

THE CASE OF THE MISSING MONEY

The \$1200 Snack



George is concerned about where his money keeps disappearing to, so he has decided to keep track of his expenses. Every day George buys three snacks from the snack shop across the street:

Cupcakes	\$1.39
Small bag of chips	\$2.15
Bottle of pop	\$1.59

It doesn't seem like much to George – it's only \$5.13 a day and he feels he deserves it. However, let's see how this expense grows:

Every day	\$5.13
Every five days	\$25.65
Every four weeks	\$102.60
Every year	\$1231.20

Lisa doesn't have a sweet tooth, but does smoke a pack of cigarettes a day. Her brand costs \$5.50 a pack. Annual cost? -- \$2007.50.

This is money that could be going towards George's heating bill and to buy milk for Lisa children.

Where are your spending leaks? Think about your daily routine. Do you buy snacks or drinks, buy tobacco or alcohol, play bingo or the lottery regularly? When you are short of money these types of leaks can ruin your budget. To see where your leaks are, use the table below and record daily or regular items you spend on, but could live without. Otherwise your money will continue to disappear "without a trace."

Item	Cost per day	Per week (day x 5)	Per month (week x 4)	Per year (month x 12)
TOTAL				

