

# Spend Smart Math

Use subtraction to compare planned and surprise purchases.

GRADE 3 • TEKS 3.9.C

**3.9.C** "identify the costs and benefits of planned and unplanned spending decisions;"

NAME \_\_\_\_\_

DATE \_\_\_\_\_

## THINK BEFORE YOU SPEND

Planned spending is money you decide to use before you shop. An unplanned purchase may give you something you want now, but its cost can be less money for another goal. Subtract money spent from the money you have to find what is left.

## WORKED EXAMPLE

Ari has \$26 and plans to buy a sketch pad that costs \$8. What is the cost, benefit, and amount left?

1. Ari chose the sketch pad before shopping, so this is planned spending.
2. The cost is \$8, and the benefit is having a sketch pad to use.
3. Subtract:  $26 - 8 = 18$ .

**Answer: Cost: \$8. Benefit: a sketch pad. Amount left: \$18.**

## PRACTICE 6 problems

- 1** Jada has \$40. She plans to use \$25 for a museum pass. Is this planned or unplanned spending? What is the cost, and how much money is left?

ANSWER \_\_\_\_\_

- 2** Leo has \$32 saved for a remote-control car. At checkout, he buys a \$5 snack he did not plan to buy. What benefit does he get now, and how much is left for the car?

ANSWER \_\_\_\_\_

- 3** Nia has \$50. She plans to buy a \$14 gift for her brother. Name one benefit of her planned spending and find the amount left.

ANSWER \_\_\_\_\_

- 4** Kai plans to save \$45 for skates. He spends \$9 on an unplanned key chain. What is one cost of this choice, and how much less does he now have for skates?

ANSWER \_\_\_\_\_

- 5** A game club has \$60 for supplies. It plans to buy markers for \$22. Then it buys stickers for \$11 without planning. How much money is left? Which purchase was unplanned?

ANSWER \_\_\_\_\_

- 6** Sam has \$35. He planned to buy a \$16 puzzle. At the store, he uses \$16 for a toy he did not plan to buy. How much money is left, and what is one benefit of his choice?

ANSWER \_\_\_\_\_

## APPLY IT Show your work

1

Rosa has \$70 saved. She plans to buy new headphones for \$28. At the store, her water bottle leaks, so she buys a \$13 bottle that she did not plan to buy. How much money does Rosa have after both purchases? Which spending was planned and which was unplanned? State one benefit and one cost of buying the bottle.

WORK SPACE

ANSWER \_\_\_\_\_

2

Devin has \$55 to spend at a school fair. He plans to buy a \$21 science kit. He also buys a \$17 hat that he did not plan to buy. His friend says Devin has \$20 left. Is his friend right? Explain one benefit and one cost of the hat.

WORK SPACE

ANSWER \_\_\_\_\_

## CHALLENGE One step up

Mason has \$80 for a class trip. He plans to buy a \$24 lunch and a \$31 souvenir. Before the trip, he spends \$15 on a comic that he did not plan to buy. Can Mason still buy both planned items? How much money will be left? State one benefit and one cost of buying the comic.

WORK SPACE AND ANSWER

## PART 1 • PRACTICE

| # | PROBLEM                                                                                                                                                                     | ANSWER                                                             |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 1 | Jada has \$40. She plans to use \$25 for a museum pass. Is this planned or unplanned spending? What is the cost, and how much money is left?                                | <b>Planned spending. Cost: \$25. Money left: \$15.</b>             |
| 2 | Leo has \$32 saved for a remote-control car. At checkout, he buys a \$5 snack he did not plan to buy. What benefit does he get now, and how much is left for the car?       | <b>Benefit: a snack to eat now. Amount left for the car: \$27.</b> |
| 3 | Nia has \$50. She plans to buy a \$14 gift for her brother. Name one benefit of her planned spending and find the amount left.                                              | <b>Benefit: her brother gets a gift. Amount left: \$36.</b>        |
| 4 | Kai plans to save \$45 for skates. He spends \$9 on an unplanned key chain. What is one cost of this choice, and how much less does he now have for skates?                 | <b>Cost: \$9 less for skates. He has \$9 less for skates.</b>      |
| 5 | A game club has \$60 for supplies. It plans to buy markers for \$22. Then it buys stickers for \$11 without planning. How much money is left? Which purchase was unplanned? | <b>Money left: \$27. The stickers were unplanned.</b>              |
| 6 | Sam has \$35. He planned to buy a \$16 puzzle. At the store, he uses \$16 for a toy he did not plan to buy. How much money is left, and what is one benefit of his choice?  | <b>Money left: \$19. Benefit: Sam has a toy.</b>                   |

## PART 2 • APPLY IT

- Rosa has \$29 left. The headphones were planned, and the water bottle was unplanned. Benefit: she has a replacement bottle. Cost: she spent \$13 that could have stayed in her savings.** Compute  $70 - 28 - 13 = 29$ . The bottle helps Rosa carry water, but it uses money she did not plan to spend.
- No. Devin has \$17 left. Benefit: he has a hat. Cost: the hat used \$17 that could have been saved or spent on something else.** Compute  $55 - 21 - 17 = 17$ . The friend is not correct because \$17, not \$20, remains.

## CHALLENGE

**Yes. Mason can still buy both planned items and will have \$10 left. Benefit: he has a comic. Cost: he spent \$15 that was not in his plan.**

Accept money amounts with or without dollar signs. Accept equivalent reasonable descriptions of benefits and costs, such as having an item now or having less money for a goal.