



BUDGETING AND TRADE-OFF SCENARIO CARDS



Read each scenario. You have a limited budget. Choose how to spend your money and explain the trade-offs you make.



1 WEEKLY SHOPPING



You have \$60 to spend on groceries for the week.

Options:

• Basic essentials	\$25
• Meat or protein	\$15
• Fresh fruit & vegetables	\$10
• Snacks/treats	\$5
• Ready-made meals	\$10

? How will you spend your \$60? What trade-offs will you make?

2 GETTING TO SCHOOL



You need to travel to school for 20 school days.

Options:

• Bus pass	\$40
• Train pass	\$60
• Bike (one-off cost)	\$120
• Carpool (share fuel)	\$30

? Which option will you choose? What are the trade-offs?

3 NEW SMARTPHONE



You want a new phone but have a limited budget.

Options:

• Basic model	\$250
• Mid-range model	\$450
• High-end model	\$800
• Keep your current phone	\$0

? Which option will you choose? What are the trade-offs?

4 HEALTH AND WELLBEING



You have \$80 to spend on your health and wellbeing.

Options:

• Gym membership	\$50
• Sports equipment	\$30
• Fitness classes	\$20
• Healthy meal prep	\$20
• Rest and recovery (no cost)	\$0

? How will you spend your \$80? What trade-offs will you make?

5 STUDY UPGRADE



You have \$150 to improve your study setup.

Options:

• Laptop stand	\$30
• Noise-cancelling headphones	\$80
• External keyboard	\$40
• Better chair	\$100
• Online learning course	\$120

? How will you spend your \$150? What trade-offs will you make?

6 WEEKEND FUN



You have \$50 to spend on a weekend activity.

Options:

• Movie and snacks	\$20
• Concert ticket	\$45
• Outdoor adventure	\$30
• Board games night	\$10
• Save for a bigger event	\$0

? How will you spend your \$50? What trade-offs will you make?

7 HOLIDAY PLANS



You have \$1,000 for a holiday.

Options:

• Local getaway	\$400
• Domestic trip	\$800
• International trip	\$1,400
• Save for the future	\$0

? Which option will you choose? What are the trade-offs?

8 SAVE OR SPEND?



You have \$100 and can choose how to use it.

Options:

• Save it all	\$100
• Save half, spend half	\$50 / \$50
• Spend it all on what you want	\$100
• Invest in a skill or course	\$100

? Which option will you choose? What are the trade-offs?

9 AT HOME DECISIONS



You have \$120 to spend on household needs.

Options:

• Energy-efficient light bulbs	\$30
• Home repair	\$70
• New appliance	\$120
• Home décor	\$40
• Save for emergencies	\$0

? How will you spend your \$120? What trade-offs will you make?



CLASSROOM VOCABULARY

Budget: A plan for how to spend money.

Trade-off: Giving up one thing to get another.

Opportunity cost: The value of the next best alternative you give up.