Spot On Social Studies

How to Spend and Save Money

by Patricia Abello

Benchmark Education

INFORMATIONAL TEXT
SOCIAL STUDIES

Level	F/9
Lexile®	440L

Informational Text

Use the genre information below to help you read this book.

The text focuses on a main topic.

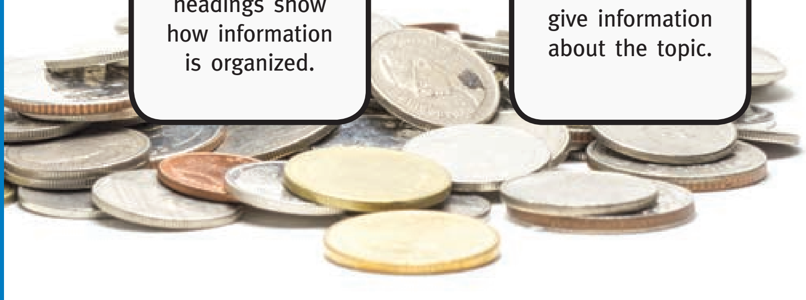
Domain-specific words are used to tell about the topic.

The text includes facts and details to explain the topic.

Informational Text

A Table of Contents and chapter headings show how information is organized.

Pictures, maps, and charts give information about the topic.



Printed in Guangzhou, China. xxxx-xx-xxxx

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ISBN: 978-1-5322-5252-5

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145 Huguenot Street • New Rochelle, NY • 10801

My family needs food, clothing, and a place to live.

At my house, we also have to pay bills. My parents pay rent for our apartment.

Today my family needs to buy food. We make a list.

Shopping list

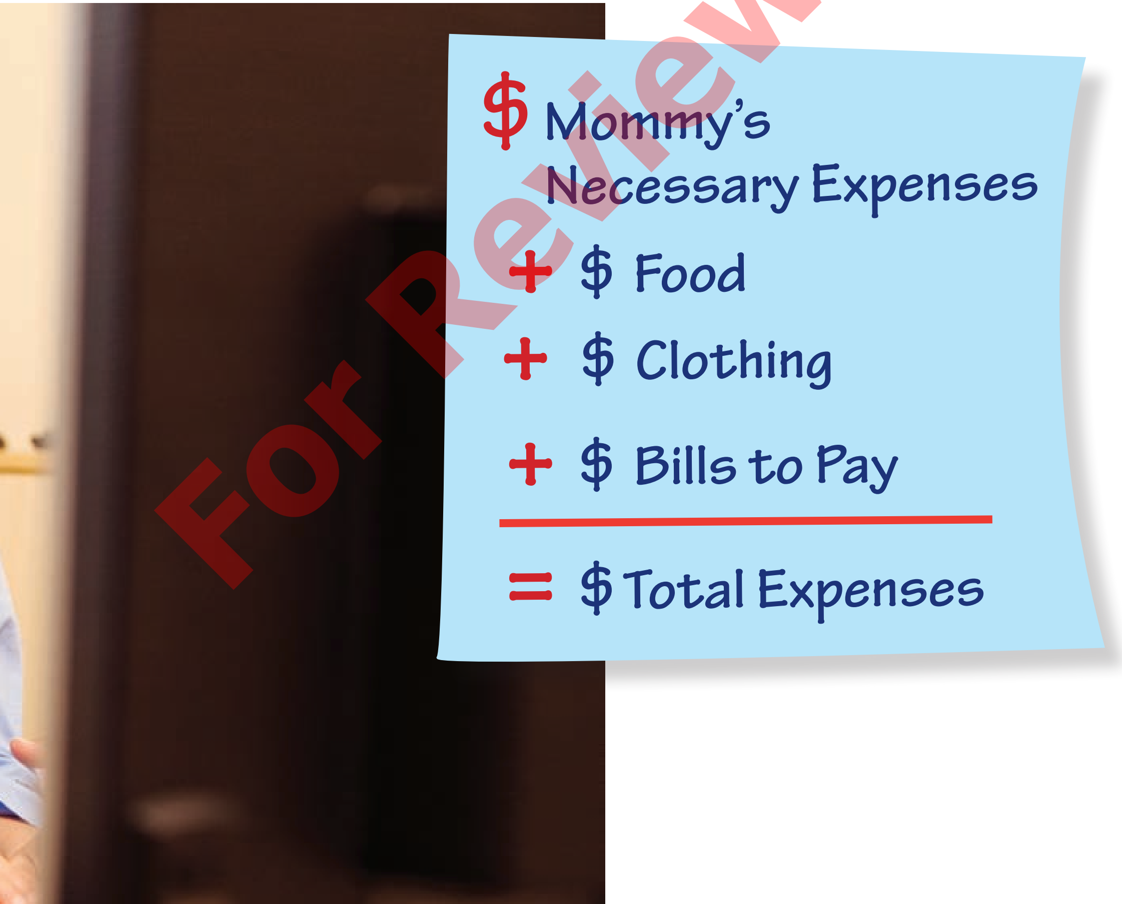
- milk
- bread
- eggs
- chicken
- vegetables
- fruit

We go to the store to buy what we need.

Mommy makes a spending plan every month. First she makes a list of all the things we need to buy. These are our expenses.

Then she makes a list of how much each thing costs. Then she adds it all up. That's how she knows how much money to spend on those things.

▼ Mommy lists our expenses.



Where does money come from? Mommy gets a salary for her work. A salary is money paid for work.

▼ Mommy pays her bills.

Mommy subtracts our expenses from her salary. That's how she knows how much is left each month.