

Good Times, Bad on Wallet

Pre-reading

Questions:

- What do you think this story is about?

Definitions:

- Potluck – various food and /or drink items that guests bring to share
- Costly - expensive



Reading

Ray loves a good time. He likes to eat out. He likes to go to movies. He likes to go to clubs with his friends. However, Ray's good times are often bad for his wallet,

Eating out is costly. A burger, fries and drink costs six to nine dollars. Going to a movie is costly. One ticket is seven or eight dollars. The large popcorn and pop cost extra.

Ray likes to look his best when he goes to clubs with his friends. He has many new, name-brand clothes. The high price of gas makes driving to shopping malls, movies, and clubs very costly.

It is getting more difficult each month for Ray to pay his bills. He decided to look at his spending **habits**. He also looked at his needs and wants.

He needs to pay his rent. He needs to pay for lights, water and heat. He needs to make his car payment. He wants to eat out. He wants to go to movies. He wants to wear new, name-brands clothes.

Ray decided to make some changes. He now eats out only once a week. He invites friends over for potluck dinner. He gets movies from the library. Ray is still having a good time! He is doing the things he likes to do and is saving a lot of money..



Questions

1. What does the word habit mean? _____

2. Why did Ray change some of his spending habits? _____

3. What is the difference between a need and a want? _____

4. What are Ray's needs? _____

5. What are Ray's wants? _____

6. What changes did Ray make? _____

Writing

Choice A: Retell the story in your own words.

Choice B: How do you keep from over spending?

