

## The Case of the Missing Money

Marie is trying to follow a spending plan, but money seems to keep disappearing. Let's look at what's happening to Marie's missing money.

Monday through Friday, Marie buys three snacks from a vending machine:

Super muffin	\$1.00
Bag of chips	\$1.00
Bottle of pop	\$1.50

These three snacks add up to just a few dollars a day. Although this doesn't seem like much, over time it grows:

Every day	\$3.50
Every five days	\$17.50
Every four weeks	\$70.00
Every year	\$840.00



What else could she do with this much money? \_\_\_\_\_

This means that if Marie's job pays \$5.85 an hour, Marie has to work for three and a half weeks over the year just to pay for these daily snacks!

### Do You Have Any "Missing Money?"

Think about your daily routine. Do you get a snack from a vending machine every afternoon? Do you buy a latte every day? Do you play the lottery every week? Do you stop for gas and end up buying candy and snacks? To see where your money is going, record these items below. Then you can either make changes or include this cash in your spending plan. Otherwise, it will continue to disappear "without a trace."

Item	Costs			
	Per Day	Per Week (day total x 5)	Per Month (week total x 4)	Per Year (month total x 12)
Example: Latte	\$2.25	\$11.25	\$45.00	\$540.00