Every month, Michael ran out of ___________ just before payday.

He had to skip paying some bills, and pay some bills late. He hated that.

So Michael decided to make a budget to see if it would help him _______ his ___________ when they were due.

He wrote on a ____________ worksheet how much ______________ he made each month.

Then Michael looked at what he ___________ last month. He used those expenses to write what he thought he would spend this month.

His ______________ were higher than his ________________, which he knew. But now he knew where his money went.

He started cutting. He cut ___________ for eating out, movie tickets, and other things he wanted, but couldn't afford all the time.

That solved the problem, and even gave him _______ extra for the month.

He put _______ back in his budget to rent movies, and he ___________ the rest.

That month, Michael carefully followed his ____________. If he spent more in one budget area, he cut from another.

He had enough money to pay all his ____________ on time. Michael felt much better with a budget.
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His expenses were higher than his income, which he knew. But now he knew where his money went.

He started cutting. He cut money for eating out, movie tickets, and other things he wanted, but couldn’t afford all the time.

That solved the problem, and even gave him $50 extra for the month.

He put $10 back in his budget to rent movies, and he saved the rest.

That month, Michael carefully followed his budget. If he spent more in one budget area, he cut from another.

He had enough money to pay all his bills on time. Michael felt much better with a budget.