**PERSONAL BUDGET PROJECT**

*Directions: For the next month, track your daily expenses against your income. Income could be anything from a weekly allowance, money from mom and dad, or money earned from working. Expenses would be anything you spend money on. Examples of this would be: lunch money, activities with family and friends, gas, and other things you spend money on. Using the template provided to you, please track your daily expenditures, and sources of income. You will be graded on the effort and detail you put into this project. Upon completion of your monthly budget, you will be required to write a one page reflection paper about your spending habits and activity.*

**Objectives:**

* Track your daily spending
* Track your daily, weekly, monthly income
* Understand where your money is going
* Make financial decisions regarding your spending habits
  + Do I spend less or can I afford to save/spend more?

**You will be graded on:**

* Effort and detail
* Keeping track of your daily expenses/incomes
* Understanding where your source of income is coming from
* What spending habits are good?
* What spending habits could we adjust?
* Interpretation of where your money is going

**Grading:**

Completion of spreadsheet = 30 points

Reflection paper = 50 points

**Total = 80 points**

**PERSONAL BUDGET PROJECT RUBRIC**

**Spreadsheet  
Effort 0 2 4 6 8 10***Student put forth effort for the entire month. They included ALL types of income, and documented ALL expenses that they incurred over a month’s time.*

**Detail 0 2 4 6 8 10***Student used the spreadsheet template to lay out their income and expenses in detail. Student included ALL types of income and expenses in their document.*

**Consistency 0 2 4 6 8 10***Student used the entire month to lay out their income and expenses. There was no gaps in spending/income. It is not expected to receive income daily, but there is no gaps in filling in the spreadsheet.*

**Total: \_\_\_\_\_\_ / 30**

**Reflection Paper  
Introduction 0 2 4 6 8 10***Student introduced their financial situation. This would include sources of income, daily/weekly expenses, and any other types of income/expenses they encounter on a monthly basis.*

**Body Paragraphs 0 2 4 6 8 10***Body paragraphs included key information regarding the data from their spreadsheet. Student used the data to create concrete thoughts and information regarding their financial spending habits.*

**Critical Thinking/Evaluation 0 2 4 6 8 10***Student demonstrated critical thinking skills and evaluated their financial spending habits and behaviors.*

**Conclusion 0 2 4 6 8 10***Student concluded what their current financial behaviors are, and what ways they can continue to succeed, and ways they can improve or adjust. Students wraps up their thoughts into one complete thought.*

**Organization/Overall Quality 0 2 4 6 8 10***Paper is organized, contains no spelling/grammatical errors, and is easy to read/follow.*

**Total: \_\_\_\_\_ / 50**

**Total: \_\_\_\_ / 80**