This project is made possible through funding from the Government of Canada and the Province of British Columbia.

Canada BRITISH COLUMBIA WelcomeBC

Christmas shoppers plan to spend less.
PHOTO - NICK PROCAYLO, PNG/*THE PROVINCE*

Shoppers plan to spend less this Christmas

BC shoppers want to spend less for Christmas this year.

Financial managers advise families to make a plan.

A plan for spending is called a budget.

Families should make a holiday budget.

They should plan how much to spend.

Spending tips for the holidays:

1. Shop early.
2. Shop with a plan.
3. Stick with your plan.
4. Pay with cash or your debit card.

This Christmas make a budget and stick to it.

Decide how much you will spend on each person. Decide how much you will spend on food and drinks.

Adapted from *The Province*

A special store for Christmas
PHOTO – B4BEES/CC, FLICKR

Links

Go to *The Westcoast Reader* website for links to more information and videos.

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THE WCR LEARNING COMMUNITY

Exercise

Holiday shopping budget

Fill in the chart below to plan your holiday budget.

How much can I spend this year?	A$
How much will I spend on food and drinks for the holiday?	B$
How much will I spend on presents?	C$
Add B$ + C$ = D$	D$

Tip for a balanced budget:

A$ should be higher than or equal to D$.

Circle your answers to these questions.

1. Which number is higher? A$ or D$
2. Is your budget balanced? Yes or no

Write your answers to this question below.

3. What can you change to balance your budget?

   a) _____

   b) _____

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Food and drinks budget

Fill in the chart below. Make a list of the major food and drinks items you plan to buy. How much will each cost?

	Amount
Food	
Drinks	
Total	E$

Add up the Amount column to find E$. Compare E$ to B$.

Tip for a balanced budget:

B$ should be higher than or equal to E$.

Circle your answers to these questions.

1. Which number is higher? E$ or B$
2. Is your budget balanced? Yes or no

Write your answers to this question below.

3. What can you change to balance your food and drinks budget?

   a) _____

   b) _____

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Presents

Fill in the chart below.

Name	Present	Amount
	Total	F$

Add up the Amount column to find F$. Compare F$ to C$.

Tip for a balanced budget:

C$ should be higher than or equal to F$.

Circle your answers to these questions.

1. Which number is higher? F$ or C$
2. Is your budget balanced? Yes or no

Write your answers to this question below.

3. What can you change to balance your presents budget?

   a) _____

   b) _____