

PENNYMOOR

Money Skills Worksheets

30 real-life math worksheets: paychecks, budgets, groceries, unit prices, sales tax, savings, check registers, credit cards, tips and smart spending.

3 levels · grades 6-12 · answer keys included · US Letter & A4

Level 1 · Starter

01. Make a Monthly Budget
02. Reading a Paycheck
03. Grocery Run
04. Find the Better Deal
05. Sale Day Math
06. Saving for a Goal
07. Keep a Check Register
08. The Cost of a Credit Card Balance
09. Tips and Splitting the Bill
10. Needs, Wants and Savings

Level 2 · Building

11. Make a Monthly Budget
12. Reading a Paycheck
13. Grocery Run
14. Find the Better Deal
15. Sale Day Math
16. Saving for a Goal
17. Keep a Check Register
18. The Cost of a Credit Card Balance
19. Tips and Splitting the Bill
20. Needs, Wants and Savings

Level 3 · Stretch

21. Make a Monthly Budget
22. Reading a Paycheck
23. Grocery Run
24. Find the Better Deal
25. Sale Day Math
26. Saving for a Goal
27. Keep a Check Register
28. The Cost of a Credit Card Balance
29. Tips and Splitting the Bill
30. Needs, Wants and Savings

Name: _____

Date: _____

Class: _____

Make a Monthly Budget

Totals, leftover money and the 50/30/20 guideline

Priya takes home **\$1,800.00** a month. This is the plan:

Item	Amount
Clothes	\$70.00
Streaming & games	\$25.00
Rent	\$575.00
Groceries	\$200.00
Phone	\$45.00
Bus pass / fuel	\$90.00

1. Add up all the planned spending and saving.

2. How much is left over (or short) each month?

3. Which item costs the most? What fraction of the income is it, roughly ($\frac{1}{2}$, $\frac{1}{3}$, $\frac{1}{4}$ or $\frac{1}{5}$)?

Show your work

Name: _____

Date: _____

Class: _____

Make a Monthly Budget

Totals, leftover money and the 50/30/20 guideline

Priya takes home **\$2,100.00** a month. This is the plan:

Item	Need / Want / Save	Amount	% of income
Clothes	Want	\$90.90	
Streaming & games	Want	\$32.15	
Savings	Save	\$225.54	
Phone	Need	\$54.54	
Utilities	Need	\$108.33	
Rent	Need	\$735.20	
Groceries	Need	\$253.92	
Eating out	Want	\$131.33	

1. Add up all the planned spending and saving.

2. How much is left over (or short) each month?

3. Fill in the % of income column (one decimal place).

4. Total the needs, wants and savings, and give each as a % of income.

Show your work

Name: _____

Date: _____

Class: _____

Make a Monthly Budget

Totals, leftover money and the 50/30/20 guideline

Hana takes home **\$2,850.40** a month. This is the plan:

Item	Need / Want / Save	Amount	% of income
Savings	Save	\$277.16	
Bus pass / fuel	Need	\$150.88	
Insurance	Need	\$125.23	
Streaming & games	Want	\$46.44	
Phone	Need	\$76.61	
Clothes	Want	\$103.34	
Groceries	Need	\$298.45	
Eating out	Want	\$184.84	
Rent	Need	\$894.85	
Utilities	Need	\$130.84	

1. Add up all the planned spending and saving.

2. How much is left over (or short) each month?

3. Fill in the % of income column (one decimal place).

4. Total the needs, wants and savings, and give each as a % of income.

5. A common guideline is 50% needs, 30% wants, 20% savings. Which group is furthest from the guideline, and by how many percentage points?

Show your work

#01 Make a Monthly Budget · L1

Total planned	\$1,005.00
Left over	\$795.00
Biggest item	Rent (\$575.00), about 1/3

#02 Reading a Paycheck · L1

Hours	32
Gross pay	\$416.00

#03 Grocery Run · L1

Peanut butter (jar)	\$6.00
Bananas (lb)	\$3.00
Tomato sauce (jar)	\$9.00
Oats (canister)	\$8.00
Apples (lb)	\$2.00
Total	\$28.00
Budget check	Not enough: \$8.00 short

#04 Find the Better Deal · L1

Juice 32 fl oz	\$0.087 per fl oz
Juice 64 fl oz	\$0.078 per fl oz
Juice best deal	64 fl oz
Pasta 16 oz	\$0.081 per oz
Pasta 32 oz	\$0.072 per oz
Pasta best deal	32 oz

#11 Make a Monthly Budget · L2

Total planned	\$1,631.91
Left over	\$468.09
Clothes %	4.3%
Streaming & games %	1.5%
Savings %	10.7%
Phone %	2.6%
Utilities %	5.2%
Rent %	35.0%
Groceries %	12.1%
Eating out %	6.3%
Total needs	\$1,151.99 (54.9%)
Total wants	\$254.38 (12.1%)
Total saves	\$225.54 (10.7%)

#12 Reading a Paycheck · L2

Hours	37.5
Gross pay	\$571.88
Federal income tax withheld	\$34.31
Social Security	\$35.46
Medicare	\$8.29
Total deductions	\$78.06
Net pay	\$493.82

#21 Make a Monthly Budget · L3

Total planned	\$2,288.64
Left over	\$561.76
Savings %	9.7%
Bus pass / fuel %	5.3%
Insurance %	4.4%
Streaming & games %	1.6%
Phone %	2.7%
Clothes %	3.6%
Groceries %	10.5%
Eating out %	6.5%
Rent %	31.4%
Utilities %	4.6%
Total needs	\$1,676.86 (58.8%)
Total wants	\$334.62 (11.7%)
Total saves	\$277.16 (9.7%)
Furthest from 50/30/20	Wants, 18.3 points under

#22 Reading a Paycheck · L3

Hours	37.5
Gross pay	\$506.25
Federal income tax withheld	\$50.63
Social Security	\$31.39
Medicare	\$7.34
State income tax withheld	\$15.19
Total deductions	\$104.55
Net pay	\$401.70
Take-home share	79.3%