

# Budget

## Characters

- Trainer or leader
- Teenager
- Parent

## Props

- Table and two chairs
- Pile of small papers (to look like receipts)
- Pencils and paper

## Time

About 1.5 minutes

Trainer or leader: We're here to talk about budgets, but before we start, let's take a look at what's happening in *this* family.

Parent: (This person is sitting down, working on a budget, with a pile of receipts nearby.)

Teenager: (Teenager enters.) Hey, what are you doing? Homework?

Parent: I'm working on our weekly budget.

Teenager: Yuck. Looks like homework to me.

Parent: I guess you could call it money work, but it's very important work. If I don't keep track of our money, it's easy to spend way too much.

Teenager: Is that why I don't ever have any money?

Parent: (Smiles.) I keep a budget so I know where our money is coming from and where it's going.

Trainer or leader: This parent is right. A budget is a helpful way to keep track of money. The trick, however, is that if you're not used to keeping a budget, it's like trying to develop a new, good habit. It can take a little while. But if you really want to manage your money well—instead of having the money manage you—then you'll want to learn how to start a budget, keep a budget, and work on a budget on a regular basis.

Teenager: It still sounds like homework to me.

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- Parent: Speaking of homework, how is yours coming?
- Teenager: Ummm. (Teenager starts backing away.)
- Parent: Here, take a seat next to me. You can do your homework, and I'll work on the budget.
- Teenager: Nah, I'd rather go hang out with my friends.
- Parent: And I'd rather watch TV, but we want to get ahead and succeed, don't we?
- Teenager: Yeah, but isn't there an easier way?
- Parent: Come here, take a seat. (Teenager sits down next to the parent, and they begin to work together.)
- Trainer or leader: These two are going to succeed. When you keep a budget and work on it on a regular basis, you know a lot more about your money. And when you know a lot more about your money, you make better choices with the ways you use it.