LESSON MAKER PRO

Balance Tracker

Use deposits and withdrawals to keep accurate money records.

GRADE 5 · TEKS 5.10.D

5.10.D "develop a system for keeping and using financial records;"

NAME _____ DATE _____

TRACK THE BALANCE

A financial record lists a starting balance, money added, money spent, and an ending balance. Add each deposit to the balance and subtract each withdrawal. Check your work by making sure every transaction is included once.

WORKED EXAMPLE

A savings record starts at $18.75. A deposit of $6.40 is recorded, then $3.25 is spent. What is the ending balance?

1. Start with $18.75.
2. Add the deposit: $18.75 + $6.40 = $25.15.
3. Subtract the spending: $25.15 - $3.25 = $21.90.

Answer: $21.90

PRACTICE 6 problems

1 A record starts with $12.50. You deposit $4.25 and then buy a snack for $3.10. What is the ending balance?

ANSWER _____

2 A record starts with $30.00. You withdraw $7.85 and then withdraw $9.15. What is the ending balance?

ANSWER _____

3 A record starts with $9.50. You deposit $15.60 and $8.40, then withdraw $6.60. What is the ending balance?

ANSWER _____

4 Your balance is $22.30. A purchase of $5.55 is recorded. What is the new balance?

ANSWER _____

5 Your balance was $11.35. You made one deposit, and your new balance is $19.80. How much was the deposit?

ANSWER _____

6 A record starts with $40.00. After a deposit of $12.25 and one withdrawal, the balance is $45.50. How much was the withdrawal?

ANSWER _____

APPLY IT Show your work

1 Jada keeps a record of money she earns for doing chores and money she spends at the school store. Her balance is $25.00. She earns $14.35 for chores and spends $8.70 on supplies. What balance should Jada record?

WORK SPACE

ANSWER _____

2 Eli is saving for headphones. His savings record shows $47.80, then a birthday deposit of $16.25. He buys a music app for $9.95. What is his new savings balance?

WORK SPACE

ANSWER _____

3 On separate paper, develop a financial-record system: choose a title and columns for day, transaction, money added or spent, and running balance. Start with $20.00. Enter Day 1 chores +$5.40, Day 2 snack −$3.25 and Day 3 supplies −$2.15 in order. Use your record: can you pay $21.00 now? Explain. State where you will keep this record and how you will enter the next transaction.

WORK SPACE

ANSWER _____

CHALLENGE One step up

Maya's record starts with $60.00. She deposits $13.40 and $7.65. Then she makes two withdrawals. One withdrawal is $5.90, and her ending balance is $68.15. How much is the other withdrawal?

WORK SPACE AND ANSWER

ANSWER KEY

Balance Tracker

GRADE 5 · TEKS 5.10.D

PART 1 · PRACTICE

#	PROBLEM	ANSWER
1	A record starts with $12.50. You deposit $4.25 and then buy a snack for $3.10. What is the ending balance?	**$13.65**
2	A record starts with $30.00. You withdraw $7.85 and then withdraw $9.15. What is the ending balance?	**$13.00**
3	A record starts with $9.50. You deposit $15.60 and $8.40, then withdraw $6.60. What is the ending balance?	**$26.90**
4	Your balance is $22.30. A purchase of $5.55 is recorded. What is the new balance?	**$16.75**
5	Your balance was $11.35. You made one deposit, and your new balance is $19.80. How much was the deposit?	**$8.45**
6	A record starts with $40.00. After a deposit of $12.25 and one withdrawal, the balance is $45.50. How much was the withdrawal?	**$6.75**

PART 2 · APPLY IT

1. **$30.65** Add the earnings to the starting balance: $25.00 + $14.35 = $39.35. Then subtract the spending: $39.35 - $8.70 = $30.65.
2. **$54.10** Add the birthday deposit: $47.80 + $16.25 = $64.05. Subtract the app purchase: $64.05 - $9.95 = $54.10.
3. **Balances: $20.00, $25.40, $22.15, $20.00. No: $1.00 short.** Check labeled fields, one entry for each transaction and correct running balances. The learner uses the resulting record to justify the purchase decision and names an organized storage/update method; a final balance alone is insufficient.

CHALLENGE

$7.00

Accept money amounts written with a dollar sign or as decimal amounts with correct place value. Students may add all deposits first or follow the transactions in order.