\$12.00	
<b>Total expenses</b>	<b>\$3,003.00</b>	
<b>Sophia's monthly income</b>		
Weekly paycheck \$500	\$2,000.00	
<b>Total Income</b>	<b>\$2,000.00</b>	