

Pocket Money Management  
*Playing=Real Life Practice!*



# Workbook Students

How to manage Expenses in a private household

**POCKET MONEY  
MANAGEMENT**

P2024#00100M

**100**

*Playing =  
for real Life!*

**EXPENSES  
WORKBOOK STUDENTS**

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# Workbook Students

How to manage Expenses in a private household

## At the end of this workbook you will:

- ✓ recognize what you spend money on,
- ✓ determine how much you spend in a week and in a month,
- ✓ recognize which expenses can be incurred each month for your desired household
- ✓ categorize necessary information and get an overview,
- ✓ be able to draw up a budget for a private household,
- ✓ take a close look at consumption and spending behavior with your group.

## What are your Expenses?

**Expenses are all payments you make.**

These can be

- **Regular monthly** (rent),
- **irregular** (coffee, cinema, hairdresser) or
- **One-time** (gift, repair).

*Ask: What do I spend money on? How much?*



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## A1 - What do I spend money on?

In this exercise, write down all the things you spend money on. Think, for example, of the bus ticket, the snack for the break, an ice cream, the entrance fee for the disco, etc.

Ask the following questions:

*What do I spend money on?*

*How much does it cost?*

*How much money do I need in a week or month?*

At the end, we compile the results and write them on the board.

Class discussion

Time: 25 min.



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What do I spend money on?

For what?

How much?

1.

€

2.

€

3.

€

Expenses / Week

€

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## A2 - How much does an apartment cost?

Class discussion

Time: 45 min.

In this exercise, you will create a monthly spending budget for your dream apartment.

Imagine you work, have a good regular income and are thinking about having your own apartment.

*What monthly expenses must be taken into account?*

Think about expenses for rent, electricity, water, cinema, telephone, heating, food, drinks, car, hairdresser, etc.; every costs you will have for a living.

Write down how high the monthly costs will be in the expenses budget. If you are not able to estimate realistically various costs, simply ask the teacher!

At the end, we compile the results and write them on the board.

4. Kosmetik	10€ / Pflege	30€ / 20€
5. Freizeit	10€ / Sportsachen	150€ / 40€
6. Kleidung	200€ / 50€ / 50€ / 15€	

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Monthly expenses for my own Apartment?

Expenses?	How much?
1. rent	€
2. electricity, heating	€
3. telephone / internet	€
4. food	€
5. car, gas	€
6. hairdresser, cosmetics	€
7. insurance	€
8. other	€
Expenses / Month	€

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## Types of Expenditure

- ✓ Spendings for **daily consumption** are necessary
- ✓ Expenditure for **emergencies** (repairs, medication, broken car) are needed
- ✓ Purchases for **pleasure** or out of **frustration**, I need this now and I really deserve it

## Do I need this or do I just want it?

If you are not sure about, ask the questions:

- ✓ *What happens if you don't buy it?*
- ✓ *Is it really necessary?*

## Where has all the money gone?

**Fixed monthly expenses** are easy to plan in a household budget because they are regularly incurred in the same amount! (rent, electricity, etc.)

**Unforeseen expenses**, e.g. for emergencies, repairs or necessary medication, can often only be covered by reserves.

**Small cash expenses** that go unnoticed every day can accumulate enormously at the end of the month, just think of the daily coffee, the snack or the bus ride.

*For a month write down every cash expenditure you make every day. At the end of the month, calculate how much you spent on what and how much you spent in total. You can include this amount in your spending budget.*



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## How to manage Expenses in a private household

### Evaluation Questionnaire

#### *Expenses*

#### Your Rating

- |   |  |
|---|--|
| 1. My expectations for the lessons were met.  |  |
| 2. The topic is important for my 'later' life.  |  |
| 3. It's interesting to see how much money I spend on what.                                |  |
| 4. The subject matter is applicable to my private life.                                   |  |
| 5. I will rethink my spending and maybe reduce them.                                      |  |
| 6. There are many monthly costs for an apartment that I hadn't even thought about before. |  |
| 7. My questions and objections were answered.   |  |
| 8. The workshop was vivid, quite real and fun.  |  |
| 9. It was interesting to create a spending budget for my own apartment.                   |  |
| 10. The lessons motivated me to apply the content presented in my private life.           |  |
| 11. Important to me would be:   |  |







Taschengeld Management  
*Spielen = Training für den Alltag!*

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## **Part A - Expenses**

Part B - Advertisement/Consumption

Part C - Income

Part D - Financial state/ Home Budget

Part E - Play Financial Basics

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