**Words to Know: Making a Budget**

(Basic / Beginning)

Teacher: Edit this handout to include only the 6-8 words you need or want to emphasize with your learners.

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| Word | Example Sentence |
| add up | Small expenses can add up to a lot of money. |
| bill | Pay your bills when they are due. |
| budget | A budget is a plan for how to spend your money. |
| credit card | Pay your credit card bill every month. |
| credit union | Put money into savings at a credit union. |
| due | Pay your bills when they are due. |
| emergency | A budget will help you save money for an emergency. |
| expense | An expense is money you spend. |
| expensive | You can save money to buy expensive things. |
| gather | To start making a budget, gather your bills and pay stubs. |
| goal | My goal is to visit my family next year. |
| income | Your income is how much money you make. |
| interest | You pay interest on the money you owe. |
| late fee | If you pay your bill late, you pay a late fee. |
| make (money) | You are spending more money than you make. |
| money | It can be hard to save money. |
| owe | You pay interest on the money you owe. |
| paycheck | I put my paycheck in the bank. |
| pay stub | Look at your pay stubs to see how much money you made. |
| run out (of) | If you spend too much, you will run out of money. |
| savings (account) | Put some money in a savings account every month. |
| security deposit | The security deposit for the apartment is $500. |
| separate | Keep your savings in a separate bank account. |
| spend | Write down how much you spend each month. |
| subtract | Subtract your expenses from your income. |
| utilities | The electric company is a utility. |
| zero | I spent all my money. Now I have zero dollars. |

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