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| **Designing a Basic Budget** | | | |
| Identifies a financial goal.  “I want to save enough money to buy a new bicycle.” | Considers some factors involved in designing a budget.  “I know it is important to consider how much money I earn, and how I spend money.” | Designs a basic budget recognizing the importance of several factors  “I know that I need to think about when I need the money, other jobs that I can do to earn more money, and any expenses that I have.” | Applies key factors to design a basic budget to manage finances and inform decisions.  “I want to buy a new bicycle in 2 months. I can walk my neighbour’s dog to earn more money, but I need to pay back $5 a week to my Mom.” |
| **Observations/Documentation** | | | |
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