

Budget Balance Builders

Use income and expenses to make a spending plan balance.

GRADE 5 • TEKS 5.10.E

5.10.E "describe actions that might be taken to balance a budget when expenses exceed income; and"

NAME _____

DATE _____

CLOSE THE BUDGET GAP

When expenses are greater than income, find the difference between them. Balance the budget by reducing expenses, increasing income, or using both actions so the total change equals the difference.

WORKED EXAMPLE

A budget has income of \$96 and expenses of \$123. What action could balance the budget?

1. Find the difference: $123 - 96 = 27$.
2. Expenses are \$27 greater than income.
3. Reduce expenses by \$27, increase income by \$27, or combine actions that total \$27.

Answer: The budget needs a \$27 change to balance.

PRACTICE 6 problems

- 1** Noah has income of \$75 and expenses of \$89. How much must Noah reduce expenses or increase income to balance the budget?

ANSWER _____

- 2** Elena has \$140 of income. Her expenses are \$56, \$38, and \$61. How much must she change her budget to balance it?

ANSWER _____

- 3** Marcus has income of \$128. His expenses are \$47, \$29, and \$66. Name one action that would balance his budget.

ANSWER _____

- 4** Priya has income of \$210 and expenses of \$84, \$57, and \$92. She can earn \$18 more. How much must she still reduce expenses?

ANSWER _____

- 5** Avery has income of \$165 and expenses of \$73, \$44, and \$62. Avery can earn \$9 walking a dog. How much else must Avery reduce expenses?

ANSWER _____

- 6** Diego has income of \$250 and expenses of \$112, \$78, and \$91. He can increase his income by \$20. How much must he reduce expenses after that?

ANSWER _____

APPLY IT Show your work

- 1** Jada is planning a bracelet table at a school event. She expects \$180 in income. Her expenses are \$64 for supplies, \$53 for the table fee, and \$79 for decorations. Jada can earn \$10 more by making extra bracelets. How much must she reduce her expenses after earning the extra \$10?

WORK SPACE

ANSWER _____

- 2** The school garden club has \$240 from plant sales. It plans to spend \$86 on seeds, \$74 on soil, \$63 on signs, and \$39 on pots. The club can earn \$14 more from extra plant sales. How much must it reduce expenses after earning the extra money?

WORK SPACE

ANSWER _____

CHALLENGE One step up

Maya has income of \$260. Her expenses are \$101, \$76, and \$108. She plans to reduce expenses by \$11 and \$8, then earn \$14 more. Maya says her plan balances the budget exactly. Is she correct? Explain, and give one change that would make her plan balance exactly.

WORK SPACE AND ANSWER

PART 1 • PRACTICE

#	PROBLEM	ANSWER
1	Noah has income of \$75 and expenses of \$89. How much must Noah reduce expenses or increase income to balance the budget?	\$14
2	Elena has \$140 of income. Her expenses are \$56, \$38, and \$61. How much must she change her budget to balance it?	\$15
3	Marcus has income of \$128. His expenses are \$47, \$29, and \$66. Name one action that would balance his budget.	Reduce expenses by \$14 or increase income by \$14.
4	Priya has income of \$210 and expenses of \$84, \$57, and \$92. She can earn \$18 more. How much must she still reduce expenses?	\$5
5	Avery has income of \$165 and expenses of \$73, \$44, and \$62. Avery can earn \$9 walking a dog. How much else must Avery reduce expenses?	\$5
6	Diego has income of \$250 and expenses of \$112, \$78, and \$91. He can increase his income by \$20. How much must he reduce expenses after that?	\$11

PART 2 • APPLY IT

1. **\$6** Add the expenses: $64 + 53 + 79 = 196$. The expenses are \$16 more than income, and earning \$10 leaves \$6 to reduce.
2. **\$8** The total expenses are $86 + 74 + 63 + 39 = 262$, which is \$22 more than the income. After earning \$14 more, the club must reduce expenses by \$8.

CHALLENGE

No. Her expenses are \$25 more than her income, but her plan changes the budget by \$33, which is \$8 too much. She could reduce expenses by \$11 and earn \$14 more, for a total change of \$25.

Accept any combination of expense cuts and income increases that totals the budget gap when an item asks for an action. Accept dollar signs or correctly stated amounts without dollar signs.